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पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक
STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly Review September, 2020

Date : 29.12.2020

Time : 11.30 AM

KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

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Flow of Events for 150th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
 - Inaugural Address by MD & CEO/Executive Director, Punjab National Bank, Kolkata Zone.
 - Address by Regional Director/Chief General Manager, Reserve of India.
 - Key Note Address by Hon'ble Finance Minister, GoWB and Agenda-wise discussion/review.
 - Address by Chief Secretary/Addl Chief Secretary (Finance), Govt of West Bengal.
 - Address by Chief General Manager, NABARD, Kolkata.
 - Vote of Thanks and conclusion
-

Agenda items for 150th SLBC, West Bengal.

1. Confirmation of minutes of the Special SLBC meeting dated 03-09-2020.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. (A) Review of credit disbursement by Banks as per ACP 2019-20 for Sept, 2020 quarter.
(B) Broad Sector wise Annual Credit Plan for FY 2020-2021.
4. CD Ratio & review of Districts with CD Ratio below 40%.
5. (A) Progress in Agriculture Credit.
(B) Progress in KCC saturation & Progress in Animal Husbandry & Fishery.
(C) Doubling of Farmers' Income by 2022.
6. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
7. Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance.
8. Progress in Education Loan & Housing Loan.
9. Progress on Data Management System as per Revamped Lead Bank Scheme.
10. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
11. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
12. Financial Literacy Camps & Awareness Drive.
13. Review of functioning of RSETIs.
14. Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas.
15. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)
16. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
17. Miscellaneous (Market Intelligence Issues & Status of SLBC reports submitted by Banks.)



**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 150th SLBC Meeting (Review of Sept, 2020 Quarter)

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General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on September, 2020)	11402
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

#(1) Howrah, (1) Kolkata, (2) Purba Burdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) Dakshin Dinajpur, (10) Coochbehar, (11) Birbhum, (12) Paschim Burdwan,(13) Howrah

Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (Females per 1000 Males)	950
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)
Highest Population Districts	Lowest Population Districts
North 24 Parganas-100.82 lac (11.04%)	Dakshin Dinajpur -16.70 lac (1.83%)
South 24 Parganas - 81.53 lac (8.93%)	Darjeeling - 18.42 lac (2.02%)
Burdwan -77.23 lac (8.46%)	Coochbehar - 28.22 lac (3.09%)
Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)

Farming Activities:**(As per 2011 census)**

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.09.2020)	Rs.93879
Per Capita Advance (as on 30.09.2020)	Rs.58407

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
Punjab National Bank	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Parganas (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Indian Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

Population group wise Brick & Mortar Branch in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	June 2020	Sept 2020
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3508 (41.57%)	3505 (41.29%)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1484 (17.58%)	1501 (17.68%)
Urban	1655 (20.11%)	1688 (20.51%)	1769 (21.10%)	1835 (21.74%)	1839 (21.67%)
Metro	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1613 (19.11%)	1644 (19.36%)
TOTAL	8228	8230	8385	8440	8489

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	June 2020	Sept 2020
Rural	2571	2761	2674	2823	2739
Semi- urban	2191	2161	2125	2276	2259
Urban	3041	3120	3147	3389	3491
Metro	2346	2693	2757	2928	2963
TOTAL	10149	10735	10703	11416	11452

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	March 2019	Sept 2019	March 2020	June 2020	Sept 2020
No. of Branches	8230	8368	8385	8440	8489
Total Deposits	762840	795044	839812	838364	857567
Total Advances (with RIDF)	492580	494328	505679	503148	533538
CD Ratio	64	62	60	60	62
C+I: Deposit Ratio	75	72	71	67	70
Priority Sector Advances (PSA)	202660	176492	190889	184298	207862
% of PSA to ANBC	42	37	44	38	42
Agriculture Advances	52130	51438	56305	53852	56059
% of Agri Advances to ANBC	13	11	13	11	11
MSME	100510	85696	94297	94569	102237
Education Loans	2627	2273	2525	2441	2675
Housing Loans	44194	47034	51080	54038	61708
DRI Advances	420	736	455	264	263
% of DRI Advances to ANBC	0.09	0.15	0.10	0.06	0.05
Advances to SC/ST Communities	16430	31656	19997	19841	16598
Adv. to Women Entrepreneurs	39287	52235	55085	58083	64909
% of Adv to Women to ANBC	8	11	12	12	13
Weaker Section Advances	56423	49780	63267	62395	56251
% of Weaker Advances to ANBC	12	11	14	13	11
Minority Community Advances	31122	38720	39380	42603	40071
% of Minority Co Adv. to Prisec	16	21	20	23	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

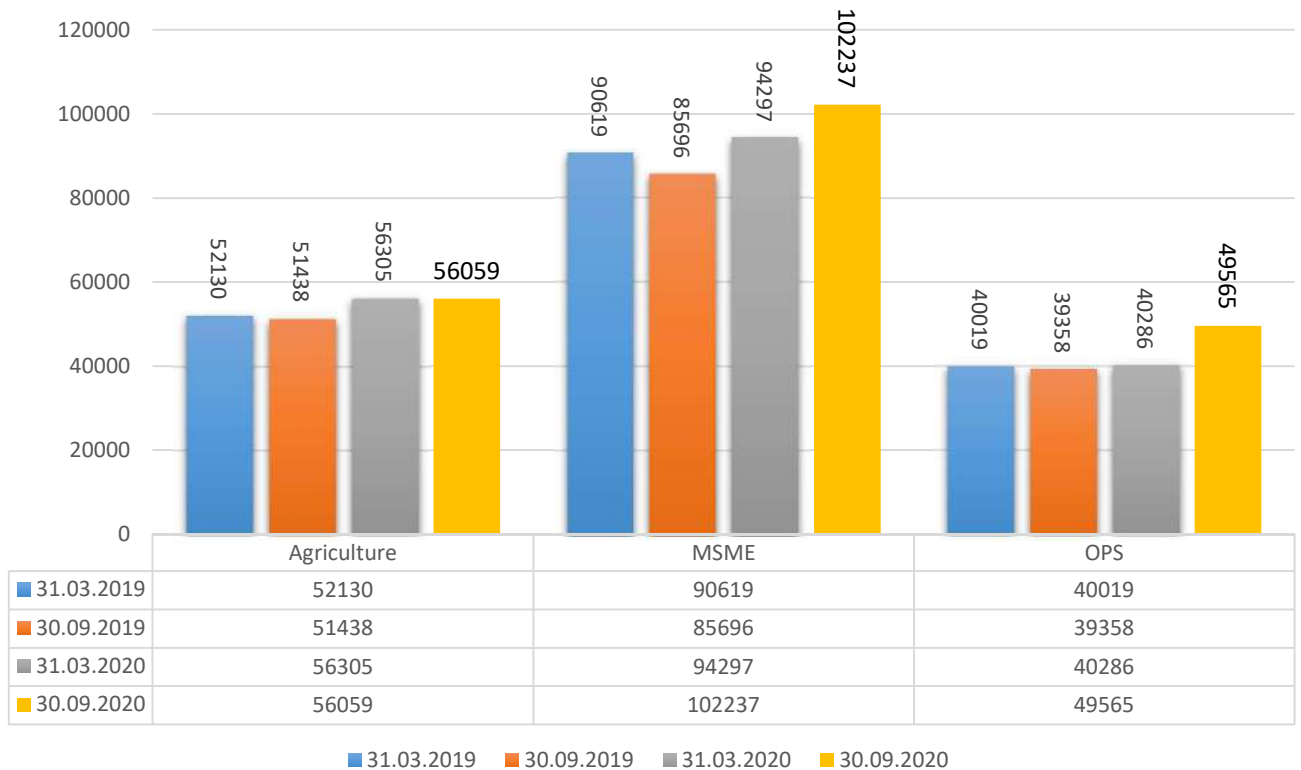
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2019-20	ACP achieved (Sept, 2019)	% Achiev.	ACP Plan 2020-21	ACP achieved (Sept, 2020)	% Achiev.
1	Agriculture	55000	23391	37	77236	16640	22
2	MSME	70000	20287	41	90237	33694	37
3	OPS	23000	6418	41	33128	3380	10
	Total PRISEC	148000	50096	37	200601	53714	26
4	NPS	18000	79785	443	67934	118645	174
	Grand Total	166000	142485	86	268535	172359	64

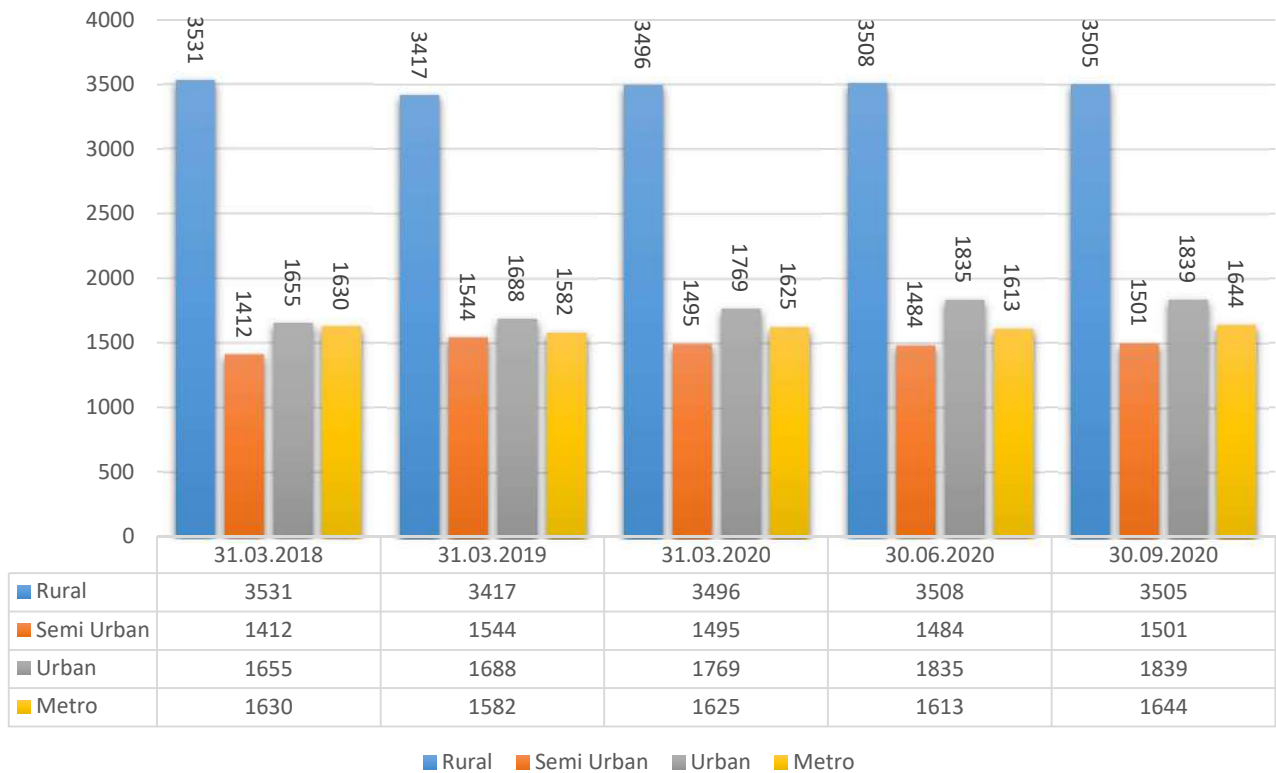
Banking Key Indicators (Amount in Crore)



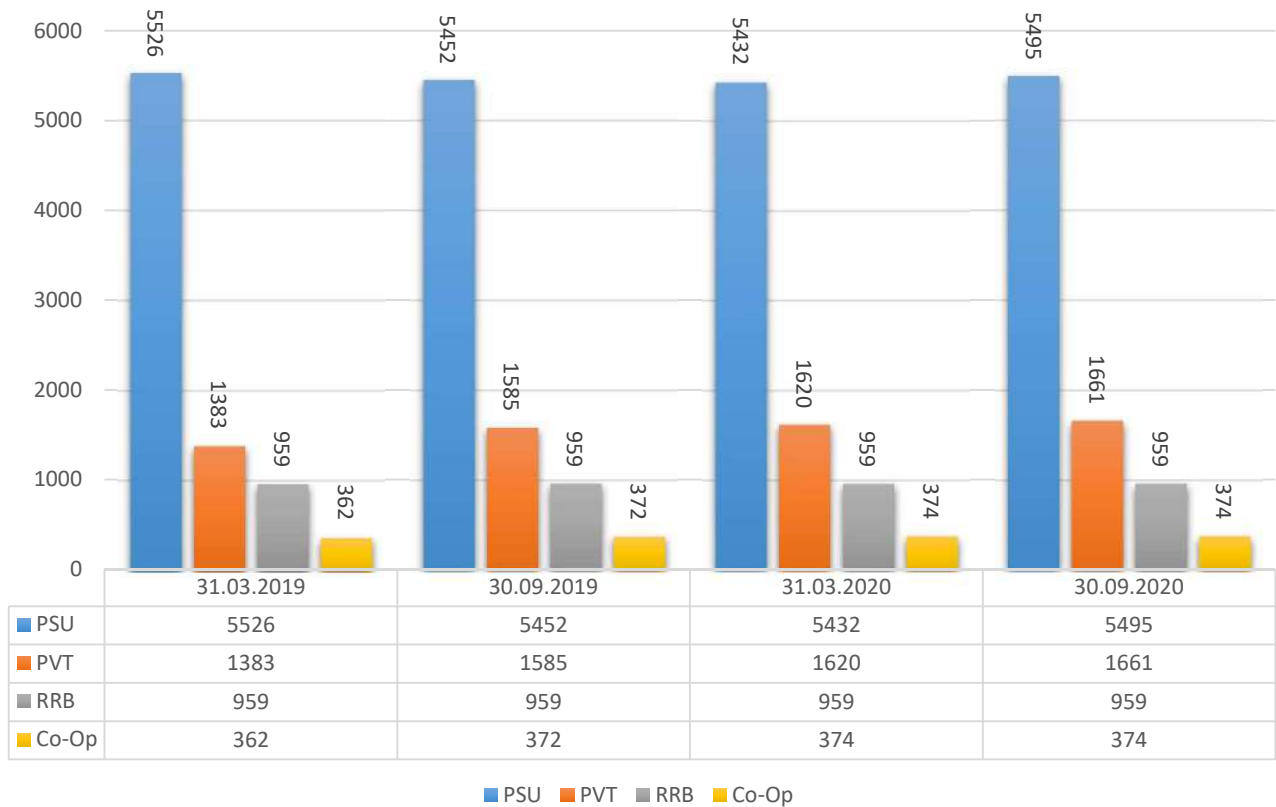
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



AGENDA NOTES FOR 150TH SLBC MEETING

AGENDA: 1

Confirmation of the minutes for Special SLBC meeting (Review for June, 2020 quarter)

The proceedings and action points of Special SLBC Meeting (review for June, 2020 quarter) for West Bengal held in Kolkata on 3rd September, 2020 through VC was circulated under cover of Convener Bank's letter to the members on 05-09-2020. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in Special SLBC meeting dt 03-09-2020

The ATR for the major action points as emerged in the Special SLBC meeting given below.

Sr.	Action Points	Action taken for compliance
1.	Agriculture Department to re-sponsor all the rejected KCC proposals with all the necessary certification in order to sanction rest of the sponsored proposals by 15 th September, 2020.	All the LDMS have been advised to remain connected with the District Authorities to get the rejected proposals sponsored to the different Bank branches. All the Banks together sanctioned 12.85 lakh KCC proposals as on 30.09.2020.
2.	Banks are to commensurate the disbursement of KCC proposals after sanctioning the same.	All the Banks together disbursed almost 3.00 lakh fresh KCC loans amounting Rs. 1600 Crore as on 30.09.2020.
3.	Banks are to play a more pro-active role for sanctioning Animal Husbandry & Fishery proposals as a large number of Marginal farmers & Land less labourers depend on these highly potential sector.	All Banks together enrolled 6146 number of Dairy, 441 number of Poultry, 980 number of Goatery, 510 number of Piggery & 1751 numbers of Fishery new farmers as on 30.09.2020.
4.	Emphasize should be given by the PSU Banks for deployment of credit in MSME sector in order to achieve the annual target of Rs. 90237 crore by 31 st March, 2021.	As on 30.09.2020, all Banks together deployed Rs. 33694 crore in MSME sector against annual target of Rs. 90237 crore (37 %).
5.	Under NRLM, only 1016 crore had been disbursed by the all the Banks at the end of the 1 st quarter with a diminished ticket size of Rs. 0.81 lakh which required urgent corrective measures. Under NULM, Banks are to involve in the process of monitoring the progress in financing NULM groups subsequent to sponsoring of applications.	All Banks together disbursed 3.66 lakh sanctioned proposals under NRLM amounting Rs. 3629 crores upto 30.09.2020 being 24% of annual target with average ticket size of Rs. 0.99 lakh. As on 30.09.2020, all the banks together disbursed 2908 number of cases amounting Rs. 37 crore against 4265 numbers of sponsored cases under NULM.

AGENDA – 3

(A) Review of Credit Disbursement by Banks as per ACP 2020-21 as on Sept, 2020:

All the banks operating in the State put together disbursed Rs. 53714 crore in Priority Sector, i.e. 26% of the Annual Target of Rs.200601 crore during the period April to Sept of the financial year 2020-21. The percentage of achievement was 42% during April-Sept, 2019 quarter of 2019-20 in Prisec.

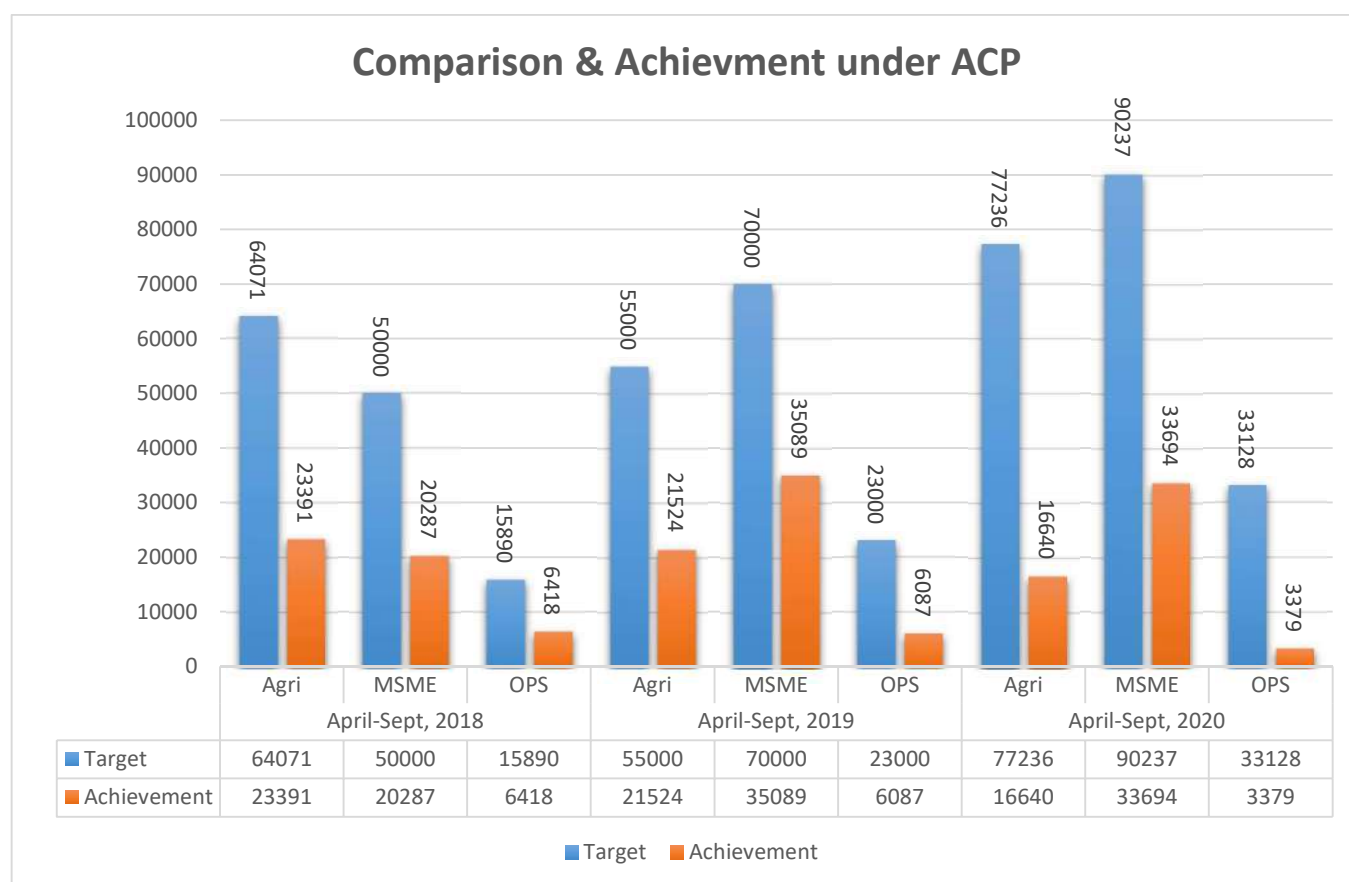
While achievement under Agriculture sector is 21.55 % and in MSME sector is 37.34% as on 30-09-2020 which was 9.27% & 17.07% in Agriculture & MSME sector as on 30-06-2020.

Disbursement in Non-Priority sector is Rs. 118645 crore i.e. 174% of the ACP of Rs. 67934 crore which results in overall disbursement of Rs.172359 crore i.e. 64% of ACP of Rs.268535 crore.

A comparative position of achievement in disbursement under ACP 2020-21 as on 30.09.2020 with the corresponding quarter of last 2 years is as under:

Sector	2018-19 (April-Sept)			2019-20 (April-Sept)			2020-21 (April-Sept)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	64071	23391	37	55000	21524	39	77236	16640	22
MSME	50000	20287	41	70000	35089	50	90237	33694	37
OPS	15890	6418	41	23000	6087	26	33128	3379	10
PRISEC	129961	50096	39	148000	62700	42	200601	53714	26

Bank-wise position of achievement for disbursement under the respective sectors. e.g. Agriculture, MSME, OPS (Other Priority Sector), etc are reported in the respective sector wise agenda notes.



Statement showing disbursement in Agriculture under Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	14585	28900.00	350	1671.00	1750	8580.00	161614	233872.44	16685	39151.00	16.74
2	Bank of India	53466	28832.00	31	1050.00	9626	41192.00	258570	338822.66	63123	71074.00	20.98
3	Bank of Maharastra	252	365.00	0	0.00	914	22.82	8882	11831.50	1166	387.82	3.28
4	Canara Bank	31188	18061.86	213	1096.36	2680	3152.27	307281	366638.67	34081	22310.49	6.09
5	Central Bank of India	41697	37441.54	9	290.17	293	14179.07	264097	314347.65	41999	51910.78	16.51
6	Indian Bank	18466	27608.01	5	134.22	1164	18729.49	464108	575116.16	19635	46471.72	8.08
7	IOB	1239	1723.98	6	10.95	150	2259.59	82861	102582.00	1395	3994.52	3.89
8	PNB	149322	152551.88	10053	40251.23	1334	88665.22	999345	1377424.00	160709	281468.33	20.43
9	Punjab & Sind Bank	0	0.00	0	0.00	58	178.00	12194	14675.00	58	178.00	1.21
10	SBI	170035	274116.00	16	1412.00	31	312.00	942479	1274141.75	170082	275840.00	21.65
11	UCO	16742	8944.00	4	346.00	16	776.14	284113	358429.89	16762	10066.14	2.81
12	Union Bank of India	2115	3036.66	16	355.00	181	8108.30	178848	226294.89	2312	11499.96	5.08
Total PSU		499107	581580.93	10703	46616.93	18197	186154.90	3964392	5194176.60	528007	814352.76	15.68
13	Axis Bank	5448	21217.00	3	96.00	8	513.00	120023	150362.61	5459	21826.00	14.52
14	Bandhan Bank	399755	177880.27	76639	32524.26	57230	23557.31	349367	407415.26	533624	233961.84	57.43
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
17	Federal Bank	7642	10757.18	0	0.00	189	13810.89	3400	4440.23	7831	24568.07	553.31
18	HDFC Bank	6578	7087.55	20	6977.56	332	50314.99	74338	93904.66	6930	64380.10	68.56
19	ICICI	25839	19137.20	0	0.00	24	20787.44	74563	90591.05	25863	39924.64	44.07
20	IDBI	21816	11387.09	1	72.95	77	773.67	60375	74992.66	21894	12233.71	16.31
21	IDFC	3911	1089.65	0	0.00	0	0.00	0	0.00	3911	1089.65	#DIV/0!
22	Indusind Bank	2890	4016.57	0	0.00	7	1501.53	14141	21767.33	2897	5518.11	25.35
23	Jana Small Finance Bank	737	344.41	0	0.00	0	0.00	1370	1653.56	737	344.41	20.83
24	Karnataka Bank Ltd.	2	35.00	4	469.59	205	3165.11	236	780.22	211	3669.70	470.34
25	Karur Vysya Bank	53	63.85	0	0.00	1	18.00	2590	3012.66	54	81.85	2.72
26	Kotak Mahindra Bank	1635	2515.15	0	0.00	61	8098.72	1628	3102.13	1696	10613.87	342.15
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	34573	9631.00	0	0.00	0	0.00	1146	1519.26	34573	9631.00	633.93
29	South Indian Bank Ltd.	10	2067.00	58	9939.00	12	1038.00	785	2266.50	80	13044.00	575.51
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
32	Ujjivan Small Finance Bank	21129	8337.71	0	0.00	0	0.00	29988	31545.11	21129	8337.71	26.43
33	Utkarsh Small Finance Bank	1427	489.00	0	0.00	0	0.00	0	0.00	1427	489.00	#DIV/0!
34	YES Bank	0	0.00	4	2074.00	49	29475.00	633	998.62	53	31549.00	3159.27
Total PVT		533445	276055.64	76729	52153.36	58195	153053.66	734584	888351.86	668369	481262.66	54.17
35	BGVB (PNB)	171430	110923.31	0	0.00	51	107.69	698930	764306.39	171481	111031.00	14.53
36	PBGB (UCO)	24300	42903.33	0	0.00	0	0.00	147983	207839.05	24300	42903.33	20.64
37	UBKGB (CBI)	20917	14954.35	1	0.63	0	0.00	135176	154843.92	20918	14954.98	9.66
Total RRB		216647	168780.99	1	0.63	51	107.69	982089	1126989.36	216699	168889.31	14.99
38	WB State Co-Op Bank Ltd.	782255	195820.12	0	0.00	0	0.00	717584	501271.09	782255	195820.12	39.06
39	WBSCARD Bank Ltd.	43678	3763.13	0	0.00	0	0.00	53816	12817.01	43678	3763.13	29.36
Total Co-Optv		825933	199583.25	0	0.00	0	0.00	771400	514088.10	825933	199583.25	38.82
Grand Total		2075132	1226000.81	87433	98770.92	76443	339316.25	6452465	7723605.92	2239008	1664087.97	21.55

Statement showing disbursement in MSME under Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	2520	51017.00	1245	43690.00	196	10560.00	52	820.00	35	770.00	118865	359207.57	4048	106857.00	29.75
2	Bank of India	42179	134836.00	2862	92339.00	66	7110.00	0	0.00	0	0.00	125616	402457.25	45107	234285.00	58.21
3	Bank of Maharastra	189	1205.00	93	2367.00	71	993.00	0	0.00	0	0.00	15160	39929.46	353	4565.00	11.43
4	Canara Bank	22533	71852.00	2252	54787.00	237	15230.00	0	0.00	0	0.00	125489	547943.97	25022	141869.00	25.89
5	Central Bank of India	21081	29329.62	2055	56885.00	190	8958.00	2334	5057.29	0	0.00	92671	334573.71	25660	100229.91	29.96
6	Indian Bank	31222	98078.01	1284	66147.88	166	24219.61	22	771.40	0	0.00	201906	719948.37	32694	189216.90	26.28
7	IOB	4528	8887.00	102	3682.00	8	1503.00	0	0.00	0	0.00	46151	181721.80	4638	14072.00	7.74
8	PNB	40590	224787.36	4083	135858.60	200	91004.89	2160	5344.14	0	0.00	460520	1500016.00	47033	456994.99	30.47
9	Punjab & Sind Bank	100	10.72	50	5.00	27	10.00	0	0.00	0	0.00	7254	30787.00	177	25.72	0.08
10	SBI	35033	207718.00	2411	99952.00	209	81743.00	0	0.00	0	0.00	397163	1473365.16	37653	389413.00	26.43
11	UCO	22025	19834.52	582	14306.63	20	1382.17	0	0.00	0	0.00	118990	455892.36	22627	35523.32	7.79
12	Union Bank of India	10226	39194.00	1299	47655.00	200	53107.00	0	0.00	0	0.00	110714	389248.14	11725	139956.00	35.96
Total PSU		232226	886749.23	18318	617675.11	1590	295820.67	4568	11992.83	35	770.00	1820502	6435090.79	256737	1813007.84	28.17
13	Axis Bank	982	33375.00	339	25563.00	0	0.00	1	20.00	6701	4316.00	83878	316467.30	8023	63274.00	19.99
14	Bandhan Bank	570724	320146.24	4405	13326.53	55	5941.94	0	0.00	0	0.00	212052	644641.67	575184	339414.71	52.65
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2064	2430.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1300	1000.00	0	0.00	0.00
17	Federal Bank	206	5172.81	145	11077.91	84	22040.47	0	0.00	0	0.00	2262	9647.78	435	38291.19	396.89
18	HDFC Bank	8768	51681.20	2106	113770.11	526	53488.66	0	0.00	0	0.00	60661	199589.72	11400	218939.98	109.70
19	ICICI	3895	172038.44	1901	204218.27	350	140040.77	0	0.00	0	0.00	68027	215571.73	6146	516297.47	239.50
20	IDBI	9992	42064.87	269	7120.27	34	6233.66	0	0.00	0	0.00	34797	109600.29	10295	55418.79	50.56
21	IDFC	9304	3633.46	89	1834.46	11	410.55	0	0.00	0	0.00	2350	10000.00	9404	5878.46	58.78
22	Indusind Bank	142497	56591.64	193	6641.72	13	1453.63	0	0.00	0	0.00	11167	45468.05	142703	64687.00	142.27
23	Jana Small Finance Bank	103	173.46	0	0.00	0	0.00	0	0.00	0	0.00	545	5176.10	103	173.46	3.35
24	Karnataka Bank Ltd.	210	6991.64	87	8271.36	5	218.79	0	0.00	0	0.00	853	1733.16	302	15481.79	893.27
25	Karur Vysya Bank	40	222.61	70	1067.20	4	101.26	0	0.00	0	0.00	5538	12890.15	114	1391.07	10.79
26	Kotak Mahindra Bank	318	10809.74	540	22476.72	49	2263.37	0	0.00	0	0.00	7056	34702.59	907	35549.83	102.44
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	3374	3536.00	15	6448.00	3	506.00	0	0.00	0	0.00	367	1762.93	3392	10490.00	595.03
29	South Indian Bank Ltd.	349	7109.00	95	20822.00	77	19218.00	0	0.00	0	0.00	920	9734.21	521	47149.00	484.36
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	32	7.29	0	0.00	32	7.29	0.35
31	Tamilnad Mercantile Bank	25	805.31	0	0.00	0	0.00	0	0.00	0	0.00	650	2100.00	25	805.31	1.86
32	Ujjivan Small Finance Bank	5458	3586.75	7	221.10	0	0.00	0	0.00	0	0.00	11655	43241.47	5465	3807.85	190.39
33	Utkarsh Small Finance Bank	56	28.00	0	0.00	0	0.00	0	0.00	0	0.00	600	2000.00	56	28.00	0.13
34	YES Bank	370	17868.00	348	29331.00	66	31823.00	0	0.00	0	0.00	640	22178.58	784	79022.00	4.68
Total PVT		756671	735834.18	10609	472189.64	1277	283740.09	1	20.00	6733	4323.29	507382	1689935.72	775291	1496107.20	88.53
35	BGVB (PNB)	1345	2601.00	602	939.00	0	0.00	0	0.00	3876	4157.00	68599	214661.87	5823	7697.00	3.59
36	PBGB (UCO)	12228	41775.09	0	0.00	0	0.00	0	0.00	0	0.00	26027	219137.62	12228	41775.09	19.06
37	UBKGB (CBI)	1043	854.54	2	4.73	0	0.00	0	0.00	0	0.00	17308	113567.99	1045	859.27	0.76
Total RRB		14616	45230.63	604	943.73	0	0.00	0	0.00	3876	4157.00	111934	547367.48	19096	50331.36	9.20
38	WB State Co-Op Bank Ltd.	668	9609.80	0	0.00	0	0.00	8	32.19	25	46.71	106148	344683.30	701	9688.70	2.81
39	WBSCARD Bank Ltd.	312	279.70	0	0.00	0	0.00	0	0.00	0	0.00	7726	6691.57	312	279.70	4.18
Total Co-Optv		980	9889.50	0	0.00	0	0.00	8	32.19	25	46.71	113874	351374.87	1013	9968.40	2.84
Grand Total		1004493	1677703.54	29531	1090808.48	2867	579560.76	4577	12045.02	10669	9297.00	2553692	9023768.86	1052137	3369414.80	37.34

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	603	9968.86	0	0.00	0.00	1992	20765.76	730	3560.00	17.14	3958	60214.97	3066	39380.00	65.40
2	Bank of India	1727	6444.98	25	10959.00	170.04	2136	18579.32	705	598.00	3.22	4095	72681.47	940	6038.00	8.31
3	Bank of Maharashtra	18	1275.11	0	0.00	0.00	295	2058.20	25	235.00	11.42	551	5069.65	99	7800.00	153.86
4	Canara Bank	1061	8326.17	52	31967.56	383.94	3225	27186.87	753	763.03	2.81	5061	47787.71	788	3788.42	7.93
5	Central Bank of India	892	5346.44	0	0.00	0.00	2207	23601.23	500	470.90	2.00	3404	70423.41	1617	4168.00	5.92
6	Indian Bank	2115	12687.26	0	0.00	0.00	3935	26095.77	298	327.77	1.26	7632	73644.21	689	6086.06	8.26
7	IOB	223	5705.40	43	864.00	15.14	1148	8341.49	82	93.30	1.12	2123	21891.09	213	2553.99	11.67
8	PNB	2818	26334.24	58	8384.01	31.84	8062	51891.29	943	2124.24	4.09	15699	163834.70	2549	12174.71	7.43
9	Punjab & Sind Bank	14	886.72	0	0.00	0.00	366	1711.45	5	50.00	2.92	486	4986.19	101	2200.00	44.12
10	SBI	5223	25428.19	0	0.00	0.00	8026	51651.31	4335	8140.00	15.76	15633	163420.00	13998	47178.00	28.87
11	UCO	2021	7257.72	0	0.00	0.00	1985	13956.84	416	386.26	2.77	4262	45501.03	974	5925.00	13.02
12	Union Bank of India	731	8193.04	56	6714.00	81.95	2482	14841.79	423	584.00	3.93	3787	39816.20	274	2361.00	5.93
Total PSU		17445	117854.13	234	58888.57	49.97	35859	260681.31	9215	17332.50	6.65	66692	769270.62	25308	139653.18	18.15
13	Axis Bank	204393	9051.66	26	3508.00	38.76	1393	9686.94	71	319.00	3.29	2380	24849.87	999	1538.00	6.19
14	Bandhan Bank	950	4304.36	0	0.00	0.00	2930	4515.84	0	0.00	0.00	5219	11961.88	401	1712.33	14.31
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Federal Bank	62	29.12	0	0.00	0.00	134	926.92	6	17.12	1.85	59	655.95	27	335.42	51.13
18	HDFC Bank	200624	7246.00	0	0.00	0.00	1167	8215.44	40	62.20	0.76	2084	21493.55	2532	2544.53	11.84
19	ICICI	305253	9910.01	2	416.01	4.20	1206	9687.21	11	107.16	1.11	2361	24319.08	267	4882.29	20.08
20	IDBI	222	2099.69	0	0.00	0.00	631	4263.65	132	158.44	3.72	1432	14335.64	897	6850.37	47.79
21	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	13	201.73	#DIV/0!
22	Indusind Bank	608	1240.61	0	0.00	0.00	350	1963.21	0	0.00	0.00	583	5459.28	0	0.00	0.00
23	Jana Small Finance Bank	0	2.03	0	0.00	0.00	13	47.89	0	0.00	0.00	57	323.48	97	67.00	20.71
24	Karnataka Bank Ltd.	0	0.00	16	654.41	#DIV/0!	30	250.00	3	3.95	1.58	1	25.00	9	141.60	566.40
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	63	253.54	0	0.00	0.00	168	1343.94	4	59.82	4.45
26	Kotak Mahindra Bank	28	2211.15	0	0.00	0.00	371	2537.54	0	0.00	0.00	555	5930.12	2	3.07	0.05
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	2	168.15	0	0.00	0.00	22	188.76	344	94.00	49.80	50	555.02	126	41.00	7.39
29	South Indian Bank Ltd.	19	1471.00	0	0.00	0.00	169	1515.44	0	0.00	0.00	368	3881.22	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	Ujivan Small Finance Bank	3	80.96	0	0.00	0.00	180	1137.23	0	0.00	0.00	382	3238.55	1693	1343.16	41.47
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	YES Bank	2	18.00	0	0.00	0.00	42	1297.54	0	0.00	0.00	24	1205.25	34	130.00	10.79
Total PVT		712167	37832.74	44	4578.42	12.10	8701	46487.17	607	761.87	1.64	15723	119577.84	7101	19850.32	16.60
35	BGVB (PNB)	285	4106.24	0	0.00	0.00	4653	20779.28	8	8.00	0.04	7199	43055.87	409	749.10	1.74
36	PBGB (UCO)	12	340.76	0	0.00	0.00	594	4295.47	7	39.95	0.93	1652	15785.09	65	611.19	3.87
37	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1174	4594.42	7	6.34	0.14	1276	7488.02	96	584.36	7.80
Total RRB		297	4447.00	0	0.00	0.00	6421	29669.17	22	54.29	0.18	10127	66328.99	570	1944.65	2.93
38	WB State Co-Op Bank Ltd.	14599	757.32	0	0.00	0.00	1557	1043.03	5	5.00	0.48	4718	6877.69	1551	6927.63	100.73
39	WBSCARD Bank Ltd.	19	139.43	0	0.00	0.00	258	414.73	0	0.00	0.00	544	860.99	768	249.80	29.01
Total Co-Optv		14617	896.75	0	0.00	0.00	1815	1457.76	5	5.00	0.34	5261	7738.69	2319	7177.43	92.75
Grand Total		744527	161030.62	278	63466.99	39.41	52796	338295.41	9849	18153.66	5.37	97803	962916.13	35298	168625.58	17.51

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	655	9975.99	12	458.00	4.59	1095	4785.32	6	215.00	4.49	36068	80806.17	6340	9088.00	11.25
2	Bank of India	644	7540.83	2	25.00	0.33	1582	2780.59	6	83.00	2.98	47265	80176.80	0	0.00	0.00
3	Bank of Maharastra	69	1233.65	0	0.00	0.00	92	627.97	0	0.00	0.00	1968	2339.11	689	1095.00	46.81
4	Canara Bank	794	9685.23	0	0.00	0.00	1784	3934.54	0	0.00	0.00	57231	88966.12	82	41.37	0.05
5	Central Bank of India	878	7390.89	0	0.00	0.00	1487	2551.80	0	0.00	0.00	52999	88961.30	0	0.00	0.00
6	Indian Bank	1178	17358.44	0	0.00	0.00	3075	5796.13	0	0.00	0.00	81797	123485.38	294	71.62	0.06
7	IOB	285	6928.00	0	0.00	0.00	671	2789.13	0	0.00	0.00	13621	21845.09	0	0.00	0.00
8	PNB	2471	38373.46	1	1.57	0.00	6196	11103.87	2	0.20	0.00	151616	239018.23	591	115.83	0.05
9	Punjab & Sind Bank	63	893.43	0	0.00	0.00	203	440.25	0	0.00	0.00	2184	2971.10	0	0.00	0.00
10	SBI	2785	38747.32	65	922.76	2.38	5655	10902.15	4	956.07	8.77	157379	244043.18	0	0.00	0.00
11	UCO	570	7972.65	0	0.00	0.00	1715	3541.12	0	0.00	0.00	49127	75173.16	34383	16460.00	21.90
12	Union Bank of India	505	8225.10	2	14.00	0.17	1199	3902.21	1	1.00	0.03	29565	59847.00	16	38.00	0.06
Total PSU		10897	154324.99	82	1421.33	0.92	24754	53155.09	19	1255.27	2.36	680820	1107632.63	42395	26909.82	2.43
13	Axis Bank	352	5466.99	0	0.00	0.00	734	2467.04	0	0.00	0.00	16582	32488.48	36	14.00	0.04
14	Bandhan Bank	2397	1391.38	0	0.00	0.00	1550	1365.18	0	0.00	0.00	87806	12997.10	0	0.00	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Federal Bank	103	250.54	0	0.00	0.00	21	6.53	0	0.00	0.00	589	1144.95	14	6.88	0.60
18	HDFC Bank	267	4811.73	0	0.00	0.00	489	2496.33	0	0.00	0.00	11114	52869.56	2	2.96	0.01
19	ICICI	295	5933.71	0	0.00	0.00	478	3215.40	0	0.00	0.00	10447	51483.05	0	0.00	0.00
20	IDBI	159	2418.51	1	0.01	0.00	329	998.52	0	0.00	0.00	8923	16067.96	0	0.00	0.00
21	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
22	Indusind Bank	86	1215.60	0	0.00	0.00	117	600.29	0	0.00	0.00	3538	5465.78	0	0.00	0.00
23	Jana Small Finance Bank	0	7.35	0	0.00	0.00	6	1.92	0	0.00	0.00	274	514.64	5688	2138.00	415.44
24	Karnataka Bank Ltd.	1	10.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	130	238.80	35	12.26	5.13
25	Karur Vysya Bank	1	15.73	0	0.00	0.00	12	3.48	0	0.00	0.00	334	656.75	0	0.00	0.00
26	Kotak Mahindra Bank	29	1717.27	0	0.00	0.00	34	1105.53	0	0.00	0.00	307	544.00	0	0.00	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	2	127.36	0	0.00	0.00	3	81.27	0	0.00	0.00	125	270.62	325	99.00	36.58
29	South Indian Bank Ltd.	18	1129.53	0	0.00	0.00	23	736.80	0	0.00	0.00	140	221.76	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	Ujivan Small Finance Bank	11	162.95	0	0.00	0.00	92	17.52	0	0.00	0.00	3312	16825.86	15434	5585.32	33.19
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	285	347.00	#DIV/0!
34	YES Bank	2	1220.80	0	0.00	0.00	9	4.85	0	0.00	0.00	197	19330.92	0	0.00	0.00
Total PVT		3723	25879.45	1	0.01	0.00	3898	13100.67	0	0.00	0.00	143816	211120.22	21819	8205.42	3.89
35	BGVV (PNB)	3055	14170.62	0	0.00	0.00	3972	1669.08	0	0.00	0.00	138898	183847.32	301	432.90	0.24
36	PBGB (UCO)	37	871.69	0	0.00	0.00	825	201.52	0	0.00	0.00	23019	44945.67	136	92.63	0.21
37	UBKGB (CBI)	186	845.34	0	0.00	0.00	639	202.08	0	0.00	0.00	19330	32162.30	15248	18466.70	57.42
Total RRB		3278	15887.65	0	0.00	0.00	5436	2072.67	0	0.00	0.00	181247	260955.29	15685	18992.23	7.28
38	WB State Co-Op Bank Ltd.	998	4511.80	116	4350.09	96.42	1842	553.46	0	0.00	0.00	64367	964.00	52347	26483.75	2747.28
39	WBSCARD Bank Ltd.	209	93.45	0	0.00	0.00	377	99.79	0	0.00	0.00	12288	166.00	0	0.00	0.00
Total Co-Optv		1208	4605.26	116	4350.09	94.46	2219	653.25	0	0.00	0.00	76655	1130.00	52347	26483.75	2343.69
Grand Total		19106	200697.35	199	5771.43	2.88	36307	68981.68	19	1255.27	1.82	1082539	1580838.14	132246	80591.22	5.10

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended Sept, 2020											
(No. in actuals, Amt. in Lakh)											
Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	175000	90000.00	3755	3295.00	3.66	324850	779597.08	30887	198709.00	25.49
2	Bank of India	195000	105000.00	71165	52555.00	50.05	441636	929483.89	109908	323062.00	34.76
3	Bank of Maharashtra	15000	10000.00	253	689.00	6.89	27036	64364.66	2332	14082.82	21.88
4	Canara Bank	265000	175000.00	43396	168026.33	96.02	501925	1100469.28	60778	200739.87	18.24
5	Central Bank of India	165000	95000.00	35187	34307.21	36.11	418637	847196.41	69776	156779.59	18.51
6	Indian Bank	225000	175000.00	57	2556.66	1.46	765747	1554131.72	53610	242174.07	15.58
7	IOB	75000	45000.00	314	326.00	0.72	147082	351804.00	6371	21577.81	6.13
8	PNB	420000	300000.00	30873	44638.46	14.88	1646727	3407995.79	211886	761263.88	22.34
9	Punjab & Sind Bank	25000	15000.00	0	0.00	0.00	22765	57351.14	341	2453.72	4.28
10	SBI	390000	250000.00	0	0.00	0.00	1534344	3281699.05	226137	722449.83	22.01
11	UCO	100500	110000.00	55272	23022.61	20.93	462782	967724.77	75162	68360.72	7.06
12	Union Bank of India	135000	66000.00	2552	2422.00	3.67	327830	750368.38	14809	161167.96	21.48
Total PSU		2185500	1436000.00	242824	331838.27	23.11	6621361	14092186.16	861997	2872821.27	20.39
13	Axis Bank	155000	100000.00	11231	416.00	0.42	429736	550840.90	14614	90479.00	16.43
14	Bandhan Bank	1500000	1250000.00	1030229	446113.54	35.69	662272	1088592.67	1109209	575088.88	52.83
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	2064	2430.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1300	1000.00	0	0.00	0.00
17	Federal Bank	10000	20000.00	4698	7943.23	39.72	6631	17102.03	8313	63218.68	369.66
18	HDFC Bank	180000	90000.00	13343	5209.70	5.79	350744	390626.99	20904	285929.77	73.20
19	ICICI	155000	100000.00	23714	24707.45	24.71	462630	410711.23	32289	561627.57	136.75
20	IDBI	125000	65000.00	33219	74661.32	114.86	106867	224776.93	33219	74661.32	33.22
21	IDFC	100000	45000.00	13155	3704.25	8.23	2350	10000.00	13328	7169.85	71.70
22	Indusind Bank	6000	40000.00	82325	20743.71	51.86	30591	83180.16	145600	70205.10	84.40
23	Jana Small Finance Bank	6000	40000.00	6522	2550.00	6.38	2265	7726.97	6625	2722.87	35.24
24	Karnataka Bank Ltd.	0	0.00	91	131.39	#DIV/0!	1251	3037.17	576	19963.71	657.31
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	8706	18176.24	172	1532.74	8.43
26	Kotak Mahindra Bank	9000	10000.00	1599	3538.55	35.39	10008	51850.34	2605	46166.76	89.04
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	225000	100000.00	38706	10908.00	10.91	1717	4673.38	38760	20355.00	435.55
29	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	2442	20956.46	601	60193.00	287.23
30	SIDBI	500	600.00	0	0.00	0.00	0	0.00	32	7.29	#DIV/0!
31	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	650	2100.00	25	805.31	38.35
32	Ujivan Small Finance Bank	135000	50000.00	42208	15897.48	31.79	45623	96249.65	43721	19074.04	19.82
33	Utkarsh Small Finance Bank	25000	5500.00	1731	845.00	15.36	600	2000.00	1768	864.00	43.20
34	YES Bank	10000	10000.00	0	0.00	0.00	1549	46254.55	871	110701.00	239.33
Total PVT		2647700	1931900.00	1302771	617369.62	31.96	2129994	3032285.67	1473232	2010765.90	66.31
35	BGVB (PNB)	225000	145000.00	26154	12200.76	8.41	925591	1246596.67	178022	119918.00	9.62
36	PBGB (UCO)	160000	105000.00	6201	12904.85	12.29	200148	493416.87	36736	85422.19	17.31
37	UBKGB (CBI)	95000	65000.00	30784	31914.12	49.10	175089	313704.07	37314	34871.65	11.12
Total RRB		480000	315000.00	63139	57019.73	18.10	1300828	2053717.60	252072	240211.84	11.70
38	WB State Co-Op Bank Ltd.	235000	155000.00	494283	85142.57	54.93	911813	860661.69	836975	243275.29	28.27
39	WBSCARD Bank Ltd.	20000	5000.00	0	0.00	0.00	75236	21282.98	44758	4292.63	20.17
Total Co-Optv		255000	160000.00	494283	85142.57	53.21	987049	881944.67	881733	247567.92	28.07
Grand Total		5568200	3842900.00	2103017	1091370.19	28.40	11039234	20060134.11	3469034	5371366.93	26.78

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended Sept, 2020																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	117	5370.54	0	0.00	0.00	285	3314.25	76	887.00	26.76	1263	46177.77	212	2710.00	5.87
2	Bank of India	163	5656.34	0	0.00	0.00	270	3491.93	5	66.00	1.89	1444	39718.09	347	4836.00	12.18
3	Bank of Maharashtra	11	449.17	0	0.00	0.00	26	285.06	2	35.00	12.28	188	3860.81	13	405.00	10.49
4	Canara Bank	242	6229.98	9	117.23	1.88	322	3715.36	22	165.64	4.46	1813	52560.49	491	5565.64	10.59
5	Central Bank of India	194	4712.94	0	0.00	0.00	254	2833.04	65	273.85	9.67	948	29761.73	406	2533.61	8.51
6	Indian Bank	389	10082.58	2	1155.00	11.46	499	5915.98	13	91.24	1.54	2701	68680.88	41	787.52	1.15
7	IOB	69	2712.95	0	0.00	0.00	129	1579.06	0	0.00	0.00	614	18087.94	3	69.00	0.38
8	PNB	693	19025.42	31	7206.68	37.88	880	11010.66	428	459.13	4.17	4926	133040.27	768	7596.71	5.71
9	Punjab & Sind Bank	11	374.18	0	0.00	0.00	25	229.80	0	0.00	0.00	152	4060.45	0	0.00	0.00
10	SBI	888	23460.00	0	0.00	0.00	804	13853.00	88	449.00	3.24	5154	155619.62	6981	133958.00	86.08
11	UCO	547	8779.56	0	0.00	0.00	335	2700.49	11	105.63	3.91	1654	41841.74	221	4098.29	9.79
12	Union Bank of India	230	5523.48	6	40.00	0.72	265	3016.42	32	156.00	5.17	1296	41778.31	167	4625.00	11.07
Total PSU		3553	92377.15	48	8518.91	9.22	4092	51945.06	742	2688.49	5.18	22155	635188.09	9650	167184.77	26.32
13	Axis Bank	92	3461.59	0	0.00	0.00	180	2251.86	0	0.00	0.00	856	44031.64	2	62.00	0.14
14	Bandhan Bank	203	4385.59	0	0.00	0.00	178	2624.70	0	0.00	0.00	1918	46421.51	0	0.00	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Federal Bank	6	58.28	0	0.00	0.00	10	134.55	3	7.18	5.34	62	757.50	42	854.05	112.75
18	HDFC Bank	60	2680.62	0	0.00	0.00	169	1696.70	56	88.14	5.19	712	21023.12	0	0.00	0.00
19	ICICI	57	3124.12	0	0.00	0.00	167	2041.72	6	132.46	6.49	710	21573.29	839	60039.02	278.30
20	IDBI	41	1392.76	0	0.00	0.00	91	1994.20	5	10.83	0.54	663	4781.53	287	4903.88	102.56
21	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
22	Indusind Bank	10	485.97	0	0.00	0.00	30	357.26	0	0.00	0.00	180	4634.36	0	0.00	0.00
23	Jana Small Finance Bank	0	25.53	0	0.00	0.00	2	22.20	0	0.00	0.00	13	274.44	0	0.00	0.00
24	Karnataka Bank Ltd.	0	0.00	2	202.53	#DIV/0!	7	40.00	0	0.00	0.00	30	110.00	6	386.50	351.36
25	Karur Vysya Bank	1	54.62	49	34.79	63.69	3	38.87	0	0.00	0.00	62	984.55	2	0.97	0.10
26	Kotak Mahindra Bank	2	671.97	0	0.00	0.00	24	290.60	0	0.00	0.00	180	4422.87	0	0.00	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	1	55.27	0	0.00	0.00	2	21.79	0	0.00	0.00	15	346.87	0	0.00	0.00
29	South Indian Bank Ltd.	1	446.26	0	0.00	0.00	9	165.79	0	0.00	0.00	98	2789.00	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	Ujivan Small Finance Bank	9	219.54	0	0.00	0.00	34	292.27	0	0.00	0.00	138	2183.45	76	668.69	30.63
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	YES Bank	0	13.21	0	0.00	0.00	7	48.26	0	0.00	0.00	37	342.00	2	42.00	12.28
Total PVT		485	17075.31	51	237.32	1.39	912	12020.78	70	238.61	1.99	5675	154676.13	1256	66957.10	43.29
35	BGVB (PNB)	179	4404.15	0	0.00	0.00	213	3323.25	0	0.00	0.00	1302	14104.81	112	517.15	3.67
36	PBGB (UCO)	540	5621.68	0	0.00	0.00	143	1122.86	0	0.00	0.00	716	10747.85	13	314.51	2.93
37	UBKGB (CBI)	27	665.32	0	0.00	0.00	17	254.00	0	0.00	0.00	78	1552.35	0	0.00	0.00
Total RRB		745	10691.15	0	0.00	0.00	373	4700.11	0	0.00	0.00	2096	26405.01	125	831.66	3.15
38	WB State Co-Op Bank Ltd.	162	588.10	0	0.00	0.00	194	450.00	0	0.00	0.00	698	2268.47	0	0.00	0.00
39	WBSCARD Bank Ltd.	25	77.16	0	0.00	0.00	179	50.00	0	0.00	0.00	268	672.00	0	0.00	0.00
Total Co-Optv		187.081	665.25	0	0.00	0.00	374	500.00	0	0.00	0.00	966	2940.47	0	0.00	0.00
Grand Total		4971	120808.86	99	8756.23	7.25	5751	69165.96	812	2927.10	4.23	30892	819209.70	11031	234973.53	28.68

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	9336	150063.61	782	1925.00	1.28	25503	143152.10	4120	6730.00	4.70
2	Bank of India	12374	73433.20	5416	6981.00	9.51	36464	226899.50	5256	42788.00	18.86
3	Bank of Maharashtra	1033	14397.28	10	50.00	0.35	2617	16749.05	1	5700.00	34.03
4	Canara Bank	15938	91478.41	4342	6028.26	6.59	40286	235689.33	15039	244335.00	103.67
5	Central Bank of India	8660	52743.26	2112	5087.73	9.65	34745	184177.16	6575	2299562.82	1248.56
6	Indian Bank	23192	131419.16	25	109.83	0.08	67789	290682.00	50227	3283082.19	1129.44
7	IJB	4714	27563.69	654	1862.40	6.76	13560	78949.56	4030	8772.00	11.11
8	PNB	36769	225213.43	14210	38027.46	16.89	133058	605396.00	80020	668162.82	110.37
9	Punjab & Sind Bank	772	33648.46	0	0.00	0.00	2755	38941.68	0	0.00	0.00
10	SBI	34499	246785.66	12804	30718.94	12.45	112071	557656.00	140055	101462.60	18.19
11	UCO	12233	72735.33	343	592.39	0.81	31835	141788.21	3493	130592.82	92.10
12	Union Bank of India	9856	54135.63	4459	19647.00	36.29	25811	142980.70	1933	148355.00	103.76
Total PSU		169376	1173617.13	45157	111030.01	9.46	526496	2663061.30	310749	6939543.25	260.59
13	Axis Bank	7022	54433.42	0	0.00	0.00	20348	357219.81	15192	202211.00	56.61
14	Bandhan Bank	7874	57906.40	0	0.00	0.00	38420	119351.00	21997	40560.17	33.98
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	5000	2000.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	15000	7000.00	0	0.00	0.00
17	Federal Bank	573	2521.19	214	301.85	11.97	1556	64626.21	4470	198925.48	307.81
18	HDFC Bank	5291	29418.83	8667	36244.33	123.20	15066	289494.89	50948	1725700.97	596.11
19	ICICI	5486	31765.13	0	0.00	0.00	16294	360674.10	240873	1000000.39	277.26
20	IDBI	4475	3714.44	757	2384.55	64.20	11381	62840.87	1302	74583.66	118.69
21	IDFC	0	0.00	0	0.00	#DIV/0!	50000	25000.00	59874	84534.37	338.14
22	Indusind Bank	922	4814.98	0	0.00	0.00	5345	159150.44	30490	254805.37	160.10
23	Jana Small Finance Bank	131	601.58	0	0.00	0.00	336	33343.72	10359	5078.00	15.23
24	Karnataka Bank Ltd.	118	108.54	49	265.60	244.71	930	50573.15	559	5550.65	10.98
25	Karur Vysya Bank	368	1779.53	319	396.46	22.28	465	14004.71	0	0.00	0.00
26	Kotak Mahindra Bank	1045	4680.50	0	0.00	0.00	2633	68153.27	3338	138284.95	202.90
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	97	522.11	0	0.00	0.00	178	41018.61	584	382585.00	932.71
29	South Indian Bank Ltd.	617	2962.75	0	0.00	0.00	1072	2918.50	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	19	131.71	#DIV/0!	0	0.00	1	66.70	#DIV/0!
32	Ujjivan Small Finance Bank	898	4692.81	339	453.72	9.67	3527	16523.23	4587	4067.93	24.62
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	6	40.00	#DIV/0!
34	YES Bank	208	677.46	420	2524.00	372.57	1411	25991.30	20256	266536.00	1025.48
Total PVT		35124	200599.67	10784	42702.22	21.29	188961	1699883.81	464836	4383530.64	257.87
35	BGVB (PNB)	18872	17239.98	2869	7666.79	44.47	4400	10695.00	6011	25781.06	241.06
36	PBGB (UCO)	7488	6062.00	478	992.99	16.38	13040	467.00	406	1236.99	264.88
37	UBKGB (CBI)	212	2966.00	1036	3818.54	128.74	17840	320.00	3370	5395.43	1686.07
Total RRB		26572	26267.98	4383	12478.32	47.50	35280	11482.00	9787	32413.48	282.30
38	WB State Co-Op Bank Ltd.	5908	2137.39	2219	44763.63	2094.32	39847	4219.00	32878	51423.93	1218.87
39	WBSCARD Bank Ltd.	2750	1748.16	0	0.00	0.00	5550	1184.00	0	0.00	0.00
Total Co-Optv		8658	3885.55	2219	44763.63	1152.05	45396.3	5403.00	32878	51423.93	951.77
Grand Total		239730	1404370.33	62543	210974.18	15.02	796133	4379830.11	818250	11406911.30	260.44

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2019-20 for the quarter ended Sept, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	324850	779597.08	30887	198709.00	25.49	36504	348078.27	5190	12252.00	3.52	361354	1127675.35	36077	210961.00	18.71
2	Bank of India	441636	929483.89	109908	323062.00	34.76	50715	349199.06	11024	54671.00	15.66	492351	1278682.95	120932	377733.00	29.54
3	Bank of Maharashtra	27036	64364.66	2332	14082.82	21.88	3875	35741.37	26	6190.00	17.32	30911	100106.02	2358	20272.82	20.25
4	Canara Bank	501925	1100469.28	60778	200739.87	18.24	58602	389673.58	19903	256211.77	65.75	560526	1490142.86	80681	456951.64	30.66
5	Central Bank of India	418637	847196.41	69776	156779.59	18.51	44803	274228.13	9158	2307458.01	841.44	463440	1121424.54	78934	2464237.60	219.74
6	Indian Bank	765747	1554131.72	53610	242174.07	15.58	94568	506780.61	50308	3285225.78	648.25	860315	2060912.33	103918	3527399.85	171.16
7	IOB	147082	351804.00	6371	21577.81	6.13	19085	128893.20	4687	10703.40	8.30	166168	480697.21	11058	32281.21	6.72
8	PNB	1646727	3407995.79	211886	761263.88	22.34	176327	993685.78	95457	721452.80	72.60	1823054	4401681.57	307343	1482716.68	33.69
9	Punjab & Sind Bank	22765	57351.14	341	2453.72	4.28	3715	77254.57	0	0.00	0.00	26480	134605.71	341	2453.72	1.82
10	SBI	1534344	3281699.05	226137	722449.83	22.01	153415	997374.28	159928	266588.54	26.73	1687759	4279073.33	386065	989038.37	23.11
11	UCO	462782	967724.77	75162	68360.72	7.06	46605	267845.32	4068	135389.13	50.55	509387	1235570.09	79230	203749.85	16.49
12	Union Bank of India	327830	750368.38	14809	161167.96	21.48	37458	247434.54	6597	172823.00	69.85	365289	997802.92	21406	333990.96	33.47
Total PSU		6621361	14092186.16	861997	2872821.27	20.39	725672	4616188.72	366346	7228965.43	156.60	7347033	18708374.88	1228343	10101786.70	54.00
13	Axis Bank	429736	550840.90	14614	90479.00	16.43	28498	461398.33	15194	202273.00	43.84	458234	1012239.23	29808	292752.00	28.92
14	Bandhan Bank	662272	1088592.67	1109209	575088.88	52.83	48593	230689.19	21997	40560.17	17.58	710865	1319281.86	1131206	615649.05	46.67
15	Catholic Syrian Bank Ltd.	2064	2430.00	0	0.00	0.00	5000	2000.00	0	0.00	0.00	7064	4430.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	1300	1000.00	0	0.00	0.00	15000	7000.00	0	0.00	0.00	16300	8000.00	0	0.00	0.00
17	Federal Bank	6631	17102.03	8313	63218.68	369.66	2207	68097.73	4729	200088.56	293.83	8838	85199.76	13042	263307.24	309.05
18	HDFC Bank	350744	390626.99	20904	285929.77	73.20	21299	344314.16	59671	1762033.44	511.75	372042	734941.15	80575	2047963.21	278.66
19	ICICI	462630	410711.23	32289	561627.57	136.75	22714	419178.36	241718	1060171.86	252.92	485344	829889.58	274007	1621799.43	195.42
20	IDBI	106867	224776.93	33219	74661.32	33.22	16651	74723.81	2351	81882.92	109.58	123518	299500.74	35570	156544.25	52.27
21	IDFC	2350	10000.00	13328	7169.85	71.70	50000	25000.00	59874	84534.37	338.14	52350	35000.00	73202	91704.21	262.01
22	Indusind Bank	30591	83180.16	145600	70205.10	84.40	6487	169443.00	30490	254805.37	150.38	37078	252623.16	176090	325010.47	128.65
23	Jana Small Finance Bank	2265	7726.97	6625	2722.87	35.24	482	34267.47	10359	5078.00	14.82	2748	41994.44	16984	7800.87	18.58
24	Karnataka Bank Ltd.	1251	3037.17	576	19963.71	657.31	1085	50831.69	616	6405.28	12.60	2336	53868.86	1192	26368.99	48.95
25	Karur Vysya Bank	8706	18176.24	172	1532.74	8.43	899	16862.29	370	432.22	2.56	9605	35038.53	542	1964.96	5.61
26	Kotak Mahindra Bank	10008	51850.34	2605	46166.76	89.04	3883	78219.21	3338	138284.95	176.79	13891	130069.55	5943	184451.72	141.81
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	1717	4673.38	38760	20355.00	435.55	292	41964.65	584	382585.00	911.68	2009	46638.03	39344	402940.00	863.97
29	South Indian Bank Ltd.	2442	20956.46	601	60193.00	287.23	1797	9282.30	0	0.00	0.00	4239	30238.76	601	60193.00	199.06
30	SIDBI	0	0.00	32	7.29	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	32	7.29	#DIV/0!
31	Tamilnad Mercantile Bank	650	2100.00	25	805.31	38.35	0	0.00	20	198.41	#DIV/0!	650	2100.00	45	1003.72	47.80
32	Ujivan Small Finance Bank	45623	96249.65	43721	19074.04	19.82	4605	23911.30	5002	5190.34	21.71	50228	120160.96	48723	24264.38	20.19
33	Utkarsh Small Finance Bank	600	2000.00	1768	864.00	43.20	0	0.00	6	40.00	#DIV/0!	600	2000.00	1774	904.00	45.20
34	YES Bank	1549	46254.55	871	110701.00	239.33	1663	27072.23	20678	269102.00	994.01	3212	73326.78	21549	379803.00	517.96
Total PVT		2129994	3032285.67	1473232	2010765.90	66.31	231156	2084255.71	476997	4493665.90	215.60	2361150	5116541.38	1950229	6504431.80	127.13
35	BGVB (PNB)	925591	1246596.67	178022	119918.00	9.62	24965	49767.19	8992	33965.00	68.25	950556	1296363.86	187014	153883.00	11.87
36	PBGB (UCO)	200148	493416.87	36736	85422.19	17.31	21928	24021.40	897	2544.49	10.59	222076	517438.26	37633	87966.68	17.00
37	UBKGB (CBI)	175089	313704.07	37314	34871.65	11.12	18174	5757.67	4406	9213.97	160.03	193263	319461.74	41720	44085.62	13.80
Total RRB		1300828	2053717.60	252072	240211.84	11.70	65067	79546.25	14295	45723.46	57.48	1365895	2133263.86	266367	285935.30	13.40
38	WB State Co-Op Bank Ltd.	911813	860661.69	836975	243275.29	28.27	46809	9662.95	35097	96187.56	995.43	958622	870324.64	872072	339462.85	39.00
39	WBSCARD Bank Ltd.	75236	21282.98	44758	4292.63	20.17	8772	3731.32	0	0.00	0.00	84009	25014.30	44758	4292.63	17.16
Total Co-Optv		987049	881944.67	881733	247567.92	28.07	55581	13394.27	35097	96187.56	718.12	1042630	895338.94	916830	343755.48	38.39
Grand Total		11039234	20060134.11	3469034	5371366.93	26.78	1077476	6793384.95	892735	11864542.35	174.65	12116709	26853519.06	4361769	17235909.27	64.18

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2020									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	32930	352.00	958	120.00	11237	670.00	45125	1142.00
2	Bank of India	247075	1265.92	136	36.81	21496	850.75	268707	2153.48
3	Bank of Maharastra	1405	39.12	0	0.00	914	22.82	2319	61.94
4	Canara Bank	86926	752.45	1069	20.42	16180	384.98	104175	1157.85
5	Central Bank of India	146148	1184.54	61	8.39	742	160.45	146951	1353.38
6	Indian Bank	159364	1722.74	30	59.06	16299	1105.04	175693	2886.84
7	IOB	14575	161.78	342	36.66	316	283.23	15233	481.67
8	PNB	724988	5284.22	9332	649.73	3173	2063.72	737493	7997.67
9	Punjab & Sind Bank	120	79.00	0	0.00	52	112.00	172	191.00
10	SBI	483627	4086.00	63	139.00	771	697.05	484461	4922.05
11	UCO	104246	1013.57	76	786.66	300	76.77	104622	1877.00
12	Union Bank of India	35723	435.62	76	49.02	854	521.96	36653	1006.60
Total PSU		2037127	16376.96	12143	1905.75	72334	6948.77	2121604	25231.48
13	Axis Bank	8569	590.00	2348	118.00	8425	749.00	19342	1457.00
14	Bandhan Bank	1698127	7215.40	312104	1449.79	287048	1579.23	2297279	10244.42
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	8790	121.19	1	0.90	201	101.21	8992	223.31
18	HDFC Bank	153207	502.09	28	45.67	392	656.60	153627	1204.36
19	ICICI	61883	610.25	1	0.82	35	489.80	61919	1100.87
20	IDBI	99678	388.18	33	3.10	383	52.54	100094	443.82
21	IDFC	46526	89.08	0	0.00	0	0.00	46526	89.08
22	Indusind Bank	554250	1236.84	16	102.33	7	40.44	554273	1379.61
23	Jana Small Finance Bank	30268	100.25	0	0.00	0	0.00	30268	100.25
24	Karnataka Bank Ltd.	17	5.05	8	9.26	466	136.31	491	150.62
25	Karur Vysya Bank	253	64.14	10	18.00	0	0.00	263	82.14
26	Kotak Mahindra Bank	8030	289.08	2	6.75	74	276.45	8106	572.28
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	373545	773.85	0	0.00	2	111.40	373547	885.25
29	South Indian Bank Ltd.	17	5.51	3	4.81	50	88.30	70	98.62
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	246684	568.67	0	0.00	0	0.00	246684	568.67
33	Utkarsh Small Finance Bank	11970	24.12	0	0.00	0	0.00	11970	24.12
34	YES Bank	1232	2.00	9	82.00	154	283.00	1395	367.00
Total PVT		3303046	12585.71	314563	1841.42	297237	4564.28	3914846	18991.42
35	BGVB (PNB)	416151	2413.03	64	469.01	17812	470.62	434027	3352.66
36	PBGB (UCO)	127934	1011.61	0	0.00	357	2.81	128291	1014.42
37	UBKGB (CBI)	136351	1474.00	4	0.05	0	0.00	136355	1474.05
Total RRB		680436	4898.64	68	469.06	18169	473.43	698673	5841.13
38	WB State Co-Op Bank Ltd.	1859408	5011.39	79	2.30	139	18.93	1859626	5032.62
39	WBSCARD Bank Ltd.	231458	963.11	0	0.00	0	0.00	231458	963.11
Total Co-Optv		2090866	5974.50	79	2.30	139	18.93	2091084	5995.73
Grand Total		8111475	39835.81	326853	4218.53	387879	12005.41	8826207	56059.75

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2020													
(Amt.in Rs. Crore)													
S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	17920	1499.00	6643	1603.00	3578	1577.00	2196	115.00	480	310.00	30817	5104.00
2	Bank of India	98525	3042.98	5093	1028.05	185	253.35	0	0.00	0	0.00	103803	4324.38
3	Bank of Maharashtra	6177	3.75	4454	289.89	4321	592.93	0	0.00	0	0.00	14952	886.57
4	Canara Bank	56269	1984.50	2473	1217.89	286	295.15	1	0.01	1205	44.96	60234	3542.51
5	Central Bank of India	42589	599.31	2578	743.14	191	126.87	3273	64.47	0	0.00	48631	1533.79
6	Indian Bank	90545	2942.34	7066	3439.69	815	629.71	167	7.37	0	0.00	98593	7019.11
7	IOB	20795	561.22	1255	493.89	61	105.82	0	0.00	5	0.04	22116	1160.97
8	PNB	215496	5637.85	37750	4544.07	928	1483.27	1340	35.14	81	336.92	255595	12037.25
9	Punjab & Sind Bank	1679	173.07	902	198.00	816	328.93	0	0.00	0	0.00	3397	700.00
10	SBI	77967	3464.12	5158	2842.45	241	675.73	0	0.00	0	0.00	83366	6982.30
11	UCO	108929	2108.83	1545	619.88	356	339.18	0	0.00	0	0.00	110830	3067.89
12	Union Bank of India	33120	1362.94	3808	1195.62	387	1692.04	0	0.00	2	6.98	37317	4257.58
Total PSU		770011	23379.91	78725	18215.57	12165	8099.98	6977	221.99	1773	698.90	869651	50616.35
13	Axis Bank	12232	2330.00	3435	1829.00	0	0.00	12	22.00	151356	362.00	167035	4543.00
14	Bandhan Bank	2586487	14057.97	4684	278.43	85	83.81	0	0.00	0	0.00	2591256	14420.22
15	Catholic Syrian Bank Ltd.	685	4.90	7	3.25	0	0.00	0	0.00	0	0.00	692	8.15
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77	1215	137.77
17	Federal Bank	253	44.13	207	98.06	60	127.45	0	0.00	54	0.20	574	269.84
18	HDFC Bank	277976	1362.17	11949	3554.75	4004	2527.42	0	0.00	0	0.00	293929	7444.35
19	ICICI	20060	3052.44	11999	3304.83	1864	1277.58	0	0.00	0	0.00	33923	7634.85
20	IDBI	17127	1217.37	592	267.82	77	106.07	0	0.00	0	0.00	17796	1591.26
21	IDFC	96445	329.00	495	148.42	61	31.00	0	0.00	0	0.00	97001	508.42
22	Indusind Bank	1066234	2383.64	11843	1330.61	17	72.45					1078094	3786.70
23	Jana Small Finance Bank	4765	83.92	9	1.54	0	0.00	0	0.00	0	0.00	4774	85.46
24	Karnataka Bank Ltd.	627	217.78	258	219.69	21	120.02	0	0.00	0	0.00	906	557.49
25	Karur Vysya Bank	140	183.98	570	1074.91	40	101.85	0	0.00	0	0.00	750	1360.74
26	Kotak Mahindra Bank	1570	521.26	4728	1149.39	827	246.30	0	0.00	0	0.00	7125	1916.94
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	5498	778.92	5498	778.92
28	Ratnakar Bank Ltd	108194	181.75	25	73.05	12	64.86	0	0.00	0	0.00	108231	319.66
29	South Indian Bank Ltd.	302	75.29	319	409.74	49	140.25	0	0.00	0	0.00	670	625.28
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	179	106.25	179	106.25
31	Tamilnad Mercantile Bank	46	25.36	40	28.77	2	4.39	0	0.00	0	0.00	88	58.52
32	Ujjivan Small Finance Bank	217920	679.90	38	8.33	1	0.72	0	0.00	0	0.00	217959	688.96
33	Utkarsh Small Finance Bank	9296	22.84	0	0.00	0	0.00	0	0.00	0	0.00	9296	22.84
34	YES Bank	3399	373.00	3440	569.00	448	214.00	0	0.00	0	0.00	7287	1156.00
Total PVT		4423758	27146.70	54638	14349.60	7568	5118.18	12	22.00	158302	1385.14	4644278	48021.62
35	BGVB (PNB)	150012	1290.16	25009	116.75	118	35.98	0	0.00	22907	418.60	198046	1861.49
36	PBGB (UCO)	78244	1142.76	4280	71.81	0	0.00	5	0.04	0	0.00	82529	1214.61
37	UBKGB (CBI)	7464	40.32	149	2.22	0	0.00	140	1.52	2862	19.04	10615	63.10
Total RRB		235720	2473.24	29438	190.78	118	35.98	145	1.56	25769	437.64	291190	3139.20
38	WB State Co-Op Bank Ltd.	51999	362.73	0	0.00	0	0.00	157	2.38	39	1.40	52195	366.51
39	WBSCARD Bank Ltd.	1321	93.48	0	0.00	0	0.00	0	0.00	0	0.00	1321	93.48
Total Co-Optv		53320	456.21	0	0.00	0	0.00	157	2.38	39	1.40	53516	459.99
Grand Total		5482809	53456.06	162801	32755.95	19851	13254.14	7291	247.93	185883	2523.08	5858635	102237.16

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2020																	
(Amt.in Rs. Crore)																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	28	178.00	2348	86.00	18926	2579.00	120	13.00	60	6.00	9912	583.00	31394	3445.00	107336	9691.00
2	Bank of India	6	7.93	4617	123.04	20237	1576.52	23	4.27	73	1.16	0	0.00	24956	1712.92	397466	8190.78
3	Bank of Maharastra	0	0.00	611	19.07	1653	322.00	0	0.00	0	0.00	689	10.95	2953	352.02	20224	1300.53
4	Canara Bank	8	0.14	3987	133.96	8169	679.46	0	0.00	0	0.00	488	2.12	12652	815.68	177061	5516.04
5	Central Bank of India	0	0.00	2302	63.00	6876	589.67	0	0.00	0	0.00	0	0.00	9178	652.67	204760	3539.84
6	Indian Bank	0	0.00	5378	118.00	22060	2921.31	8	1.91	29	0.17	1560	3.08	29035	3044.47	303321	12950.42
7	IOB	1702	80.33	940	18.99	3909	359.64	0	0.00	0	0.00	0	0.00	6551	458.96	43900	2101.60
8	PNB	78	38.92	12040	447.04	85939	6343.80	16	3.33	192	0.28	1962	4.48	100227	6837.85	1093315	26872.77
9	Punjab & Sind Bank	0	0.00	200	77.50	2832	250.00	0	0.00	0	0.00	0	0.00	3032	327.50	6601	1218.50
10	SBI	0	0.00	17392	702.47	105548	9494.76	101	23.89	5	9.62	0	0.00	123046	10230.74	690873	22135.09
11	UCO	55	53.48	2511	58.53	13975	1000.74	0	0.00	2	0.00	43074	52.25	59617	1165.00	275069	6109.89
12	Union Bank of India	21152	4120.35	2196	75.91	16891	6266.47	14	0.29	2	0.02	90152	1007.42	130407	11470.46	204377	16734.64
Total PSU		23029	4479.15	54522	1923.51	307015	32383.37	282	46.69	363	17.25	147837	1663.30	533048	40513.27	3524303	116361.10
13	Axis Bank	0	0.00	980	76.00	5773	353.00	0	0.00	0	0.00	54	0.20	6807	429.20	193184	6429.20
14	Bandhan Bank	0	0.00	0	0.00	1539	89.82	0	0.00	0	0.00	18	189.14	1557	278.96	4890092	24943.60
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	5	0.49	0	0.00	0	0.00	0	0.00	5	0.49	697	8.64
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
17	Federal Bank	0	0.00	34	1.60	687	67.77	0	0.00	0	0.00	0	0.00	721	69.37	10287	562.52
18	HDFC Bank	0	0.00	2312	55.87	11218	635.26	0	0.00	0	0.00	1	0.02	13531	691.14	461087	9339.84
19	ICICI	2	2.32	274	9.57	7983	836.98	0	0.00	2	8.54	0	0.00	8261	857.41	104103	9593.13
20	IDBI	0	0.00	633	20.28	20447	2121.09	4	0.07	0	0.00	0	0.00	21084	2141.44	138974	4176.52
21	IDFC	0	0.00	0	0.00	365	52.38	3	0.01	0	0.00	3	0.01	371	52.40	143898	649.90
22	Indusind Bank	0	0.00	0	0.00	2	0.10	0	0.00	0	0.00	0	0.00	2	0.10	1632369	5166.41
23	Jana Small Finance Bank	0	0.00	0	0.00	1632	8.00	0	0.00	0	0.00	171009	452.42	172641	460.41	207683	646.13
24	Karnataka Bank Ltd.	169	73.87	16	0.83	545	61.07	0	0.00	0	0.00	105	0.36	835	136.13	2232	844.24
25	Karur Vysya Bank	0	0.00	0	0.00	4	0.60	0	0.00	0	0.00	0	0.00	4	0.60	1017	1443.48
26	Kotak Mahindra Bank	0	0.00	0	0.00	44	2.21	0	0.00	0	0.00	3	4.37	47	6.58	15278	2495.80
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5498	778.92
28	Ratnakar Bank Ltd	0	0.00	679	1.50	1505	9.11	0	0.00	0	0.00	16543	17.54	18727	28.15	500505	1233.06
29	South Indian Bank Ltd.	0	0.00	18	0.64	127	13.70	0	0.00	0	0.00	147	2.48	292	16.82	1032	740.72
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	179	106.25
31	Tamilnad Mercantile Bank	0	0.00	2	0.04	10	0.62	0	0.00	0	0.00	0	0.00	12	0.66	100	59.18
32	Ujivan Small Finance Bank	0	0.00	0	0.00	34628	158.66	0	0.00	0	0.00	139508	278.28	174136	436.94	638779	1694.57
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	281	2.59	281	2.59	21547	49.55
34	YES Bank	0	0.00	0	0.00	149	6.00	0	0.00	5	2.00	0	0.00	154	8.00	8836	1531.00
Total PVT		171	76.19	4948	166.33	86663	4416.85	7	0.08	7	10.54	327672	947.41	419468	5617.39	8978592	72630.43
35	BGVB (PNB)	0	0.00	145	3.32	9108	369.32	0	0.00	0	0.00	5091	47.49	14344	420.13	646417	5634.28
36	PBGB (UCO)	0	0.00	248	6.00	3032	167.37	0	0.00	6	0.01	736	19.98	4022	193.36	214842	2422.39
37	UBKGB (CBI)	0	0.00	87	1.64	2073	106.65	0	0.00	0	0.00	34371	147.80	36531	256.09	183501	1793.24
Total RRB		0	0.00	480	10.96	14213	643.34	0	0.00	6	0.01	40198	215.27	54897	869.58	1044760	9849.91
38	WB State Co-Op Bank Ltd.	0	0.00	18	0.38	5889	931.77	405	41.66	0	0.00	136884	1404.65	143196	2378.46	2055017	7777.59
39	WBSCARD Bank Ltd.	0	0.00	0	0.00	4825	186.45	0	0.00	0	0.00	0	0.00	4825	186.45	237604	1243.04
Total Co-Optv		0	0.00	18	0.38	10714	1118.22	405	41.66	0	0.00	136884	1404.65	148021	2564.91	2292621	9020.63
Grand Total		23200	4555.34	59968	2101.18	418605	38561.78	694	88.43	376	27.80	652591	4230.63	1155434	49565.16	15840276	207862.07

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2020															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	730	927.00	487	39.20	1281	133.00	3531	106.00	27991	10849.00	34020	12054.20	141356	21745.20
2	Bank of India	0	0.00	26	6.36	2539	716.68	20026	246.90	26832	7901.22	49423	8871.16	446889	17061.94
3	Bank of Maharastra	0	0.00	181	5.32	39	85.83	2893	11.65	736	895.21	3849	998.01	24073	2298.54
4	Canara Bank	24	5.03	80	28.95	3503	785.05	25358	1156.68	11142	9891.34	40107	11867.05	217168	17383.09
5	Central Bank of India	0	0.00	264	45.90	1777	371.85	9685	272.40	22726	3857.71	34452	4547.87	239212	8087.71
6	Indian Bank	4	27.72	1486	72.08	9027	1228.54	6965	107.87	33150	14773.37	50632	16209.58	353953	29160.00
7	IOB	9	9.02	21	4.98	93	52.21	7720	182.10	57602	4202.43	65445	4450.74	109345	6552.34
8	PNB	131	425.23	1857	133.54	14683	2315.82	75681	2294.80	123630	31849.51	215982	37018.90	1309297	63891.67
9	Punjab & Sind Bank	0	0.00	32	2.50	0	0.00	0	0.00	2718	2688.00	2750	2690.50	9351	3909.00
10	SBI	0	0.00	1893	152.14	56922	10396.24	323010	9410.66	383438	30294.94	765263	50253.98	1456136	72389.07
11	UCO	0	0.00	34	6.62	1316	349.86	7891	94.69	19659	8322.71	28900	8773.88	303969	14883.77
12	Union Bank of India	6	11.73	296	70.84	1405	419.95	19660	605.94	20369	2719.95	41736	3828.41	246113	20563.05
Total PSU		904	1405.73	6657	568.43	92585	16855.03	502420	14489.70	729993	128245.39	1332559	161564.28	4856862	277925.38
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	90445	19484.00	90445	19484.00	283629	25913.20
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	162044	862.82	162044	862.82	5052136	25806.42
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	21	9.01	21	9.01	718	17.65
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
17	Federal Bank	0	0.00	6	0.72	553	147.44	986	16.64	13514	2560.57	15059	2725.37	25346	3287.89
18	HDFC Bank	0	0.00	21	0.49	3898	702.78	77061	2010.63	947413	15965.88	1028393	18679.78	1489480	28019.63
19	ICICI	0	0.00	17	3.42	9269	4267.18	0	0.00	339991	14001.07	349277	18271.67	453380	27864.80
20	IDBI	0	0.00	5	0.84	2773	866.06	14187	163.40	1637	2314.42	18602	3344.72	157576	7521.24
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	286710	2764.85	286710	2764.85	430608	3414.75
22	Indusind Bank	0	0.00	0	0.00	5	0.24	0	0.00	163601	6091.52	163606	6091.76	1795975	11258.16
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	12766	79.47	12766	79.47	220449	725.60
24	Karnataka Bank Ltd.	3	5.12	3	0.16	292	110.08	475	32.47	1474	495.27	2247	643.10	4479	1487.34
25	Karur Vysya Bank	49	35.07	0	0.00	2	0.97	319	391.23	0	0.00	370	427.27	1387	1870.75
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	17405	3477.02	17405	3477.02	32683	5972.82
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5498	778.92
28	Ratnakar Bank Ltd	0	0.00	0	0.00	22	1.83	0	0.00	645	3471.54	667	3473.37	501172	4706.43
29	South Indian Bank Ltd.	3	29.02	3	0.48	56	22.06	0	0.00	1098	1076.03	1160	1127.59	2192	1868.31
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	179	106.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	4	0.89	312	71.21	0	0.00	316	72.10	416	131.28
32	Ujivan Small Finance Bank	82	0.18	0	0.00	803	66.74	1543	15.43	15270	170.62	17698	252.98	656477	1947.55
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	31	11.93	31	11.93	21578	61.48
34	YES Bank	0	0.00	0	0.00	19	4.00	5966	222.00	40524	3072.00	46509	3298.00	55345	4829.00
Total PVT		137	69.39	55	6.11	17696	6190.27	100849	2923.01	2094589	75908.03	2213326	85096.82	11191918	157727.24
35	BGVB (PNB)	0	0.00	0	0.00	1524	59.38	25897	357.44	25931	272.30	53352	689.12	699769	6323.40
36	PBGB (UCO)	0	0.00	0	0.00	671	41.89	4749	76.59	2463	523.64	7883	642.12	222725	3064.51
37	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	10490	214.38	10651	163.56	21141	377.94	204642	2171.18
Total RRB		0	0.00	0	0.00	2195	101.27	41136	648.41	39045	959.50	82376	1709.18	1127136	11559.09
38	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	11606	344.68	16897	13067.20	28503	13411.88	2083520	21189.47
39	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237604	1243.04
Total Co-Optv		0	0.00	0	0.00	0	0.00	11606	344.68	16897	13067.20	28503	13411.88	2321124	22432.51
Grand Total		1041	1475.12	6712	574.54	112476	23146.58	656011	18405.80	2880524	218180.12	3656764	261782.15	19497040	469644.22

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2020													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33421	335.00	13720	911.00	11920	507.00	12315	4230.00	28923	3938.00	65	0.59
2	Bank of India	238358	1245.65	88654	881.25	32090	308.69	22836	256.35	135914	1350.49	79	0.84
3	Bank of Maharashtra	8429	405.32	2100	54.36	2093	44.87	0	0.00	4067	53.25	0	0.00
4	Canara Bank	80744	973.75	47137	761.47	23735	380.49	0	0.00	51202	3337.74	0	0.00
5	Central Bank of India	112608	955.41	3008	39.69	54763	498.51	7831	87.68	33528	556.97	993	6.60
6	Indian Bank	177984	2230.93	62498	946.95	25730	401.80	5688	42.65	25429	82.19	59	0.03
7	IOB	12517	95.50	11886	95.10	6914	59.71	16534	315.04	6958	61.21	646	14.88
8	PNB	248351	6785.47	242673	8656.59	39537	2209.74	123668	1640.27	220102	4110.24	22487	222.92
9	Punjab & Sind Bank	2	0.03	2	0.80	2	0.20	3	1.50	1	0.50	0	0.00
10	SBI	491149	5024.04	172892	7219.25	87873	2125.93	1130104	2015.42	212700	6977.15	270	4.00
11	UCO	197756	1668.78	57962	483.70	29931	334.83	0.00	0.00	49389	706.83	37	0.03
12	Union Bank of India	38681	472.57	13434	661.48	4416	42.56	2531	79.00	16874	519.69	250	13.20
Total PSU		1640000	20192.46	715966	20711.64	319004	6914.33	1321510	8667.91	785087	21694.26	24886	263.09
13	Axis Bank	219934	1266.00	50295	397.00	35289	72.00	6363	163.00	159906	235.00	0	0.00
14	Bandhan Bank	4213290	17257.97	1789396	8890.19	1130952	5755.82	88373	461.88	4904857	22961.24	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	6907	87.94	4894	93.63	186	3.39	1816	28.04	3457	108.53	0	0.00
18	HDFC Bank	415687	985.37	152399	485.59	726	12.05	25361	48.75	443544	1481.86	0	0.00
19	ICICI	61744	1149.34	53062	1086.51	9102	140.21	0	0.00	83724	7353.11	0	0.00
20	IDBI	106582	711.40	22447	311.69	22365	228.89	4868	137.59	85052	803.15	7	0.00
21	IDFC	142343	283.11	60558	114.79	61337	130.82	59978	113.14	142343	283.11	0	0.00
22	Indusind Bank	535886	1042.32	744835	1880.93	522487	937.29	0	0.00	1592328	3053.79	0	0.00
23	Jana Small Finance Bank	202651	559.71	57761	163.70	28043	78.33	10850	31.49	190306	530.44	0	0.00
24	Karnataka Bank Ltd.	162	5.60	57	2.49	11	0.39	23	0.63	38	0.82	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	8975	383.81	4754	230.91	160	8.52	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	500311	963.43	103516	203.86	66511	133.41	243216	453.58	500508	967.36	0	0.00
29	South Indian Bank Ltd.	13	0.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	613564	1387.73	131106	324.15	135698	319.03	20872	53.27	629884	1494.19	0	0.00
33	Utkarsh Small Finance Bank	20801	45.82	9530	19.00	9612	13.80	1526	3.04	20678	45.34	0	0.00
34	YES Bank	1811	98.00	553	38.00	1	0.00	0	0.00	1257	60.00	0	0.00
Total PVT		7050661	26228.48	3185163	14242.43	2022480	7833.95	463246	1494.42	8757882	39377.94	7	0.00
35	BGVB (PNB)	351012	3506.14	345041	3575.13	68899	422.10	11386	82.86	140031	1171.32	0	0.00
36	PBGB (UCO)	96420	1486.04	26650	420.82	48230	402.23	34568	508.56	92536	1614.00	0	0.00
37	UBKGB (CBI)	143796	1423.67	8739	44.73	29570	256.90	8915	50.38	41377	605.66	11	0.00
Total RRB		591228	6415.85	380430	4040.68	146699	1081.23	54869	641.80	273944	3390.98	11	0.00
38	WB State Co-Op Bank Ltd.	879020	3355.52	111062	666.47	75483	519.22	6007	51.65	63371	357.91	0	0.00
39	WBSCARD Bank Ltd.	761	59.17	5231	410.08	3292	249.85	591	33.06	1081	88.75	0	0.00
Total Co-Optv		879781	3414.69	116293	1076.55	78775	769.07	6598	84.71	64452	446.66	0	0.00
Grand Total		10161670	56251.48	4397852	40071.30	2566958	16598.58	1846223	10888.84	9881365	64909.84	24904	263.09

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2020-21 (01-04.2020 to 30.09.2020)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 30.06.20		% of Achievement					
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	75000	735.00	1891	36.00	2.52	4.90	1085	16.12	2145	38.20
2	Bank of India	89000	855.00	20980	239.78	23.57	28.04	6401	69.10	461	10.39
3	Bank of Maharastra	7200	60.00	49	0.57	0.68	0.95	53	0.69	151	5.63
4	Canara Bank	120000	890.00	14568	167.10	12.14	18.78	4674	51.66	450	6.00
5	Central Bank of India	75000	665.00	835	11.69	1.11	1.76	9822	93.51	1321	15.65
6	Indian Bank	167700	1235.00	12435	198.45	7.42	16.07	65.32	2496.00	22.53	0.00
7	IOB	35500	350.00	255	5.76	0.72	1.65	127	2.79	210	6.57
8	PNB	330000	2450.00	4429	62.58	1.34	2.55	1643	8.26	371	4.41
9	Punjab & Sind Bank	7500	68.50	3	0.90	0.04	1.31	2	0.03	0	0.00
10	SBI	345000	2500.00	220891	993.10	64.03	39.72	30430	553.39	7684	252.64
11	UCO	45000	275.00	17418	62.92	38.71	22.88	6762	29.87	0	0.00
12	Union Bank of India	133900	980.50	13434	661.48	10.03	67.46	8750	161.61	316	4.90
Total PSU		1430800	11064.00	307188	2440.33	21.47	22.06	69814	3483.03	13132	344.39
13	Axis Bank	75000	555.00	3683	97.00	4.91	17.48	1748	7.15	5800	312.00
14	Bandhan Bank	85500	850.00	380163	1940.23	444.64	228.26	247547	1137.91	20380	103.83
15	Catholic Syrian Bank Ltd.	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
17	Federal Bank	8500	65.00	4014	74.20	47.22	114.16	114	1.19	1428	15.80
18	HDFC Bank	75000	375.00	3623	20.77	4.83	5.54	95	1.21	960	15.18
19	ICICI	75000	475.00	18798	220.92	25.06	46.51	3408	39.32	0	0.00
20	IDBI	37500	185.00	7490	49.19	19.97	26.59	2238	18.88	1798	15.31
21	IDFC	3600	15.00	6133	16.92	170.36	112.83	4959	14.49	6128	16.96
22	Indusind Bank	17500	150.00	55977	168.08	319.87	112.05	49418	138.64	0	0.00
23	Jana Small Finance Bank	3300	29.00	1867	8.17	56.58	28.16	1005	4.07	286	1.02
24	Karnataka Bank Ltd.	300	2.50	153	3.33	51.00	133.20	7	0.64	84	1.86
25	Karur Vysya Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	12000	85.00	379	5.18	3.16	6.09	3	0.03	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
28	Ratnakar Bank Ltd	4500	25.00	8909	25.22	197.98	100.89	6772	19.06	20836	60.29
29	South Indian Bank Ltd.	4400	35.00	0	0.00	0.00	0.00	0	0.00	0	0.00
30	SIDBI	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	15000	145.00	7919	33.46	52.79	23.08	10126	41.19	1487	7.25
33	Utkarsh Small Finance Bank	300	2.00	214	0.73	71.33	36.50	185	0.67	285	0.92
34	YES Bank	6200	55.00	42	11.00	0.68	20.00	0	0.00	0	0.00
Total PVT		425100	3061.00	499364	2674.41	117.47	87.37	327625	1424.45	59472	550.43
35	BGVB (PNB)	95000	895.00	67015	625.23	70.54	69.86	16459	196.05	3225	52.94
36	PBGB (UCO)	75000	335.00	2551	43.56	3.40	13.00	2860	49.80	3560	66.23
37	UBKGB (CBI)	37500	175.00	808	8.09	2.15	4.62	4892	53.05	843	9.68
Total RRB		207500	1405.00	70374	676.88	33.92	48.18	24211	298.90	7628	128.85
38	WB State Co-Op Bank Ltd.	75000	465.00	178091	1174.54	237.45	252.59	269234	2425.00	147553	1276.71
39	WBSCARD Bank Ltd.	2800	15.00	1092	14.16	39.00	94.40	1063	8.64	272	1.14
Total Co-Optv		77800	480.00	179183	1188.70	230.31	247.65	270297	2433.64	147825	1277.85
Grand Total		2141200	16010.00	1056109	6980.33	49.32	43.60	691947	7640.02	228057	2301.53

AGENDA- 4

CD Ratio and Review of Districts with CD Ratio below 40%:

CD Ratio of the State stood at 62.22% as on 30.09.2020 whereas it was 62.18 % on 30.09.2019. For calculation of CD Ratio of the State as on 30th September, 2020, the RBI guidelines is followed which is furnished below:

(Amt. Rs. In crore)

Parameter	30-09-2020
Total Deposit (A)	857567.09
Total Advance utilized in the State (B=C+D)	515594.26
Out of which outstanding of credit sanctioned from the State (C)	469644.22
Credit sanctioned from outside State but utilized in West Bengal (D)	45950.04
RIDF Support (E)	17944.50
Total Advance to be reckoned (F=B+E)	533538.76
CD Ratio (F*100 / A)	62.22%

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.20 % on 31-03-2019 to 74.60 % as on 31-03-2020. In West Bengal the reduction on YOY basis was from 62.18% on Sept, 2019 to 62.22% on Sept, 2020.

The decline in CD Ratio has been attributed due to ripple effects of Demonetization, GST with major economic slowdown in the last half of the FY 2019-20 accompanied by lower industrial outputs, slowing consumption. The decline in the corporate loan take-off in the aftermath of the issues concerning NBFCs has also hindered the growth of credit. But it was the crippling effect of the COVID 19 pandemic and the Lockdown put in place from mid-March, 20 that had a crippling effect on credit growth which is generally witnessed in the Sept, 2020 quarter.

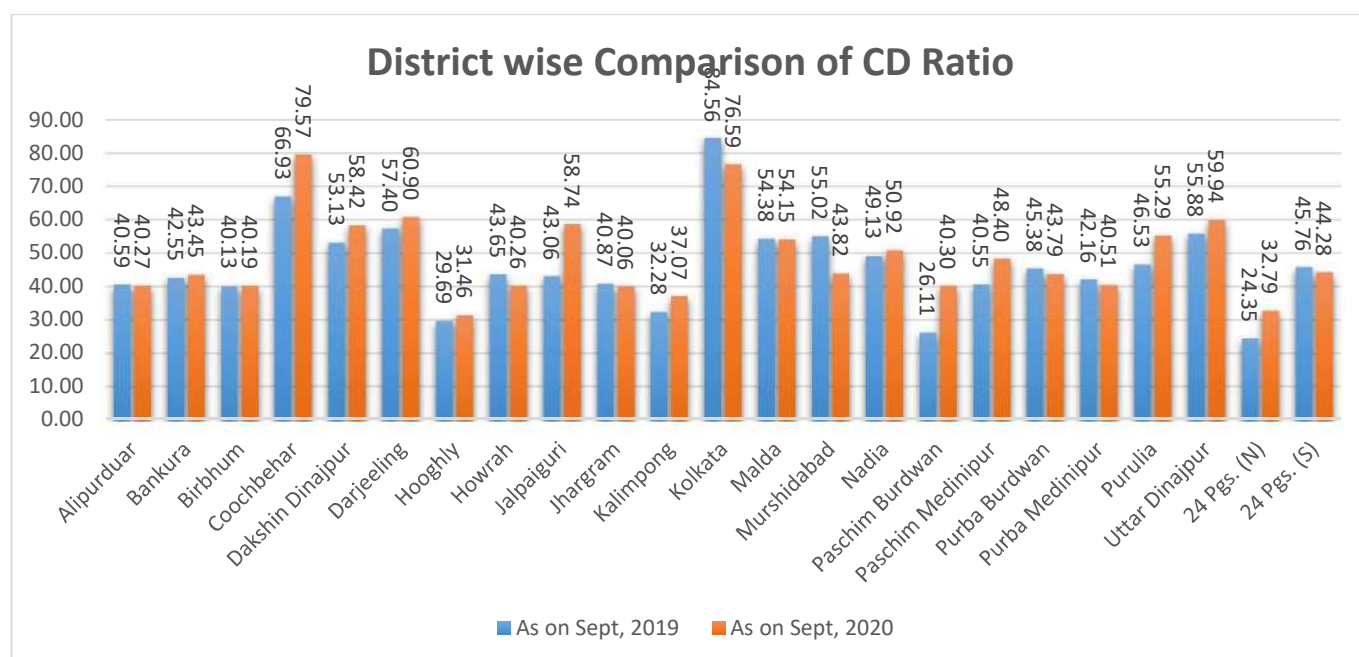
With GDP growth falling to 7.5% in July-September, 2020 & GDP growth at 11 year low of 4.2% in FY 2019-20 and projected to remain so in the coming quarter or so due to COVID 19 pandemic related issues, the banks will remain under pressure so far credit off-take is concerned. However, with the 20 lakh crore stimulus announced by the Central Government and measures taken by State government for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year, it is expected that banks will be able to show a decent position after Sept,2020 quarter. Bigger Banks like SBI, PNB, BOB, HDFC Bank, etc should lead from the front with increased deployment of credit.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	24 Parganas (N)
30.06.2019	27.61	32.28	23.70
30.09.2019	29.69	32.28	24.35
31.03.2020	29.22	39.26	33.86
30.06.2020	28.55	36.54	33.83
30.09.2020	31.46	37.07	32.79

District-wise and Bank-wise positions are annexed herewith.

District Wise CD Ratio of West Bengal as on 30.09.2020						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Sept, 2019	CD Ratio as on Sept, 2020		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.59	6041.83	2432.77	40.27
2	Bankura	PNB	42.55	12231.00	5314.00	43.45
3	Birbhum	UCO	40.13	15679.32	6301.45	40.19
4	Coochbehar	CBI	66.93	7927.95	6308.47	79.57
5	Dakshin Dinajpur	PNB	53.13	4404.91	2573.43	58.42
6	Darjeeling	CBI	57.40	18262.65	11122.63	60.90
7	Hooghly	UCO	29.69	45761.57	14397.17	31.46
8	Howrah	UCO	43.65	39018.41	15707.45	40.26
9	Jalpaiguri	CBI	43.06	8080.70	4746.52	58.74
10	Jhargram	PNB	40.87	4102.52	1643.43	40.06
11	Kalimpong	SBI	32.28	1541.88	571.52	37.07
12	Kolkata	SBI	84.56	322532.75	247014.74	76.59
13	Malda	PNB	54.38	11998.84	6497.45	54.15
14	Murshidabad	PNB	55.02	20505.50	8985.98	43.82
15	Nadia	PNB	49.13	29327.12	14932.11	50.92
16	Paschim Burdwan	SBI	26.11	38468.41	15503.11	40.30
17	Paschim Medinipur	PNB	40.55	21615.05	10461.38	48.40
18	Purba Burdwan	UCO	45.38	27116.14	11873.75	43.79
19	Purba Medinipur	PNB	42.16	27556.98	11164.39	40.51
20	Purulia	PNB	46.53	7841.00	4335.00	55.29
21	Uttar Dinajpur	PNB	55.88	7495.52	4492.84	59.94
22	24 Pgs. (N)	Indian	24.35	143241.73	46962.81	32.79
23	24 Pgs. (S)	PNB	45.76	36815.31	16301.82	44.28
CD Ratio as on September, 2019			56.26	857567.09	469644.22	54.76
Amount sanctioned from outside State but fund utilised in the State of West			62.18		45950.04	62.22
RIDF Support					17944.50	
Total Advances in the State					533538.76	
Credit Deposit Ratio						



Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.09.2020							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on Sept, 2019	As on Sept, 2020				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	66.88	33335.00	21745.20	65.23	0.00	65.23
2	Bank of India	48.14	34746.68	17061.94	49.10	0.00	49.10
3	Bank of Maharashtra	76.45	2180.63	2298.54	105.41	0.00	105.41
4	Canara Bank	52.78	27517.91	17383.09	63.17	0.00	63.17
5	Central Bank of India	35.24	25394.77	8087.71	31.85	0.00	31.85
6	Indian Bank	41.79	63282.00	29160.00	46.08	0.00	46.08
7	IOB	56.61	14246.83	6552.34	45.99	0.00	45.99
8	PNB	61.65	102680.71	63891.67	62.22	0.00	62.22
9	Punjab & Sind Bank	153.54	2667.00	3909.00	146.57	0.00	146.57
10	SBI	35.79	205621.10	72389.07	35.21	33499.85	51.50
11	UCO	40.83	36308.60	14883.77	40.99	0.00	40.99
12	Union Bank of India	64.19	30709.43	20563.05	66.96	0.00	66.96
Total PSU		48.91	578690.66	277925.38	48.03	33499.85	53.82
13	Axis Bank	62.31	44635.00	25913.20	58.06	0.00	58.06
14	Bandhan Bank	94.26	30741.89	25806.42	83.95	0.00	83.95
15	Catholic Syrian Bank Ltd.	28.01	57.16	17.65	30.88	0.00	30.88
16	Dhanlaxmi Bank Ltd.	185.42	74.30	137.77	185.42	0.00	185.42
17	Federal Bank	76.75	3576.95	3287.89	91.92	0.00	91.92
18	HDFC Bank	63.83	49271.98	28019.63	56.87	0.00	56.87
19	ICICI	71.03	39306.18	27864.80	70.89	0.00	70.89
20	IDBI	46.52	14530.61	7521.24	51.76	0.00	51.76
21	IDFC	785.53	1714.08	3414.75	199.22	0.00	199.22
22	Indusind Bank	230.33	6675.57	11258.16	168.65	0.00	168.65
23	Jana Small Finance Bank	72.77	1053.16	725.60	68.90	0.00	68.90
24	Karnataka Bank Ltd.	116.65	1222.86	1487.34	121.63	0.00	121.63
25	Karur Vysya Bank	89.78	1105.84	1870.75	169.17	0.00	169.17
26	Kotak Mahindra Bank	87.95	7803.60	5972.82	76.54	0.00	76.54
27	Lakshmi Vilas Bank	0.00	143.74	778.92	541.90	0.00	541.90
28	Ratnakar Bank Ltd	99.88	5526.15	4706.43	85.17	0.00	85.17
29	South Indian Bank Ltd.	158.70	1122.60	1868.31	166.43	0.00	166.43
30	SIDBI	0.00	0.00	106.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	17.68	633.82	131.28	20.71	0.00	20.71
32	Ujjivan Small Finance Bank	247.35	841.73	1947.55	231.37	0.00	231.37
33	Utkarsh Small Finance Bank	65.34	124.98	61.48	49.19	0.00	49.19
34	YES Bank	83.91	6218.00	4829.00	77.66	0.00	77.66
Total PVT		78.36	216380.21	157727.24	72.89	0.00	72.89
35	BGVB (PNB)	38.92	16895.53	6323.40	37.43	10154.29	97.53
36	PBGB (UCO)	53.22	5716.52	3064.52	53.61	1652.56	82.52
37	UBKGB (CBI)	56.48	3653.42	2171.18	59.43	791.31	81.09
Total RRB		44.30	26265.47	11559.10	44.01	12598.16	91.97
38	WB State Co-Op Bank Ltd.	57.34	35999.64	21189.47	58.86	20594.08	116.07
39	WBSCARD Bank Ltd.	531.70	231.10	1243.04	537.88	71.13	568.66
Total Co-Optv		60.96	36230.74	22432.51	61.92	20665.21	118.95
Grand Total		56.26	857567.09	469644.22	54.76	66763.22	62.55
Amount sanctioned from outside State but fund utilised in the State of				45950.04			
RIDF Support				17944.50			
Total Credit in the State				533538.76			
Credit Deposit Ratio				62.22			
Total Credit + Investment				600301.98			
Total Credit + Investment Deposit				70.00			

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2020											
(Amount in Crore)											
Sl. No.	Name of Banks	NO. OF BRANCHES					DEPOSITS				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Bank of Baroda	52	60	94	122	328	2235.00	3621.00	11389.00	16090.00	33335.00
2	Bank of India	143	83	88	68	382	7565.23	5671.12	10001.21	11509.12	34746.68
3	Bank of Maharashtra	3	3	9	17	32	58.60	111.31	452.38	1558.34	2180.63
4	Canara Bank	155	83	117	70	425	2734.93	2279.62	8364.99	14138.37	27517.91
5	Central Bank of India	133	68	69	52	322	5568.11	5002.99	8511.43	6312.24	25394.77
6	Indian Bank	268	93	132	108	601	13568.00	6999.00	19862.00	22853.00	63282.00
7	IOB	31	21	47	54	153	1140.07	676.07	5150.47	7280.22	14246.83
8	PNB	597	198	247	216	1258	22742.72	13946.54	35844.63	30146.82	102680.71
9	Punjab & Sind Bank	5	4	12	20	41	27.00	23.00	667.00	1950.00	2667.00
10	SBI	551	228	265	244	1288	44784.59	31444.27	65708.29	63683.95	205621.10
11	UCO	148	70	77	82	377	7806.66	7048.33	13106.72	8346.89	36308.60
12	Union Bank of India	72	51	91	74	288	4040.50	4882.64	8494.48	13291.81	30709.43
Total PSU		2158	962	1248	1127	5495	112271.41	81705.89	187552.60	197160.76	578690.66
13	Axis Bank	29	89	106	79	303	1212.00	5615.00	17529.00	20279.00	44635.00
14	Bandhan Bank	195	87	80	41	403	4342.15	3450.26	12852.55	10096.92	30741.89
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	57.16	57.16
16	Dhanlaxmi Bank Ltd.	0	0	0	3	3	0.00	0.00	0.00	74.30	74.30
17	Federal Bank	6	3	5	16	30	77.95	26.03	261.62	3211.35	3576.95
18	HDFC Bank	29	42	71	87	229	939.34	2078.81	11901.91	34351.92	49271.98
19	ICICI	25	47	82	91	245	4010.83	7540.37	13155.54	14599.44	39306.18
20	IDBI	21	23	31	21	96	973.68	1827.88	5354.04	6375.01	14530.61
21	IDFC	1	0	6	8	15	0.00	0.00	635.40	1078.68	1714.08
22	Indusind Bank	5	21	26	28	80	79.10	612.77	828.22	5155.47	6675.57
23	Jana Small Finance Bank	0	9	7	11	27	0.01	113.71	157.79	781.65	1053.16
24	Karnataka Bank Ltd.	1	2	9	8	20	17.83	44.37	357.74	802.92	1222.86
25	Karur Vysya Bank	1	1	3	9	14	63.62	37.72	105.36	899.14	1105.84
26	Kotak Mahindra Bank	1	1	6	34	42	64.25	49.83	538.34	7151.18	7803.60
27	Lakshmi Vilas Bank	1	0	0	3	4	33.59	0.00	0.00	110.15	143.74
28	Ratnakar Bank Ltd	0	2	2	13	17	0.00	21.88	149.89	5354.38	5526.15
29	South Indian Bank Ltd.	1	0	3	14	18	17.39	0.00	77.32	1027.89	1122.60
30	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	633.82	633.82
32	Ujjivan Small Finance Bank	37	15	22	9	83	80.77	126.71	344.08	290.16	841.73
33	Utkarsh Small Finance Bank	0	0	0	2	2	0.00	0.00	0.00	124.98	124.98
34	YES Bank	0	1	11	14	26	0.00	93.00	769.00	5356.00	6218.00
Total PVT		353	343	470	495	1661	11912.52	21638.35	65017.82	117811.53	216380.21
35	BGVB (PNB)	496	68	23	0	587	13467.10	1952.46	1475.97	0.00	16895.53
36	PBGB (UCO)	204	16	7	3	230	4728.63	668.15	219.39	100.35	5716.52
37	UBKGB (CBI)	88	47	7	0	142	1620.00	1695.75	337.67	0.00	3653.42
Total RRB		788	131	37	3	959	19815.73	4316.36	2033.03	100.35	26265.47
38	WB State Co-Op Bank Ltd.	195	65	84	19	363	14202.87	4548.71	6252.17	10995.89	35999.64
39	WBSCARD Bank Ltd.	11	0	0	0	11	231.10	0.00	0.00	0.00	231.10
Total Co-Optv		206	65	84	19	374	14433.97	4548.71	6252.17	10995.89	36230.74
Grand Total		3505	1501	1839	1644	8489	158433.63	112209.31	260855.62	326068.53	857567.09

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2020											
(Amount in Crore)											
Sl. No.	Name of Banks	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	TOTAL
1	Bank of Baroda	517.00	885.00	2937.00	17406.20	21745.20	23.13	24.44	25.79	108.18	65.23
2	Bank of India	2341.58	1353.82	2001.23	11365.31	17061.94	30.95	23.87	20.01	98.75	49.10
3	Bank of Maharashtra	16.41	43.58	130.85	2107.70	2298.54	28.00	39.15	28.92	135.25	105.41
4	Canara Bank	1204.99	843.32	2292.58	13042.20	17383.09	44.06	36.99	27.41	92.25	63.17
5	Central Bank of India	1358.02	869.11	1215.73	4644.85	8087.71	24.39	17.37	14.28	73.58	31.85
6	Indian Bank	2876.00	1714.00	3533.00	21037.00	29160.00	21.20	24.49	17.79	92.05	46.08
7	IOB	205.00	158.90	823.59	5364.85	6552.34	17.98	23.50	15.99	73.69	45.99
8	PNB	11573.35	4715.42	8594.16	39008.74	63891.67	50.89	33.81	23.98	129.40	62.22
9	Punjab & Sind Bank	12.00	14.00	168.00	3715.00	3909.00	44.44	60.87	25.19	190.51	146.57
10	SBI	9931.62	8252.10	16340.02	37865.33	72389.07	22.18	26.24	24.87	59.46	35.21
11	UCO	1556.70	1344.14	2777.44	9205.49	14883.77	19.94	19.07	21.19	110.29	40.99
12	Union Bank of India	645.70	898.66	1183.20	17835.49	20563.05	15.98	18.41	13.93	134.18	66.96
Total PSU		32238.37	21092.05	41996.80	182598.16	277925.38	28.71	25.81	22.39	92.61	48.03
13	Axis Bank	140.00	1123.00	4454.00	20196.20	25913.20	11.55	20.00	25.41	99.59	58.06
14	Bandhan Bank	11738.22	6505.11	5845.50	1717.59	25806.42	270.33	188.54	45.48	17.01	83.95
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	17.65	17.65	#DIV/0!	#DIV/0!	#DIV/0!	30.88	30.88
16	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	137.77	137.77	#DIV/0!	#DIV/0!	#DIV/0!	185.42	185.42
17	Federal Bank	70.26	75.55	143.91	2998.16	3287.89	90.13	290.25	55.01	93.36	91.92
18	HDFC Bank	901.16	2225.09	5637.15	19256.23	28019.63	95.93	107.04	47.36	56.06	56.87
19	ICICI	2843.35	5345.49	9326.18	10349.78	27864.80	70.89	70.89	70.89	70.89	70.89
20	IDBI	377.21	460.81	2048.14	4635.08	7521.24	38.74	25.21	38.25	72.71	51.76
21	IDFC	144.07	57.60	388.87	2824.21	3414.75	#DIV/0!	#DIV/0!	61.20	261.82	199.22
22	Indusind Bank	2929.12	988.71	1678.75	5661.59	11258.16	3703.07	161.35	202.69	109.82	168.65
23	Jana Small Finance Bank	0.57	256.63	215.55	252.86	725.60	4691.20	225.68	136.60	32.35	68.90
24	Karnataka Bank Ltd.	20.22	40.41	322.63	1104.08	1487.34	113.40	91.08	90.19	137.51	121.63
25	Karur Vysya Bank	36.11	15.51	77.16	1741.97	1870.75	56.76	41.12	73.23	193.74	169.17
26	Kotak Mahindra Bank	295.04	1.70	232.49	5443.58	5972.82	459.23	3.42	43.19	76.12	76.54
27	Lakshmi Vilas Bank	44.94	0.00	0.00	733.98	778.92	133.79	#DIV/0!	#DIV/0!	666.35	541.90
28	Ratnakar Bank Ltd	0.00	101.68	58.57	4546.18	4706.43	#DIV/0!	464.72	39.08	84.91	85.17
29	South Indian Bank Ltd.	5.63	0.00	151.73	1710.95	1868.31	32.37	#DIV/0!	196.24	166.45	166.43
30	SIDBI	0.00	0.00	0.00	106.25	106.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	131.28	131.28	#DIV/0!	#DIV/0!	#DIV/0!	20.71	20.71
32	Ujjivan Small Finance Bank	284.31	533.95	826.02	303.26	1947.55	352.01	421.38	240.07	104.51	231.37
33	Utkarsh Small Finance Bank	0.00	0.00	0.00	61.48	61.48	#DIV/0!	#DIV/0!	#DIV/0!	49.19	49.19
34	YES Bank	0.00	0.00	161.00	4668.00	4829.00	#DIV/0!	0.00	20.94	87.15	77.66
Total PVT		19830.20	17731.25	31567.65	88598.14	157727.24	166.47	81.94	48.55	75.20	72.89
35	BGVB (PNB)	5198.05	692.44	432.91	0.00	6323.40	38.60	35.47	29.33	#DIV/0!	37.43
36	PBGB (UCO)	2666.67	283.12	88.69	26.04	3064.52	56.39	42.37	40.43	25.95	53.61
37	UBKGB (CBI)	1405.28	678.72	87.18	0.00	2171.18	86.75	40.02	25.82	#DIV/0!	59.43
Total RRB		9270.00	1654.28	608.78	26.04	11559.10	46.78	38.33	29.94	25.95	44.01
38	WB State Co-Op Bank Ltd.	8099.27	2489.08	3243.33	7357.79	21189.47	57.03	54.72	51.88	66.91	58.86
39	WBSCARD Bank Ltd.	1243.04	0.00	0.00	0.00	1243.04	537.88	#DIV/0!	#DIV/0!	#DIV/0!	537.88
Total Co-Optv		9342.31	2489.08	3243.33	7357.79	22432.51	64.72	54.72	51.88	66.91	61.92
Grand Total		70680.88	42966.66	77416.56	278580.13	469644.22	44.61	38.29	29.68	85.44	54.76

Position of ATMs & BC Outlets in West Bengal as on 30.09.2020											
SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Bank of Baroda	31	49	137	211	428	223	248	205	63	739
2	Bank of India	116	89	96	110	411	387	117	93	10	607
3	Bank of Maharashtra	0	1	2	11	14	2	1	2	0	5
4	Canara Bank	131	79	170	122	502	206	0	0	3	209
5	Central Bank of India	74	52	57	29	212	508	0	10	0	518
6	Indian Bank	32	23	65	66	186	1173	6	165	4	1348
7	IOB	14	18	24	28	84	57	9	11	6	83
8	PNB	516	296	369	289	1470	2345	447	125	11	2928
9	Punjab & Sind Bank	4	4	10	11	29	0	0	0	0	0
10	SBI	1018	846	1219	759	3842	4493	436	396	17	5342
11	UCO	56	43	63	49	211	275	158	7	0	440
12	Union Bank of India	103	96	182	139	520	246	40	16	45	347
Total PSU		2095	1596	2394	1824	7909	9915	1462	1030	159	12566
13	Axis Bank	405	368	433	320	1526	13	0	0	0	13
14	Bandhan Bank	1	16	65	38	120	518	253	120	37	928
15	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
16	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0
17	Federal Bank	2	3	4	17	26	0	0	0	0	0
18	HDFC Bank	25	88	208	210	531	480	88	31	11	610
19	ICICI	76	83	187	259	605	0	0	0	0	0
20	IDBI	23	30	71	45	169	3	1	4	1	9
21	IDFC	0	0	3	5	8	689	146	28	0	863
22	Indusind Bank	7	32	30	93	162	0	0	0	0	0
23	Jana Small Finance Bank	0	0	3	5	8	2	0	0	0	2
24	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
25	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
26	Kotak Mahindra Bank	1	1	6	66	74	0	0	0	0	0
27	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0
28	Ratnakar Bank Ltd	0	2	2	8	12	0	0	0	0	0
29	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	1	1
32	Ujjivan Small Finance Bank	10	15	23	9	57	0	0	0	0	0
33	Utkarsh Small Finance Bank	0	0	0	2	2	0	0	0	0	0
34	YES Bank	0	1	15	19	35	0	0	0	0	0
Total PVT		555	643	1070	1136	3404	1705	488	183	50	2426
35	BGVB (PNB)	0	0	0	0	0	1585	0	0	0	1585
36	PBGB (UCO)	0	0	0	0	0	612	0	0	0	612
37	UBKGB (CBI)	0	0	0	0	0	389	0	0	0	389
Total RRB		0	0	0	0	0	2586	0	0	0	2586
38	WB State Co-Op Bank Ltd.	89	20	27	3	139	196	64	86	16	362
39	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		89	20	27	3	139	196	64	86	16	362
Grand Total		2739	2259	3491	2963	11452	14402	2014	1299	225	17940

Advance – Deposit trends in the Districts below 40 % CD Ratio:

Along with current economic slowdown the limited credit expansion due to continuation of PCA restriction by RBI on some of the bankers as well as high institutional deposit, unutilized amount in SHG accounts are said to be the contributing factors in these 3 districts along with recessionary trends observed in last couple of quarters.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. Special meetings were organized by 24 Parganas (North) LDM and Hooghly LDM with the stakeholders (District Magistrate, RBI) and the member banks and decided to focus on MSME Clusters, SHG credit linkages as well as accelerating the growth in Agriculture for improving the CD Ratio.

The Sub-Committees of DCC on CD Ratio are to function actively and draw implementable action plan for improving the CD ratio. SLBC suggested proactive exposure in potential MSME clusters with targeting of big ticket loans particularly for technology up-gradation and similarly in Agri Processing Units.

Trend analysis on District wise CD ratio on quarterly basis is as follows:

While the negative trend in 7 Districts (Alipurduar, Howrah, Murshidabad, Paschim Burdwan, Purba Burdwan, Purba Medinipur, North 24 Parganas) in September, 2020 quarter is in improvement over 14 Districts with negative growth for June, 2020 quarter. The negative growth in the other 7 districts is nominal and is expected to be reversed shortly. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

Sr.	District	As on 30.06.2020	As on 30.09.2020	Increase/Decrease (+) (-)
1.	Bankura	43.21	43.45	+
2.	Birbhum	40.04	40.19	+
3.	Coochbehar	70.92	79.57	+
4.	Dakshin Dinajpur	57.84	58.42	+
5.	Darjeeling	60.26	60.90	+
6.	Hooghly	28.55	31.46	+
7.	Jalpaiguri	50.17	58.74	+
8.	Jhargram	40.01	40.06	+
9.	Kalimpong	36.54	37.07	+
10.	Kolkata	74.99	76.59	+
11.	Malda	53.45	54.15	+
12.	Nadia	49.17	50.92	+
13.	Paschim Medinipur	48.37	48.40	+
14.	Purulia	54.73	55.29	+
15.	Uttar Dinajpur	59.36	59.94	+
16.	24 Pgs. (S)	44.24	44.28	+
17.	Alipurduar	40.28	40.27	-
18.	Howrah	41.56	40.26	-
19.	Murshidabad	50.51	43.82	-
20.	Paschim Burdwan	40.35	40.30	-
21.	Purba Burdwan	43.80	43.79	-
22.	Purba Medinipur	41.83	40.51	-
23.	24 Pgs. (N)	33.83	32.79	-

AGENDA-5

(A) Progress in Agriculture Credit:

The disbursement in Agriculture sector in last 5 financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
30.09.2016	52551	16767	32
31.03.2017	52551	34175	65
30.09.2017	59098	17866	30
31.03.2018	59098	42232	71
30.09.2018	64071	23391	37
31.03.2019	64071	45586	71
30.09.2019	55000	21524	40
31.03.2020	55000	49066	89
30.09.2020	77236	16641	22

The Agriculture disbursement during the period April to September of financial year 2020-21 is Rs. 16641 crore, showing a decrease of 22.68% over disbursement of Rs.21524 crore made upto the 2nd quarter of the financial year 2019-20. However, the attainment of 89% in deployment of credit during the last financial year, is an encouraging sign and it is expected that the banks will overcome the COVID situation & will be in a position to grow in a better way in credit delivery to agriculture sector which has gained primacy in the aftermath of the COVID 19 lockdown issues. The yearly target of Rs.77236/- which was set during 148th SLBC meeting and in line with NABARD PLP should therefore be pursued in right earnest by the banks.

With Rs. 12260 crore deployments in Farm Credit at 77% of the total agriculture deployment and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. Custom Hiring Centre is also one area needing attention of the banks.

Large scale acquisition of the uncovered farmers for KCC loans for crop loans as well as KCC under Animal Husbandry (Dairy, Poultry, Pig & Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes. The improvement is also observed in the said sub-sectors (including both KCC & Non-KCC loans) up to the September, 2020 is as follows,

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.20	30079	321.31	7875	77.89	10904	83.75	15544	92.87
30.09.20	64676	521.38	18385	289.37	23403	218.15	28443	173.34

(B) Campaign to cover all eligible Non-Loanee farmers with Kisan Credit Card.

KCC: It is a major agenda of SLBC to cover all the eligible farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base. The Agriculture Department submitted the data of non-loanee farmers to SLBC on 27-05-2020 and 01-06-2020. SLBC has since forwarded the list of non-loanee farmers to the respective member banks/LDMs on 02-06-20 along with the bank and district wise targets for coverage of the 20 lakh non-loanee farmers under Kharif 20 season as fixed during the Special SLBC meeting held on 04-05-2020.

A KCC campaign has been launched by GoWB in order to issue crop loan particularly to the landless-farmers viz. Oral Lessees, Share Croppers and Tenant Farmers which has been extended upto 30th September, 2020 with Kharif-2020 season in full swing. For proper monitoring in this regard, an online KCC issuance portal (KCC-IMS) has been developed by GoWB from where State Controlling Heads / Zonal / Circle Heads of Member Banks get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District.

In this regard, SLBC issued an advisory on 11.06.2020 to the banks & LDMs and requested to proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and also advised to target the landless labourers, namely, tenant farmers, share croppers, oral lessees, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of agriculture or his authorized representative.

KCC Saturation Campaign progress as on 30.09.2020:

As on	Target	Sponsored	Sanctioned	Pending
30.06.2020	2018100	1756351	350128	1406223
30.09.2020	2018100	2202295	1285491	916804

Bank wise progress report of KCC Issuance to Non-Loanee farmers during KCC Saturation Campaign Kharif - 2020							
(Amount in Crore)							
SI No	Bank Name	Target	Sponsored	Sanctioned as on 30.09.2020		% of Sanction	Pending
		(No.)	(No.)	No.	Amount		No.
1	Bank of Baroda	21560	29028	12943	33.03	44.59	16085
2	Bank of India	75892	92786	45776	123.62	49.34	47010
3	Bank of Maharashtra	80	305	191	0.45	62.62	114
4	Canara Bank	51981	66822	36181	88.37	54.15	30641
5	Central Bank of India	80471	78972	44639	93.68	56.53	34333
6	Indian Bank	175305	176175	81948	120.57	46.52	94227
7	Indian Overseas Bank	10737	15158	7426	12.62	48.99	7732
8	Punjab & Sindh Bank	20	141	14	0.03	9.93	127
9	Punjab National Bank	385421	406724	216705	296.79	53.28	190019
10	State Bank of India	539653	411287	153275	588.00	37.27	258012
11	UCO Bank	67157	60908	28886	94.17	47.43	32022
12	Union Bank of India	23417	27993	14252	41.87	50.91	13741
	Sub total of PSU Banks	1431694	1366299	642236	1493.22	47.01	724063
13	Axis Bank	1365	341	0	0.00	0.00	341
14	Bandhan Bank	4272	1437	0	0.00	0.00	1437
15	DCB Bank	0	1994	1978	3.51	99.20	16
16	Federal Bank	0	144	0	0.00	0.00	144
17	HDFC Bank	1037	554	0	0.00	0.00	554
18	ICICI Bank	385	84	3	0.01	3.57	81
19	IDBI Bank	2994	3063	36	0.10	1.18	3027
20	IndusInd Bank	32	168	0	0.00	0.00	168
21	Karnataka Bank	0	39	0	0.00	0.00	39
22	Ujjivan Small Finance	1295	25	0	0.00	0.00	25
	Sub total of PVT Banks	11380	7849	2017	3.62	25.70	5832
23	Bangiya Gramin Vikash Bank	274097	316566	229128	345.58	72.38	87438
24	Paschim Banga GraminBank	73427	79173	60869	258.63	76.88	18304
25	Uttarbanga Kshetriya Gramin Bank	46840	35800	26872	141.85	75.06	8928
	Sub total of RRBs	394364	431539	316869	746.06	73.43	114670
26	W.B. State Cooperative Banks	179978	396353	324259	683.08	81.81	72094
27	WBCARD	684	255	110	0.23	43.14	145
	Sub total of Co-Op Banks	180662	396608	324369	683.31	81.79	72239
State Totals :		2018100	2202295	1285491	2926.20	58.37	916804

Target & Achievement under Kisan Credit Card in West Bengal in last 3 financial years and disbursement during September quarter of the corresponding financial years.

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2018	17,00,000	19,89,626	117
30.09.2018	17,00,000	9,62,418	48
31.03.2019	20,00,000	21,65,443	109
30.09.2019	35,00,000	11,30,509	33
31.03.2020	35,00,000	23,73,411	68
30.09.2020	46,00,000	12,03,445	26

Bank wise KCC position as on 30.09.2020													
(Amount in Crore)													
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2020 to 30.09.2020)				Total KCC disbursed during 01.04.2020 to 30.09.2020 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 30.09.2020		Written-Off KCC a/c's as on 30.09.2020	
			Fresh Disbursement (01.04.2020 to 30.09.2020)		Renewal Cases (01.04.2020 to 30.09.2020)								
			No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.
1	Bank of Baroda	19000	2875	21.20	8965	75.20	11840	96.40	62.32	19331	140.55	150	0.81
2	Bank of India	202800	20870	151.86	18249	51.20	39119	203.06	19.29	191952	823.05	0	0.00
3	Bank of Maharastra	1700	252	3.65	1153	35.47	1405	39.12	82.65	1405	39.12	0	0.00
4	Canara Bank	61500	5424	23.54	879.00	13.96	6303	37.50	10.25	40127	273.65	0	0.00
5	Central Bank of India	82000	4800	13.35	4378	25.94	9178	39.30	11.19	79286	443.8	0	0.00
6	Indian Bank	177450	682	3.38	17523	98.75	18205	102.13	10.26	129341	975.66	0	0.00
7	IOB	6400	1338	3.42	831	3.56	2169	6.98	33.89	7926	42.87	0	0.00
8	PNB	707900	41529	409.72	56935	619.12	98464	1028.84	13.91	508896	3212.70	149	0.21
9	Punjab & Sind Bank	50	8	0.08	3	0.02	11	0.10	22.00	75	6.00	0	0.00
10	SBI	610000	57360	632.36	38598	511.16	95958	1143.52	15.73	315255	2345.63	0	0.00
11	UCO	136500	14742	42.47	0	0.00	14742	42.47	10.80	71312	301.84	0	0.00
12	Union Bank of India	24600	1063	6.05	7536	156.50	8599	162.55	34.96	26291	214.24	37	0.00
Total PSU		2029900	150943	1311.08	155050	1590.88	305993	2901.97	15.07	1391197	8819.11	336	1.02
13	Axis Bank	32500	588	12.91	0	0.00	588	12.91	1.81	78979	481.07	250	15.87
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
17	Federal Bank	280	495	9.64	0	0.00	495	9.64	176.79	531	13.41	0	0.00
18	HDFC Bank	122300	6461	39.64	55	3.80	6516	43.44	5.33	156683	489.94	0	0.00
19	ICICI	13000	1393	22.99	0	0.00	1393	22.99	10.72	3246	101.48	0	0.00
20	IDBI	11000	84	0.72	5840	18.59	5924	19.31	53.85	11396	132.41	0	0.00
21	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
22	Indusind Bank	20	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	1	0.03	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
34	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
Total PVT		179100	9021	85.90	5895	22.39	14916	108.29	8.33	250836	1218.35	250	15.87
35	BGVB (PNB)	445800	54581	43.77	29678	109	84259	152.77	18.90	245098	590.71	927	1.35
36	PBGB (UCO)	78300	6631	33.58	11881	105.65	18512	139.23	23.64	76375	305.79	480	0.52
37	UBKGB (CBI)	66900	7275	38.72	1573	20.91	8848	59.63	13.23	71201	658.46	0	0.00
Total RRB		591000	68487	116.07	43132	235.56	111619	351.63	18.89	392674	1554.96	1407	1.87
38	WB State Co-Op Bank Ltd.	1800000	72139	110.18	698778	1663.89	770917	1774.07	42.83	1770523	4585.88	480	14.10
39	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
Total Co-Optv		1800000	72139	110.18	698778	1663.89	770917	1774.07	42.83	1770523	4585.88	480	14.10
Grand Total		4600000	300590	1623.23	902855	3512.72	1203445	5135.95	26.16	3805230	16178.30	2473	32.86

NB: All the banks operating in the State have issued 12,03,445 KCCs during the Sept, 2020 quarter at 26% of annual target of 46.00 lacs. Total amount for KCC stood at Rs. 5136 crore as on 30.09.2020 which account for 41.90 % of the farm credit.

The Average ticket size of Rs.41,437/- as on 30.06.2020 has increased substantially to Rs.42,515/- on 30.09.2020. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.56,973/- while it is Rs.25,901/- for WB State Co-Op Bank.

District wise KCC position as on 30.09.2020							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2020 to 30.09.2020 (Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2020	
			No.	Amount		No.	Amount
1	Alipurduar	40000	6606	27.17	16.52	44062	135.12
2	Bankura	230000	62069	250.03	26.99	163051	543.52
3	Birbhum	211000	115259	485.00	54.63	204044	902.13
4	Coochbehar	200000	26249	108.98	13.12	162430	745.62
5	Dakshin Dinajpur	120000	7591	22.71	6.33	180222	721.03
6	Darjeeling	20000	2828	9.61	14.14	18467	59.38
7	Hooghly	225000	54172	254.31	24.08	182792	853.33
8	Howrah	100000	25201	98.41	25.20	71375	290.17
9	Jalpaiguri	50000	8040	35.33	16.08	88389	426.37
10	Jhargram	75000	20746	62.69	27.66	66674	273.78
11	Kalimpong	7000	2783	10.51	39.76	10512	37.26
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	225000	29776	153.02	13.23	92510	437.26
14	Murshidabad	310000	32281	149.67	10.41	69104	318.39
15	Nadia	260000	38742	161.72	14.90	159203	692.19
16	Paschim Burdwan	25000	5686	13.91	22.74	18262	49.38
17	Paschim Medinipur	485000	69050	294.21	14.24	338113	1421.54
18	Purba Burdwan	290000	64317	277.71	22.18	351635	1706.38
19	Purba Medinipur	735000	327534	1480.75	44.56	405158	1772.38
20	Purulia	112000	9222	28.14	8.23	95231	329.35
21	Uttar Dinajpur	195000	30340	142.14	15.56	284312	1033.28
22	24 Pgs. (N)	310000	158313	581.55	51.07	269922	895.26
23	24 Pgs. (S)	375000	106640	488.38	28.44	529762	2535.18
Grand Total		4600000	1203445	5135.95	26.16	3805230	16178.30

Bangla Shasya Bima Scheme:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB launched the Bangla Shasya Bima (BSB) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

A token amount of Rs.1/=(Rupees One only) is to be charged from the registered bank account of the farmers to facilitate electronic updation & authentication of farmers' bank account details and rule out delay in claim settlement issues, if any.

Notification for Kharif-2020 crop coverage under BSBS was issued on 27.05.2020 and shared accordingly with the member banks by SLBC. In continuation of the above the coverage of Aman Paddy under BSB has been extended upto 30.09.2020.

As per BSBS portal data on 30.09.2020 the enrolment position for Kharif, 2020 is,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
30.06.2019	10.37 lakh	28.64 lakh	39.01 lakh
30.09.2019	13.53 lakh	32.93 lakh	46.46 lakh
30.06.2020	9.23 lakh	32.10 lakh	41.33 lakh
30.09.2020	13.93 lakh	53.22 lakh	67.15 lakh

The data showed a marginal improvement (0.40 lakh) over the enrolment made under BSB where for the Kharif, 2019 season. A total no. of 67.15 lakh farmers are enrolled in Kharif, 2020 season where a total no. of 46.46 lakh were covered for crop insurance in Kharif, 2019 season. It may be noted that there was no categorization of loanee and non-loanee farmers under the BSB scheme during Kharif, 2020.

New development in KCC:

Working Capital for Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short-term credit requirements upto Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

RBI has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. IBA has directed the banks to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

All Banks together sanctioned 6146 number of Dairy, 441 number of Poultry, 980 number of Goatery, 510 number of Piggery & 1751 numbers of Fishery new farmers under KCC against 85948, 4660, 6833, 1114 & 34920 numbers of sponsored cases in Dairy, Poultry, Goatery, Piggery & Fishery respectively as on 30.09.2020.

Bank wise Progress in Animal Husbandry & Fishery Loans under KCC as on 30.09.2020													
(Amount in Crore)													
Sr. No.	Name of Banks	Dairy		Poultry		Goatery		Piggery		Fishery			
		Sponsored	Sanctioned	Sponsored	Sanctioned	Sponsored	Sanctioned	Sponsored	Sanctioned	Sponsored		Sanctioned	
		(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	No.	Amount	No.	Amount
1	Bank of Baroda	1575	186	36	17	80	22	19	11	694	6.76	52	0.50
2	Bank of India	2800	80	186	29	250	18	15	8	1292	14.40	25	0.32
3	Bank of Maharashtra	0	0	0	0	0	0	0	0	2	0.15	0	0.00
4	Canara Bank	1740	183	98	31	408	20	2	7	1284	9.48	77	0.64
5	Central Bank of India	2254	158	313	7	495	42	224	64	2176	17.16	38	0.18
6	Indian Bank	9598	590	365	20	485	25	22	5	3063	25.89	203	6.24
7	Indian Overseas Bank	768	24	34	0	36	17	10	2	327	2.54	48	0.15
8	Punjab & Sind Bank	1	0	1	0	0	0	0	0	7	0.08	0	0.00
9	Punjab National Bank	19052	923	1103	35	1478	36	40	21	7485	63.02	260	3.82
10	State Bank of India	22879	1448	1212	17	1699	74	386	162	7438	64.21	81	0.31
11	UCO Bank	2591	110	221	10	269	12	20	2	1140	12.47	36	0.40
12	Union Bank of India	650	152	78	37	122	73	40	34	289	3.08	53	0.28
	Sub Total of PSUs	63908	3854	3647	203	5322	339	778	316	25197	219.25	873	12.84
13	Axis Bank	12	4	3	0	3	1	1	0	50	0.80	5	0.03
14	Bandhan Bank	216	0	13	0	7	0	0	0	85	0.89	0	0.00
15	HDFC Bank	8	5	3	24	5	3	6	6	7	0.07	0	0.00
16	ICICI	2	0	0	0	1	1	0	0	10	0.49	90	0.20
17	IDBI	80	0	3	1	6	0	0	0	60	1.09	20	0.01
18	IDFC	2	0	0	0	0	0	0	0	0	0.00	0	0.00
19	Indusind Bank	1	0	0	0	0	0	1	1	1	0.01	0	0.00
	Sub total of PVTs	321	9	22	25	22	5	8	7	213	3.35	115	0.23
20	BGVB	11623	1770	485	183	735	496	3	0	3907	37.89	37	0.33
21	PBGB	1448	18	71	1	125	0	0	0	691	5.01	28	0.30
22	UBKGB	1182	97	186	7	346	52	161	26	2213	13.17	40	0.06
	Sub total of RRBs	14253	1885	742	191	1206	548	164	26	6811	56.07	105	0.68
23	WB State Co-op. Bank	7156	398	205	22	245	88	160	161	2690	22.43	658	4.39
24	ARDB	0	0	0	0	0	0	0	0	9	0.12	0	0.00
	Sub total of Co-Ops	7156	398	205	22	245	88	160	161	2699	22.55	658	4.39
23	Others	310	0	44	0	38	0	4	0	0	0.00	0	0.00
	Grand Total	85948	6146	4660	441	6833	980	1114	510	34920	301.22	1751	18.14

Sub Committee on Animal Husbandry & Fishery

In Special Sub Committee on Animal Husbandry & Fishery, it was decided to approach a cluster approach for extending accelerated credit to Dairy, Poultry, Pig & Goat rearing along with Fishery sectors in potential areas. Accordingly, ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goateries and 49 Piggery Centres which has also been shared with the member banks. SLBC has identified 22 blocks in 5 districts as fishery clusters.

All the DLTCs have finalized the Scale of Finance for Animal Husbandry and Fishery schemes and LDMs have shared the same with the DCOs/Dist Nodal officers of the member banks. Same should be referred by the member banks for extending working capital loans. Animal Resource Development Deptt and Fishery Department are also to assist the banks in this regard by tracing the left-out farmers and generate proposals for onward sponsoring to the banks as decided in the Sub Committee meeting.

In the Special Sub Committee meeting on Animal Husbandry & Fishery was held on 13-05-2020, a target of 100000 for Fishery KCC loan and 125000 Animal Husbandry & Fishery KCC loans were fixed in the State for FY 2020-21. It was informed that for Dairy loans, ARD Department will primarily target the 68000 odd members of the Milk Federations/ Unions while Fishery Department will target the 70000 thousand odd members under the Fishery Co-Operative Societies.

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC/Non-KCC) as on 30.09.2020:

(Amount in Crore)

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.19	30079	321.31	7875	77.89	10904	83.75	15544	92.87
30.09.19	64676	521.38	18385	289.37	23403	218.15	28443	173.34
31.03.20	149543	1335.44	36250	659.79	52188	641.00	42339	411.12
30.06.20	13119	104.94	3201	33.01	5251	35.96	4975	64.65
30.09.20	44115	256.08	13961	99.30	18214	108.68	19309	133.57

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC/Non-KCC) as on 30.09.2020:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	125259	739.60
30.09.19	195709	1563.98	45754	516.06	62408	476.34	121744	701.64
31.03.20	220592	1649.77	50921	570.72	66939	533.26	113684	693.03
30.06.20	224350	1688.03	49569	614.72	67466	553.18	111253	704.25
30.09.20	239213	1647.92	56416	645.23	75291	551.77	118161	710.67

Target of Animal Husbandry under KCC in FY 20-21

Dairy	Poultry	Goat & Sheep rearing	Total
100000	10000	15000	125000

67000-70000 is targeted at members of Milk Federations / Unions (1369 Co-Op Societies) District wise target have already allocated on 18.05.2020.

Natural Calamity and Relief Measures as per RBI guidelines.

The State was devastated by the super cyclone Amphan which caused extensive damage to livestock and standing crops. In the wake of the super cyclone causing damages to the standing crops beyond the threshold yield, District Magistrates in ten (10) districts have so far issued Notifications for incident of natural calamity. . The same was shared with the member banks in the districts by the LDMs and also by SLBC with the State nodal officers of the member banks vide letter dated 03-06-2020 along with the RBI Master Direction circular.

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2019 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The member banks have not reported extension of relief to the affected farmers in the past despite being affected by cyclones Fani and Bulbul. The process of covering eligible farmers under the extant guidelines may be completed at an early date as triggered hereby as per RBI Master Direction. This will enable the farmers to make good the loss through revival of the agricultural sector.

The list of Notification orders are furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	919/1(1)	26.05.20	18	2019
2.	Murshidabad	1788(21)/En	28.05.20	8	542
3.	Paschim Medinipur	337(36)/RP(NOT)-V/6/DMD	28.05.20	21	5593
4.	Purba Medinipur	526(9)/XVII-109/17	28.05.20	25	3100
5.	24 Parganas North	992(61)/Agri	29.05.20	22	1657
6.	24 Parganas South	168/75/CON/DM	29.05.20	30	2119
7.	Purba Burdwam	290/DM	29.05.20	15	2531
8.	Howrah	282(17)/En	29.05.20	14	763
9.	Nadia	167(13)/Relief	29.05.20	18	1360
10.	Jhargram	114(28)DM/JH/C	01.06.20	8	2948

(C) Doubling of Farmers' Income by 2022 & new initiatives:

The State of West Bengal is endowed with rich natural agricultural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, pisciculture, horticulture with Immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible and can be achieved in the State by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State.

The following action points are earmarked for achieving the stated objective.

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 37 lakh (approx) farmers has already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks, particularly WBSCBL and the remaining uncovered 15 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction. Similarly the base of landless farmers comprising the tenant farmers, share croppers, oral lessees, etc are also to be brought under the ambit of KCC. As already decided, a target of 20 lakh new farmers enrolment has been envisaged under Kharif 20 season.

- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Krishak Bandhu:

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019. The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities. Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif and Rabi. All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme. Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

New Agricultural Marketing Infrastructure Scheme:

The new scheme effective from 22-10-2018 is valid upto 31-03-2020. The Scheme focuses on finance for construction of Rural Godowns and developing the Grameen Hats with active participation of the FPOs. The scheme with both forward and backward linkage opportunities has provision for back-ended capital subsidy for the beneficiaries. Bankers must act on the same as the Scheme is stated to be valid upto 31-03-2020.

Finance against Negotiable Warehouse Receipts:

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Ware House Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same with the banks. 12 FPOs have so far been adopted by SBI, 2 by UBI and 1 by BOB. NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs. With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to Farmers Produce Companies.

Dairy Entrepreneurship Development Scheme, National Livestock Mission Schemes:

The progress in DEDS-EDGE, NLM and Poultry Venture Capital Schemes are as follows, (Amt Cr)

Scheme	Bank Type	Sanctioned		Subsidy Claimed/received		Disbursed		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEDS-EDGE	30.09.19	473	10.95	222	1.57	285	5.52	2117	132.92
	31.03.20	780	17.00	924	5.19	765	13.67	2494	165.86
	30.09.20	87	5.53	543	7.58	526	13.98	2237	146.95
Poultry Venture Capital	30.09.19	66	6.28	76	0.74	78	2.90	402	59.61
	31.03.20	123	8.97	133	1.46	136	5.52	495	68.73
	30.09.20	34	2.01	96	1.45	46	1.94	407	67.31
Pig and Buffalo rearing	30.09.19	123	0.88	149	0.53	123	0.82	163	4.92
	31.03.20	294	3.08	317	1.21	294	2.31	224	2.89
	30.09.20	0	0.00	152	0.61	112	0.45	346	2.46

Banks are to dispose of the proposals lying with them at the earliest with booking of the Subsidy through lodgement of claim in the Portal.

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2020 - 30.09.2020) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11840	96.40	15	0.40	12	0.65	6	0.32	0	0.00	60	1.30	33	5.72	2619	184.21	14585	289.00
2	Bank of India	39119	203.06	80	0.63	25	0.32	29	0.36	26	0.19	32	0.61	26	3.78	14129	79.37	53466	288.32
3	Bank of Maharashtra	252	3.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	252	3.65
4	Canara Bank	13130	72.89	290	1.50	72	1.18	25	0.92	2	0.02	22	0.18	49	0.98	17598	102.94	31188	180.61
5	Central Bank of India	12546	85.07	15	0.17	17	0.09	10	5.19	9	0.11	6	2.92	9	1.38	29085	279.49	41697	374.42
6	Indian Bank	18042	266.27	33	1.17	5	1.29	27	1.89	341	5.29	5	0.02	13	0.15	0	0.00	18466	276.08
7	IOB	1192	17.02	23	0.12	24	0.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1239	17.24
8	PNB	90400	693.55	3224	13.72	862	6.47	1973	5.67	10076	24.96	10	1.37	21842	270.41	20935	509.37	149322	1525.52
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	95958	1043.52	1297	5.96	65	0.49	5	2.40	5	0.10	222	2.78	6	2.10	72477	1683.81	170035	2741.16
11	UCO	13645	38.55	132	1.32	189	0.11	110	0.22	7	0.13	0	0.00	2	0.54	2657	48.57	16742	89.44
12	Union Bank of India	1063	6.05	30	0.55	18	0.39	2	0.03	0	0.00	0	0.00	55	0.38	947	22.96	2115	30.36
Total PSU		297187	2526.03	5139	25.54	1289	11.09	2187	17.00	10466	30.80	357	9.18	22035	285.44	160447	2910.72	499107	5815.80
13	Axis Bank	588	12.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4860	199.26	5448	212.17
14	Bandhan Bank	0	0.00	34166	154.20	15851	80.37	10979	58.56	5083	21.84	0	0.00	28517	133.91	305159	1329.92	399755	1778.80
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	7220	72.20	20	0.11	14	0.08	4	0.04	5	0.04	5	1.59	0	0.00	374	33.51	7642	107.57
18	HDFC Bank	807	13.36	0	0.00	0	0.00	3	0.00	0	0.00	190	0.41	95	4.45	5483	52.66	6578	70.88
19	ICICI	1432	26.34	0	0.00	3	2.00	0	0.00	0	0.00	0	0.00	0	0.00	24404	163.03	25839	191.37
20	IDBI	11628	32.65	0	0.00	1	0.03	2	1.56	0	0.00	0	0.00	0	0.00	10185	79.63	21816	113.87
21	IDFC	0	0.00	894	2.36	35	0.09	2	0.01	454	1.30	0	0.00	77	0.17	2449	6.95	3911	10.90
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2890	40.17	2890	40.17
23	Jana Small Finance Bank	0	0.00	17	0.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	720	3.37	737	3.44
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.35	0	0.00	2	0.35
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	53	0.64	53	0.64
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1634	25.15	1	0.01	1635	25.16
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	34573	96.31	34573	96.31
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	20.67	10	20.67
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0.00	263	2.97	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00	20864	80.40	21129	83.38
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1427	4.89	1427	4.89
34	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		21675	157.46	35360	159.72	15906	82.58	10990	60.17	5542	23.19	195	1.99	30325	164.03	413452	2111.43	533445	2760.57
35	BGVB (PNB)	84259	152.77	1075	13.15	413	4.96	422	8.95	2153	52.77	2136	23.65	262	7.43	80710	845.56	171430	1109.23
36	PBGB (UCO)	12963	93.08	1590	46.81	152	6.21	278	8.96	895	23.35	0	0.00	5	0.27	8417	250.35	24300	429.03
37	UBKGB (CBI)	14687	68.68	60	0.27	45	0.21	7	0.05	5	0.05	16	0.13	3	0.03	6094	80.12	20917	149.54
Total RRB		111909	314.53	2725	60.23	610	11.38	707	17.96	3053	76.17	2152	23.78	270	7.73	95221	1176.03	216647	1687.80
38	WB Slate Co-Op Bank Ltd.	760917	1774.07	516	6.76	378	3.49	38	2.04	167	1.13	9	0.21	45	4.96	20185	165.54	782255	1958.20
39	WBSCARD Bank Ltd.	0	0.00	375	3.83	31	0.14	39	2.13	81	2.28	661	26.93	41	0.57	42450	1.75	43678	37.63
Total Co-Optv		760917	1774.07	891	10.59	409	3.63	77	4.17	248	3.41	670	27.14	86	5.53	62635	167.29	825933	1995.83
Grand Total		1191688	4772.09	44115	256.08	18214	108.68	13961	99.30	19309	133.57	3374	62.09	52716	462.73	731755	6365.47	2075132	12260.00

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2020 (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	19331	140.55	135	3.20	34	0.78	41	1.22	658	6.64	225	3.59	367	23.13	12139	172.89	32930	352.00
2	Bank of India	191952	823.05	965	10.41	458	7.31	485	16.31	297	3.85	548	13.97	346	13.93	52024	377.09	247075	1265.92
3	Bank of Maharashtra	1405	39.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1405	39.12
4	Canara Bank	55796	353.68	699	15.96	279	15.14	186	17.27	62	0.93	63	1.37	191	6.38	29650	341.72	86926	752.45
5	Central Bank of India	89876	613.07	498	3.96	205	1.64	190	5.48	302	1.56	517	23.57	366	8.91	54194	526.35	146148	1184.54
6	Indian Bank	156692	1655.45	113	4.31	205	10.91	143	25.22	1912	16.95	53	1.98	246	7.92	0	0.00	159364	1722.74
7	IOB	10615	70.96	73	1.58	59	13.84	13	0.19	4	0.04	21	0.13	21	0.63	3769	74.41	14575	161.78
8	PNB	579845	3569.00	12854	143.94	3493	46.75	6698	84.37	32255	284.61	199	3.49	82540	1005.12	7104	146.94	724988	5284.22
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	120	79.00	120	79.00
10	SBI	223825	1526.25	2187	10.96	450	28.00	285	58.25	135	2.10	1589	18.12	1299	53.15	253857	2389.17	483627	4086.00
11	UCO	96703	909.74	1041	6.32	402	3.41	109	2.61	7	0.13	2	0.04	111	17.96	5871	73.36	104246	1013.57
12	Union Bank of India	26291	214.24	457	7.51	95	10.93	136	6.77	0	0.00	0	0.00	298	11.50	8446	184.67	35723	435.62
Total PSU		1452331	9915.11	19022	208.15	5680	138.71	8286	217.69	35632	316.81	3217	66.26	85785	1148.63	427174	4365.60	2037127	16376.97
13	Axis Bank	4624	381.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3945	208.93	8569	590.00
14	Bandhan Bank	0	0.00	153208	627.60	62615	311.89	41595	200.42	30703	98.20	0	0.00	105223	490.27	1304783	5487.02	1698127	7215.40
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	7890	95.20	24	1.15	14	0.73	5	0.48	6	0.26	241	6.85	0	0.00	610	16.51	8790	121.19
18	HDFC Bank	1034	81.66	379	0.24	2	0.27	511	1.11	0	0.00	12036	21.04	4694	142.82	134551	254.96	153207	502.09
19	ICICI	3496	206.32	0	0.00	90	19.50	0	0.00	0	0.00	0	0.00	0	0.00	58297	384.43	61883	610.25
20	IDBI	89490	306.96	0	0.00	5	0.38	14	1.65	0	0.00	0	0.00	6	0.16	10163	79.03	99678	388.18
21	IDFC	0	0.00	6652	12.05	2494	3.36	85	0.16	6655	14.86	0	0.00	599	0.87	30041	57.79	46526	89.08
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	554250	1236.84	554250	1236.84
23	Jana Small Finance Bank	0	0.00	301	1.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	29967	99.25	30268	100.25
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	4	1.44	0	0.00	1	0.02	10	1.70	2	1.89	17	5.05
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	253	64.14	253	64.14
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8021	283.65	9	5.43	8030	289.08
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	373545	773.85	373545	773.85
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	17	5.51	17	5.51
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0.00	2948	18.19	133	0.35	21	0.03	0	0.00	0	0.00	0	0.00	243582	550.11	246684	568.67
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11970	24.12	11970	24.12
34	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1232	2.00	1232	2.00
Total PVT		106534	1071.21	163512	660.22	65353	336.48	42235	205.28	37364	113.32	12278	27.91	118553	919.47	2757217	9251.80	3303046	12585.70
35	BGVB (PNB)	245098	590.70	3213	39.23	997	20.16	1426	18.26	8426	106.25	5821	50.32	1962	22.15	149208	1565.96	416151	2413.03
36	PBGB (UCO)	76375	305.79	17210	242.20	2040	51.15	2680	112.25	4240	52.65	4	0.02	217	5.45	25168	242.10	127934	1011.61
37	UBKGB (CBI)	71666	659.43	65	0.34	165	0.42	9	0.13	6	0.08	171	1.27	33	1.75	64236	810.58	136351	1474.00
Total RRB		393139	1555.92	20488	281.77	3202	71.73	4115	130.64	12672	158.98	5996	51.61	2212	29.35	238612	2618.64	680436	4898.64
38	WB State Co-Op Bank Ltd.	1695406	4326.87	940	12.08	805	3.11	58	2.04	181	0.98	47	1.82	251	12.70	161720	651.79	1859408	5011.39
39	WBSCARD Bank Ltd.	0	0.00	35251	485.70	251	1.73	1722	89.57	32312	120.58	20788	60.29	991	56.82	140143	148.42	231458	963.11
Total Co-Optv		1695406	4326.87	36191	497.78	1056	4.84	1780	91.61	32493	121.56	20835	62.11	1242	69.52	301863	800.21	2090866	5974.50
Grand Total		3647410	16869.11	239213	1647.92	75291	551.77	56416	645.23	118161	710.67	42326	207.89	207792	2166.96	3724866	17036.26	8111475	39835.81

Bank wise flow of credit to Small & Marginal Farmers under ACP 2020-21							
(Position from 01.04.2020-30.09.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	5910	5689	48.10	96.26	5689	48.10
2	Bank of India	115360	39119	203.06	33.91	191952	823.05
3	Bank of Maharashtra	1700	0	0.00	0.00	0	0.00
4	Canara Bank	25820	1225	8.25	4.74	66873	418.62
5	Central Bank of India	19750	24517	252.75	124.14	85784	664.16
6	Indian Bank	45050	13563	100.45	30.11	88805	652.99
7	IOB	1690	2169	6.99	128.34	7926	42.87
8	PNB	264975	99275	756.68	37.47	291712	3193.54
9	Punjab & Sind Bank	20	0	0.00	0.00	0	0.00
10	SBI	162440	85566	782.25	52.68	449421	3412.00
11	UCO	22150	28095	12.12	126.84	62942	88.89
12	Union Bank of India	4550	450	2.50	9.89	34266	17.88
Total PSU		669415	299668	2173.15	44.77	1285370	9362.10
13	Axis Bank	14325	5246	199.00	36.62	18292	690.00
14	Bandhan Bank	0	469955	2090.88	#DIV/0!	1973814	8592.22
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	130	4387	54.94	3374.62	5018	55.88
18	HDFC Bank	112725	2015	16.03	1.79	16168	123.25
19	ICICI	3625	6320	47.59	174.34	41377	331.38
20	IDBI	6700	21762	107.46	324.81	99104	377.79
21	IDFC	0	2821	7.82	#DIV/0!	32694	62.40
22	Indusind Bank	0	1844	13.07	#DIV/0!	546091	982.25
23	Jana Small Finance Bank	0	737	3.44	#DIV/0!	30268	100.25
24	Karnataka Bank Ltd.	0	86	1.28	#DIV/0!	143	3.42
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	1543	23.99	#DIV/0!	7876	278.47
27	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	34573	96.31	#DIV/0!	373545	773.85
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	Ujjivan Small Finance Bank	0	14251	59.82	#DIV/0!	224892	521.73
33	Utkarsh Small Finance Bank	0	1427	4.89	#DIV/0!	11970	24.12
34	YES Bank	0	0	0.00	#DIV/0!	1236	47.00
Total PVT		137505	566967	2726.53	412.32	3382488	12964.01
35	BGVV (PNB)	164300	146992	932.12	89.47	375113	2536.95
36	PBGB (UCO)	32500	25487	434.20	78.42	96319	673.40
37	UBKGB (CBI)	32780	19871	142.07	60.62	129537	1400.42
Total RRB		229580	192350	1508.39	83.78	600969	4610.77
38	WB State Co-Op Bank Ltd.	1563500	778469	1942.08	49.79	1569541	4334.74
39	WBSCARD Bank Ltd.	0	9253	38.20	#DIV/0!	9253	38.20
Total Co-Optv		1563500	787722	1980.28	50.38	1578794	4372.94
Grand Total		2600000	1846707	8388.35	71.03	6847621	31309.82

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2020-21							
(Position from 01.04.2020-30.09.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	1000	158	1.15	15.80	158	1.15
2	Bank of India	9000	2071	7.03	23.01	31021	76.25
3	Bank of Maharashtra	200	0	0.00	0.00	0	0.00
4	Canara Bank	1200	46	0.28	3.83	46	0.28
5	Central Bank of India	10000	408	2.25	4.08	5147	46.86
6	Indian Bank	11000	165	0.93	1.50	85	0.49
7	IOB	1000	0	0.00	0.00	0	0.00
8	PNB	21000	6571	19.53	31.29	30944	57.14
9	Punjab & Sind Bank	200	0	0.00	0.00	0	0.00
10	SBI	24000	8972	21.34	37.38	34323	69.22
11	UCO	4000	100	0.10	2.50	7194	33.69
12	Union Bank of India	3200	0	0.00	0.00	37	0.15
Total PSU		85800	18491	52.61	21.55	108955	285.23
13	Axis Bank	3000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	400	0	0.00	0.00	0	0.00
18	HDFC Bank	400	0	0.00	0.00	0	0.00
19	ICICI	400	0	0.00	0.00	0	0.00
20	IDBI	20000	783	3.54	3.92	14211	25.20
21	IDFC	0	0	0.00	#DIV/0!	0	0.00
22	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
23	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
33	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		24200	783	3.54	3.24	14211	25.20
35	BGVB (PNB)	20000	473	0.80	2.37	473	0.80
36	PBGB (UCO)	20000	1670	20.72	8.35	8324	161.34
37	UBKGB (CBI)	10000	25	0.08	0.25	773	7.36
Total RRB		50000	2168	21.60	4.34	9570	169.50
38	WB State Co-Op Bank Ltd.	100000	31742	13.86	31.74	43541	21.57
39	WBSCARD Bank Ltd.	40000	0	0.00	0.00	0	0.00
Total Co-Optv		140000	31742	13.86	22.67	43541	21.57
Grand Total		300000	53184	91.61	17.73	176277	501.50

Bank wise flow of credit to Patta Holders under ACP 2020-21							
(Position from 01.04.2020-30.09.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	5000	1371	8.50	27.42	1371	8.50
2	Bank of India	13000	1001	4.01	7.70	17001	49.53
3	Bank of Maharashtra	2000	0	0.00	0.00	0	0.00
4	Canara Bank	10000	0	0.00	0.00	0	0.00
5	Central Bank of India	5500	1221	4.15	22.20	12821	113.21
6	Indian Bank	12000	3297	22.35	27.48	1873	12.65
7	IOB	5000	0	0.00	0.00	0	0.00
8	PNB	22000	4269	9.61	19.40	44537	318.98
9	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
10	SBI	18800	4752	10.21	25.28	22295	53.68
11	UCO	10000	420	2.59	4.20	4509	5.12
12	Union Bank of India	9000	0	0.00	0.00	0	0.00
Total PSU		114300	16331	61.42	14.29	104407	561.67
13	Axis Bank	3000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	2000	0	0.00	0.00	0	0.00
18	HDFC Bank	3000	0	0.00	0.00	0	0.00
19	ICICI	3000	0	0.00	0.00	0	0.00
20	IDBI	5000	0	0.00	0.00	0	0.00
21	IDFC	0	0	0.00	#DIV/0!	0	0.00
22	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
23	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
33	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		16000	0	0.00	0.00	0	0.00
35	BGVB (PNB)	20000	101	1.58	0.51	101	1.58
36	PBGB (UCO)	10000	716	8.89	7.16	2925	56.69
37	UBKGB (CBI)	5000	0	0.00	0.00	78	0.37
Total RRB		35000	817	10.47	2.33	3104	58.64
38	WB State Co-Op Bank Ltd.	32700	31742	13.86	97.07	43541	21.57
39	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		34700	31742	13.86	91.48	43541	21.57
Grand Total		200000	48890	85.75	24.45	151052	641.88

Bank wise flow of credit to New Farmers under ACP 2020-21							
(Position from 01.04.2020-30.09.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.		No.	Amt.
1	Bank of Baroda	13090	3451	38.12	26.36	3451	38.12
2	Bank of India	87440	20870	151.86	23.87	20870	143.25
3	Bank of Maharashtra	20	252	3.65	1260.00	252	3.65
4	Canara Bank	35680	30364	313.32	85.10	30364	313.52
5	Central Bank of India	62250	4800	9.21	7.71	4800	13.35
6	Indian Bank	132400	4167	56.04	3.15	4165	49.36
7	IOB	4710	1338	3.42	28.41	1338	3.49
8	PNB	442925	61602	610.94	13.91	59041	425.22
9	Punjab & Sind Bank	30	0	0.00	0.00	0	0.00
10	SBI	447560	60255	644.68	13.46	60255	644.68
11	UCO	114350	14742	42.47	12.89	16530	46.94
12	Union Bank of India	20050	1063	6.05	5.30	26291	214.24
Total PSU		1360505	202904	1879.76	14.91	227357	1895.82
13	Axis Bank	18175	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Federal Bank	150	1311	20.45	874.00	1091	16.60
18	HDFC Bank	9575	7059	31.76	73.72	1809	8.97
19	ICICI	9375	40	6.09	0.43	1393	22.99
20	IDBI	4300	14748	53.28	342.98	15249	50.67
21	IDFC	0	0	0.00	#DIV/0!	0	0.00
22	Indusind Bank	20	0	0.00	0.00	0	0.00
23	Jana Small Finance Bank	0	302	1.30	#DIV/0!	29607	96.89
24	Karnataka Bank Ltd.	0	183	2.30	#DIV/0!	183	2.24
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
33	Utkarsh Small Finance Bank	0	1427	4.89	#DIV/0!	1427	4.89
34	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		41595	25070	120.07	60.27	50759	203.25
35	BGVB (PNB)	281500	68046	207.67	24.17	68046	207.67
36	PBGB (UCO)	45800	7475	43.45	16.32	1938	11.62
37	UBKGB (CBI)	34100	7275	15.96	21.33	7275	16.21
Total RRB		361400	82796	267.08	22.91	77259	235.50
38	WB State Co-Op Bank Ltd.	236500	72139	110.18	30.50	31854	67.51
39	WBSCARD Bank Ltd.	0	3911	30.50	#DIV/0!	3911	30.50
Total Co-Optv		236500	76050	140.68	32.16	35765	98.01
Grand Total		2000000	386820	2407.59	19.34	391140	2432.58

AGENDA-6

(A) Deployment of Credit in MSME

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 70000/- crore to Rs.90237/- crore for 2020-21 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State disbursed altogether Rs. 33694/- crore under MSME as against the said target of Rs. 90237/- crore with achievement of 37.34 % of the total target up to September quarter during the financial year 2020-21.

Achievement of MSME for the last 5 financial years along disbursement during June quarter of the corresponding financial years is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
30.09.2016	26000	16593	79
31.03.2017	26000	29186	112
30.09.2017	38000	17975	47
31.03.2018	38000	44059	116
30.09.2018	50000	20287	40
31.03.2019	50000	56458	112
30.09.2019	70000	35089	50
31.03.2020	70000	69408	99
30.09.2020	90237	33694	37

The disbursement during the period April to September of financial year 2020-21 is Rs.33694 crore with a marginal decrease of 3.97% over the disbursement of Rs.35089 crore made during the corresponding period in last financial year 2019-20.

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly, adoption of 252 MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit: MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover which is expected to reach 90000 crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target will be surpassed as well.

As on	Target	Achievement	% of Achievement
31.03.2019	1166 Cr	1325 Cr	88
30.06.2019	1325 Cr	414 Cr	31
30.09.2019	1325 Cr	952 Cr	72
31.03.2020	1325 Cr	1985 Cr	150
30.06.2020	1610 Cr	536 Cr	33
30.09.2020	1610 Cr	634 Cr	39

New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs: RBI has permitted a one-time restructuring of existing loans in stressed MSMEs upto Rs.25.00 crore on 01-01-2019. This will enable the entrepreneurs to tide over the cash flow problem and manage their business without any issues faced by them post Demonetization and implementation of GST. The total exposure, to the borrower should not exceed Rs.25 crore as on 01-01-2019. The borrowing entity should be GST-registered on the date of implementation of the restructuring. However, this will not apply to MSMEs exempted from GST-registration. The progress during the financial year 2019-20 & 2020-21 is as follows.

As on	No.	Amount (in Cr.)
31.03.2019	2389	98.46
30.06.2019	9616	399.91
30.09.2019	13881	517.19
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24
30.09.2020	73959	4208.08

The restructuring process is to be implemented on or before 31.12.20 which is fast approaching and bankers should extend adequate support to the entrepreneurs beset with current economic slowdown.

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.09.2020									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	853	20.75	72	17.10	7	10.88	932	48.73
2	Bank of India	11938	157.69	322	89.42	0	0.00	12260	247.11
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	3458	48.79	69	14.06	6	21.32	3533	84.17
5	Central Bank of India	2386	50.39	276	457.46	25	296.67	2687	804.52
6	Indian Bank	452	13.45	88	25.23	27	94.23	567	132.91
7	IOB	215	5.99	1	0.34	0	0.00	216	6.33
8	PNB	7514	289.08	523	189.13	19	68.12	8056	546.33
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	1226	52.80	13	2.57	0	0.00	1239	55.37
11	UCO	288	14.80	181	15.61	27	72.56	496	102.97
12	Union Bank of India	864	7.48	14	2.89	1	3.00	879	13.37
Total PSU		29541	667.00	1571	815.70	115	569.36	31227	2052.06
13	Axis Bank	150	5.90	326	162.66	0	0.00	476	168.56
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
23	Jana Small Finance Bank	501	6.34	0	0.00	0	0.00	501	6.34
24	Karnataka Bank Ltd.	0	0.00	3	1.50	1	1.45	4	2.95
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		41606	1978.20	329	164.16	1	1.45	41936	2143.81
35	BGVB (PNB)	0	0.00	0	0.00	0	0.00	0	0.00
36	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
37	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		0	0.00	0	0.00	0	0.00	0	0.00
38	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
39	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		770	2.93	26	9.28	0	0.00	796	12.21
Grand Total		71917	2648.13	1926	989.14	116	570.81	73959	4208.08

Emergency Line of Credit Guarantee Scheme: After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.

Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. The Rs.300000 crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan of upto 20% of their outstanding fund based limit as on 29.02.20 and will be collateral free. Detailed guidelines have been issued recently and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.

The progress in COVID Emergency Credit Fund (CECF) and Emergency Credit Line Guarantee Scheme (ECLGS) from 01.04.2020 to 30.09.2020 are as follows:

Bank type	COVID Emergency Credit Fund (CECF) (from 01.04.20 to 31.05.20)				Emergency Credit Line Guarantee Scheme (ECLGS) (from 01.06.2020 to 30.09.20)			
	Sanctioned		Disbursement		Sanctioned		Disbursement	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
PSU Banks	15219	322.27	6189	184.18	169821	3573.80	111933	2946.46
PVT Banks	13	5.41	11	0.91	27210	2609.55	7591	1984.06
RRBs	1493	25.95	1493	25.92	1481	15.76	1311	14.62
Total	16725	353.62	7693	211.01	198512	6199.11	120835	4945.14

Bank wise Emergency Credit Line Guarantee Scheme (ECLGS) for MSME progress as on 30.09.2020							
SR. NO.	BANK NAME	TARGET	Sanctioned		Disbursed		(Amount in Crore)
			A/cs	Amt.	A/cs	Amt.	% of Achievement
1	Bank of Baroda	1021.00	11277	279.71	8759	225.76	22.11
2	Bank of India	896.00	24924	251.07	19555	220.20	24.58
3	Bank of Maharashtra	177.00	1060	34.61	1060	34.61	19.55
4	Canara Bank	676.00	408	3.96	332	2.80	0.41
5	Central Bank of India	287.00	9979	130.99	8131	132.57	46.19
6	Indian Bank	1361.00	26572	532.50	16320	465.98	34.24
7	Indian Overseas Bank	214.00	1336	56.50	1258	55.09	25.74
8	Punjab National Bank	2316.00	46935	987.97	17509	741.09	32.00
9	Punjab & Sind Bank	140.00	10	0.44	1	0.01	0.01
10	State Bank of India	1272.00	38822	1108.23	33249	913.21	71.79
11	UCO Bank	564.00	119	1.85	55	1.26	0.22
12	Union Bank of India	1003.00	8379	185.97	5704	153.88	15.34
	Sub total of PSUs	9927.00	169821	3573.80	111933	2946.46	29.68
13	Axis Bank	864.00	1199	378.24	835	353.98	40.97
14	Bandhan Bank	2717.00	0	0.00	0	0.00	0.00
15	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0.00
16	Federal Bank	67.00	461	73.82	262	41.66	62.18
17	HDFC Bank	1149.00	9360	585.51	2043	497.05	43.26
18	ICICI Bank	1387.00	7908	792.03	2536	581.49	41.92
19	IDBI	301.00	7997	664.81	1658	416.33	138.32
20	IDFC	88.00	0	0.00	0	0.00	0.00
21	Indusind Bank	394.00	0	0.00	0	0.00	0.00
22	Karnataka Bank Ltd.	103.00	0	0.00	0	0.00	0.00
23	Karur Vysya Bank	194.00	85	17.61	85	17.61	9.08
24	Kotak Mahindra Bank	384.00	0	0.00	0	0.00	0.00
25	Ratnakar Bank Ltd	71.00	3	4.33	2	4.25	5.99
26	South Indian Bank Ltd.	77.00	196	93.19	169	71.68	93.09
27	Tamilnad Mercantile Bank	8.00	0	0.00	0	0.00	0.00
28	YES Bank	232.00	1	0.01	1	0.01	0.00
	Sub total of PVTs	8064.00	27210	2609.55	7591	1984.06	24.60
29	BGVB (PNB)	337.00	884	7.04	714	5.90	1.75
30	PBGB (UCO)	232.00	597	8.72	597	8.72	3.76
31	UBKGB (CBI)	11.00	0	0.00	0	0.00	0.00
	Sub total of RRBs	580.00	1481	15.76	1311	14.62	2.52
	Grand Total	18571.00	198512	6199.11	120835	4945.14	26.63

GoWB 4% Interest Subvention scheme for Handloom Weavers:

Govt of West Bengal has issued Notification for the Interest Subvention Scheme for Weavers. Under the Scheme, the identified Weavers will be entitled for 4% additional interest subvention over & above the existing maximum 7% interest subvention on Working Capital under Weavers MUDRA loans. This is expected to cover around 3.00 lakh active Weavers in the State with concentration in Nadia, Purba Burdwan districts.

In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. A series of Sensitization-cum-Oriental camps has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 2019 onwards. Proposals generated in the camps will be sponsored by District Handloom Officers to the designated bank branches. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers.

SLBC expects that this will give an impetus to the MUDRA loan portfolio. The Scheme is expected to be rolled out in the March, 2020 quarter with development of the Portal by the authorities which will take care of the lodgement of claim by Nodal officers of the participating banks and onward remittance to the beneficiaries after receipt of the same from the authorities.

Bank wise No. of Mudra Application sponsored under Directorate of Textile:

Sr. No.	Bank Name	No. of Application Sponsored
1	Allahabad Bank	550
2	Bank of Baroda	67
3	Bank of India	427
4	Canara Bank	46
5	Central Bank of India	139
6	Corporation Bank	1
7	Indian Bank	60
8	Indian Overseas Bank	20
9	Oriental Bank of Commerce	61
10	Punjab National Bank	331
11	State Bank of India	1078
12	Syndicate Bank	9
13	UCO Bank	138
14	UNION BANK OF INDIA	93
15	United Bank of India	443
	Sub Total PSU Banks	3463
16	AXIS BANK	1
17	IDBI Bank	2
	Sub Total PVT Banks	3
18	Bangiya Gramin Vikash Bank	981
19	PBGB	119
20	UBKGB	61
	Sub Total of RRBs	1161
21	BCCB	1
	Grand Total	4628

(B) Adoption of MSME Clusters & Credit Linkage:

In the special SLBC meeting dated 27-09-2019, 152 Clusters have been adopted by SLBC for focused credit delivery by the cluster-based banks. Out of the lot, 82 clusters are identified by MSME Department, 50 by Handloom Department & 20 by West Bengal Khadi & Village Industries Board.

Again on 09-09-2020 we have shared 100 new MSME clusters adopted by the Department. Out of the lot, 58 clusters are identified by MSME Department, 38 by Handloom Department & 10 by West Bengal Khadi & Village Industries Board. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments.

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position is furnished below.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41
30.06.2020	2116	1276	77.88
30.09.2020	3027	2511	92.02

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on September 30, 2020															
(Amount in Crore)															
Sr No.	District	Lead Bank	Proposal Sponsored in MSME Cluster	Loan sanctioned in MSME cluster		Loan disbursed in MSME cluster		Loan sponsored in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	24 Pgs. (N)	Indian Bank	86	60	1.84	42	0.29	5	0.10	0	0.00	0	0.00	0	0.00
2	24 Pgs. (S)	Punjab National Bank	22	2	0.17	2	0.17	0	0.00	0	0.00	2	0.04	2	0.04
3	Alipurduar	Central Bank of India	0	0	0.00	0	0.00	44	0.18	44	0.18	0	0.00	0	0.00
4	Bankura	Punjab National Bank	121	68	1.98	12	0.27	0	0.00	0	0.00	110	0.55	15	0.07
5	Birbhum	UCO Bank	160	39	0.42	39	0.42	231	1.16	49	0.25	89	0.45	27	0.19
6	Coochbehar	Central Bank of India	105	6	0.03	6	0.03	89	0.45	0	0.00	0	0.00	0	0.00
7	Dakshin Dinajpur	Punjab National Bank	27	7	0.04	7	0.04	0	0.00	0	0.00	2	0.05	2	0.05
8	Darjeeling	Central Bank of India	4	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
9	Hooghly	UCO Bank	7	0	0.00	0	0.00	1	0.40	1	0.40	0	0.00	0	0.00
10	Howrah	UCO Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Jalpaiguri	Central Bank of India	2162	2162	80.92	1091	49.72	0	0.00	0	0.00	110	0.55	18	0.09
12	Jhargram	Punjab National Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Kalimpong	State Bank of India	39	4	0.16	4	0.16	0	0.00	0	0.00	0	0.00	0	0.00
14	Kolkata	State Bank of India	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Malda	Punjab National Bank	58	34	0.17	8	0.06	0	0.00	0	0.00	0	0.00	0	0.00
16	Murshidabad	Punjab National Bank	24	0	0.00	0	0.00	197	0.98	197	0.98	0	0.00	0	0.00
17	Nadia	Punjab National Bank	0	0	0.00	0	0.00	982	4.91	85	0.40	30	1.57	7	0.38
18	Paschim Medinipur	Punjab National Bank	38	5	0.06	5	0.06	0	0.00	0	0.00	41	1.57	9	0.20
19	Paschim Burdwan	State Bank of India	5	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
20	Purba Burdwan	UCO Bank	26	18	0.11	15	0.09	0	0.00	0	0.00	0	0.00	0	0.00
21	Purba Medinipur	Punjab National Bank	69	69	0.55	69	0.55	0	0.00	0	0.00	0	0.00	0	0.00
22	Purulia	Punjab National Bank	27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Uttar Dinajpur	Punjab National Bank	47	33	5.37	33	5.37	0	0.00	0	0.00	1	0.12	1	0.12
Total			3027	2511	92.02	1337	57.43	1549	8.18	376	2.21	385	4.90	81	1.14

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2020-21						
(Position from 01.04.2020-30.09.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	500	0	0.00	0	0.00
2	Bank of India	1000	8	0.14	76	0.42
3	Bank of Maharastra	100	0	0.00	0	0.00
4	Canara Bank	600	0	0.00	0	0.00
5	Central Bank of India	1500	2	0.01	152	0.18
6	Indian Bank	1600	5	0.05	32	0.19
7	IOB	100	0	0.00	0	0.00
8	PNB	3200	31	0.16	48	2.15
9	Punjab & Sind Bank	100	0	0.00	0	0.00
10	SBI	3000	0	0.00	0	0.00
11	UCO	1000	11	0.01	78	3.63
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	57	0.37	386	6.57
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	Federal Bank	100	0	0.00	0	0.00
18	HDFC Bank	100	0	0.00	0	0.00
19	ICICI	100	0	0.00	0	0.00
20	IDBI	100	101	1.00	114	1.62
21	IDFC	100	0	0.00	0	0.00
22	Indusind Bank	100	0	0.00	0	0.00
23	Jana Small Finance Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	0	0.00
28	Ratnakar Bank Ltd	100	0	0.00	0	0.00
29	South Indian Bank Ltd.	100	0	0.00	0	0.00
30	SIDBI	100	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
34	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	101	1.00	114	1.62
35	BGVB (PNB)	2000	3970	10.77	17427	67.18
36	PBGB (UCO)	2000	142	0.66	2062	7.34
37	UBKGB (CBI)	1500	492	1.36	3111	9.52
Total RRB		5500	4604	12.79	22600	84.04
38	WB State Co-Op Bank Ltd.	7000	0	0.00	56	0.18
39	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		8000	0	0.00	56	0.18
Grand Total		30000	4762	14.16	23156	92.41

Bank wise flow of credit to General Credit Card (GCC) under ACP 2020-21						
(Position from 01.04.2020-30.09.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1000	0	0.00	0	0.00
2	Bank of India	500	26	0.11	937	2.93
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	68	0.08	330	0.47
5	Central Bank of India	1000	12	0.03	40	0.03
6	Indian Bank	1200	1705	5.82	6723	17.85
7	IOB	1000	0	0.00	0	0.00
8	PNB	2200	751	36.12	2112	56.23
9	Punjab & Sind Bank	200	0	0.00	0	0.00
10	SBI	2500	0	0.00	0	0.00
11	UCO	1000	801	41.12	4572	84.60
12	Union Bank of India	600	0	0.00	1	0.01
Total PSU		12900	3363	83.28	14715	162.12
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	Federal Bank	100	0	0.00	0	0.00
18	HDFC Bank	100	9516	837.02	283750	2171.99
19	ICICI	100	0	0.00	0	0.00
20	IDBI	100	95	0.96	105	1.53
21	IDFC	100	0	0.00	0	0.00
22	Indusind Bank	100	0	0.00	0	0.00
23	Jana Small Finance Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	0	0.00
28	Ratnakar Bank Ltd	100	0	0.00	0	0.00
29	South Indian Bank Ltd.	100	0	0.00	0	0.00
30	SIDBI	100	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
34	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	9611	837.98	283855	2173.52
35	BGVB (PNB)	10000	3714	3.33	34129	42.75
36	PBGB (UCO)	7000	1119	6.48	18291	57.45
37	UBKGB (CBI)	5000	154	0.19	3738	6.89
Total RRB		22000	4987	10.00	56158	107.09
38	WB State Co-Op Bank Ltd.	10000	0	0.00	0	0.00
39	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		13000	0	0.00	0	0.00
Grand Total		50000	17961	931.26	354728	2442.73

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2020-21						
(Position from 01.04.2020-30.09.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	2000	0	0.00	0	0.00
2	Bank of India	2000	13	0.03	114	0.06
3	Bank of Maharashtra	500	0	0.00	0	0.00
4	Canara Bank	1500	6	0.14	118	0.36
5	Central Bank of India	2000	16	0.01	128	0.28
6	Indian Bank	4500	251	1.53	603	3.85
7	IOB	1000	0	0.00	0	0.00
8	PNB	8500	43	0.32	127	0.68
9	Punjab & Sind Bank	500	0	0.00	0	0.00
10	SBI	7000	0	0.00	0	0.00
11	UCO	2500	23	1.82	587	2.81
12	Union Bank of India	3000	0	0.00	142	1.50
Total PSU		35000	352	3.85	1819	9.54
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	Federal Bank	100	0	0.00	0	0.00
18	HDFC Bank	100	0	0.00	0	0.00
19	ICICI	100	0	0.00	0	0.00
20	IDBI	100	2	0.03	5	0.08
21	IDFC	100	0	0.00	0	0.00
22	Indusind Bank	100	0	0.00	0	0.00
23	Jana Small Finance Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	0	0.00
28	Ratnakar Bank Ltd	100	0	0.00	0	0.00
29	South Indian Bank Ltd.	100	0	0.00	0	0.00
30	SIDBI	100	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
34	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	2	0.03	5	0.08
35	BGVB (PNB)	1000	349	0.18	2016	5.10
36	PBGB (UCO)	500	24	0.10	998	3.01
37	UBKGB (CBI)	500	0	0.00	0	0.00
Total RRB		2000	373	0.28	3014	8.11
38	WB State Co-Op Bank Ltd.	700	1	0.15	75	4.43
39	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	1	0.15	75.00	4.43
Grand Total		40000	728	4.31	4913	22.16

(C) Review of MUDRA, Stand up India, PMEGP & SVSKP Loans:**❖ MUDRA Loans:**

In the financial year 2020-21, all the Financial Institutions could disburse Rs. 3540.24 crore up to September, 2020 against sanction amount of Rs. 3932.43 crore. Performance of the Banks in the State of West Bengal from 01.04.20 to 30.09.20 is furnished hereunder:

Sanction of Mudra Loan in 2020-21 on 30-09-2020**(Rupees in Crore)**

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	88517	116.28	45330	750.39	10003	453.01	143850	1319.69
PVT	159471	427.93	11356	208.98	4252	217.31	175079	854.21
RRB	3846	14.33	17659	394.63	941	62.52	22446	471.48
NBFC MFI	270986	776.12	2344	20.04	10	0.63	273340	796.79
NBFC	0	0.00	162	4.08	26	1.97	188	6.05
Small Fin.	514	2.01	140	1.42	0	0.00	654	3.44
Total	528210	1351.08	88175	1624.70	18056	956.66	634441	3932.43

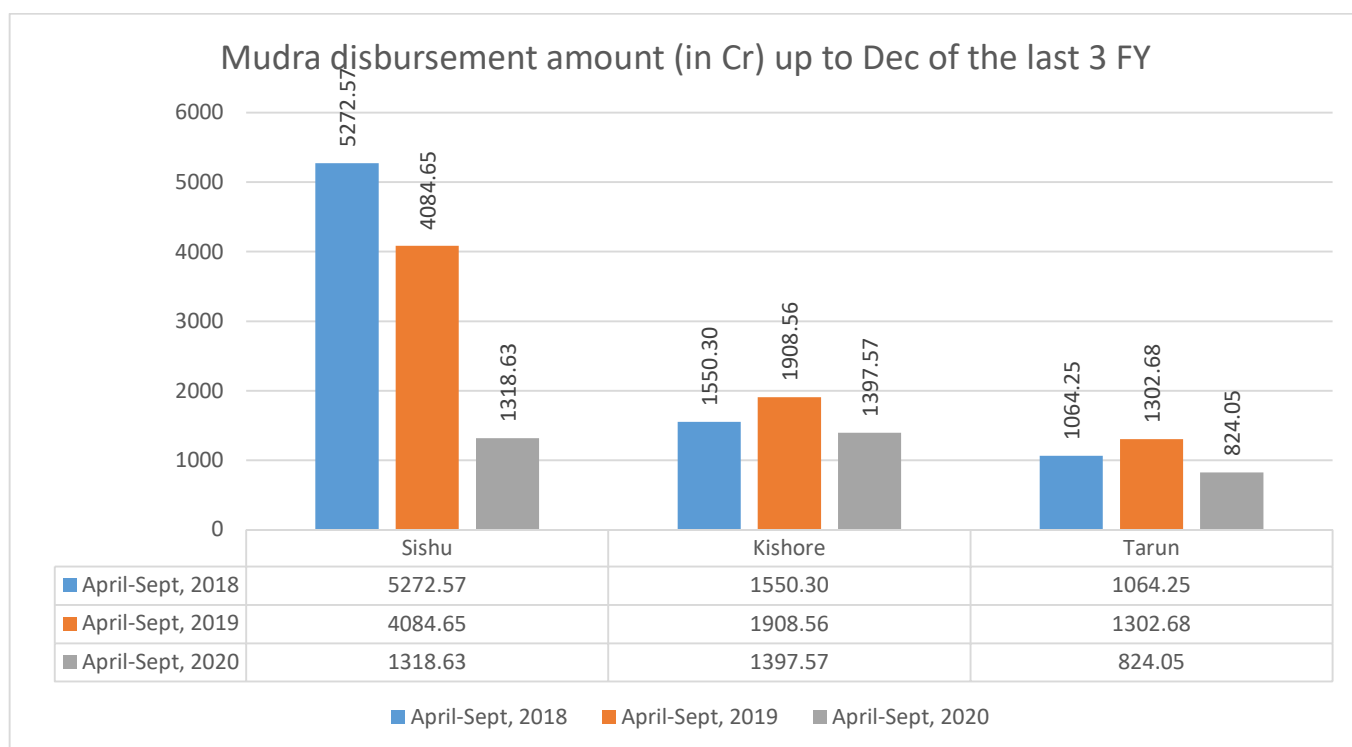
Comparative study for last 3 years & disbursement during April-Sept, 2020 quarter:

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
30.09.18	1521245	5272.57	80533	1550.30	14436	1064.25	1616214	7887.13
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
30.09.19	1563666	4084.65	124380	1908.56	96490	1302.68	1784536	7295.80
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
30.09.20	528210	1318.63	88175	1397.57	18056	824.05	634441	3540.24

It is noted that in the current FY 2020-21 there is a decrease of 1150095 number of Mudra beneficiaries with decrease in disbursed amount by Rs.3755.56 crore in comparison to September, 2019 position of the last FY 2019-20. The decrease in MUDRA loans is observed to be due to COVID-19 pandemic which leads to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFC woes also contributed to this recent downtrend.

Bank wise performance in MUDRA loan from 01.04.2020 to 30.09.2020													
[Amount Rs. in Crore]													
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No.	Sanct. Amt.	Disb. Amt.	No.	Sanct. Amt.	Disb. Amt.	No.	Sanct. Amt.	Disb. Amt.	No.	Sanct. Amt.	Disb. Amt.
1	Bank of Baroda	306	1.03	0.92	457	8.53	8.11	122	10.48	10.34	885	20.04	19.38
2	Bank of India	21284	37.21	31.63	13068	242.28	138.74	1189	91.61	37.43	35541	371.10	207.80
3	Bank of Maharashtra	20	0.09	0.08	125	3.72	3.50	45	3.49	3.33	190	7.30	6.91
4	Canara Bank	6629	8.90	8.42	2221	65.59	52.69	690	56.45	50.11	9540	130.93	111.22
5	Central Bank of India	29715	17.53	13.66	6044	120.06	91.67	906	72.24	55.51	36665	209.83	160.85
6	Indian Bank	2415	5.44	5.41	1697	20.48	20.21	40	3.12	3.11	4152	29.05	28.74
7	Indian Overseas Bank	2417	4.40	4.38	1584	24.79	24.37	95	6.68	6.63	4096	35.87	35.38
8	Punjab National Bank	2042	7.19	3.36	12594	142.08	107.07	5978	131.11	101.55	20614	280.39	211.98
9	Punjab & Sind Bank	112	0.27	0.22	190	3.91	3.50	60	4.81	4.58	362	8.99	8.30
10	State Bank of India	4876	14.41	14.36	11184	245.15	244.32	2824	221.21	221.13	18884	480.77	479.81
11	UCO Bank	22002	30.44	13.84	5387	79.31	51.33	505	43.02	26.72	27894	152.77	91.89
12	Union Bank of India	1575	3.78	2.74	1963	39.61	30.57	373	30.02	21.94	3911	73.41	55.26
PSUs Banks Total		88517	116.28	84.67	45330	750.39	531.77	10003	453.01	321.26	143850	1319.69	937.70
13	Axis Bank	783	2.76	2.76	5589	129.07	129.07	1375	119.91	119.91	7747	251.73	251.73
14	Federal Bank	13	0.07	0.06	2	0.06	0.06	3	0.21	0.21	18	0.33	0.33
15	HDFC Bank	6498	13.97	13.97	1131	13.02	13.02	498	29.93	29.93	8127	56.93	56.93
16	ICICI Bank	382	1.24	1.24	676	15.92	15.92	203	13.41	13.41	1261	30.57	30.57
17	IDBI Bank Limited	242	0.40	0.40	1038	6.66	6.66	1313	16.81	16.81	2593	23.88	23.88
18	IDFC Bank Limited	12824	35.94	35.94	848	20.63	20.59	194	12.94	12.94	13866	69.52	69.47
19	IndusInd Bank	136365	370.41	370.41	2004	22.22	22.22	621	21.10	21.10	138990	413.73	413.73
20	Jammu & Kashmir Bank	5	0.02	0.02	34	0.65	0.65	11	0.84	0.84	50	1.50	1.50
21	Karnataka Bank	1	0.00	0.00	24	0.50	0.31	25	1.42	0.91	50	1.92	1.22
22	Kotak Mahindra Bank	2	0.01	0.01	8	0.16	0.16	1	0.06	0.06	11	0.23	0.23
23	Ratnakar Bank	2356	3.10	3.10	0	0.00	0.00	0	0.00	0.00	2356	3.10	3.10
24	South Indian Bank	0	0.00	0.00	1	0.05	0.05	0	0.00	0.00	1	0.05	0.05
25	Yes Bank	0	0.00	0.00	1	0.03	0.03	8	0.69	0.69	9	0.72	0.72
PVTs Banks Total		159471	427.93	427.92	11356	208.98	208.73	4252	217.31	216.81	175079	854.21	853.46
26	Bangiya Gramin Vikash Bank (PNB)	2078	8.59	8.31	3704	56.90	49.48	17	1.23	0.96	5799	66.73	58.75
27	Paschim Banga Gramin Bank (UCO)	1624	5.02	5.02	11228	296.72	296.72	923	61.21	61.21	13775	362.94	362.94
28	Uttarbanga Kshetriya Gramin Bank (CBI)	144	0.72	0.72	2727	41.01	41.01	1	0.09	0.09	2872	41.81	41.81
RRBs Total		3846	14.33	14.04	17659	394.63	387.21	941	62.52	62.25	22446	471.48	463.50
29	Vedika Credit Capital Ltd	1709	4.61	4.61	0	0.00	0.00	0	0.00	0.00	1709	4.61	4.61
30	Annapurna Microfinance Pvt. Ltd.	17520	52.38	52.38	309	6.71	6.71	10	0.63	0.63	17839	59.72	59.72
31	Village Financial Services Pvt Ltd	1185	3.88	3.88	0	0.00	0.00	0	0.00	0.00	1185	3.88	3.88
32	Muthoot Microfin Ltd	1877	6.66	6.66	0	0.00	0.00	0	0.00	0.00	1877	6.66	6.66
33	ASA International India Microfin Pvt. Ltd.	15054	41.62	41.62	5	0.04	0.04	0	0.00	0.00	15059	41.66	41.66
34	Jagaran Microfin Pvt Ltd	28001	83.21	83.21	1322	9.32	9.32	0	0.00	0.00	29323	92.53	92.53
35	Belstar Investment and Finance Pvt Ltd	2556	6.65	6.65	0	0.00	0.00	0	0.00	0.00	2556	6.65	6.65
36	Adhikar Microfinance Private Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37	Svatantra Microfin Pvt Ltd	3130	11.22	11.22	0	0.00	0.00	0	0.00	0.00	3130	11.22	11.22
38	Satin Creditcare Network Limited	14724	30.29	30.29	0	0.00	0.00	0	0.00	0.00	14724	30.29	30.29
39	Asirvad Microfinance Pvt. Ltd	7087	24.13	24.13	52	0.30	0.30	0	0.00	0.00	7139	24.44	24.44
40	Fusion Microfinance Pvt. Ltd.	5151	16.96	16.50	0	0.00	0.00	0	0.00	0.00	5151	16.96	16.50
41	Arohan Financial Services Pvt. Ltd.	65542	215.12	215.12	543	3.00	3.00	0	0.00	0.00	66085	218.12	218.12
42	Ultrayan Financial Services Pvt Ltd	3478	9.33	9.33	1	0.01	0.01	0	0.00	0.00	3479	9.34	9.34
43	Grameen Shakti Microfin Services Pvt Ltd	11311	36.22	36.22	8	0.05	0.05	0	0.00	0.00	11319	36.27	36.27
44	Sarala Dev & Microfin Pvt Ltd	80632	201.29	201.29	103	0.62	0.62	0	0.00	0.00	80735	201.91	201.91
45	Janakalyan Financial Services Pvt Ltd	10754	29.93	29.93	0	0.00	0.00	0	0.00	0.00	10754	29.93	29.93
46	Satya MicroCapital Limited	1275	2.61	2.61	1	0.01	0.01	0	0.00	0.00	1276	2.62	2.62
NBFC-Micro Finance Institutions Total		270986	776.12	775.66	2344	20.04	20.04	10	0.63	0.63	273340	796.79	796.34
47	Magma Fincorp Limited	0	0.00	0.00	162	4.08	4.08	26	1.97	1.97	188	6.05	6.05
Non Banking Financial Companies Total		0	0.00	0.00	162	4.08	4.08	26	1.97	1.97	188	6.05	6.05
48	Utkarsh Small Finance Bank	184	0.64	0.64	0	0.00	0.00	0	0.00	0.00	184	0.64	0.64
49	Jana Small Finance Bank Limited	9	0.08	0.04	126	1.33	1.33	0	0.00	0.00	135	1.41	1.37
50	ESAF Small Finance Bank	321	1.29	1.29	14	0.09	0.09	0	0.00	0.00	335	1.38	1.38
Small Finance Banks Total		514	2.01	1.96	140	1.42	1.42	0	0.00	0.00	654	3.44	3.39
Grand Total		528210	1351.08	1318.63	88175	1624.70	1397.57	18056	956.66	824.05	634441	3932.43	3540.24

District wise achievement under MUDRA loan during the period 01.04.2020 to 30.09.2020													
[Amount Rs. in Crore]													
Sr No	District Name	Shishu			Kishore			Tarun			Total		
		No	Sanc. Amt.	Disb. Amt.	No	Sanc. Amt.	Disb. Amt.	No	Sanc. Amt.	Disb. Amt.	No	Sanc. Amt.	Disb. Amt.
1	Alipurduar	13467	36.64	36.49	1087	15.99	15.58	95	5.42	5.42	14649	58.05	57.49
2	Bankura	10889	24.68	23.86	1812	31.80	25.35	557	26.17	23.92	13258	82.66	73.12
3	Bardhaman	21328	58.24	56.92	7868	180.09	165.46	1426	88.93	76.65	30622	327.26	299.03
4	Birbhum	16495	40.63	37.90	6482	148.02	140.25	575	32.00	28.67	23552	220.64	206.82
5	Cooch Behar	30589	66.48	65.83	2581	43.69	40.72	329	18.36	16.56	33499	128.53	123.10
6	Dakshin Dinajpur	15796	43.11	42.68	1111	17.65	13.74	214	11.52	11.02	17121	72.28	67.44
7	Darjiling	11486	27.08	26.20	3710	73.86	63.70	730	52.22	46.90	15926	153.15	136.80
8	Howrah	43822	108.64	105.56	5362	109.05	95.57	839	42.79	35.57	50023	260.49	236.70
9	Hugli	25520	61.79	58.55	5492	103.90	86.65	1079	51.41	41.88	32091	217.10	187.09
10	Jalpaiguri	26976	56.82	55.92	2710	49.95	39.27	448	28.94	23.20	30134	135.72	118.39
11	Jhargram	2583	7.12	6.54	985	21.01	14.84	288	16.05	12.54	3856	44.18	33.92
12	Kalimpong	196	0.55	0.55	33	0.69	0.69	15	0.82	0.82	244	2.06	2.06
13	Kolkata	24163	61.80	57.70	10557	207.92	187.44	2816	185.66	165.74	37536	455.37	410.89
14	Maldah	30884	78.13	77.35	2406	37.03	32.04	554	21.95	19.55	33844	137.10	128.94
15	Murshidabad	52488	142.97	142.02	4297	61.46	47.33	1009	35.68	27.85	57794	240.12	217.19
16	Nadia	31477	85.83	84.60	3634	59.94	48.86	735	37.71	30.26	35846	183.47	163.71
17	North 24 Parganas	43410	113.11	108.12	8690	146.52	115.45	2037	103.28	82.85	54137	362.91	306.41
18	Other	12824	35.94	35.94	1010	24.71	24.66	220	14.91	14.91	14054	75.56	75.51
19	Paschim Medinipur	18328	47.94	45.90	3608	63.59	49.42	1073	48.19	40.87	23009	159.72	136.19
20	PURBA BARDHAMAN	14044	40.15	40.04	2452	46.08	42.37	738	39.12	37.27	17234	125.35	119.69
21	Purba Medinipur	25700	71.37	70.65	3744	53.12	47.89	693	29.87	25.86	30137	154.36	144.39
22	Puruliya	3331	6.87	6.52	1496	20.90	18.63	325	14.72	13.17	5152	42.50	38.32
23	South 24 Parganas	28436	78.04	75.85	5114	76.19	55.71	1004	34.85	27.81	34554	189.07	159.37
24	Uttar Dinajpur	23978	57.15	56.96	1934	31.52	25.94	257	16.10	14.77	26169	104.78	97.67
	Total	528210	1351.08	1318.63	88175	1624.70	1397.57	18056	956.66	824.05	634441	3932.43	3540.24



❖ STAND-UP INDIA (SUI)

SUI scheme facilitates bank loans between Rs. 10 lakh and Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects.

SUI Loans have been extended to 8203 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1065.85 crore as on 30.09.2020.

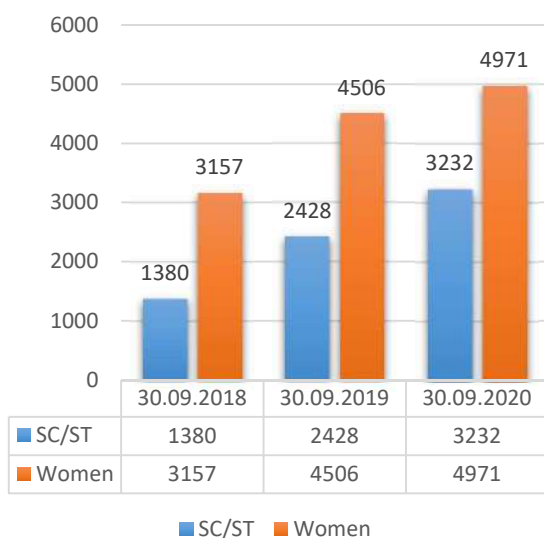
Summarized progress report under Stand up India scheme in West Bengal as on 30.09.2020 is given hereunder along with comparative figure for 3 years. The addition of 594 beneficiaries in the current fiscal against a base of 7609 loanees (as on 31-03-2020) is a positive development and the banks should carry forward the momentum.

Cumulative position

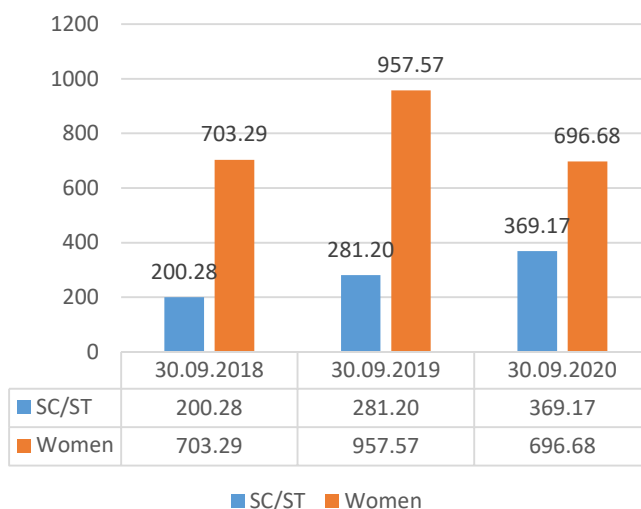
As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.18	1282	2900	4182	180.82	707.40	888.22
30.09.18	1380	3157	4537	200.28	703.29	903.57
31.03.19	1806	4213	6019	238.52	905.44	1143.96
30.09.19	2428	4506	6934	281.20	957.57	1238.77
31.03.20	2966	4643	7609	388.60	713.32	1101.91
30.09.20	3232	4971	8203	369.17	696.68	1065.85

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction loans are impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. It is also observed that the banks are not updating the Sul Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

Stand up India loans given to SC/ST & Women (No.)



Stand up India Outstanding Amount (in Cr.)



STAND UP INDIA PROGRESS REPORT AS ON 30.09.2020									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	328	185	534	229	763	56.70	24.12	80.82
2	Bank of India	382	281	1191	1477	2668	150.21	248.61	398.82
3	Bank of Maharashtra	32	30	10	35	45	1.10	5.25	6.35
4	Canara Bank	425	30	110	208	318	14.50	15.90	30.40
5	Central Bank of India	322	32	21	38	59	2.94	6.17	9.11
6	Indian Bank	601	219	63	274	337	9.27	46.52	55.79
7	IOB	153	55	18	84	102	2.74	12.52	15.26
8	PNB	1258	971	1088	1273	2361	108.60	200.10	308.70
9	Punjab & Sind Bank	41	30	29	13	42	3.62	1.24	4.86
10	SBI	1288	778	58	60	118	10.07	9.49	19.56
11	UCO	377	85	54	228	282	2.78	22.32	25.10
12	Union Bank of India	184	82	10	197	207	1.24	16.07	17.31
Total PSU		5495	2778	3186	4116	7302	363.77	608.31	972.08
13	Axis Bank	303	1	0	1	1	0.00	0.50	0.50
14	Bandhan Bank	403	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
17	Federal Bank	30	1	0	1	1	0.00	0.10	0.10
18	HDFC Bank	229	95	8	192	200	0.88	23.61	24.49
19	ICICI	245	30	0	46	46	0.00	6.61	6.61
20	IDBI	96	40	7	83	90	0.39	9.28	9.67
21	IDFC	15	0	0	0	0	0.00	0.00	0.00
22	Indusind Bank	80	0	0	5	5	0.51	0.00	0.51
23	Jana Small Finance Bank	27	0	0	0	0	0.00	0.00	0.00
24	Karnataka Bank Ltd.	20	20	13	499	512	1.41	43.57	44.98
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
27	Lakshmi Vilas Bank	4	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	17	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
33	Utkarsh Small Finance Bank	2	0	0	0	0	0.00	0.00	0.00
34	YES Bank	26	0	0	0	0	0.00	0.00	0.00
Total PVT		1661	187	28	827	855	3.19	83.67	86.86
35	BGVB (PNB)	587	35	17	26	43	2.09	4.48	6.57
36	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
37	UBKGB (CBI)	142	3	1	2	3	0.12	0.22	0.34
Total RRB		959	38	18	28	46	2.21	4.70	6.91
38	WB State Co-Op Bank Ltd.	363	0	0	0	0	0.00	0.00	0.00
39	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		374	0	0	0	0	0.00	0.00	0.00
Grand Total		8489	3003	3232	4971	8203	369.17	696.68	1065.85

❖ PMEGP loans

Position of PMEGP for the last 3 program years and during April-September, 2020 quarter in the corresponding financial years are given hereunder: (Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.18	18497	471.11	2326	69.71	1095	34.52
30.09.18	4412	123.26	771	23.18	974	30.40
31.03.19	11886	368.69	1912	66.90	2238	72.93
30.09.19	7301	243.41	745	28.71	783	29.78
31.03.20	15124	516.39	2280	91.00	2135	83.48
30.09.20	3803	131.94	689	25.62	714	28.81

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a source of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign during the first half of the fiscal as well. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME. It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to these target group in worthwhile manner. Attention of the bankers is drawn to the circular no PMEGP/Policy/2018-19 dated 07.06.2018 for extending need-based credit (upto Rs.100.00 lakh for manufacturing unit & Rs.25.00 lakh for servicing units).

Bank wise PMEGP loan performance from 01.04.2020 to 30.09.2020													
(Amount in Crore)													
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disb	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Bank of Baroda	161	7.69	27	1.49	27	1.11	25	1.27	110	4.59	0	0.00
2	Bank of India	249	9.40	21	0.87	30	1.12	96	4.27	131	4.08	0	0.00
3	Bank of Maharashtra	1	0.01	0	0.00	2	0.05	0	0.00	1	0.01	0	0.00
4	Canara Bank	229	8.06	45	1.81	37	1.48	184	5.54	18	0.84	0	0.00
5	Central Bank of India	229	6.65	40	1.30	39	1.36	86	2.64	103	2.77	2	0.08
6	Indian Bank	381	12.33	33	1.27	33	0.88	116	4.17	244	7.18	1	0.03
7	Indian Overseas Bank	76	2.68	15	0.69	15	0.55	40	1.12	24	0.98	0	0.00
8	Punjab & Sind Bank	12	0.29	7	0.21	9	0.25	1	0.02	4	0.10	0	0.00
9	Punjab National Bank	823	30.02	136	5.46	279	12.21	422	14.11	284	11.20	3	0.12
10	State Bank of India	733	22.09	130	3.96	22	0.72	497	13.77	114	3.80	1	0.03
11	UCO Bank	165	5.00	30	0.47	30	0.62	84	2.29	48	2.13	0	0.00
12	Union Bank of India	75	2.21	6	0.08	9	0.17	5	0.11	63	1.92	0	0.00
	PSUs total	3134	106.42	490	17.61	532	20.52	1556	49.33	1144	39.59	7	0.25
13	Axis Bank	4	0.19	0	0.00	0	0.00	0	0.00	4	0.19	0	0.00
14	Bandhan Bank	10	0.29	0	0.00	0	0.00	0	0.00	10	0.29	0	0.00
15	HDFC Bank	9	0.18	0	0.00	0	0.00	0	0.00	9	0.18	0	0.00
16	ICICI Bank	2	0.11	1	0.09	0	0.00	0	0.00	1	0.03	0	0.00
17	IDBI Bank	77	4.96	30	2.32	32	2.49	22	1.65	39	2.00	1	0.09
18	Karnataka Bank	2	0.04	0	0.00	0	0.00	1	0.01	1	0.04	0	0.00
	PVTs Total	104	5.78	31	2.40	32	2.49	23	1.66	64	2.72	1	0.09
19	BGVB (PNB)	248	6.21	42	1.14	30	0.73	158	3.58	57	1.58	0	0.00
20	PBGB (UCO)	1	0.05	0	0.00	0	0.00	0	0.00	1	0.05	0	0.00
21	UBKGB (CBI)	113	2.83	30	0.78	13	0.34	6	0.17	79	1.90	1	0.04
	RRBs Total	362	9.09	72	1.92	43	1.07	164	3.75	137	3.53	1	0.04
22	WB State Co-Op Bank	203	10.65	96	3.69	107	4.73	32	2.13	157	7.90	0	0.00
	Grand Total	3803	131.94	689	25.62	714	28.81	1775	56.87	1502	53.74	9	0.38

Exemption of EDP Training to disburse the loan under PMEGP: As a special dispensation for accelerating the pace of deployment of credit, Ministry of MSME vide Circular No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 30.09.2020. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2019-20. Department will ensure completion of the EDP training for these cases by 31.12.2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate awareness may be created.

District wise PMEGP loan performance from 01.04.2020 to 30.09.2020													
												(Amount in Crore)	
Sr. No.	District Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Returned by Bank		Pending at Bank		Pending for MM Disb	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Alipurduar	205	7.14	64	1.81	30	0.75	97	3.66	46	1.67	2	0.11
2	Bankura	80	1.99	16	0.26	24	0.49	28	0.61	47	1.23	0	0.00
3	Bardhaman	106	3.31	30	1.00	18	0.41	53	1.50	38	1.28	0	0.00
4	Birbhum	83	2.00	29	0.74	26	0.52	43	0.94	17	0.44	1	0.01
5	Coochbehar	292	8.38	36	0.96	28	0.91	165	4.80	96	2.68	0	0.00
6	Darjeeling	109	2.72	24	0.64	25	0.62	33	0.78	58	1.50	0	0.00
7	Hooghly	10	0.36	8	0.30	6	0.08	6	0.15	1	0.06	0	0.00
8	Howrah	55	1.84	4	0.10	13	0.37	25	0.76	24	0.75	0	0.00
9	Jalpaiguri	239	6.11	17	0.49	6	0.22	110	2.89	112	2.75	0	0.00
10	Jhargram	5	0.20	4	0.17	4	0.17	3	0.14	2	0.06	0	0.00
11	Kalimpong	10	0.24	3	0.04	0	0.00	5	0.12	5	0.12	0	0.00
12	Kolkata	69	1.41	17	0.28	1	0.01	25	0.46	28	0.63	0	0.00
13	Maldah	108	3.48	23	0.81	20	0.61	45	1.28	43	1.52	0	0.00
14	Medinipur East	523	23.54	177	8.16	237	11.29	190	7.12	238	11.10	0	0.00
15	Murshidabad	371	12.99	40	1.45	60	2.21	173	4.73	136	5.18	0	0.00
16	Nadia	76	4.12	45	2.82	62	4.20	28	1.27	27	1.38	0	0.00
17	North Dinajpur	26	0.93	5	0.12	2	0.08	10	0.22	16	0.71	0	0.00
18	North 24 Parganas	775	21.60	42	1.48	66	2.46	447	12.08	273	7.77	4	0.11
19	Paschim Burdwan	19	0.65	2	0.06	4	0.10	9	0.27	8	0.32	0	0.00
20	Paschim Medinipur	83	3.35	17	0.76	28	1.11	32	1.01	39	1.98	0	0.00
21	Purulia	92	2.93	14	0.34	8	0.35	33	0.55	50	2.08	1	0.06
22	South Dinajpur	72	4.00	15	0.71	10	0.46	37	2.31	21	1.00	0	0.00
23	South 24 Parganas	395	18.64	57	2.14	36	1.41	179	9.22	177	7.53	1	0.09
	Total	3803	131.93	689	25.62	714	28.81	1776	56.86	1502	53.74	9	0.38

❖ SVSKP loans

The first meeting of SVSKP sub-committee was held on 22.01.2020. The major action points as circulated under Ref. No. 107-SH/2020 dated 28.01.2020 are as follows.

- Joint inspections with Block Supervisors/ Prakaalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Deptt with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by 30.09.2020.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis.

Performance of SVSKP for past 3 years and during April-September, 2020 quarter of the corresponding financial years:
(Amount in Crore)

During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2017-2018	95049	47944	1255.48	42474	330.98	3316	24.20
01.04.2018 to 30.09.2018	55818	21140	582.46	12375	56.80	8765	67.67
2018-2019	100684	44305	1200.01	41575	327.60	8119	62.19
01.04.2019 to 30.09.2019	21031	8130	225.86	0	0.00	0	0.00
2019-2020	32607	17180	467.59	19885	150.03	5110	37.05
01.04.2020 to 30.09.2020	23	145	4.26	297	4.09	2044	20.28

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes have been made for projects upto Rupees One lakh, there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount. Since the subsidy amount is capped at Rs. 90000/- and most of the loans proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the projects. In case of bigger loan projects, the banks may enhance the bank loan portion accordingly. District wise performance report of SVSKP loans upto 30.09.2020 are as follows,

District wise performance report (Urban+Rural) of SVSKP loans from 01.04.2020 to 30.09.2020											
(Amount in Crore)											
Sr. No.	District	No. of Cases		Project cost involved in sanctioned cases	Subsidy involved in sanctioned cases	Subsidy Released		Disbursement		Pending with Bank for Disbursement	
		Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0.00	109	1.27	78	0.81	31	0.47
2	Bankura	0	37	0.87	0.26	5	0.04	0	0.00	5	0.04
3	Birbhum	0	0	0.00	0.00	170	0.94	0	0.00	170	0.94
4	Coochbehar	0	0	0.00	0.00	146	1.12	0	0.00	146	1.12
5	Dakshin 24 Pargana	0	0	0.00	0.00	137	1.25	0	0.00	137	1.25
6	Dakshin Dinajpur	0	0	0.00	0.00	19	0.16	0	0.00	19	0.16
7	Darjeeling	23	0	0.00	0.00	9	0.10	0	0.00	9	0.10
8	Hooghly	0	0	0.00	0.00	244	3.66	0	0.00	244	3.66
9	Howrah	0	0	0.00	0.00	231	1.79	0	0.00	231	1.79
10	Jalpaiguri	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
11	Jhargram	0	6	0.13	0.04	20	0.30	0	0.00	20	0.30
12	Kalimpong	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
13	Kolkata	0	0	0.00	0.00	1	0.02	0	0.00	1	0.02
14	Malda	0	0	0.00	0.00	80	0.99	0	0.00	80	0.99
15	Murshidabad	0	0	0.00	0.00	202	2.03	0	0.00	202	2.03
16	Nadia	0	0	0.00	0.00	81	0.74	0	0.00	81	0.74
17	Paschim Bardhaman	0	0	0.00	0.00	46	0.21	0	0.00	46	0.21
18	Paschim Medinipur	0	0	0.00	0.00	219	3.29	219	3.29	0	0.00
19	Purba Bardhaman	0	102	3.26	0.98	258	3.14	0	0.00	258	3.14
20	Purba Medinipur	0	0	0.00	0.00	139	1.37	0	0.00	139	1.37
21	Purulia	0	0	0.00	0.00	108	1.04	0	0.00	108	1.04
22	Uttar 24 Parganas	0	0	0.00	0.00	117	0.93	0	0.00	117	0.93
23	Uttar Dinajpur	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	Total	23	145	4.26	1.28	2341	24.37	297	4.09	2044	20.28

Year wise performance report of SVSKP (since inception) as on 30.09.2020 are as follows,

Year	Sponsored	Sanctioned	Subsidy released		Disbursement		Pending	
	No.	No.	No.	Amount	No.	Amount	No.	Amount
2018-19	107444	47228	42746	340.41	39646	318.36	2675	19.10
2019-20	44956	24493	19885	150.00	11021	88.09	8864	61.91
2020-21 (Sept, 20)	23	145	2341	24.37	297	4.09	2044	20.28

AGENDA-7

Progress in SHG-NRLM, DAY-NULM & JLG Finance:

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 5 years as per WBSRLM data base are given below: -

Financial Year	Target (No)		Achievement-Deposit Linked Number only	(Amt. Rs. in Crore)	
				Achiev. Credit Linked as on September, 2020 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	175815	96309	200967	2084.08
30.09.16	150000	250018	51747	100135	1312.13
31.03.17	150000	250018	102392	224884	3329.81
30.09.17	150000	400000	51926	131269	2046.20
31.03.18	150000	400000	134715	444327	8155.97
30.09.18	150000	572874	63087	160136	3474.08
31.03.19	150000	572874	153765	523235	11368.90
30.09.19	150000	578652	48543	295051	3818.66
31.03.20	150000	578652	102442	538259	9191.07
30.09.20	150000	613960	55965	366169	3629.08

The total physical target of credit linkage for the State as a whole was 613960 SHGs with targeted amount of Rs.15006 crore disbursement for FY 2020-21 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of September, 2020, disbursed credit linkage of SHG stood at Rs. 3629.08 crore (24% of financial target) covering 366169 nos. of groups (60% of physical target) as against Credit Linkage of Rs. 3818.66 crore covering 295051 no of groups at the end of September, 2019. The banks are requested to complete the disbursement process in order to achieve the target by March, 2021.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 30.09.2020 stood at Rs. 10061.41 crore covering 731937 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated which was advocated several times at SLBC forum.

With West Bengal at the forefront of the SHG movement with a very low level of NPA below 1.70% amounting Rs. 175.82 crore including SGSY (After NRLM it has come down to Rs. 113.78 crore) the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Banks were also advised that with the easing of the lockdown norms, the services of the CSP-BLs / Bank Sakhis for credit linkage works in the branches as was done in the pre COVID period.

It was also opined that the Banks are to allow & encourage SHGs for availing working capital finance only. Cash credit facility also increases credit absorption power of the SHGs.

The field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Bank wise performance DAY-NRLM for April-September, 2020 is furnished in Annexure.

BANK WISE ACHIEVEMENT OF SHG CREDIT LINKAGE UNDER NRLM AS ON SEPTEMBER 30, 2020												
(Amount in Crore)												
Sl. No.	Name of the Bank	Target for 2020-21		Sanctioned		Disbursed		Average disbursement	% of disbursement against SLBC target		Pending	
		No	Amount	No	Amount	No	Amount	Amount	No	Amount	No	Amount
1	Bank of Baroda	6717	162.81	1954	43.91	3027	12.43	0.41	45.06	7.64	862	16.96
2	Bank of India	19497	485.79	5225	113.11	7885	77.32	0.98	40.44	15.92	2371	49.79
3	Canara Bank	13355	319.73	4205	93.75	3911	35.91	0.92	29.28	11.23	908	19.38
4	Central Bank of India	32819	846.47	9296	216.65	15227	207.81	1.36	46.40	24.55	3028	73.65
5	Indian Bank	50708	1297.13	9516	230.54	23170	192.34	0.83	45.69	14.83	7155	166.60
6	Indian Overseas Bank	2653	65.90	888	19.12	633	7.01	1.11	23.86	10.63	184	4.43
7	Punjab National Bank	106977	2722.51	20797	475.37	110307	271.10	0.25	103.11	9.96	14208	335.26
8	State Bank of India	86111	2339.38	23880	559.32	37333	557.29	1.49	43.35	23.82	9406	213.49
9	Union Bank of India	8417	198.79	1465	32.92	345	3.21	0.93	4.10	1.61	1254	27.75
10	Uco Bank	24926	624.40	5784	138.59	23018	49.28	0.21	92.35	7.89	1099	25.81
	PSB total	352180	9062.91	83010	1923.28	224856	1413.69	0.63	63.85	15.60	40475	933.12
11	Bandhan Bank	16	0.24	0	0.00	0	0.00	#DIV/0!	0.00	0.00	0	0.00
12	HDFC	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0	0.00
13	ICICI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0	0.00
14	IDBI	269	5.45	96	2.08	79	0.59	0.75	29.37	10.87	0	0.00
	Pvt. Bank total	285	5.69	96	2.08	79	0.59	0.75	27.72	10.41	0	0.00
15	BGVB	112220	2889.25	34293	864.59	69106	850.78	1.23	61.58	29.45	7364	189.78
16	PBGB	58477	1593.44	13999	429.04	21809	692.80	3.18	37.30	43.48	355	9.67
17	UBKGB	28031	764.12	9047	229.61	23418	297.37	1.27	83.54	38.92	1524	36.91
	RRB Total	198728	5246.81	57339	1523.23	114333	1840.95	1.61	57.53	35.09	9243	236.36
18	Co-Operative Bank	62767	691.54	26901	373.85	26901	373.85	1.39	42.86	54.06	332	4.40
	Co-Op Bank total	62767	691.54	26901	373.85	26901	373.85	1.39	42.86	54.06	332	4.40
	Grand Total	613960	15006.94	167346	3822.43	366169	3629.08	0.99	59.64	24.18	50050	1173.88

DISTRICT WISE ACHIEVEMENT OF SHG CREDIT LINKAGE UNDER NRLM AS ON SEPTEMBER 30, 2020													
(Amount in Crore)													
Sl. No.	Name of the District	Target for 2020-21		Sanctioned		Disbursed		Average disbursement	% of disbursement against SLBC target		Pending		Outstanding
		No	Amount	No	Amount	No	Amount	Amount	No	Amount	No	Amount	No
1	Alipurduar	14100	395.77	3935	92.47	8370	84.40	1.01	59.36	21.33	836	18.69	17136
2	Bankura	29088	762.77	6774	174.82	17904	180.01	1.01	61.55	23.60	2529	65.37	42531
3	Birbhum	50960	1314.49	6763	183.57	18979	294.66	1.55	37.24	22.42	536	11.16	52939
4	Coochbehar	23462	642.98	8082	189.45	19231	188.33	0.98	81.97	29.29	2427	54.71	41471
5	Dakshin Dinajpur	15175	439.65	2471	58.18	8191	67.17	0.82	53.98	15.28	2975	80.34	18209
6	Darjeeling	2970	79.14	1123	26.78	2489	36.28	1.46	83.80	45.84	47	1.76	3758
7	Howrah	22395	594.33	7288	216.76	10560	163.48	1.55	47.15	27.51	1148	29.91	27710
8	Hooghly	22002	609.59	6583	171.87	15457	173.91	1.13	70.25	28.53	2273	60.71	30810
9	Jalpaiguri	23493	632.06	5203	131.50	13705	118.00	0.86	58.34	18.67	1680	40.63	28388
10	Jhargram	8661	227.20	2217	49.96	6000	37.61	0.63	69.28	16.55	1230	28.64	12584
11	Kalimpong	1378	38.02	495	12.74	1157	16.80	1.45	83.96	44.20	10	0.20	2186
12	Malda	37084	846.72	5904	138.67	19990	148.22	0.74	53.90	17.50	6602	153.23	42119
13	Murshidabad	38008	914.45	9893	208.38	29206	192.39	0.66	76.84	21.04	3100	67.61	61139
14	Nadia	24174	631.08	3935	85.63	19468	125.20	0.64	80.53	19.84	2940	80.22	36943
15	North 24 Parganas	38005	1096.44	11310	258.69	21617	135.42	0.63	56.88	12.35	1049	23.08	49305
16	Paschim Bardhaman	7339	144.72	2769	53.76	3104	43.27	1.39	42.29	29.90	64	0.96	7175
17	Paschim Medinipur	32871	841.99	12889	318.71	23438	182.62	0.78	71.30	21.69	1126	24.55	43765
18	Purba Bardhaman	33038	889.40	7891	217.94	15122	305.56	2.02	45.77	34.36	723	15.00	42573
19	Purba Medinipur	42328	1255.18	13551	362.48	30855	341.85	1.11	72.90	27.24	2473	58.03	55287
20	Purulia	20472	467.34	7789	169.88	13202	74.33	0.56	64.49	15.90	8065	176.99	27315
21	Siliguri M.P.	7478	210.82	2031	55.93	4336	41.81	0.96	57.98	19.83	399	9.27	8086
22	South 24 Parganas	42602	929.44	8403	194.84	23232	202.67	0.87	54.53	21.81	5364	112.56	53439
23	Uttar Dinajpur	14110	351.86	3146	75.57	13655	101.23	0.74	96.78	28.77	2454	60.26	27069
	Total	551193	14315.41	140445	3448.58	339268	3255.23	0.96	61.55	22.74	50050	1173.88	731937
24	Co-Op Bank	62767	691.54	26901	373.85	26901	373.85	1.39	42.86	54.06			
	Grand Total	613960	15006.94	167346	3822.43	366169	3629.08	0.99	59.64	24.18			

Bank wise Outstanding vis-à-vis NPA as on 30.09.2020							
(Amount in Crore)							
Sr .No	Bank Name	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11178	93.68	94	0.45	0.84	0.48
2	Bank of India	20437	239.81	59	0.28	0.29	0.12
3	Bank of Maharashtra	10	0.11	0	0.00	0.00	0.00
4	Canara Bank	14643	185.96	326	1.18	2.23	0.63
5	Central Bank of India	40201	562.08	619	1.95	1.54	0.35
6	Indian Bank	91157	797.16	395	3.16	0.43	0.40
7	Indian Overseas Bank	2773	30.99	1	0.01	0.04	0.02
8	Punjab & Sind Bank	101	1.01	0	0.00	0.00	0.00
9	Punjab National Bank	137375	1412.76	557	3.25	0.41	0.23
10	State Bank of India	93634	1348.19	2,758	13.57	2.95	1.01
11	UCO Bank	29794	377.11	1,074	8.72	3.60	2.31
12	Union Bank of India	8735	85.96	235	0.76	2.69	0.89
	PSUs Total	450038	5134.82	6118	33.32	1.36	0.65
13	HDFC Bank	9	0.09	0	0.00	0.00	0.00
14	ICICI Bank	1	0.00	1	0.00	100.00	100.00
15	IDBI Bank	1495	11.92	6	0.04	0.40	0.32
	PVts Total	1505	12.02	7	0.04	0.47	0.33
16	BGVB (PNB)	165050	2622.91	3,101	35.20	1.88	1.34
17	PBGB (UCO)	72167	1549.05	3,750	44.49	5.20	2.87
18	UBKGB (CBI)	42958	738.27	57	0.67	0.13	0.09
	RRBs Total	280175	4910.22	6908	80.36	2.47	1.64
19	WB State Co-Op Bank	219	4.35	8	0.06	3.65	1.35
	Co-Op Total	219	4.35	8	0.06	3.65	1.35
	Grand Total	731937	10061.41	13041	113.79	1.78	1.13

Sanction Limit for SHGs under NRLMs

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders Despite repeated rejoinders & discussions at SLBC Sub Committee meetings, it was informed that some of the banks are yet to follow the said resolution adopted by SLBC.

SLBC reiterates that the latest RBI Master Direction FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20 dated 01-07-2019 also stipulates that "Drawing Power for the 1st year will be 6 times of the existing corpus or minimum of Rs.1 lakh whichever is higher". With the inclusion of the RF of Rs.10000/- along with the additional grant of Rs.5000/- for all SHGs under Jagoo scheme of GoWB to the mentioned qualifying deposits/interests it is obvious that the Corpus will be in excess of Rs.25000/-, required for sanction of loan of Rs.1.50 lakh. With West Bengal at the forefront of the SHG movement with a very low level of NPA below 2%, the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Dual Authentication status

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts.

The way forward is creation of customer Ids for the authorized SHG office bearers for mapping with the BC channel accordingly. This requires adjustment of the application used by the BCs. Biometric Authentication will also rule out the element of mistakes besides providing doorstep banking facility to the group.

E- Shakti portal of NABARD

E-Shakti project was launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal.

It is now being extended to 10 other districts namely **Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum** and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17700 beneficiaries (both Individual, Groups & SHGs) for the FY 2020-21.

At the end of September, 2020, 1108 SEP-Individual proposals are sponsored to banks, out of which only 284 cases have so far been sanctioned & 277 cases have been disbursed. Only 78 proposals under SEP-Groups are sponsored to the banks, out of which only 33 cases have so far been sanctioned & 33 cases have been disbursed while 3079 proposals have been sponsored under SHG Credit Linkage, out of which 2338 cases have been sanctioned & 2598 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the 1st quarter of the last 3 FY:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2017-2018	21532	10662	5596	79.47
01.04.18-30.09.18	21750	9845	2687	36.79
2018-2019	22390	11859	6925	101.16
01.04.19-30.09.19	22390	8609	3903	60.67
2019-2020	22390	13967	8344	120.30
01.04.20-30.09.20	17700	4265	2908	37.11

In the Sub Committee meeting, it was informed regarding the initiatives taken by SUDA in promoting the self-employment scope for vendors, retailers in the urban localities and requested the banks to dispose of the pending proposals for the SHGs & the individuals under NULM on an urgent basis.

Also, the common loan application form (as per IBA approved format) is to be used by the Deptt from September, 19 onwards. Further Common Loan Application form as prescribed by IBA are to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.

Bankwise performance report of SHG, SEP-1, SEP-G under DAY NULM as on September-2020 for FY 2020-21																										
(No. in Actuals, Amount in Crore)																										
Sr. No.	Name of the Bank	SHG Credit Linkage									SEP-1									SEP-G						
		Active SHGs	Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending	Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending	Target for FY 20-21		Appl. Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		Cases pending
			No.	Amount		No.	Amount	No.	Amount		No.	Amount		No.	Amount	No.	Amount		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	2469	658	9.87	193	124	1.62	139	1.82	382	212	3.18	361	110	1.14	101	1.05	128	30	0.45	8	3	0.02	3	0.02	1
2	Bank of India	3756	864	12.96	232	233	3.05	235	3.08	302	284	4.26	133	7	0.07	6	0.06	124	22	0.33	0	0	0.00	0	0.00	0
3	Canara Bank	1552	475	7.13	225	191	2.50	180	2.36	92	125	1.88	25	2	0.02	2	0.02	85	14	0.21	0	0	0.00	0	0.00	0
4	Central Bank of India	2144	431	6.47	82	50	0.65	99	1.30	264	155	2.33	16	0	0.00	0	0.00	42	14	0.21	0	0	0.00	0	0.00	0
5	Indian Bank	10129	2109	31.64	229	125	1.64	174	2.28	1154	607	9.11	158	39	0.40	39	0.40	386	58	0.87	15	5	0.04	5	0.04	0
6	Indian Overseas Bank	1540	299	4.49	43	34	0.45	39	0.51	147	80	1.20	10	3	0.03	3	0.03	14	7	0.11	7	2	0.01	2	0.01	0
7	Punjab & Sind Bank	314	57	0.86	33	26	0.34	26	0.34	59	13	0.20	0	0	0.00	0	0.00	1	1	0.02	0	0	0.00	0	0.00	0
8	Punjab National Bank	16422	2968	44.52	610	526	6.88	567	7.42	1389	835	12.53	67	18	0.19	18	0.19	444	55	0.83	11	4	0.03	4	0.03	0
9	State Bank of India	7311	1459	21.89	272	260	3.40	267	3.49	501	411	6.17	43	5	0.05	7	0.07	246	67	1.01	0	0	0.00	0	0.00	0
10	Syndicate Bank	739	203	3.05	71	41	0.54	54	0.71	66	71	1.07	19	0	0.00	0	0.00	12	5	0.08	0	0	0.00	0	0.00	0
11	UCO Bank	3888	1031	15.47	285	280	3.66	302	3.95	457	350	5.25	35	27	0.28	28	0.29	38	38	0.57	34	11	0.08	11	0.08	1
12	Union Bank of India	2934	523	7.85	52	26	0.34	43	0.56	279	188	2.82	40	27	0.28	27	0.28	49	20	0.30	0	0	0.00	0	0.00	0
Total of PSUs		53198	11077	166.16	2327	1916	25.08	2125	27.81	5092	3331	49.97	907	238	2.47	231	2.39	1569	331	4.97	75	25	0.18	25	0.18	2
13	IDBI Bank	1700	829	12.44	1	13	0.17	14	0.18	59	46	0.69	2	0	0.00	0	0.00	4	9	0.14	0	0	0.00	0	0.00	0
Total of PVTs		1700	829	12.44	1	13	0.17	14	0.18	59	46	0.69	2	0	0.00	0	0.00	4	9	0.14	0	0	0.00	0	0.00	0
14	BGVB (UBI)	2674	490	7.35	124	173	2.26	149	1.95	74	173	2.60	163	45	0.47	45	0.47	10	22	0.33	2	6	0.04	6	0.04	1
15	PBGB (UCO)	773	153	2.30	44	35	0.46	97	1.27	17	25	0.38	2	1	0.01	1	0.01	2	4	0.06	1	0	0.00	0	0.00	0
16	UBKGB (CBI)	1286	238	3.57	82	86	1.13	102	1.34	23	32	0.48	1	0	0.00	0	0.00	4	7	0.11	0	0	0.00	0	0.00	0
Total of RRBs		4733	881	13.22	250	294	3.85	348	4.55	114	230	3.45	166	46	0.48	46	0.48	16	33	0.50	3	6	0.04	6	0.04	1
17	W.B. St. Co-op Bk	3251	813	12.20	501	115	1.51	111	1.45	119	93	1.40	33	0	0.00	0	0.00	3	27	0.41	0	2	0.01	2	0.01	0
Total of Co-Op		3251	813	12.20	501	115	1.51	111	1.45	119	93	1.40	33	0	0.00	0	0.00	3	27	0.41	0	2	0.01	2	0.01	0
Grand Total		62882	13600	204.00	3079	2338	30.60	2598	34.01	5384	3700	55.50	1108	284	2.95	277	2.87	1592	400	6.00	78	33	0.23	33	0.23	3

Districtwise performance report of SHG, SEP-1, SEP-G under DAY NULM as on September -2020 for FY 2020-21																												
(No. in Actuals, Amount in Lakh)																												
Sr. No.	Name of the District	Active SHGs	SHG Credit Linkage								SEP-1										SEP-G							
			Target for FY 20-21		Appl. Sponsored	Loan Sanctioned		Loan Disbursed		Cases pending	Target for FY 20-21		Appl. Sponsored	Loan Sanctioned		Loan Disbursed		Cases pending	Target for FY 20-21		Appl. Sponsored	Loan Sanctioned		Loan Disbursed		Cases pending		
			No.	Amount		No.	Amount	No.	Amount		No.	Amount		No.	Amount	No.	Amount		No.	Amount		No.	Amount	No.	Amount			
1	Alipurduar	539	140	2.10	1	7	0.09	5	0.07	0	45	0.68	1	0	0.00	0	0.00	1	8	0.12	0	0	0.00	0	0.00	0		
2	Bankura	2110	325	4.88	163	141	1.85	131	1.71	151	49	0.74	18	13	0.13	13	0.13	32	6	0.09	1	0	0.00	0	0.00	1		
3	Birbhum	3378	890	13.35	168	150	1.96	257	3.36	346	222	3.33	96	53	0.55	53	0.55	123	17	0.26	0	0	0.00	0	0.00	0		
4	CoochBehar	1514	480	7.20	205	77	1.01	160	2.09	68	122	1.83	21	1	0.01	1	0.01	14	20	0.30	0	0	0.00	0	0.00	0		
5	Dakshin Dinajpur	1560	474	7.11	115	26	0.34	29	0.38	34	65	0.98	8	1	0.01	1	0.01	9	12	0.18	0	0	0.00	0	0.00	0		
6	Darjeeling	1830	265	3.98	67	91	1.19	89	1.16	80	80	1.20	21	13	0.13	13	0.13	80	8	0.12	0	0	0.00	0	0.00	0		
7	Hooghly	5033	1012	15.18	224	142	1.86	260	3.40	717	322	4.83	118	16	0.17	16	0.17	232	25	0.38	1	0	0.00	0	0.00	0		
8	Howrah	1397	270	4.05	47	66	0.86	67	0.88	229	50	0.75	6	4	0.04	4	0.04	113	3	0.05	0	0	0.00	0	0.00	0		
9	Jalpaiguri	1214	370	5.55	27	0	0.00	0	0.00	59	110	1.65	8	1	0.01	1	0.01	26	9	0.14	0	0	0.00	0	0.00	0		
10	Jhargram	417	70	1.05	41	40	0.52	40	0.52	27	20	0.30	4	1	0.01	1	0.01	0	1	0.02	0	0	0.00	0	0.00	0		
11	Kalimpong	71	30	0.45	14	15	0.20	14	0.18	0	15	0.23	0	0	0.00	0	0.00	6	1	0.02	0	0	0.00	0	0.00	0		
12	Kolkata	1186	150	2.25	0	8	0.10	8	0.10	120	100	1.50	16	0	0.00	0	0.00	85	4	0.06	0	0	0.00	0	0.00	0		
13	Malda	869	200	3.00	356	319	4.18	292	3.82	131	88	1.32	7	1	0.01	1	0.01	6	17	0.26	0	0	0.00	0	0.00	0		
14	Murshidabad	4775	1056	15.84	124	108	1.41	146	1.91	250	290	4.35	225	62	0.64	58	0.60	24	74	1.11	10	5	0.02	5	0.02	0		
15	Nadia	5470	1077	16.16	302	198	2.59	185	2.42	223	244	3.66	52	7	0.07	7	0.07	15	20	0.30	0	0	0.00	0	0.00	0		
16	North 24 Parganas	14115	3148	47.22	8	13	0.17	13	0.17	1515	996	14.94	275	39	0.40	39	0.40	435	70	1.05	31	15	0.09	15	0.09	0		
17	Paschim Burdwan	2426	355	5.33	476	326	4.28	317	4.15	128	58	0.87	21	0	0.00	0	0.00	24	2	0.03	0	0	0.00	0	0.00	0		
18	Paschim Medinipur	3362	881	13.22	181	157	2.05	141	1.85	152	205	3.08	38	1	0.01	1	0.01	81	12	0.18	11	5	0.03	5	0.03	1		
19	Purba Burdwan	2717	484	7.26	246	235	3.08	232	3.05	321	156	2.34	74	58	0.60	55	0.56	105	23	0.35	5	1	0.01	1	0.01	0		
20	Purba Medinipur	3057	565	8.48	107	78	1.02	78	1.02	115	85	1.28	24	3	0.03	3	0.03	56	15	0.23	7	2	0.03	2	0.03	0		
21	Purulia	1156	155	2.33	103	83	1.09	78	1.02	9	80	1.20	11	1	0.01	1	0.01	55	2	0.03	7	2	0.04	2	0.04	1		
22	South 24 Parganas	2945	730	10.95	102	54	0.71	52	0.68	668	167	2.51	44	7	0.07	7	0.07	56	22	0.33	5	3	0.01	3	0.01	0		
23	Uttar Dinajpur	1741	473	7.10	2	4	0.04	4	0.04	41	131	1.97	20	2	0.02	2	0.02	14	29	0.44	0	0	0.00	0	0.00	0		
Grand Total		62882	13600	204.00	3079	2338	30.60	2598	34.01	5384	3700	55.50	1108	284	2.95	277	2.87	1592	400	6.00	78	33	0.23	33	0.23			

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the September quarter of the FY 2020-2021: (Amt, in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
2017-2018	60000	49505	562.87	89879	827.18
01.04.18 – 30.09.18	80000	16457	63.37	116173	967.15
2018-2019	60000	221371	2091.00	221371	2088.19
01.04.19 – 30.09.19	60000	221371	2091.00	221371	2088.19
2019-2020	60000	434749	4755.85	434617	4624.42
01.04.20 – 30.09.20	61000	95070	788.11	92787	779.99

The details Bank wise progress of JLGs as on 30.09.2020 is annexed.

Progress of JLG in FY 2019-2020 as on 30.09.2020								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 30.09.2020)		JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 30.09.2020)		Outstanding position of JLGs as on 30.09.2020	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	12	0.32	12	0.32	60	0.78
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	88	0.88	88	0.88	1293	21.83
5	Central Bank of India	2400	15	0.08	75	0.18	366	2.55
6	Indian Bank	4300	0	0.00	0	0.00	19	0.25
7	IOB	600	0	0.00	0	0.00	0	0.00
8	PNB	9000	5441	20.12	3063	13.21	64911	131.77
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	SBI	9000	687	2.42	687	2.42	13143	52.47
11	UCO	2700	86	2.15	86	0.79	286	3.00
12	Union Bank of India	1400	0	0.00	0	0.00	2	0.40
Total PSU		36700	6329	25.97	4011	17.80	80080	213.05
13	Axis Bank	1000	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0	0.00	0	0.00	0	0.00
18	HDFC Bank	1800	2000	19.94	2000	19.94	69208	645.09
19	ICICI	800	0	0.00	0	0.00	0	0.00
20	IDBI	500	0	0.00	0	0.00	6	0.04
21	IDFC	500	13159	37.05	13159	37.05	139831	276.20
22	Indusind Bank	0	25892	393.59	25892	393.59	214056	2767.45
23	Jana Small Finance Bank	500	650	8.85	650	8.85	31179	321.47
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	2000	7794	109.10	7794	109.10	136575	964.13
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	3000	31557	167.52	31557	167.52	122543	1326.81
33	Utkarsh Small Finance Bank	1000	1427	4.89	1427	4.89	20801	45.81
34	YES Bank	0	183	2.00	183	2.00	183	2.00
Total PVT		11100	82662	742.95	82662	742.95	734382	6349.00
35	BGVV (PNB)	6000	223	0.34	223	0.34	29659	18.83
36	PBGB (UCO)	2600	26	0.34	26	0.34	2073	22.39
37	UBKGB (CBI)	1600	0	0.00	35	0.05	3155	10.36
Total RRB		10200	249	0.68	284	0.73	34887	51.58
38	WB State Co-Op Bank Ltd.	3000	5830	18.52	5830	18.52	11350	73.75
39	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00
Total Co-Optv		3000	5830	18.52	5830	18.52	11350	73.75
Grand Total		61000	95070	788.11	92787	779.99	860699	6687.38

AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on Sept 2018, 2019 and 2020 is annexed for comparative review by the House.

Outstanding Position: (Amount Rs in crore)

30.09.2018	31.03.2019	30.09.2019	31.03.2020	30.09.2020
2331.23	2527.60	2273.42	2525.20	2675.72

Comparison of disbursement position during April to Sept of the last four financial year.

Sept, 2017		Sept, 2018		Sept, 2019		Sept, 2020	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
7147	561.63	7450	259.81	16953	662.45	10661	210.81

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
4074.61	202.81	4.98%

With disbursement of Rs. 202.81 crore against annual target of Rs. 4074.61 for FY 2020-21, the achievement is 4.98% which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2020-21.

Housing Loan

The outstanding balance at the end of September 2017, 2018, 2019 and 2020 and the quarter wise break up of disbursement during the last 4 financial year are appended below. All Banks have collectively disbursed Rs. 1459.83 crore in 33230 no of accounts during the period April to June, 2020.

Outstanding Position: (Amount Rs in crore)

30.09.2018	31.03.2019	30.09.2019	31.03.2020	30.09.2020
38210.02	44194.24	47034.13	51079.89	61708.36

Comparison of quarterly disbursement position during the last four financial year.

Sept, 2017		Sept, 2018		Sept, 2019		Sept, 2020	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
34302	3105.08	40646	4105.02	65701	5896.98	46329	4035.99

The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans is also expected to be generated which is essential for growth in volumes.

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
17821.25	4036.01	22.65%

With disbursement of Rs. 4036.01 crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 22.65% which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2020-21.

It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

Progress of Education Loan as on 30.09.2020					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	806	44.47	2835	125.20
2	Bank of India	710	6.64	4643	129.40
3	Bank of Maharashtra	27	2.70	792	24.39
4	Canara Bank	775	9.29	4067	162.91
5	Central Bank of India	565	7.45	2566	108.90
6	Indian Bank	311	4.19	6864	190.08
7	IOB	82	0.93	961	23.97
8	PNB	1371	25.83	13897	580.58
9	Punjab & Sind Bank	5	0.50	232	80.00
10	SBI	4423	85.89	19285	854.61
11	UCO	427	4.92	2545	65.15
12	Union Bank of India	455	7.40	2492	146.75
Total PSU		9957	200.21	61179	2491.94
13	Axis Bank	71	3.19	980	76.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
17	Federal Bank	9	0.24	40	2.32
18	HDFC Bank	96	1.50	2333	56.36
19	ICICI	17	2.40	291	12.99
20	IDBI	137	1.69	638	21.12
21	IDFC	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	3	0.04	19	0.99
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00
28	Ratnakar Bank Ltd	344	0.94	679	1.50
29	South Indian Bank Ltd.	0	0.00	21	1.12
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	2	0.04
32	Ujjivan Small Finance Bank	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0.00	0	0.00
34	YES Bank	0	0.00	0	0.00
Total PVT		677	10.00	5003	172.44
35	BGVB (PNB)	8	0.08	145	3.32
36	PBGB (UCO)	7	0.40	248	6.00
37	UBKGB (CBI)	7	0.06	87	1.64
Total RRB		22	0.54	480	10.96
38	WB State Co-Op Bank Ltd.	5	0.05	18	0.38
39	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		5	0.05	18	0.38
Grand Total		10661	210.81	66680	2675.72

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.09.2020

(Amount in Crore)

Sr. No.	Bank Name	Housing Loan Outstanding under PMAY CLSS at the end of the Quarter (Since Inception)		Housing Loan Sanction under PMAY CLSS during the Quarter		Housing Loan Disbursed under PMAY CLSS during the Quarter		PMAY CLSS Subsidy Claimed at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Claimed during the Quarter		PMAY CLSS Subsidy Received at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Received during the Quarter	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1259	85.80	512	0.41	512	0.21	1158	23.13	210	4.20	0	0.00	141	2.91
2	Bank of India	2936	351.25	875	65.16	865	61.36	1644	80.11	435	22.12	887	19.55	252	5.86
3	Bank of Maharashtra	116	0.30	0	0.00	0	0.00	116	0.03	0	0.00	116	0.03	0	0.00
4	Canara Bank	268	81.84	175	39.60	63	15.20	261	0.82	63	15.20	142	7.30	63	15.20
5	Central Bank of India	766	1.28	102	0.19	271	0.20	439	10.19	305	7.07	252	3.61	79	1.88
6	Indian Bank	4523	582.31	18	3.93	17	1.75	3629	77.33	901	17.95	3729	78.59	912	17.98
7	IOB	384	59.07	45	7.29	63	7.90	361	45.63	38	5.53	134	1.86	83	1.32
8	PNB	5127	791.62	107	20.32	107	16.37	3812	85.68	0	0.00	2491	55.25	0	0.00
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	13852	2943.41	2218	496.83	2856	578.90	16538	347.89	4123	89.85	11159	237.22	1706	38.82
11	UCO	502	64.93	10	0.11	10	0.08	418	4.61	97	48.76	2	0.00	0	0.00
12	Union Bank of India	282	36.80	25	2.11	20	1.05	205	9.39	16	2.35	99	0.90	32	0.28
Total PSU		30015	4998.61	4087	635.94	4784	683.02	28581	684.81	6188	213.02	19011	404.30	3268	84.25
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	67	6.64	44	4.62	44	4.47	7	0.16	0	0.00	7	0.16	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	ICICI	3387	830.42	318	77.28	321	62.85	0	0.00	1136	23.55	13	0.23	103	0.23
20	IDBI	1211	229.87	73	13.95	73	13.95	756	16.23	116	2.40	640	13.82	0	0.00
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	89	15.61	3	0.52	3	0.52	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	35	13.58	2	0.71	2	0.71	7	1.84	0	0.00	7	1.84	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		4789	1096.11	440	97.09	443	82.51	770	18.22	1252	25.95	667	16.05	103	0.23
35	BGVB (PNB)	25	2.47	0	0.00	0	0.00	25	0.52	2	0.04	24	0.49	6	0.12
36	PBGB (UCO)	31	5.28	1	0.14	2	0.38	26	0.53	4	0.08	0	0.00	12	0.18
37	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	16	0.00	0	0.00	8	0.00	0	0.00
Total RRB		56	7.76	1	0.14	2	0.38	67	1.05	6	0.12	32	0.49	18	0.30
38	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		34860	6102.48	4528	733.17	5229	765.92	29418	704.09	7446	239.09	19710	420.84	3389	84.78

Progress of Housing Loan as on 30.09.2020					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3278	420.90	20207	2712.00
2	Bank of India	1287	108.74	22776	2293.20
3	Bank of Maharashtra	112	82.05	1692	407.83
4	Canara Bank	1279	93.54	11672	1464.51
5	Central Bank of India	2023	67.02	8653	961.52
6	Indian Bank	730	68.74	31087	4149.85
7	IOB	216	26.23	4002	411.85
8	PNB	3317	197.71	100622	8659.62
9	Punjab & Sind Bank	101	22.00	2832	250.00
10	SBI	20979	1811.36	162470	19891.00
11	UCO	1195	100.23	15291	1350.60
12	Union Bank of India	441	69.86	18296	6686.42
Total PSU		34958	3068.38	399600	49238.40
13	Axis Bank	1001	16.00	5773	353.00
14	Bandhan Bank	401	17.12	1539	89.82
15	Catholic Syrian Bank Ltd.	0	0.00	5	0.49
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
17	Federal Bank	69	11.89	1240	215.21
18	HDFC Bank	2532	25.45	15116	1338.04
19	ICICI	1106	649.21	17252	5104.16
20	IDBI	1184	117.54	23220	2987.15
21	IDFC	13	2.02	365	52.38
22	Indusind Bank	0	0.00	7	0.34
23	Jana Small Finance Bank	97	0.67	1632	8.00
24	Karnataka Bank Ltd.	15	5.28	837	171.15
25	Karur Vysya Bank	6	0.61	6	1.57
26	Kotak Mahindra Bank	2	0.03	44	2.21
27	Lakshmi Vilas Bank	0	0.00	0	0.00
28	Ratnakar Bank Ltd	126	0.41	1527	10.94
29	South Indian Bank Ltd.	0	0.00	183	35.76
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	14	1.51
32	Ujjivan Small Finance Bank	1769	20.12	35431	225.40
33	Utkarsh Small Finance Bank	0	0.00	0	0.00
34	YES Bank	36	1.72	168	10.00
Total PVT		8357	868.07	104359	10607.12
35	BGVB (PNB)	521	12.66	10632	428.70
36	PBGB (UCO)	78	9.26	3703	209.26
37	UBKGB (CBI)	96	5.84	2073	106.65
Total RRB		695	27.76	16408	744.61
38	WB State Co-Op Bank Ltd.	1551	69.28	5889	931.77
39	WBSCARD Bank Ltd.	768	2.50	4825	186.45
Total Co-Optv		2319	71.77	10714	1118.22
Grand Total		46329	4035.99	531081	61708.36

AGENDA-9

Progress on Data management System as per Revamped Lead bank Scheme:

In terms of the RBI circular dated 03-07-2019, SLBC has developed the Standardized System for Uniform data Flow & Management. The portal has been made functional and a link has been provided in the SLBC website for uploading of data by LDMs and member banks. The following points are again reiterated.

Uniform Data Flow & Management System by RBI:

- In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- Head offices of all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
- Head Offices will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
- State controlling offices will upload the data in the SLBC portal of respective States.
- The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
- The cut-off date for data uploading by banks is 20th of next month from quarter end.

Present Status:

- SLBC has shared the RBI devised SOP and Input / Output formats & login credentials with the member banks for their information & necessary action.
- SLBC has developed the portal as specified by RBI. The UAT is also completed.
- A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.
- A workshop for the member banks had been conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional. The member banks are to submit the data online for the business position pertaining to September, 2020 onwards.

Important:

The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updating of ACP targets by LDMs. All the Banks are again requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal for last couple of quarters.

It is to be noted that while SLBC is proceeding with parallel run for March,20 quarter reporting, from June,20 quarter onwards only online reporting will be applicable. The banks must ensure compliance for the same as per RBI directive on this regard. Though member Banks are yet to upload the reporting files of September, 2020 quarter in the Data Management portal due to migration of CBS system of the merged Banks. It may happen that member banks are yet to complete the Branch/Sol mapping with Block/ULB codes adopted by SLBC for generation of reporting files. It is expected that from the December, 2020 quarter onwards member banks will upload the reporting files in the said portal.

Govt of West Bengal portal for BLBC meetings:

The portal developed by GoWB and demonstrated in 145th SLBC meeting has become fully functional and user credentials have been created for all the LDMs. The LDMs are to incorporate all BLBC meeting related information and developments in the portal without fail for taking necessary remedial measures, if any, by the authorities.

AGENDA - 10

Expanding & Deepening of Digital Payments Ecosystem (Incl. Payment Banks etc.):

During the meeting of RBI Governor with CEOs of PSBs, the importance of expanding the digital payments ecosystem in line with the recommendations of the Expert Committee on Deepening of Digital Payments and RBI's Payment System Vision Document, 2021 were underlined. It was decided to identify one district in a state to make it 100% digitally enabled within a year through close co-ordination with all the stakeholders. It was also suggested inter alia for convergence of such districts with Transformation of Aspiration Districts program of GOI.

Sub-Committee for Digital Payment & Agenda Item: RBI has also advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. An indicative list of agenda items has also been suggested as given hereunder.

- Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
- Identification of shadow areas and realignment of Banking Correspondents.
- Dedicated financial literacy initiatives to promote digital payments.
- Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
- Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
- Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.

Adoption of Digital District & Sub Committee formation by SLBC: In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting was shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019. The major points are,

Following are the two major action points for the implementation of the program.

- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share details of merchant establishment for UPI / PoS.
- The Schools/Colleges are to be covered under e-collection system for fees payment.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. It was opined that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

LDM, Nadia was advised to convene the District Committee meeting in March with participation of SLBC, RBI and all the related stakeholders.

However, due to social distancing norms on account of COVID 19 pandemic, the progress in the stated matters was stalled. The SLBC Sub Committee on Digital Banking has adopted the earlier resolutions by circulation on 03-06-2020 as action points extended for next quarter along with the following new action point,

In terms of RBI directive, the target for PoS machines for the district has since been fixed at 2050 and allocated among the banks. The target groups are petrol pumps, Indane outlets, fair price shops, departmental stores, pharmacies & nursing homes, colleges, hotels/restaurants, etc.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 30.09.2020.

Expanding and Deepening of Digital Payments Ecosystem - Review Format																							
District: Nadia																							
Quarter: September, 2020																							
Sr. No.	Bank Name	For Bank Customers														For non-customers					4. Digital Financial		
		1. Digital coverage for individuals (Savings Accounts)								2. Digital coverage for business (Current Accounts)						3. Provision of Digital infrastructure					Literacy		
		Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^A	% of MBI/ UPI/ USSD coverage	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts ^B	% of POS/ QR coverage	Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc.	% of such Accounts Out of total Operative Current Accounts	A. POS/ QR issued to shopkeepers (other than CA holders) ⁺⁺	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others ^{***}	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
1	Bank of Baroda	13140	11502	87.53	1112	8.46	4690	35.69	10966	83.46	468	94	20.09	91	19.44	62	13.25	385	0	0	385	10	350
2	Bank of India	385238	250894	65.13	57865	15.02	60464	15.70	368223	95.84	9863	6248	63.35	513	5.20	513	5.20	3049	709	1351	5109	28	260
3	Canara Bank	131015	36350	27.74	11978	9.14	5701	4.35	54029	41.24	1290	435	33.72	327	25.35	435	33.72	0	0	0	0	8	72
4	Central Bank of India	91625	57499	62.75	13621	14.87	5241	5.72	59984	65.47	2096	339	16.17	358	17.08	348	16.60	0	0	0	0	0	0
5	Indian Overseas Bank	95326	54256	56.92	8762	9.19	11309	11.86	54302	56.96	2901	814	28.06	98	3.38	98	3.38	23	1	19	43	17	2256
6	Indian Bank	393956	147701	37.49	9504	2.41	11774	2.99	148015	37.57	6764	785	11.61	895	13.23	985	14.56	1056	0	7	1063	154	4602
7	Punjab National Bank	1270048	404567	31.85	34725	2.73	49484	3.90	481462	37.91	8789	982	11.17	2170	24.69	2040	23.21	91	0	51	142	28	2272
8	State Bank of India	927042	744137	80.27	192936	20.81	240280	25.92	841429	90.76	16290	5447	33.44	1392	8.55	7639	46.89	503	223	97	823	187	5528
9	UCO Bank	59733	20383	34.12	2571	4.30	9951	16.66	30636	51.29	739	129	17.46	10	1.35	129	17.46	0	0	0	0	76	4514
10	Union Bank of India	7375	4088	55.16	1199	16.26	1906	25.84	7016	95.13	126	43	34.13	17	13.49	43	34.13	23	0	0	23	6	660
11	Axis Bank	50403	45678	90.63	12117	24.04	21853	43.36	46758	92.77	7337	1578	21.51	225	3.07	1578	21.51	0	0	0	0	2	23
12	Bandhan Bank	673559	430820	63.96	4529	0.67	7623	1.13	423524	62.88	11344	793	6.99	15	0.13	793	6.99	0	0	0	0	0	0
13	Federal Bank	2231	2079	93.19	695	31.15	1558	69.83	2117	94.89	102	54	52.94	0	0.00	54	52.94	0	0	0	0	0	0
14	HDFC Bank Ltd.	67243	60452	89.90	8227	12.23	10486	15.59	60443	89.89	2891	1119	38.71	1188	41.09	993	34.35	293	42	0	335	0	0
15	ICICI Bank Ltd.	26308	22583	85.84	16643	63.26	16022	60.90	24682	93.82	3085	1892	61.33	1585	51.38	1746	56.60	0	0	0	0	24	240
16	IDBI	101296	89643	88.50	10345	10.21	1308	1.29	95713	94.49	2358	1183	50.17	744	31.55	1927	81.72	0	0	0	0	4	75
17	IDFC First Bank	13808	8582	62.15	2076	15.03	1863	13.49	8582	62.15	203	140	68.97	0	0.00	140	68.97	3	0	0	3	0	0
18	Ratnakar Bank Ltd.	1468	1133	77.18	471	32.08	972	66.21	1240	84.47	205	56	27.32	61	29.76	61	29.76	562	5	0	567	0	0
19	Ujjivan SF Bank	26679	25807	96.73	21134	79.22	12271	45.99	25322	94.91	185	144	77.84	0	0.00	144	77.84	0	0	0	0	0	0
20	Yes Bank	1165	1070	91.85	8	0.69	0	0.00	170	14.59	88	0	0.00	44	50.00	44	50.00	79	0	0	79	0	0
21	BGV	806143	538572	66.81	0	0.00	0	0.00	312513	38.77	1707	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0
22	Nadia DCCB Ltd.	546437	11837	2.17	0	0.00	0	0.00	11837	2.17	2369	0	0.00	0	0.00	139	5.87	0	0	0	0	198	14205
23	IPPB	42379	0	0.00	0	0.00	12433	29.34	10813	25.51	77	26	33.77	7	9.09	26	33.77	0	0	0	0	22	24400
24	Airtel Payment Bank	173125	0	0.00	0	0.00	173125	100.00	173125	100.00	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	12477	0	0	12477	16	955
Total		5906742	2969613	50.27	410518	6.95	660314	11.18	3253901	55.09	81277	22301	27.44	9740	11.98	19937	24.53	18544	980	1525	21049	780	60412
^ The field 'no. of mobile banking + UPI + USSD' is an all-inclusive field to be considered for coverage through any one of more of these modes. In case more than one facilities are provided to a single individual, it may be considered as one to avoid multiple counting										*In cases where either of the POS or QR has been provided, coverage may be considered. In cases where both POS & QR facilities have been provided to a single entity, it should be treated as one to avoid multiple counting													

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank & Airtel Payments Banks, the 2 major Payment Banks operating in SLBC forum. It is expected that with their vast network of Access Points and outreach in rural area in particular they will provide necessary impetus to the financial inclusion through their last mile outreach capacity.

IPPB has an extensive network of 25 branches with 6479 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through this outlets.

Airtel Payment Bank under its business model has 10 Bank Mitras 52 number of Business Correspondents and 2511 Banking Access Points covering 1102 villages in the State of West Bengal.

IPPB is providing accessible and affordable banking solutions through their technology driven system which inter-alia provides following products.

- On Real time online banking through CBS.
- Mobile Banking.
- Integration with DBT, PFMS, NACH, Bharat Bill payment System, UPI etc.
- It also provides IMPS, NEFT, RTGS facilities.
- Provision for mobile & DTH recharge and utility bill payment is available.
- In addition to the above facility & products, Airtel Payment Bank is also providing Cash Management Services to different utility/service providers.

Basic Data of Payment Banks as on 30.09.2020:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 20	296546	4.74	1381	0.07
IPPB	Sept, 20	1376127	48.83	4042	0.42
Airtel Payment Bank	June, 20	1790000	40.62	0	0.00
Airtel Payment Bank	Sept, 20	2159000	47.63	0	0.00

Data from 01.04.2020 to 30.09.2020:

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 20	51003	4.25	6974	0.28
IPPB	Sept, 20	73984	4.86	145133	3.12
Airtel Payment Bank	June, 20	107000	13.25	425330	31.13
Airtel Payment Bank	Sept, 20	103000	10.36	676585	72.43

AGENDA- 11

NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 13.17% as of September, 2020 in the State of West Bengal. Amount came up to Rs. 61858.43 crore as on September, 2020 in comparison to Rs. 54067.19 as on September, 2019.

NPA Position for last 5 years of West Bengal is furnished here under:

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2016	356011.00	43904.14	12.33
Sept, 2016	356975.65	55453.37	15.05
March, 2017	367642.87	55049.25	14.97
Sept, 2017	389710.48	62086.32	15.93
March, 2018	415115.06	64105.19	15.44
Sept, 2018	423049.65	56773.18	13.42
March, 2019	427666.36	54012.04	12.63
Sept, 2019	447269.80	54067.19	12.09
March, 2020	465133.58	57301.61	12.32
Sept, 2020	469644.22	61858.43	13.17

NPA level has been increased from September 2019 to September 2020 by Rs. 7791.24 crore which is significant in view of the high level of NPA. Though NPA witnessed in past which reached as high as 15.44% in March 2018. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days.

During various forum of SLBC and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. Authorities are requested to kindly address this issue which will further improve the recovery position.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2020 stood at 58.08%, 55.58% and 51.69% respectively.

Recovery Status of PRISEC loans as on 30.06.2020:

(Amt. Rs. in crore)

Sector	Sept, 2019			Sept, 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13052	8830	68	12006	6974	58
MSME	13865	8779	63	10381	5769	56
OPS	5591	3327	60	3191	1649	52
Total Prisec	32508	20936	64	25578	14392	56
NPS	33652	19344	57	33055	16824	51
Total	66160	40280	61	58633	31216	53

Observation: The effects of NCLT recovery process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed a lot to the reduction in NPA.

Sector wise NPA Position as on 30.09.2020													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	1142.00	155.00	5104.00	956.00	3445.00	205.00	9691.00	1316.00	12054.20	3747.00	21745.20	5063.00
2	Bank of India	2153.48	409.00	4324.38	654.00	1712.92	51.00	8190.78	1114.00	8871.16	1665.00	17061.94	2779.00
3	Bank of Maharashtra	61.94	2.63	886.57	286.00	352.02	0.45	1300.53	289.08	998.01	174.00	2298.54	463.08
4	Canara Bank	1157.85	95.85	3542.51	698.78	815.68	63.45	5516.04	858.08	11867.05	3584.70	17383.09	4442.78
5	Central Bank of India	1353.38	136.25	1533.79	332.61	652.67	29.27	3539.84	498.13	4547.87	1884.39	8087.71	2382.52
6	Indian Bank	2886.84	484.41	7019.11	1162.21	3044.47	115.20	12950.42	1761.82	16209.58	5873.84	29160.00	7635.66
7	IOB	481.67	277.13	1160.97	304.63	458.96	40.01	2101.60	621.77	4450.74	2882.99	6552.34	3504.76
8	PNB	7997.67	1631.74	12037.25	2300.26	6837.85	251.12	26872.77	4183.12	37018.90	3572.35	63891.67	7755.47
9	Punjab & Sind Bank	191.00	0.00	700.00	0.00	327.50	0.00	1218.50	0.00	2690.50	0.00	3909.00	0.00
10	SBI	4922.05	509.00	6982.30	600.90	10230.74	207.01	22135.09	1316.91	50253.98	4074.04	72389.07	5390.95
11	UCO	1877.00	344.34	3067.89	532.81	1165.00	266.80	6109.89	1143.95	8773.88	4729.41	14883.77	5873.36
12	Union Bank of India	1006.60	84.96	4257.58	873.54	11470.46	300.82	16734.64	1259.32	3828.41	5156.20	20563.05	6415.52
Total PSU		25231.48	4130.31	50616.35	8701.74	40513.27	1530.13	116361.10	14362.18	161564.28	37343.92	277925.38	51706.10
13	Axis Bank	1457.00	84.00	4543.00	291.00	429.20	104.00	6429.20	479.00	19484.00	880.00	25913.20	1359.00
14	Bandhan Bank	10244.42	0.00	14420.22	0.00	278.96	0.00	24943.60	0.00	862.82	0.00	25806.42	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	8.15	0.00	0.49	0.00	8.64	0.00	9.01	0.00	17.65	0.00
16	Dhanlaxmi Bank Ltd.	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00
17	Federal Bank	223.31	2.56	269.84	10.65	69.37	1.05	562.52	14.25	2725.37	36.35	3287.89	50.61
18	HDFC Bank	1204.36	8.84	7444.35	97.32	691.14	1.05	9339.84	107.22	18679.78	711.63	28019.63	818.85
19	ICICI	1100.87	112.38	7634.85	179.93	857.41	28.43	9593.13	320.75	18271.67	1453.10	27864.80	1773.85
20	IDBI	443.82	40.42	1591.26	290.02	2141.44	50.86	4176.52	381.30	3344.72	488.37	7521.24	869.67
21	IDFC	89.08	0.00	508.42	0.00	52.40	0.00	649.90	0.00	2764.85	0.00	3414.75	0.00
22	Indusind Bank	1379.61	13.89	3786.70	30.72	0.10	0.00	5166.41	44.61	6091.76	16.53	11258.16	61.14
23	Jana Small Finance Bank	100.25	0.37	85.46	5.17	460.41	7.27	646.13	12.81	79.47	6.87	725.60	19.68
24	Karnataka Bank Ltd.	150.62	8.23	557.49	127.52	136.13	1.72	844.24	137.47	643.10	45.78	1487.34	183.25
25	Karur Vysya Bank	82.14	8.59	1360.74	304.00	0.60	0.00	1443.48	312.59	427.27	0.00	1870.75	312.59
26	Kotak Mahindra Bank	572.28	2.28	1916.94	53.41	6.58	0.12	2495.80	55.81	3477.02	129.03	5972.82	184.84
27	Lakshmi Vilas Bank	0.00	0.00	778.92	0.00	0.00	0.00	778.92	0.00	0.00	0.00	778.92	0.00
28	Ratnakar Bank Ltd	885.25	16.97	319.66	6	28.15	2.32	1233.06	25.29	3473.37	701.35	4706.43	726.64
29	South Indian Bank Ltd.	98.62	0.00	625.28	0.00	16.82	0.00	740.72	0.00	1127.59	0.00	1868.31	0.00
30	SIDBI	0.00	0.00	106.25	0.00	0.00	0.00	106.25	0.00	0.00	0.00	106.25	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	58.52	0.04	0.66	0.07	59.18	0.11	72.10	0.00	131.28	0.11
32	Ujjivan Small Finance Bank	568.67	2.56	688.96	2.28	436.94	3.25	1694.57	8.09	252.98	3.35	1947.55	11.44
33	Utkarsh Small Finance Bank	24.12	0.34	22.84	0.40	2.59	0.00	49.55	0.74	11.93	0.17	61.48	0.91
34	YES Bank	367.00	44.00	1156.00	51.00	8.00	0.00	1531.00	95.00	3298.00	384.00	4829.00	479.00
Total PVT		18991.42	345.44	48021.62	1449.46	5617.39	200.14	72630.43	1995.04	85096.82	4856.52	157727.24	6851.56
35	BGVB (PNB)	3352.66	306.24	1861.49	811.01	420.13	38.33	5634.28	1155.58	689.12	55.06	6323.40	1210.64
36	PBGB (UCO)	1014.42	152.91	1214.61	204.10	193.36	10.4	2422.39	367.41	642.12	24.04	3064.51	391.45
37	UBKGB (CBI)	1474.05	45.33	63.10	10.51	256.09	58.00	1793.24	113.84	377.94	14.17	2171.18	128.01
Total RRB		5841.13	504.48	3139.20	1025.62	869.58	106.73	9849.91	1636.83	1709.18	93.27	11559.09	1730.10
38	WB State Co-Op Bank Ltd.	5032.62	845.43	366.51	94.43	2378.46	144.73	7777.59	1084.58	13411.88	486.08	21189.47	1570.67
39	WBSCARD Bank Ltd.	963.11	0.00	93.48	0.00	186.45	0.00	1243.04	0.00	0.00	0.00	1243.04	0.00
Total Co-Optv		5995.73	845.43	459.99	94.43	2564.91	144.73	9020.63	1084.58	13411.88	486.08	22432.51	1570.67
Grand Total		56059.75	5825.66	102237.16	11271.25	49565.16	1981.72	207862.07	19078.63	261782.15	42779.80	469644.22	61858.43
% of NPA against Outstanding Advance													13.17

Scheme wise NPA Position as on 30.09.2020																			
(Amount in Crore)																			
Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	125.20	5.00	2712.00	59.00	17.00	3.00	465.00	22.00	95.00	1.00	12.00	1.00	140.55	20.00	368.00	25.00	80.82	7.00
2	Bank of India	129.40	5.95	2293.20	44.18	31.00	6.38	55.00	7.00	223.00	0.40	14.00	1.49	823.05	116.00	1093.00	42.00	398.82	7.06
3	Bank of Maharashtra	24.39	0.19	407.83	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.12	2.63	57.40	5.74	6.35	0.00
4	Canara Bank	162.91	5.00	1464.51	76.10	33.55	4.39	0.00	0.00	157.71	0.10	1.97	0.01	273.65	33.42	177.52	9.85	30.40	2.92
5	Central Bank of India	108.90	6.41	961.52	33.89	64.47	4.00	128.26	12.86	576.27	2.44	3.99	0.03	443.80	77.92	86.85	2.71	9.11	1.88
6	Indian Bank	190.08	15.72	4149.85	99.50	68.07	9.03	10.68	0.02	733.59	1.91	7.99	2.47	975.66	170.94	273.74	19.87	55.79	3.50
7	IOB	23.97	0.54	411.85	3.10	3.52	0.18	9.67	0.35	20.37	0.16	2.79	0.00	42.87	2.56	80.70	1.97	15.26	0.54
8	PNB	580.58	69.72	8659.62	191.04	61.42	25.26	166.34	50.25	1529.80	15.09	3.55	0.00	3212.70	563.01	1052.05	173.02	308.70	11.46
9	Punjab & Sind Bank	80.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00	0.00	0.00	0.00	4.86	0.00
10	SBI	854.61	22.50	19891.00	47.00	24.10	2.34	0.00	0.00	1293.00	19.00	3.85	0.92	2345.63	246.00	1328.00	220.00	19.56	4.34
11	UCO	65.15	9.22	1350.60	68.90	18.84	5.35	44.61	15.61	308.00	15.25	2.41	0.07	301.84	61.89	256.64	3.50	25.10	5.85
12	Union Bank of India	146.75	1.93	6686.42	14.95	13.24	1.05	37.06	1.36	73.41	0.05	1.46	0.01	214.24	22.90	124.26	13.13	17.31	0.00
Total PSU		2491.94	142.18	49238.40	637.85	335.21	60.98	916.62	109.45	5010.15	55.40	54.01	6.00	8819.11	1317.27	4898.16	516.79	972.08	44.55
13	Axis Bank	76.00	0.83	353.00	2.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	481.07	15.00	0.00	0.00	0.50	0.00
14	Bandhan Bank	0.00	0.00	89.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Federal Bank	2.32	0.00	215.21	1.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.41	0.60	7.38	0.47	0.10	0.00
18	HDFC Bank	56.36	0.55	1338.04	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489.94	2.56	632.48	13.59	24.49	0.09
19	ICICI	12.99	0.21	5104.16	28.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101.48	4.05	0.00	0.00	6.61	0.00
20	IDBI	21.12	0.45	2987.15	50.42	3.22	0.00	0.00	0.00	3.12	0.00	0.31	0.03	132.41	15.75	157.55	15.51	9.67	0.34
21	IDFC	0.00	0.00	52.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Indusind Bank	0.00	0.00	0.34	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51	0.00
23	Jana Small Finance Bank	0.00	0.00	8.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.52	1.65	0.00	0.00
24	Karnataka Bank Ltd.	0.99	0.07	171.15	1.92	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.90	0.29	44.98	0.05
25	Karur Vysya Bank	0.00	0.00	1.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	2.21	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00
27	Lakshmi Vilas Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd.	1.50	0.01	10.94	0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.20	0.87	0.00	0.00
29	South Indian Bank Ltd.	1.12	0.00	35.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.04	0.00	1.51	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	Ujivan Small Finance Bank	0.00	0.00	225.40	0.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1132.59	4.75	0.00	0.00
33	Utkarsh Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.19	0.09	0.00	0.00
34	YES Bank	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total PVT		172.44	2.12	10607.12	86.96	3.23	0.01	0.00	0.00	3.12	0.00	0.31	0.03	1218.35	37.96	2015.81	37.21	86.86	0.48
35	BGVB (PNB)	3.32	1.04	428.70	19.09	72.67	46.52	239.27	131.75	2262.94	34.98	13.33	0.11	590.71	123.42	642.61	100.07	6.57	0.00
36	PBGB (UCO)	6.00	1.34	209.26	9	0.00	0.00	105.95	19.70	1519.69	43.83	7.56	0.13	305.79	120.64	947.11	68.05	0.00	0.00
37	UBKGB (CBI)	1.64	0.44	106.65	1.56	5.25	2.26	48.31	9.67	443.04	3.92	340.42	3.09	658.46	23.39	360.42	29.49	0.34	0.11
Total RRB		10.96	2.82	744.61	29.65	77.92	48.78	393.53	161.12	4225.67	82.73	361.31	3.33	1554.96	267.45	1950.14	197.61	6.91	0.11
38	WB State Co-Op Bank Ltd.	0.38	0.00	931.77	0.00	21.18	0.00	80.43	6.97	1082.55	24.76	217.14	0.00	4585.88	229.08	0.00	0.00	0.00	0.00
39	WBSCARD Bank Ltd.	0.00	0.00	186.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		0.38	0.00	1118.22	0.00	21.18	0.00	80.43	6.97	1082.55	24.76	217.14	0.00	4585.88	229.08	0.00	0.00	0.00	0.00
Grand Total		2675.72	147.12	61708.36	754.46	437.55	109.77	1390.58	277.54	10321.49	162.88	632.77	9.36	16178.30	1851.76	8864.11	751.61	1065.85	45.14

Sector wise Recovery performance as on 30.09.2020																			
(Amount in Crore)																			
Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisc			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	21.80	4.90	22.48	74.90	43.10	57.54	16.80	9.30	55.36	113.50	57.30	50.48	105.21	22.30	21.20	218.71	79.60	36.40
2	Bank of India	231.00	129.00	55.84	411.00	226.00	54.99	146.00	80.00	54.79	788.00	435.00	55.20	410.00	221.00	53.90	1198.00	656.00	54.76
3	Bank of Maharashtra	2.63	0.00	0.00	286.00	2.40	0.84	0.45	0.00	0.00	289.08	2.40	0.83	174.00	122.00	70.11	463.08	124.40	26.86
4	Canara Bank	95.85	4.19	4.37	98.78	13.62	13.79	63.45	1.32	2.08	258.08	19.13	7.41	58.72	30.94	52.69	316.80	50.07	15.80
5	Central Bank of India	149.00	8.50	5.70	265.00	11.56	4.36	48.65	6.13	12.60	462.65	26.19	5.66	831.00	167.91	20.21	1293.65	194.10	15.00
6	Indian Bank	418.22	206.57	49.39	332.71	120.00	36.07	158.46	46.28	29.21	909.39	372.85	41.00	5832.78	1582.92	27.14	6742.17	1955.77	29.01
7	IOB	277.10	3.10	1.12	304.60	21.08	6.92	4.01	0.68	16.96	585.71	24.86	4.24	2822.99	609.00	21.57	3408.70	633.86	18.60
8	PNB	2107.12	1209.22	57.39	2312.78	1435.41	62.06	913.87	471.56	51.60	5333.77	3116.19	58.42	7064.63	5914.25	83.72	12398.40	9030.44	72.84
9	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
10	SBI	1020.00	728.00	71.37	1714.90	1206.00	70.32	504.53	349.00	69.17	3239.43	2283.00	70.48	6389.00	4623.00	72.36	9628.43	6906.00	71.73
11	UCO	344.34	119.90	34.82	532.81	9.80	1.84	266.80	8.14	3.05	1143.95	137.84	12.05	4729.40	1225.20	25.91	5873.35	1363.04	23.21
12	Union Bank of India	89.45	0.20	0.22	176.55	7.00	3.96	20.30	2.00	9.85	286.30	9.20	3.21	2156.30	218.32	10.12	2442.60	227.52	9.31
Total PSU		4756.51	2413.58	50.74	6510.03	3095.97	47.56	2143.32	974.41	45.46	13409.86	6483.96	48.35	30574.03	14736.84	48.20	43983.89	21220.80	48.25
13	Axis Bank	797.00	679.00	85.19	2035.00	1654.00	81.28	10.90	8.14	74.68	2842.90	2341.14	82.35	393.00	347.00	88.30	3235.90	2688.14	83.07
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	HDFC Bank	72.40	58.26	80.47	281.60	249.36	88.55	15.97	11.71	73.34	369.97	319.33	86.31	556.61	531.77	95.54	926.58	851.10	91.85
19	ICICI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
20	IDBI	31.74	29.01	91.41	48.59	45.70	94.07	112.61	109.43	97.17	192.93	184.14	95.44	343.92	316.16	91.93	536.85	500.31	93.19
21	IDFC	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	Indusind Bank	5.22	1.04	19.90	23.53	6.92	29.41	0.00	0.00	#DIV/0!	28.75	7.96	27.68	19.11	2.72	14.23	47.86	10.68	22.31
23	Jana Small Finance Bank	28.72	13.01	45.28	20.34	16.45	80.88	145.58	73.62	50.57	194.65	103.08	52.96	4.93	2.59	52.56	199.57	105.67	52.95
24	Karnataka Bank Ltd.	0.10	0.01	10.00	12.40	0.52	4.19	0.51	0.01	1.96	13.01	0.54	4.15	3.30	0.95	28.79	16.31	1.49	9.14
25	Karur Vysya Bank	8.59	0.25	2.91	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.59	0.25	2.91	0.00	0.00	#DIV/0!	8.59	0.25	2.91
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	Ujjivan Small Finance Bank	9.34	3.69	39.51	9.57	3.75	39.18	6.47	2.51	38.79	25.38	9.95	39.20	1.14	0.45	39.47	26.52	10.40	39.22
33	Utkarsh Small Finance Bank	7.11	6.98	98.17	8.37	8.21	98.09	0.00	0.00	#DIV/0!	15.48	15.19	98.13	5.00	4.88	97.60	20.48	20.07	98.00
34	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		960.22	791.24	82.40	2439.39	1984.92	81.37	292.05	205.43	70.34	3691.66	2981.58	80.77	1327.01	1206.52	90.92	5018.67	4188.10	83.45
35	BGVV (PNB)	184.01	95.28	51.78	343.74	88.65	25.79	53.95	35.17	65.19	581.71	219.11	37.67	163.76	127.67	77.96	745.47	346.78	46.52
36	PBGB (UCO)	752.36	434.72	57.78	735.43	416.04	56.57	58.52	46.18	78.91	1546.31	896.94	58.01	106.92	92.14	86.18	1653.23	989.08	59.83
37	UBKGB (CBI)	353.12	167.65	47.48	7.08	3.16	44.63	12.53	2.70	21.55	372.73	173.51	46.55	46.68	38.30	82.05	419.41	211.81	50.50
Total RRB		1289.49	697.65	54.10	1086.25	507.85	46.75	125.00	84.05	67.24	2500.75	1289.56	51.57	317.36	258.11	81.33	2818.11	1547.67	54.92
38	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
39	WBSCARD Bank Ltd.	463.42	63.37	13.67	79.16	0.69	0.87	105.16	1.55	1.47	647.74	65.61	10.13	0.00	0.00	#DIV/0!	647.74	65.61	10.13
Total Co-Optv		5000.40	3071.21	61.42	345.70	181.12	52.39	630.02	385.13	61.13	5976.12	3637.46	60.87	837.32	622.92	74.39	6813.44	4260.38	62.53
Grand Total		12006.62	6973.68	58.08	10381.38	5769.86	55.58	3190.39	1649.01	51.69	25578.39	14392.56	56.27	33055.72	16824.39	50.90	58634.11	31216.94	53.24

STATUS OF PDR CASES AS ON 30.09.2020:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.09.2020 there are 5471 PDR cases pending amounting Rs. 349.40 crore and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2018	13695	169.27	4937	34.48
30.09.2018	14856	189.70	4974	35.02
31.03.2019	14429	226.57	4921	47.96
30.09.2019	7623	394.18	1802	25.67
31.03.2020	8101	379.57	2134	29.17
30.09.2020	7601	380.14	2130	30.74

Recovery under SARFAESI Act, 2002

During 146th SLBC meeting and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. 21 banks have sent the details of 1755 such pending cases which is being shared by SLBC with GoWB. Authorities are requested kindly to look into the matter and assist the banks in the recovery process accordingly.

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2341 loan accounts as reported as on September, 2020. The District wise details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 30.09.2020						
Sr. No.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending
1	Alipurduar	0	0	2	0	2
2	Bankura	1	12	7	14	34
3	Birbhum	2	1	6	4	13
4	Coochbehar	1	4	10	4	19
5	Dakshin Dinajpur	0	2	1	70	73
6	Darjeeling	1	7	19	15	42
7	Hooghly	0	23	19	125	167
8	Howrah	2	13	56	102	173
9	Jalpaiguri	0	1	9	16	26
10	Jhargram	0	0	0	3	3
11	Kalimpong	0	0	0	0	0
12	Kolkata	2	3	62	182	249
13	Malda	2	1	13	71	87
14	Murshidabad	30	13	78	108	229
15	Nadia	0	5	29	41	75
16	Paschim Burdwan	3	17	38	60	118
17	Purba Burdwan	4	6	6	65	81
18	Paschim Medinipur	2	1	7	46	56
19	Purba Medinipur	2	1	15	108	126
20	Purulia	4	0	3	11	18
21	Uttar Dinajpur	0	0	1	32	33
22	24 Pgs. (N)	16	55	129	86	286
23	24 Pgs. (S)	17	46	109	259	431
Total		89	211	619	1422	2341

Bank wise pending DM's permission under SARFAESI as on 30.09.2020						
Sr. No.	Bank Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 30.09.2020
1	BOB	31	83	108	156	378
2	BOI	13	11	7	53	84
3	Canara Bank	0	18	102	151	271
4	CBI	0	6	14	94	114
5	IOB	0	0	0	11	11
6	PNB	39	79	138	631	887
7	SBI	2	1	18	23	44
8	Union Bank	0	0	148	0	148
PSUs Total		85	198	535	1119	1937
9	HDFC	1	0	2	15	18
10	IDBI	0	0	3	44	47
11	Karur Vysya Bank	0	0	4	10	14
12	Karnataka Bank Ltd.	0	0	0	4	4
PVTs Total		1	0	9	73	83
13	BGVB	2	0	18	130	150
15	PBGB	1	13	46	98	158
15	UBKGB	0	0	11	2	13
RRBs Total		3	13	75	230	321
Grand Total		89	211	619	1422	2341

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.09.2020									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2020		Cases filed from 01.04.2020 to 30.09.2020		Cases Settled from 01.04.2020 to 30.09.2020		Pending cases as on 30.09.2020	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1480	32.65	0	0.00	0	0.00	1480	32.65
3	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	37	4.68	0	0.00	0	0.00	37	4.68
7	IOB	3	6.80	0	0.00	0	0.00	3	6.80
8	PNB	4109	47.83	0	0.00	2118	19.54	1991	28.29
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	320	2.28	0	0.00	0	0.00	320	2.28
11	UCO	68	0.94	58	0.39	6	0.19	120	1.14
12	Union Bank of India	85	0.70	0	0.00	0	0.00	85	0.70
Total PSU		6102	95.88	58	0.39	2124	19.73	4036	76.54
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
20	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
35	BGVB (PNB)	299	0.30	0	0.00	0	0.00	299	0.30
36	PBGB (UCO)	214	0.73	0	0.00	0	0.00	214	0.73
37	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		513	1.03	0	0.00	0	0.00	513	1.03
38	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	922	271.83
39	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	16	12.88	6	11.01	922	271.83
Grand Total		7527	366.87	74	13.27	2130	30.74	5471	349.40

AGENDA-12

Financial Literacy Camps & Awareness Drive

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, responsible lending practices, etc.

As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion of Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Sept, 19	550	22741	786	31947	3136	54688
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407
Sept, 20	56	1310	58	1095	114	2405

The progress of FLC during June, 20 quarter of FY 2020-21 is given hereunder.

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
During the Quarter	September						
Year	2020						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	24 Pgs (N)	255	5	91	5	83	4,6
2	24 Pgs (S)	304	2	50	0	0	5,6
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	165	0	0	0	0	NA
5	Birbhum	212	0	0	0	0	NA
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	1	7	1	5	6
8	Dakshin Dinajpur	79	1	10	1	9	4
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	0	0	13	205	NA
11	Jalpaiguri	77	1	12	1	14	2,4
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	1	31	1	31	1,4
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	0	0	0	0	NA
16	Murshidabad	293	10	150	12	161	2,4,6
17	Nadia	212	0	0	0	0	NA
18	Paschim Bardhaman	106	0	0	0	0	NA
19	Paschim Medinipur	249	2	56	1	32	4
20	Purba Bardhaman	301	15	226	15	416	1,2,3,4
21	Purba Medinipur	177	12	276	2	30	2,4
22	Purulia	174	1	22	1	22	4
23	Uttar Dinajpur	26	5	379	5	87	1,2,4
Total		3513	56	1310	58	1095	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

Observation: While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold an FLC per month. SLBC has directed the LDMs vide letter dated 18-02-2019 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

Performing districts in terms of number of camps during the Sept, 2020 quarter:

Purba Burdwan (30), Murshidabad (22), Purba Medinipur (14).

AGENDA-13

Review of functioning of RSETIs

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines:

Sl.	Sponsoring Bank	RSETI No	District covered
1	Punjab National Bank	7	Bankura, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur
2	Central bank of India	3	Darjeeling, CoochBehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Indian Bank	2	Birbhum, Paschim Medinipur
7	Bank of India	1	North 24 Parganas
8	Canara Bank	1	Murshidabad

In addition to imparting training to rural youths for capacity building and taking up vocational as well as entrepreneurial enterprises through bank linkage and self-employments, RSETIs are also being inducted for extending support to the institutions / organizations under National Skill Development Mission. The focus is on providing hand holding support in accessing institutional credit.

The position of Settlement and Credit Linkage cases as on 30.09.2020 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-Sept, 19	221	5992	1373	22.91	63.87
April-Sept, 20	6	150	0	0.00	0.00
Cumulative, Sept, 19	4359	115590	83148	71.93	59.07
Cumulative, Sept 20	4609	122324	89900	73.49	59.59

RSETIs with above 80% settlement: West Midnapur, 24 Parganas (North), Jalpaiguri, Howrah.

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation.

Pending issues with RSETIs, as per information collected from sponsoring banks:

Sponsored Bank	RSETI District	Remarks / Issues
Bank of India	24 Pgs. (North)	Land has been identified and the matter is pending with State Govt. authority for final allotment.
Punjab National Bank	Purba Medinipur	0.48 acre of land has been allotted but not sufficient for RSETI premises as per PNB CRDT (HO), New Delhi observation.
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
e-United Bank of India	Dakshin Dinajpur	Allotment not yet done. Modification for wrong allotment to SBI to be undertaken.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

RSETI wise settlement & credit linkage % upto 30.09.2020 since inception (Cumulative)											
Sr. No.	RSETI Name	Sponsored Bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	224	6593	3339	1160	4499	8	4507	68.36	74.22
2	West Midnapore (Debra)	Indian Bank	194	6241	3972	853	4825	251	5076	81.33	82.32
3	North 24 Parganas	Bank of India	260	6701	2999	2245	5244	124	5368	80.11	57.19
4	Coochbehar	Central Bank of India	132	3139	1124	1096	2220	34	2254	71.81	50.63
5	Darjeeling	Central Bank of India	106	2772	1250	740	1990	42	2032	73.30	62.81
6	Jalpaiguri	Central Bank of India	254	5311	3216	922	4138	221	4359	82.07	77.72
7	Purba Midnapore	Punjab National Bank	224	6492	2418	2219	4637	48	4685	72.17	52.15
8	Berhampore	Canara Bank	295	8586	3305	2874	6179	0	6179	71.97	53.49
9	Malda	State Bank of India	219	6582	2407	2008	4415	594	5009	76.10	54.52
10	Nadia (Haringhata)	State Bank of India	207	5405	1538	2006	3544	73	3617	66.92	43.40
11	Burdwan	UCO Bank	238	6125	2461	1803	4264	0	4264	69.62	57.72
12	Hooghly	UCO Bank	263	6696	3930	686	4616	0	4616	68.94	85.14
13	Howrah	UCO Bank	204	5949	4209	32	4241	1	4242	71.31	99.25
14	Bankura (Ranbahal)	Punjab National Bank	295	7004	2410	2094	4504	607	5111	72.97	53.51
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	199	5549	2549	1349	3898	206	4104	73.96	65.39
16	Howrah	Punjab National Bank	607	15351	3152	9465	12617	633	13250	86.31	24.98
17	Purulia	Punjab National Bank	178	4603	1574	849	2423	0	2423	52.64	64.96
18	South 24 Parganas	Punjab National Bank	302	8009	4005	995	5000	117	5117	63.89	80.10
19	Uttar Dinajpur	Punjab National Bank	208	5216	1911	1704	3615	72	3687	70.69	52.86
	Total		4609	122324	51769	35100	86869	3031	89900	73.49	59.59

RSETI wise settlement & credit linkage % during FY 2020-21 (01.04.2020 to 30.09.2020)											
Sr. No.	RSETI Name	Sponsored Bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Burdwan	UCO Bank	1	20	0	0	0	0	0	0	0
2	Hooghly	UCO Bank	2	39	0	0	0	0	0	0	0
3	Howrah	Punjab National Bank	3	91	0	0	0	0	0	0	0
	Total		6	150	0	0	0	0	0	0	0

AGENDA: 14

Review of status of Opening of Banking Outlets in Unbanked Centres / GP HQ:

(A) Department of Financial Services has identified 81 villages across the State which have remained uncovered vide their letter dated 18.10.2019. After subsequent allocation of the villages to the member Banks and following up with them, banking outlets have since been opened in all the identified villages. The same has been confirmed through uploading of details in Jan Dhan Darshak App of Department of Financial Services, NIC, Govt of India. Now, West Bengal do not have any identified villages as uncovered by Branch / BC / ATM within a vicinity of 5 km. as per data generated by NIC through Jan Dhan Darshak App on 14.07.2020.

B) SLBC previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. RBI & SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard and has received information. So far 146 Banking Outlets have been found to be opened in out of 204 allocated villages (Bank data & Jan Dhan Darshak App).

The Status report of the same is annexed below.

As on	Target	Villages Covered			Total	Percentage of Completion (%)
		By brick & mortar branches	By Banking Outlets			
			BOs manned by bank's staff	BOs manned by BCs		
31.03.19	204	11	0	135	146	71.57
31.03.20	204	53	11	137	201	98.53
30.09.20	204	55	11	138	204	100.00

C) SLBC received a list of 661 GPHQ centres from GoWB in Dec 19, which are reportedly without banking facilities. SLBC has entrusted the concerned LDMs on 15-12-2018 to conduct a detailed survey in co-ordination with the Block functionaries and submit a report to SLBC. Survey reports have been received from all the LDMs. SLBC has since identified 209 Centres beyond 5 KM distance out of which 138 centres with population above 5000 needs to be taken up in the 1st phase.

The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-2019. Subsequently details of the 138 centres have been shared with the member banks vide letter dated 05-09-2019 with a request to the member banks for submitting Letter of Intent by banks interested in opening banking outlets in those centers This will enable SLBC in finalizing and executing the process for allocation of the centers on merit.

• **Opening of Banking Outlets in the Tea Garden areas:**

SLBC held a meeting with Tea Garden Owners and Tea Garden Associations on 21.02.2020 regarding extension of banking facilities in Tea gardens area. Based on the preliminary findings SLBC has since decided to open Banking Outlets in 36 Tea garden centres and allocated them to 6 member banks (copy enclosed). Status of opening of BOs in Tea Gardens are as follows:

Allottee Bank	No. of Allotment	Banking Outlets Opened	Pending
State Bank of India	4	4	0
UCO Bank	3	2	1
Indian Bank	4	0	4
Central Bank of India	8	2	6
UBKGB	8	6	2
Punjab National Bank	9	1	8
Total	36	15	21

AGENDA- 15

Social Security Schemes

Comparison of PMJDY Accounts as on 30.09.2020 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
30.09.2019	35317080	12427.08	3277170
31.03.2020	36646275	13473.64	3190693
30.09.2020	39134465	12640.32	2295938

As on	No. of Rupay card Issued	Aadhar Seeding
31.03.2019	29839630	28538891
30.09.2019	29066291	27376067
31.03.2020	25019200	28627762
30.09.2020	24829548	30823496

PMSBY, PMJJBY, APY Progress (both new enrolment & yearly renewal cases)

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2019	5517547	1178923	1040846	7737316
30.09.2019	8611239	1902921	1399078	11913238
31.03.2020	10227585	2686728	1509104	13481007
30.09.2020	12066954	3150792	2058625	17276371

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
30.09.19	PMSBY	10071	8730	389	947
	PMJJBY	5484	4992	295	190
31.03.20	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
30.09.20	PMSBY	1805	1275	219	311
	PMJJBY	5132	4631	330	171

Bank wise report of PMJDY Accounts as on 30.09.2020

(Amount in Crore)										
Sr. No.	Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance A/C	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	1319875	719928	895454	1144349	2039803	485.07	74551	1956382	1903274
2	Bank of India	1119700	246895	595727	770868	1366595	483.92	113272	1122770	1247038
3	Bank of Maharashtra	5248	16625	12280	9593	21873	10.72	4425	16174	18034
4	Canara Bank	520686	126938	296717	350907	647624	211.97	48396	195826	514476
5	Central Bank of India	860622	74746	392652	542716	935368	247.34	109954	620214	779772
6	Indian Bank	2464023	445248	1239189	1670082	2909271	1120.98	17290	1320972	2577132
7	Indian Overseas Bank	100457	167939	121242	147154	268396	88.66	23114	250849	213211
8	Punjab & Sind Bank	2311	13731	9314	6728	16042	11.50	81	15081	11318
9	Punjab National Bank	6445568	2106743	4149666	4402645	8552311	3082.89	699388	3309744	7036695
10	State Bank of India	8259408	6366757	6714852	7911313	14626165	4547.42	263429	13948884	10616409
11	UCO Bank	794228	394351	495405	693174	1188579	347.18	107625	530260	993236
12	Union Bank of India	388756	177505	254776	311485	566261	146.48	94289	285701	473333
	PSU Banks Total	22280882	10857406	15177274	17961014	33138288	10784.13	1555814	23572857	26383928
13	Axis Bank Ltd	1589	26576	18307	9858	28165	9.92	5410	23724	19826
14	City Union Bank Ltd	0	79	59	20	79	0.03	6	71	34
15	Federal Bank Ltd	1082	3026	2860	1248	4108	1.68	871	1753	2684
16	HDFC Bank Ltd	7440	116905	17587	106758	124345	20.43	9338	124333	47357
17	ICICI Bank Ltd	25905	17665	23442	20128	43570	6.61	15347	43570	34133
18	IDBI Bank Ltd.	6065	24464	17539	12990	30529	9.91	2137	23788	22343
19	IndusInd Bank Ltd	253	8964	7380	1837	9217	0.99	1210	8351	7913
20	Jammu & Kashmir Bank Ltd	0	240	165	75	240	0.10	31	238	128
21	Karur Vysya Bank	614	970	930	654	1584	0.29	235	1573	1124
22	Kotak Mahindra Bank Ltd	138	737	642	233	875	0.16	282	87	284
23	Lakshmi Vilas Bank Ltd	43	89	101	31	132	0.01	62	44	21
24	South Indian Bank Ltd	8	288	132	164	296	0.11	34	192	213
25	Yes Bank Ltd	2	61	52	11	63	0.01	5	60	45
	PVT Banks Total	43139	200064	89196	154007	243203	50.26	34968	227784	136105
26	BGVB (PNB)	4313066	41963	1908301	2446728	4355029	1323.91	467456	412051	3126202
27	PBGB (UCO)	825490	125872	338784	612578	951362	313.50	196508	197281	800762
28	UBKGB (CBI)	312455	134128	199824	246759	446583	168.52	41192	419575	376499
	RRBs Total	5451011	301963	2446909	3306065	5752974	1805.93	705156	1028907	4303463
	Grand Total	27775032	11359433	17713379	21421086	39134465	12640.32	2295938	24829548	30823496

Sr. No.	Bank Name	PMJDY Overdraft Facility (Cumulative) as on 30.09.2020 (Amt in Crore)					
		Eligible A/c		Sanctioned A/c		Disbursed A/c	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	557125	53.10	10688	2.08	1658	0.43
2	Bank of India	82113	27.90	38981	12.13	38626	12.12
3	Bank of Maharashtra	43507	21.75	43507	8.70	43507	8.70
4	Canara Bank	94714	50.93	6400	1.07	6357	1.05
5	Central Bank of India	8355	33.82	2246	0.51	2246	0.43
6	Indian Bank	98656	28.02	102312	29.23	36280	8.23
7	IOB	0	0.00	0	0.00	0	0.00
8	PNB	153722	71.82	56222	17.54	19431	5.01
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
10	SBI	308674	0	146214	47.10	146214	47.10
11	UCO	224668	44.94	94361	18.87	75489	15.10
12	Union Bank of India	11500	3.00	9021	1.50	9021	0.80
Total PSU		1583034	335.28	509952	138.73	378829	98.97
13	Axis Bank	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Federal Bank	0	0.00	0	0.00	0	0.00
18	HDFC Bank	5	0.00	5	0.00	5	0.00
19	ICICI	0	0.00	0	0.00	0	0.00
20	IDBI	29779	9.91	679	0.00	679	0.00
21	IDFC	32	0.01	0	0.00	0	0.00
22	Indusind Bank	0	0.00	0	0.00	0	0.00
23	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
33	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
34	YES Bank	0	0.00	0	0.00	0	0.00
Total PVT		29816	9.92	684	0.00	684	0.00
35	BGVB (PNB)	712563	143.00	4652	1.41	4619	0.43
36	PBGB (UCO)	260375	69.83	1141	0.23	96	0.02
37	UBKGB (CBI)	116812	5.84	116812	5.84	2380	0.12
Total RRB		1089750	218.67	122605	7.48	7095	0.57
38	WB State Co-Op Bank Ltd.	7	6	0	1.00	32	28.00
39	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
Total Co-Optv		7	6.00	0	1.00	32	28.00
Grand Total		2702607	569.87	633241	147.21	386640	127.54

Bank wise report of Social Security Scheme as on 30.09.2020				
Sr. No.	Bank Name	PMJJBY	PMSBY	APY
1	Bank of Baroda	115739	608181	30533
2	Bank of India	155009	520546	95216
3	Bank of Maharashtra	5360	15662	7549
4	Canara Bank	95032	393714	56427
5	Central Bank of India	58432	430482	105769
6	Indian Bank	203763	759710	305210
7	Indian Overseas Bank	47781	138543	7171
8	Punjab & Sind Bank	4780	20395	72
9	Punjab National Bank	443991	2672417	354781
10	State Bank of India	1554591	5216536	705775
11	UCO Bank	82207	231573	38449
12	Union Bank of India	65014	249113	52096
	PSU Banks Total	2831699	11256872	1759048
13	Axis Bank Ltd	11148	41344	50413
14	Bandhan Bank	0	0	5508
15	City Union Bank Ltd	150	372	0
16	Federal Bank Ltd	1803	4558	0
17	HDFC Bank Ltd	35387	70689	19115
18	ICICI Bank Ltd	13609	33577	3181
19	IDBI Bank Ltd.	22568	77400	78467
20	IDFC Bank Ltd.	365	1621	0
21	IndusInd Bank Ltd	231	8036	29
22	Jammu & Kashmir Bank Ltd	24	46	
	Karnataka Bank	0	0	1218
23	Karur Vysya Bank Ltd	1502	2327	137
24	Kotak Mahindra Bank Ltd	4085	6219	381
25	Lakshmi Vilas Bank Ltd	39	108	0
26	Ratnakar Bank Ltd	67	119	1
27	South Indian Bank Ltd	963	1816	0
28	Tamilnad Mercantile Bank Ltd	265	463	171
29	Yes Bank Ltd	219	282	0
	PVT Banks Total	92425	248977	158621
30	BGVB (PNB)	45534	350683	65782
31	PBGB (UCO)	53026	158480	28554
32	UBKGB (CBI)	124516	43827	46620
	RRBs Total	223076	552990	140956
33	Rural Cooperative	3592	8115	0
	Co-Op Banks Total	3592	8115	0
	Grand Total	3150792	12066954	2058625

APY Campaign 2020:

A campaign titled Citizens Choice has been launched by PFRDA covering the period 01-02-2020 to 31-03-2020 where the performance of the SLBCs and LDMs will be assessed. Against the target of 86000 enrolment target, the banks have achieved 86138 enrolment upto 31-03-2020. The State of West Bengal performed admirably in the past years and this time has won 2nd best awards at national level.

A similar level of thrust is solicited on part of the member banks for achieving the target as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks on 05-06-2020 and against which member Banks have already achieved 169397 as on 31.08.2020. As on 30.09.2020, against Annual target of 443130, all Banks together enrolled 262785 number of APY (Achievement is 59%).

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 30.09.2020							
		PMSBY (No.)				PMJJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Bank of Baroda	114	106	2	6	133	118	5	10
2	Bank of India	289	222	65	2	331	292	36	3
3	Bank of Maharashtra	2	0	2	0	1	0	1	0
4	Canara Bank	74	13	59	2	208	54	152	2
5	Central Bank of India	99	88	5	6	317	308	6	3
6	Indian Bank	341	193	23	125	1365	1293	23	49
7	IOB	8	6	0	2	7	7	0	0
8	PNB	185	79	17	89	646	591	38	17
9	Punjab & Sind Bank	0	0	0	0	0	0	0	0
10	SBI	347	304	0	43	1310	1266	0	44
11	UCO	0	0	0	0	0	0	0	0
12	Union Bank of India	9	9	0	0	5	5	0	0
Total PSU		1468	1020	173	275	4323	3934	261	128
13	Axis Bank	13	9	4	0	40	32	6	3
14	Bandhan Bank	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0
16	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0
17	Federal Bank	0	0	0	0	0	0	0	0
18	HDFC Bank	41	36	5	0	14	9	4	1
19	ICICI	0	0	0	0	0	0	0	0
20	IDBI	0	0	0	0	0	0	0	0
21	IDFC	0	0	0	0	0	0	0	0
22	Indusind Bank	0	0	0	0	0	0	0	0
23	Jana Small Finance Bank	0	0	0	0	0	0	0	0
24	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
25	Karur Vysya Bank	0	0	0	0	1	1	0	0
26	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
27	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
28	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
29	South Indian Bank Ltd.	0	0	0	0	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
32	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
33	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
34	YES Bank	0	0	0	0	0	0	0	0
Total PVT		54	45	9	0	55	42	10	4
35	BGVB (PNB)	172	153	7	12	374	351	14	9
36	PBGB (UCO)	81	42	22	17	247	186	36	24
37	UBKGB (CBI)	27	12	8	7	133	118	9	6
Total RRB		280	207	37	36	754	655	59	39
38	WB State Co-Op Bank Ltd.	3	3	0	0	0	0	0	0
39	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		3	3	0	0	0	0	0	0
Grand Total		1805	1275	219	311	5132	4631	330	171

AGENDA- 16

Calendar of SLBC Meeting / Events & issues related to DCC/DLRC:

SLBC proposes to hold the quarterly review meeting in the FY 2020-21 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Proposed Meeting	Day
December, 2020	16-02-2021	Tuesday
March, 2021	14-05-2021	Friday

The LDMs are advised to prepare the calendar of event for DCC meeting within 45 days from the date of the preceding quarter accordingly. The authorities may block the proposed dates for holding the meeting on proposed dates as recommended by RBI.

Member Banks: They must ensure submission of quarterly progress data within 15 days from the date of end of the quarter as per Lead Bank Scheme so as to enable SLBC to compile/ analyze the data and prepare the background notes/agenda note in time accordingly.

LDMs: LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI officials in charge of respective districts. The said meetings are to be held with 30 days from the end of the quarter and minutes be forwarded to SLBC within 1 week for necessary action, if any. LDM's must intimate all DCOs well in advance for attending the meetings.

Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting.

BLBC forum is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs who are also to access & upload the details of the meetings in the designated BLBC portal of GoWB for ensuring proper functioning of the BLBC forum. The LDMs have also been invited as special case for participation in the SLBC Sub-Committee meetings on MSME & Agriculture held on 15-11-2019 for acquainting them with priority areas of SLBC and necessary briefing regarding various action plans framed by the stakeholders. Copies of the minutes have been shared with the LDMs for acting upon the action points marked for compliance.

AGENDA- 17

Miscellaneous:

Market Intelligence Issues:

In the Steering Committee meeting dt 03-09-2019 it was decided that banks would report regarding incidence of Ponzi schemes, illegal financial activities by individual/firms , if any, to SLBC for onward reporting to authorities. Controlling Offices may advise the branch-heads accordingly. SLBC reiterates the following areas,

- Ponzi schemes / Illegal activities of Un-incorporated bodies / Firms / Companies soliciting deposits from the public.
- Banking related cyber frauds, phishing & Credit related frauds by borrower groups as well as 3rd party intermediaries.
- Instances of usurious activities by lending entities in the area, over - indebtedness, unorganised financial sector activities.

Also, threats of cyber frauds, phishing, etc should be highlighted during financial literacy drives conducted by banks. It has assumed great significance as in view of COVID 19 pandemic and the Lockdown, the digital banking has proved to be an effective mode of financial & business transactions but also has exposed unsuspected customers to the threats of hacking, phishing, etc thus causing loss to the customers as well as the financial institutions.

Status of SLBC report submitted by Banks for Sept, 2020			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	16.11.2020
2	Bank of India	Submitted	16.11.2020
3	Bank of Maharashtra	Submitted	11.11.2020
4	Canara Bank	Submitted	31.10.2020
5	Central Bank of India	Submitted	09.11.2020
6	Indian Bank	Submitted	25.11.2020
7	IOB	Submitted	04.11.2020
8	PNB	Submitted	20.10.2020
9	Punjab & Sind Bank	Submitted	10.11.2020
10	SBI	Submitted	17.11.2020
11	UCO	Submitted	09.11.2020
12	Union Bank of India	Submitted	23.11.2020
13	Axis Bank	Submitted	21.10.2020
14	Bandhan Bank	Submitted	29.10.2020
15	Catholic Syrian Bank Ltd.	Not Submitted	NA
16	Dhanlaxmi Bank Ltd.	Not Submitted	NA
17	Federal Bank	Submitted	11.11.2020
18	HDFC Bank	Submitted	20.10.2020
19	ICICI	Submitted	21.10.2020
20	IDBI	Submitted	29.10.2020
21	IDFC	Submitted	20.11.2020
22	Indusind Bank	Submitted	04.11.2020
23	Jana Small Finance Bank	Submitted	19.10.2020
24	Karnataka Bank Ltd.	Submitted	15.10.2020
25	Karur Vysya Bank	Submitted	31.10.2020
26	Kotak Mahindra Bank	Submitted	19.11.2020
27	Lakshmi Vilas Bank	Submitted	21.11.2020
28	Ratnakar Bank Ltd	Submitted	29.10.2020
29	South Indian Bank Ltd.	Submitted	29.10.2020
30	SIDBI	Submitted	19.11.2020
31	Tamilnad Mercantile Bank	Submitted	20.11.2020
32	Ujjivan Small Finance Bank	Submitted	07.11.2020
33	Utkarsh Small Finance Bank	Submitted	12.10.2020
34	YES Bank	Submitted	22.10.2020
35	BGVB (PNB)	Submitted	17.10.2020
36	PBGB (UCO)	Submitted	02.11.2020
37	UBKGB (CBI)	Submitted	20.10.2020
38	WB State Co-Op Bank Ltd.	Submitted	19.11.2020
39	WBSCARD Bank Ltd.	Submitted	15.10.2020

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Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / 345 /2020

Date: 14.12.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on SHG & SE held on 08.12.2020.

The quarterly meeting of SLBC sub-committee on SHG & SE was held on 08.12.2020 to review the progress made in this sector upto September, 2020. The meeting was participated through VC by Dr. M.V. Rao, ACS, Panchayat & Rural Development and Co-operation, Smt. Roshni Sen, Pr. Secy. SHG & SE, Mr. Narayan Sarkar, MD, WBSCL, Mrs. Shaon Sen, Addl. Director, SUDA and Sri Provash Chandra Chowdhury, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

The Meeting began with a warm welcome note delivered by Sri S. G. Saha, General Manager, SLBC West Bengal and he appreciated the cumulative effort of banks along with the extended support of Line Department of GoWB in implementing various schemes under this prevailing pandemic due to COVID-19.

Sri D.Paul, Sr Manager SLBC briefly described the action taken report in respect of the major issues emerged in the last sub-committee meeting held on 28.08.2020. He also narrated that Bank wise performance of Credit Linkage under SHG-NRLM during this September' 2020 quarter is not up to the mark citing achievement of only 24.18% in fresh disbursement against the Target for 2020-21.

The major points of discussions along with the action points emerged during the sub-committee meeting are appended below.

- Sri S. G. Saha expressed his concern about the poor performance of some Banks in SHG in this sector which always acts growth engine of our rural economy contributing a major role in strengthening our state credit portfolio. Though there is also some remarkable performance by few of the member banks like BOI, UCO and PBGB in sanctioning fresh SHGs' under NRLM.
- Sri M.V. Rao highlighted that in spite of continuous follow up, member Banks failed to achieve at least 50% of the yearly disbursement target at end of the current half year. He requested SLBC to give instruction to all member Banks to direct their branches to dispose of all pending cases by organising SHG Camps at regular interval followed by weekly monitoring of the progress.

(Action point 1: Member Banks)

- Smt. R. Sen expressed her concern about meagre average ticket size of loans to SHG, which had marginally increased from Rs. 0.81 lakh to Rs.0.99 lakh against the prescribed limit of Rs.1.50 lakh at 1st dose with major contribution from RRB's only. She informed that approx 9 lakh SHGs have received Rs. 5000/- contribution from GoWB under "JAGO" scheme enhancing their creditworthiness which should get due weightage from the banks in sanctioning more SHG loans under NRLM. She also emphasised that since delinquency in SHG sector was lowest among all with NPA percentage of only 1.13% as on 30.09.2020, member banks should give more impetus on this sector.

(Action point 2: Member Banks)



- Mrs. S Sen spoke on the initiatives taken by SUDA in promoting the self-employment avenues in urban localities and requested the Banks to dispose of the pending proposals for the SHGs and the individuals under NULM on an urgent basis.
(Action point 3: Member Banks)

- Mrs. S. Sen also requested for follow up from SLBC for immediate resolution of the following long persisting issues with different bank branches:-

- a) e -Vijaya Bank Batanagar : 33 CC loan proposals pending since 2017.
- b) SBI Anandapuri : reluctant in disbursing loan without any valid reason.
- c) SBI Panchur : 4 CC loan proposals pending for sanction.
- d) e-UBI Batanagar : 7 CC loan proposals pending for sanction for a long period.
- e) Canara Bank Santoshpur: 5 CC loan pending for sanction.
- f) UCO Bank Uttarpara : debiting servicing charges for renewal of CC.
- g) IDBI Arambagh : 14 fresh SHG loan proposals pending for sanction.
- h) e-OBC Arambagh & Bankura : Saving A/C as well as CC pending.
- i) e- Allahabad Bank Shantipur: transferring amount from CC to savings account without customer consent.
- j) PNB Diamond Harbour: fresh SHG loan proposals pending for sanction.

(Action point 4: Member Banks)

- Sri R. Roy, WBSRLM raised the issue of banks' not accepting the IBA approved common loan application form for SHG despite several instructions conveyed by SLBC time to time which was causing hardships to the SHGs.

He also apprised the house that due to wrong uploading of the SHG data by the member banks, proper reflection of disbursement was not there in the MoRD portal. Showing various charges applied in the CC accounts as disbursement had also inflated the data to that extent in the portal. These anomalies need to be rectified immediately.

(Action point 5: Member Banks)

- Sri S. G. Saha requested WBSRLM to share the bank branch wise beneficiary details under SHG NRLM for better monitoring & follow up and he also requested to attach Micro Credit Plan (MCP) along with the SHG application before sending it to the respective bank branches for quick disposal of the applications.
(Action point 6: WBSRLM)

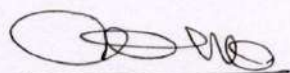
- Sri N Sarkar requested the Banks to arrange for immediate disbursement of the SVSKP loans along with subsidy and also informed that all the Bank branches have to register themselves in the SVSKP portal, otherwise, online loan applications cannot be assigned to the designated branches by State & RO/ZO officials.

(Action point 7: Member Banks)

- Sri S.G.Saha informed the house that out of 88 crore pending subsidy reported by WBSCL, member Banks have already disbursed 38.78 Cr. And the rest 49.55 Cr. Subsidy would be cleared off by 31.01.2021.
(Action point 8: Member Banks)

- Smt. R. Sen also requested all the member banks to follow the deadline of 31.01.2021 for bank branch wise reconciliation of pending SVSKP subsidy for strict compliance.
(Action point 9: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Mr. D. Paul.



(Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal





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Ref. No: SLBC/WB/Sub Committee Meeting on MSME / 346 /2020

Date: 14.12.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMS in West Bengal
- 3) Line Department, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on MSME held on 10.12.2020.

A SLBC sub-committee meeting on MSME was held on 10.12.2020 to review the progress of credit flow to this sector upto the quarter ended 30 September, 2020. The meeting was conducted through VC under the chairmanship of Sri Anurag Srivastava, Director MSME, GoWB and was graced by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Sudip Bhattacharya, AGM, Reserve Bank of India and other senior officials from different major Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he admired the dynamic effort of all the member banks along with the extended support of Govt. Department for boosting up MSME sector under this prevailing COVID-19 pandemic.

Sri D.Paul, Sr Manager SLBC apprised the house that the total MSME disbursement by all the member banks substantially increased from 15403.64 crores as on 30.06.2020 to 32734.15 crore as on 30.09.2020, thus achieving 36.28% of target by doubling the last quarter data. He also mentioned that the total disbursement rose to Rs. 3540.24 crore as on 30.09.2020 from Rs. 818.42 crore as on 30.06.2020 under Mudra segement.

The key issues for discussion along with the action points which emerged during the meeting are given as under :

- Sri A. Srivastava pointed out that the growth in manufacturing & service sectors during the first two quarters of this year had been lacklustre due to the ongoing COVID-19 pandemic during 1st two quarters and urged all the member banks to give pointed to this sector with special attention to Weavers' Mudra category.
(Action point 1: Member Banks)
- Sri M. Dhar advised all Banks to incorporate the latest guidelines issued by RBI regarding the MSME classification in their CBS platforms so that the achievement figures get reflected correctly. He further added that it will also lead to registering of higher achievement under the sector.
(Action point 2: Member Banks)
- Sri A.Srivastava requested all the member banks to dispose off all the eligible cases under Weavers' Mudra at earliest and for additional support Banks can approach the concerned Govt. Department officials at their convenience, if they so desire.
(Action point 3: Member Banks)
- Sri M. Dhar expressed his concern regarding the huge rejection of Weavers' Mudra by banks on different grounds. He advised all member banks to send a list of rejected proposals along with the cause of rejection to SLBC for onward submission to the concerned department for taking appropriate action.
(Action point 4: SLBC & Member Banks)



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- Sri S. G. Saha spoke about the poor disbursement in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.09.2020 i.e 26.63 % of achievement against total target. He requested the member banks to disburse all the pending eligible cases by 31.03.2021, as GOI has already extended the timeline to March'2021.

(Action point 5: Member Banks)

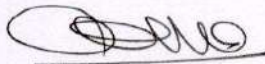
- Sri D. Paul informed the house that under PMEGP, out of total 3803 sponsored cases, 2464 proposals had been been disposed off as on 30.09.2020 leaving behind a pendency of 1502 number of accounts amounting to Rs.53.74 crore. In this context, the Director, MSME requested the banks to disburse the pending loan proposals under PMEGP by the end of FY 2020-21.

(Action point 6: Member Banks)

- Sri S. G. Saha requested the sponsoring agency i.e. SUDA to provide the letter of recommendation along with the sponsored proposals to accelerate the disbursement process Under PM SVANidhi.

(Action point 7: SUDA)

The meeting ended with vote of thanks to the chair & the participants by Mr. D. Paul.



(Sri Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal



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Ref. No. SLBC/WB/Sub Committee Meeting/Agriculture/ 347 /2020

Date: 16.12.2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 15.12.2020.

The quarterly meeting of SLBC sub-committee on Agriculture was held on 15.12.2020 to review the progress made in this sector upto September, 2020. The meeting was participated through VC by, Sri Ashok Kumar Das, Jt. Secretary, Agri Marketing Department, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Vivekananda Biswas, Banking Expert, Crop Insurance, Agriculture Department, GoWB, Sri Provash Chandra Chowdhury, AGM, Reserve Bank of India and other dignitaries of Line departments and representatives of major member Banks.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and narrated the tough situation arising out of COVID-19 pandemic in implementing various Govt policies and schemes.

Sri D. Paul, Sr Manager SLBC placed the action taken report in respect of the major issues emerged in the last sub-committee meeting held on 24.08.2020. He apprised the house that the total disbursement under Agriculture by all the member banks substantially increased from 7158.51 crore as on 30.06.2020 to 16640.88 crore as on 30.09.2020, thus achieving 22% of ACP target under Agriculture for FY 2020-21.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below.

- Sri M. Dhar stated that out of approx. 20 lakh loan applications sponsored under KCC, a total of 12.89 lakh proposals have been sanctioned till 30.09.2020 under Kharif-2020 season. After that, in the current Rabi 2020-21 season, during which the left out proposals were decided to be disposed of, the sanction figure reached to 13.54 lakh only as on 15.12.2020 indicating Banks' probable diversion of focus from financing KCCs under Rabi season.

He urged the Banks to expedite the process of sanction and disbursement of KCC loan proposals to complete the exercise by the time line of 15th of January 2021, as agreed upon in the meeting with Hon'ble Chief Secretary on 03.11.2020. That would also facilitate achieving the Annual Target by the Banks.

(Action Point 1: Member Banks)

- Sri S.G Saha informed the house about performance of the Banks in KCC financing under Fishery that Rs.37.95 Crore has been sanctioned by the member banks up to 30.09.2020 against Rs.301 Crore total sponsored cases, which was not up to the desired level. He requested the Fishery department to look for procedural solutions for the issues like (i) official permission/ certificate for lease hold ponds/ tanks to the applicants (ii) insurance of assets to be created out of loan etc. He also requested them to provide bank branch wise beneficiary data so that follow up could be done from the grassroots level. He proposed to arrange a meeting with the insurance company in presence of the Line department regarding the insurance issues branches are facing for long.

(Action Point 2: Fishery Department)



- Mr. M. Dhar stated his concern that despite of having plenty of water bodies in West Bengal and much scope of Fishery, the Banks are not coming forward to prove them in this particular category as desired. So he requested the Bank to seriously ponder over the sector to achieve at least 50% of the target by the financial year end.

(Action Point 3: Member Banks)

- Sri S. G. Saha stated that out of 85948 proposals under Dairy scheme around 39000 proposals were from Milk Unions and out of that only 7000 proposals having detailed information had already been shared with the member banks. He requested the ARD Department to share the Branch wise beneficiary details for proper monitoring in this regard.

(Action Point 4: ARD Department)

- Sri A. K Das informed the house that the residual stock of potato held, if any at the Cold Storages in the state of West Bengal, was scheduled to be vacated by 30.11.2020. Taking cue from this information, Director, Institutional Finance stressed upon the need for initiating timely appropriate steps by the banks towards maintaining their Cold Storage Loans, extended for seasonal limit, in regular shape.

(Action Point 5: Member Banks)

- Regarding correction of account details pertaining to BSB Kharif-2019 for claim settlement, Mr. Biswas informed that the list of loanee farmers for crediting insurance claim settled by AICIL & OICL have already been shared to the member banks by the Agriculture Department, GoWB. He requested the Bank to share the correct account details by 31.12.2020 for validation of data in order to settle the claim of kharif 2019.

(Action Point 6: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Mr. D. Paul.



(Sri Ashwini Kumar Jha)
Chief General Manager &
Convener, SLBC West Bengal





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