



151^{वां}
st

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

Quarterly Review December, 2020

Date : 24.02.2021

Time : 11.30 AM

KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !



**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 151st SLBC Meeting (Review of December, 2020 Quarter)

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1-5
	General Information for West Bengal	1
	Bank & District wise allocation of Lead Bank Responsibility, Branch Network & ATM	2
	Vital Banking Statistics	3
	Banking Key Indicators for the State of West Bengal	4
	Position of Brick & Mortar Branch	5
1.	Confirmation of the Proceedings of the 150th SLBC meeting of SLBC, West Bengal held on 29.12.2020 and review of action points thereof.	6
2.	Action taken report for the resolution adopted in the 150th SLBC meeting	6-7
3.	Review of Credit Disbursement by Banks as on Dec, 20 as per ACP 2020-21	7-21
	Bank wise disbursement under priority sector lending	8-12
	Bank wise disbursement under non priority sector lending	13-14
	Bank wise Total disbursement under PRISEC & NON PRISEC	15
	District wise disbursement under PRISEC	16
	Bank wise sectorial outstanding credit under Priority Sector	17-19
	Bank wise sectorial outstanding credit under Non-Priority Sector	20
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	21
	Disb. Of loan to Minority Community, Weaker Section, Women, SC/ST & OBC	22
4.	Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2021-22	23-24
5.	CD Ratio & Review of Districts with CD Ratio below 40%	24-30
	District wise CD Ratio of West Bengal	25
	Bank wise CD Ratio of West Bengal	26
	Bank wise & Population Group wise Branch Network & Deposit	27
	Bank wise & Population Group wise Advance & CD Ratio	28
	Bank wise Position of ATM & BC Outlets	29
	Trends analysis on District wise CD Ratio on quarterly basis	30
6.(A)	Progress in Agriculture Credit	31
6.(B)	Progress in KCC saturation, BSBS & achievement in AH & Fishery	31-35
	Bank wise KCC Position	33
	District wise KCC Position	34
	Achievement Animal Husbandry & Fishery	35-38
	Natural Calamity & Relief Measures as per RBI guidelines	39
6.(C)	Doubling of farmers' income by 2022 & New Initiatives	39-40

	Krishak Bandhu, Finance to NWR & FPO etc.	40
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	41-44
7.(A)	Deployment of Credit to MSME	45-49
	Progress of MSME Loan Restructured	47
	Emergency Line of credit guarantee Scheme & Credit Guarantee Scheme for Subordinate Debt (CGSSD)	48
	GoWB 4% Interest Subvention Scheme for Handloom Weavers & PMSVANidhi (Street vendors) scheme	49
	Bank wise flow of credit to SCC, GCC, WCC	50-52
7.(B)	Adoption of MSME Clusters & Credit Linkage	53
7.(C)	Review of MUDRA, SUI, PMEGP & SVSKP Loans	54-61
	Progress in MUDRA Loans	55-56
	Progress in Stand Up India Loans	56-57
	Progress in PMEGP Loans	58-59
	Progress in SVSKP Loans	60-61
8.	Progress in SHG-NRLM, DAY-NULM & JLG Finance	62-69
	Bank & District wise achievement of Credit Linkage under NRLM	63
	Bank wise Outstanding vs NPA as on Dec, 2020	64
	Dual Authentication & E-Shakti of NABARD	64-65
	Progress under DAY-NULM	65-68
	Progress of JLG Finance	69
9.	Financial Literacy Camps & Awareness Drive	70
10.	Progress in Education Loan & Housing Loan	71-74
	Progress in Housing Loan	72
	Progress in Education Loan	73
	Progress in PMAY Loan	74
11.	Progress on Data management System as per Revamped Lead Bank Scheme	75
12.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	76-79
13.	Recovery position and Status of SARFAESI cases & Certificate cases etc.	79-84
	Bank wise and Sector wise NPA & Recovery Position	80-82
	Status of PDR cases	83
	Recovery under SARFAESI and Bank wise & District wise Pending DM Permission	84
14.	Review of functioning of RSETIs	84-86
15.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	87-91
16.	Calendar of SLBC Meeting/Events & issues related to DCC/DLRC	92
17.	Set up a SOP on coordination between the FLCs run by Lead District Offices of different Banks and the Financial Literacy Intervention under NRLM by WBSRLM	92-93
18.	Miscellaneous (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & Status of SLBC report submitted by Member Banks)	94
	Minutes of SLBC meeting & Sub-committee meetings on Agri, MSME, SHG	95-106

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 December, 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 31.12.2020)	Rs.98891
Per Capita Advance (as on 31.12.2020)	Rs.61337

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 2019	March 2020	June 2020	Sept 2020	Dec 2020
Rural	3417 (41.51%)	3496 (41.69%)	3508 (41.57%)	3505 (41.29%)	3529 (40.85%)
Semi- urban	1544 (18.76%)	1495 (17.83%)	1484 (17.58%)	1501 (17.68%)	1521 (17.61%)
Urban	1688 (20.51%)	1769 (21.10%)	1835 (21.74)	1839 (21.67%)	1885 (21.83%)
Metro	1582 (19.22%)	1625 (19.38%)	1613 (19.11%)	1644 (19.36%)	1702 (19.71%)
Total	8230	8385	8440	8489	8637

Position of ATMs in the State of West Bengal:

Population group	March 2019	March 2020	June 2020	Sept 2020	Dec 2020
Rural	2761	2674	2823	2739	2319
Semi- urban	2161	2125	2276	2259	2148
Urban	3120	3147	3389	3491	3833
Metro	2693	2757	2928	2963	2949
TOTAL	10735	10703	11416	11452	11249

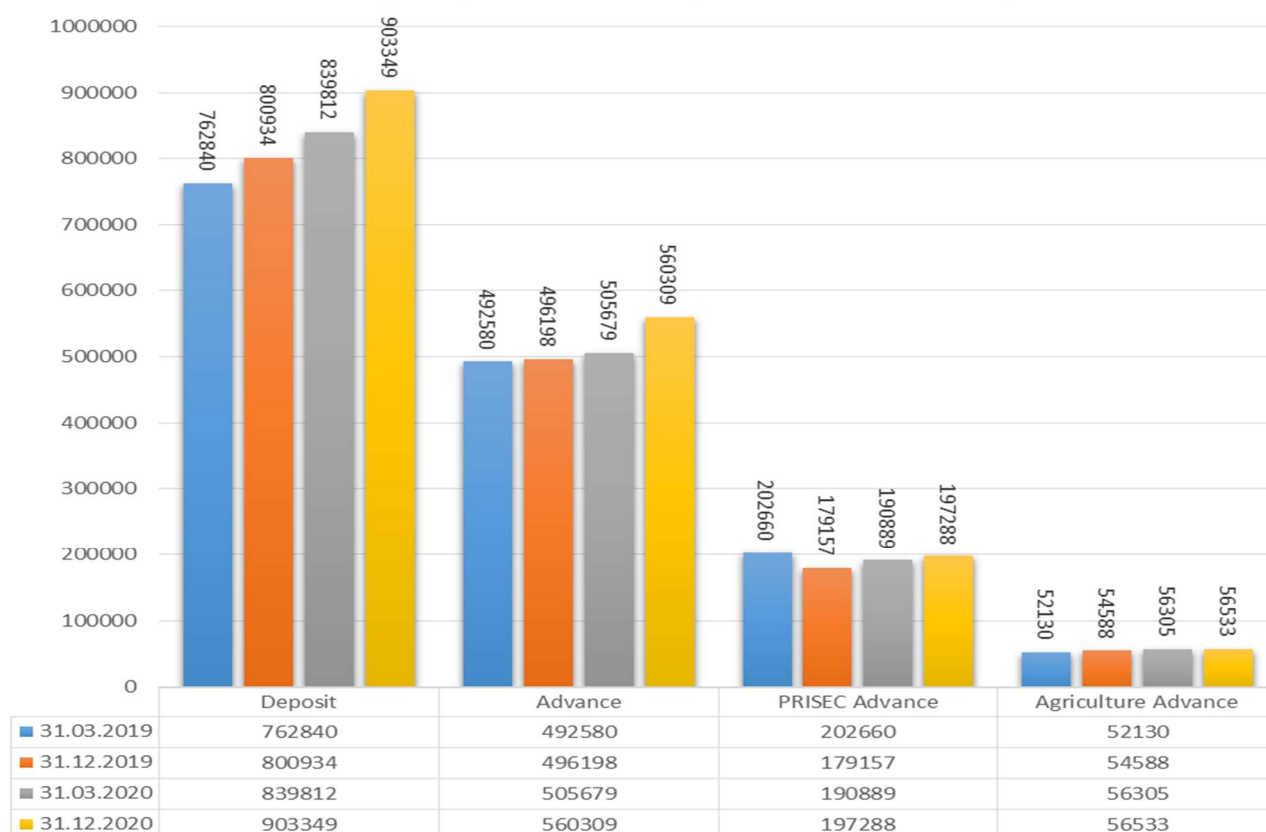
VITAL STATISTICS OF WEST BENGAL**(Amount Rs in crore)**

Parameter	March 2019	Dec 2019	March 2020	Dec 2020
No. of Branches	8230	8374	8385	8637
Total Deposits	762840	800934	839812	903349
Total Advances (with RIDF)	492580	496198	505679	560309
CD Ratio	64	62	60	62
C+I: Deposit Ratio	75	72	71	70
Priority Sector Advances (PSA)	202660	179157	190889	197288
% of PSA to ANBC	42	38	44	40
Agriculture Advances	52130	54588	56305	56533
% of Agri Advances to ANBC	13	11	13	11
MSME	100510	87415	94297	102428
Education Loans	2627	2421	2525	2856
Housing Loans	44194	48809	51080	54013
DRI Advances	420	488	455	264
% of DRI Advances to ANBC	0.09	0.10	0.10	0.06
Advances to SC/ST Communities	16430	29712	19997	12765
Adv. to Women Entrepreneurs	39287	53456	55085	65310
% of Adv to Women to ANBC	8	11	12	13
Weaker Section Advances	56423	55123	63267	56096
% of Weaker Advances to ANBC	12	12	14	11
Minority Community Advances	31122	40767	39380	39084
% of Minority Co Adv. to Prisec	16	22	20	20

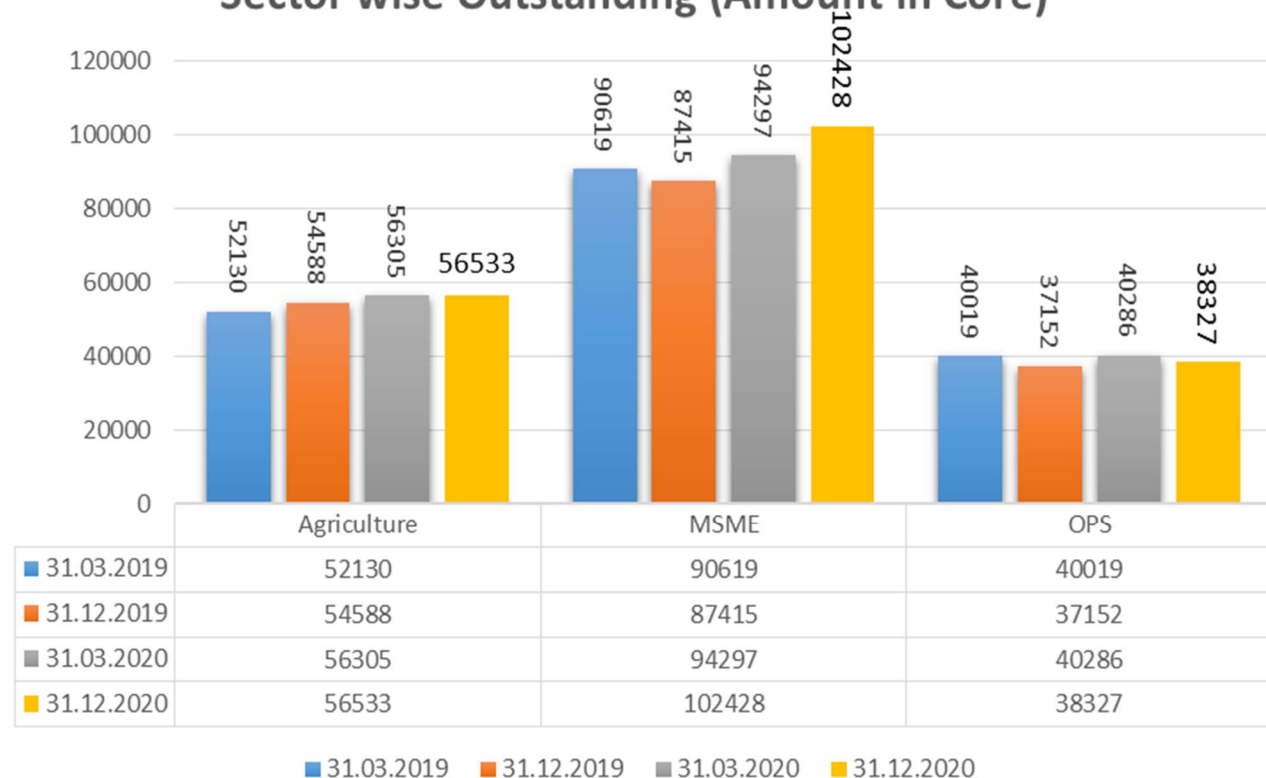
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**(Amount Rs in crore)**

Sl.	Parameter	ACP Plan 2019-20	ACP achieved (Dec, 2019)	% Achiev.	ACP Plan 2020-21	ACP achieved (Dec, 2020)	% Achiev.
1	Agriculture	55000	34127	62	77236	32479	42
2	MSME	70000	51025	73	90237	57060	63
3	OPS	23000	8998	39	33128	9955	30
	Total PRISEC	148000	94150	64	200601	99494	49
4	NPS	18000	111024	616	67934	167755	247
	Grand Total	166000	205174	124	268535	267249	99

Banking Key Indicators (Amount in Crore)



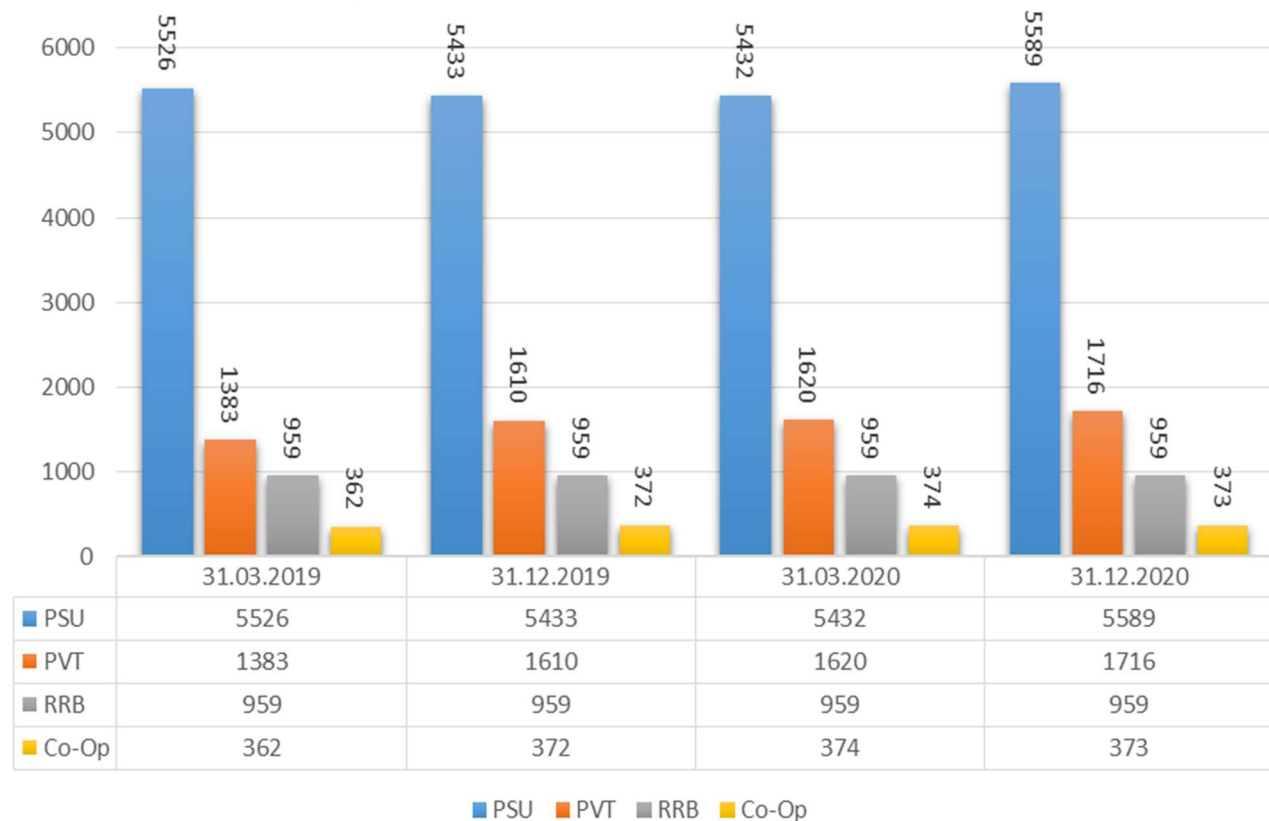
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



EXECUTIVE SUMMARY OF AGENDA FOR 151st SLBC Meeting

AGENDA: 1

Confirmation of the minutes for 150th SLBC meeting dated 29.12.2020

The proceedings and action points of 150th SLBC Meeting for West Bengal held in Kolkata on 29th of December, 2020 through VC was circulated under cover of Convener Bank's letter to the members on 06.01.2021. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 150th SLBC meeting dated 29.12.2020

The Action Taken Report (ATR) for the major action points as emerged in the 150th SLBC meeting dated 29.12.2020 are given below.

Sr.	Action Points	Action taken for compliance
1.	Banks are to make KCC saturation campaign successful by bringing 20 lakh non-loanee farmers under the fold of Kisan Credit Card.	As of now, 14.39 lakh of new KCCs have been sanctioned to non-loanee farmers, thus achieving 72% of target. 5.83 lakh proposals have been rejected by the member banks and 2.32 lakh cases are pending at branch level for disposal.
2.	Banks are to push up the average lending in KCCs in terms of accelerating the disbursement. Banks are to ensure renewal of existing KCC cases depending on eligibility criteria.	Average ticket size of disbursement figure has increased to Rs.44045/- per KCC account as on 31.12.2020 from Rs.42677/- as on 30.09.2020. Total 14.90 lakh KCCs have been renewed upto Dec, 2020 vis-à-vis 9.03 lakh KCCs upto September, 2020.
3.	Banks are to play a more proactive role in order to increase Agriculture Lending to achieve ACP target for FY 2020-21.	Agriculture Lending increased to Rs.32479 Crore (42% of ACP target) almost doubling the figure of Rs.16641 Crore (21.55%) as on September, 2020. Again a substantial growth will be registered during the March, 2021 quarter on account of fresh lending to Cold storages.
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.	MSME lending has achieved Rs.57060 cr (63% of ACP target) as on 31.12.2020 against Rs.33694 cr (37.64%) as on 30.09.2020. We hope that the target of 90237 cr under MSME sector will surely be achieved by the end of this FY2020-21.

5.	Under NRLM, member Banks are to make SHG portfolio stronger in respect of disbursement and outstanding position. Under NULM, Banks are to involve in the process of monitoring the progress in financing NULM groups.	Average disbursement figure rose to 1.12 lakh as on 31.12.2020 from 0.99 lakh as on 30.09.2020. This figure again rose to 1.21 lakh as of now. As per NRLM portal our state has achieved 68.38% of disbursement figure, where as in no of SHGs and outstanding amount 100% target achieved. Under NULM, as on 31.12.2020 all member Banks have disbursed 4715 number of proposals amounting Rs.59.54 cr.
6.	Banks are to increase CD Ratio in the state of West Bengal as Y-O-Y basis.	CD ratio in the state has increased to 62.03% as on 31.12.2020 against 61.95% as on Dec, 2019 & 60.21% as on Mar, 2020. In calendar year 2020, the national Credit-Deposit (CD) ratio has consistently declined as credit growth slumped due to Covid-19 pandemic. But the state of West Bengal has experienced a positive growth in CD ratio as all Member Banks have rose to this occasion and contributed to a greater extent towards credit growth.

AGENDA – 3

Review of Credit Disbursement by Banks as per ACP 2020-21 upto Dec, 2020 quarter

All the banks operating in the State put together have disbursed Rs. 99494.21 crore in Priority Sector, i.e. 49.60% of the Annual target of Rs.200601.34 crore during the period from April to December of the current financial year 2020-21. The achievement was Rs. 94343.98 crore against Annual target of Rs. 148000 crore during April-Dec, 2019 quarter of FY 2019-20 in Priority Sector.

Achievement under Agriculture sector is 42.05% and in MSME sector is 63.23% as on 31.12.2020 which was 21.55% & 37.34% in Agriculture & MSME sector as on 30.09.2020 respectively.

Disbursement in Non-Priority sector is Rs. 167755.08 crore i.e. 246.94% of the ACP of Rs. 67933.85 crore which results in overall disbursement of Rs.267249.29 crore i.e. 99.52% of ACP of Rs.268535.19 crore as on 31.12.2020.

A comparative position of achievement in disbursement figure under ACP 2020-21 as on 31.12.2020 with the corresponding quarter of last 2 years is as under:

Sector	2018-19 (April-Dec)			2019-20 (April-Dec)			2020-21 (April-Dec)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	64071	33566	52	55000	34127	62	77236	32479	42
MSME	50000	37898	75	70000	51025	73	90237	57060	63
OPS	15890	12931	81	23000	8998	39	33128	9955	30
PRISEC	129961	93147	64	148000	94150	64	200601	99494	49

Bank-wise position of achievement in disbursement under different 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 Dec, 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	26145	48690.00	2451	5841.00	7845	41325.00	161614	233872.44	36441	95856.00	40.99
2	Bank of India	84621	51506.00	43	1083.00	14221	55652.00	258570	338822.66	98885	108241.00	31.95
3	Bank of Maharastra	862	1058.00	0	0.00	914	22.82	8882	11831.50	1776	1080.82	9.14
4	Canara Bank	89555	86082.71	367	2498.20	4243	14013.22	307281	366638.67	94165	102594.13	27.98
5	Central Bank of India	56252	54029.57	9	291.17	338	14271.14	264097	314347.65	56599	68591.88	21.82
6	Indian Bank	19560	38617.00	35	6550.00	2504	139517.00	464108	575116.16	22099	184684.00	32.11
7	IOB	4480	4975.06	11	17.07	161	6917.99	82861	102582.00	4652	11910.12	11.61
8	PNB	156411	207862.00	11296	58206.00	1656	177566.00	999345	1377424.00	169363	443634.00	32.21
9	Punjab & Sind Bank	0	0.00	0	0.00	77	212.00	12194	14675.00	77	212.00	1.44
10	SBI	331842	404853.00	25	2193.00	68	679.00	942479	1274141.75	331935	407725.00	32.00
11	UCO	123806	81583.15	398	5096.11	19	832.43	284113	358429.89	124223	87511.69	24.42
12	Union Bank of India	16619	19007.96	199	1755.85	486	37972.47	178848	226294.89	17304	58736.28	25.96
Total PSU		910153	998264.45	14834	83531.40	32532	488981.07	3964392	5194176.60	957519	1570776.92	30.24
13	Axis Bank	8581	30183.00	3	96.00	9	589.00	120023	150362.61	8593	30868.00	20.53
14	Bandhan Bank	771160	384079.16	115345	58277.55	69784	30619.67	349367	407415.26	956289	472976.37	116.09
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	ESAF SF Bank	3171	567.46	1	0.40	0	0.00	0	0.00	3172	567.86	#DIV/0!
18	Federal Bank	12015	15790.40	0	0.00	302	26588.15	3400	4440.23	12317	42378.55	954.42
19	HDFC Bank	12550	12505.63	30	8580.02	429	72201.16	74338	93904.66	13009	93286.82	99.34
20	ICICI	41873	28819.54	2	3000.00	26	23311.30	74563	90591.05	41901	55130.84	60.86
21	IDBI	30331	22191.82	1	115.53	202	1615.25	60375	74992.66	30534	23922.60	31.90
22	IDFC	11495	3293.90	0	0.00	0	0.00	0	0.00	11495	3293.90	#DIV/0!
23	Indusind Bank	5636	10820.55	248310	31886.73	10	6528.24	14141	21767.33	253956	49235.52	226.19
24	Jana Small Finance Bank	1708	800.94	0	0.00	0	0.00	1370	1653.56	1708	800.94	48.44
25	Karnataka Bank Ltd.	7	158.00	4	469.59	288	3165.11	236	780.22	299	3792.70	486.11
26	Karur Vysya Bank	128	126.00	0	0.00	3	22193.00	2590	3012.66	131	22319.00	740.84
27	Kotak Mahindra Bank	2445	4003.15	0	0.00	93	14583.26	1628	3102.13	2538	18586.42	599.15
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	127458	35665.80	0	0.00	1	11588.74	1146	1519.26	127459	47254.53	3110.37
30	South Indian Bank Ltd.	12	2293.21	62	10145.00	15	1249.53	785	2266.50	89	13687.74	603.92
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
33	Ujjivan Small Finance Bank	41877	16668.22	0	0.00	0	0.00	29988	31545.11	41877	16668.22	52.84
34	Utkarsh Small Finance Bank	2826	950.00	0	0.00	0	0.00	0	0.00	2826	950.00	#DIV/0!
35	YES Bank	475	112.59	8	3440.00	63	40646.11	633	998.62	546	44198.70	4425.99
Total PVT		1073748	569029.37	363766	116010.82	71225	254878.52	734584	888351.86	1508739	939918.71	105.80
36	BGVV (PNB)	300035	205696.11	2	88.36	156	268.00	698930	764306.39	300193	206052.47	26.96
37	PBGB (UCO)	58510	107052.78	0	0.00	6	640.00	147983	207839.05	58516	107692.78	51.82
38	UBKGB (CBI)	38984	38353.13	6	4.55	0	0.00	135176	154843.92	38990	38357.68	24.77
Total RRB		397529	351102.02	8	92.91	162	908.00	982089	1126989.36	397699	352102.93	31.24
39	WB State Co-Op Bank Ltd.	1247197	368253.35	39	573.07	167	4739.40	717584	501271.09	1247403	373565.82	74.52
40	WBSCARD Bank Ltd.	50678	11531.55	0	0.00	0	0.00	53816	12817.01	50678	11531.55	89.97
Total Co-Optv		1297875	379784.90	39	573.07	167	4739.40	771400	514088.10	1298081	385097.37	74.91
Grand Total		3679305	2298180.74	378647	200208.20	104086	749507.00	6452465	7723605.92	4162038	3247895.93	42.05

Statement showing disbursement in MSME under Priority Sector for the quarter ended Dec, 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		Yearly Target under ACP		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		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		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	19120	56154.00	4545	57510.00	897	11560.00	85	958.00	75	985.00	118865	359207.57	24722	127167.00	35.40
2	Bank of India	48181	247040.00	3541	143137.00	113	10405.00	0	0.00	0	0.00	125616	402457.25	51835	400582.00	99.53
3	Bank of Maharashtra	4162	2903.00	4843	3610.00	4360	6017.00	0	0.00	0	0.00	15160	39929.46	13365	12530.00	31.38
4	Canara Bank	24567	93136.80	2397	93218.00	254	19132.16	1	0.64	503	987.33	125489	547943.97	27722	206474.93	37.68
5	Central Bank of India	22609	33487.19	2522	59971.23	192	9928.31	2427	5826.27	0	0.00	92671	334573.71	27750	109213.00	32.64
6	Indian Bank	35655	241591.00	4413	178394.00	183	31896.00	42	820.00	0	0.00	201906	719948.37	40293	452701.00	62.88
7	IOB	5788	11856.00	128	4286.28	9	1576.53	2	5.00	0	0.00	46151	181721.80	5927	17723.81	9.75
8	PNB	43569	379231.00	5734	193110.00	286	103654.00	2168	6106.00	0	0.00	460520	1500016.00	51757	682101.00	45.47
9	Punjab & Sind Bank	216	2050.00	50	5.00	27	10.00	0	0.00	0	0.00	7254	30787.00	293	2065.00	6.71
10	SBI	49467	303399.00	3859	191684.00	235	89823.00	0	0.00	0	0.00	397163	1473365.16	53561	584906.00	39.70
11	UCO	17555	35555.52	40498	132170.43	67	13823.01	9	56.80	0	0.00	118990	455892.36	58129	181605.77	39.84
12	Union Bank of India	15302	110850.64	2433	145445.25	282	119563.73	0	0.00	0	0.00	110714	389248.14	18017	375859.62	96.56
Total PSU		286191	1517254.15	74963	1202541.19	6905	417388.74	4734	13772.71	578	1972.33	1820502	6435090.79	373371	3152929.13	49.00
13	Axis Bank	1495	55200.00	599	42175.00	126	10600.00	1	20.00	22920	9229.00	83878	316467.30	25141	117224.00	37.04
14	Bandhan Bank	1732841	756396.87	4548	16132.58	4548	16132.58	0	0.00	0	0.00	212052	644641.67	1741937	788662.03	122.34
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.	1	5.00	0	0.00	0	0.00	0	0.00	0	0.00	1300	1000.00	1	5.00	0.50
17	ESAF SF Bank	2349	850.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2349	850.39	#DIV/0!
18	Federal Bank	473	9107.83	225	47269.52	118	46559.93	0	0.00	24	9.44	2262	9647.78	840	102946.72	1067.05
19	HDFC Bank	14287	60130.09	3158	146563.64	1095	98913.71	0	0.00	0	0.00	60661	199589.72	18540	305607.45	153.12
20	ICICI	3954	172842.06	2085	230285.19	404	153187.05	0	0.00	0	0.00	68027	215571.73	6443	556314.30	258.06
21	IDBI	12110	42947.44	308	7126.40	40	6233.99	0	0.00	0	0.00	34797	109600.29	12458	56307.82	51.38
22	IDFC	25520	10632.74	156	5378.30	19	725.80	0	0.00	0	0.00	2350	10000.00	25695	16736.84	167.37
23	Indusind Bank	665277	163762.83	598	20126.51	43	8848.25	0	0.00	0	0.00	11167	45468.05	665918	192737.59	423.90
24	Jana Small Finance Bank	283	918.90	0	0.00	0	0.00	0	0.00	0	0.00	545	5176.10	283	918.90	17.75
25	Karnataka Bank Ltd.	273	7604.00	91	8310.00	6	296.00	0	0.00	0	0.00	853	1733.16	370	16210.00	935.29
26	Karur Vysya Bank	64	680.11	108	2200.00	5	176.00	0	0.00	0	0.00	5538	12890.15	177	3056.11	23.71
27	Kotak Mahindra Bank	439	13947.56	841	34968.06	175	10119.68	0	0.00	0	0.00	7056	34702.59	1455	59035.31	170.12
28	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!
29	Ratnakar Bank Ltd	24234	9729.46	24	12338.34	5	600.54	0	0.00	0	0.00	367	1762.93	24263	22668.34	1285.83
30	South Indian Bank Ltd.	522	9435.00	172	34841.14	152	27024.18	0	0.00	0	0.00	920	9734.21	846	71300.32	732.47
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	61	22.23	0	0.00	61	22.23	1.06
32	Tamilnad Mercantile Bank	40	809.67	33	33.00	0	0.00	0	0.00	0	0.00	650	2100.00	73	842.67	1.95
33	Ujjivan Small Finance Bank	5543	3634.81	7	221.10	0	0.00	0	0.00	0	0.00	11655	43241.47	5550	3855.91	192.80
34	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
35	YES Bank	458	19901.87	545	33672.76	93	70664.83	0	0.00	0	0.00	640	22178.58	1096	124239.46	7.35
Total PVT		2490219	1338564.62	13498	641641.55	6829	450082.55	1	20.00	23005	9260.67	507382	1689935.72	2533552	2439569.39	144.36
36	BGVB (PNB)	3012	8920.00	1067	2167.00	0	0.00	0	0.00	8261	13558.00	68599	214661.87	12340	24645.00	11.48
37	PBGB (UCO)	25941	73084.54	8	1920.00	0	0.00	0	0.00	0	0.00	26027	219137.62	25949	75004.54	34.23
38	UBKGB (CBI)	1180	1116.24	3	4.73	0	0.00	74	189.26	0	0.00	17308	113567.99	1257	1310.23	1.15
Total RRB		30133	83120.78	1078	4091.73	0	0.00	74	189.26	8261	13558.00	111934	547367.48	39546	100959.77	18.44
39	WB State Co-Op Bank Ltd.	683	9935.40	0	0.00	0	0.00	512	1711.20	25	46.71	106148	344683.30	1220	11693.31	3.39
40	WBSCARD Bank Ltd.	421	866.55	0	0.00	0	0.00	0	0.00	0	0.00	7726	6691.57	421	866.55	12.95
Total Co-Optv		1104	10801.95	0	0.00	0	0.00	512	1711.20	25	46.71	113874	351374.87	1641	12559.86	3.57
Grand Total		2807647	2949741.50	89539	1848274.47	13734	867471.29	5321	15693.17	31869	24837.71	2553692	9023768.86	2948110	5706018.14	63.23

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended Dec, 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	21	1012.00	10.15	1992	20765.76	813	3610.00	17.38	3958	60214.97	3156	45102.00	74.90
2	Bank of India	1727	6444.98	25	10959.00	170.04	2136	18579.32	1072	1067.00	5.74	4095	72681.47	1684	14311.00	19.69
3	Bank of Maharashtra	18	1275.11	0	0.00	0.00	295	2058.20	68	107.00	5.20	551	5069.65	274	5158.00	101.74
4	Canara Bank	1061	8326.17	59	31978.79	384.08	3225	27186.87	1451	1640.37	6.03	5061	47787.71	1472	23450.64	49.07
5	Central Bank of India	892	5346.44	0	0.00	0.00	2207	23601.23	594	578.68	2.45	3404	70423.41	1902	6405.17	9.10
6	Indian Bank	2115	12687.26	1	0.50	0.00	3935	26095.77	275	3129.00	11.99	7632	73644.21	852	75229.00	102.15
7	IOB	223	5705.40	134	1985.00	34.79	1148	8341.49	116	108.32	1.30	2123	21891.09	456	3474.33	15.87
8	PNB	2818	26334.24	49	17064.00	64.80	8062	51891.29	1915	4285.00	8.26	15699	163834.70	3837	21354.00	13.03
9	Punjab & Sind Bank	14	886.72	0	0.00	0.00	366	1711.45	2	1.73	0.10	486	4986.19	11	115.00	2.31
10	SBI	5223	25428.19	0	0.00	0.00	8026	51651.31	5857	14251.00	27.59	15633	163420.00	20662	101577.00	62.16
11	UCO	2021	7257.72	0	0.00	0.00	1985	13956.84	621	826.51	5.92	4262	45501.03	3763	22857.61	50.24
12	Union Bank of India	731	8193.04	98	12820.82	156.48	2482	14841.79	592	802.65	5.41	3787	39816.20	450	9345.54	23.47
Total PSU		17445	117854.13	387	75820.11	64.33	35859	260681.31	13376	30407.26	11.66	66692	769270.62	38519	328379.29	42.69
13	Axis Bank	204393	9051.66	39	11500.00	127.05	1393	9686.94	152	780.00	8.05	2380	24849.87	1619	2600.00	10.46
14	Bandhan Bank	950	4304.36	0	0.00	0.00	2930	4515.84	0	0.00	0.00	5219	11961.88	1354	7524.74	62.91
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	3	42.00	#DIV/0!
17	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	107	21.00	#DIV/0!
18	Federal Bank	62	29.12	0	0.00	0.00	134	926.92	9	0.35	0.04	59	655.95	82	1198.99	182.79
19	HDFC Bank	200624	7246.00	0	0.00	0.00	1167	8215.44	212	258.99	3.15	2084	21493.55	4800	4560.79	21.22
20	ICICI	305253	9910.01	5	1907.83	19.25	1206	9687.21	33	218.10	2.25	2361	24319.08	467	8769.04	36.06
21	IDBI	222	2099.69	0	0.00	0.00	631	4263.65	178	261.43	6.13	1432	14335.64	1517	13558.35	94.58
22	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	36	599.56	#DIV/0!
23	Indusind Bank	608	1240.61	3	860.75	69.38	350	1963.21	0	0.00	0.00	583	5459.28	0	0.00	0.00
24	Jana Small Finance Bank	0	2.03	0	0.00	0.00	13	47.89	0	0.00	0.00	57	323.48	196	140.69	43.49
25	Karnataka Bank Ltd.	0	0.00	6	2833.00	#DIV/0!	30	250.00	1	4.00	1.60	1	25.00	21	308.00	1232.00
26	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	63	253.54	0	0.00	0.00	168	1343.94	11	150.91	11.23
27	Kotak Mahindra Bank	28	2211.15	0	0.00	0.00	371	2537.54	0	0.00	0.00	555	5930.12	6	60.50	1.02
28	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!
29	Ratnakar Bank Ltd	2	168.15	2	1600.00	951.52	22	188.76	671	194.31	102.94	50	555.02	373	107.22	19.32
30	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
31	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!
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	2	0.05	#DIV/0!	0	0.00	10	1.61	#DIV/0!
33	Ujivan Small Finance Bank	3	80.96	0	0.00	0.00	180	1137.23	0	0.00	0.00	382	3238.55	2802	2664.88	82.29
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	21.00	#DIV/0!
35	YES Bank	2	18.00	0	0.00	0.00	42	1297.54	0	0.00	0.00	24	1205.25	86	340.88	28.28
Total PVT		712167	37832.74	55	18701.59	49.43	8701	46487.17	1258	1717.24	3.69	15723	119577.84	13491	42670.15	35.68
36	BGVB (PNB)	285	4106.24	0	0.00	0.00	4653	20779.28	17	26.00	0.13	7199	43055.87	612	1765.23	4.10
37	PBGB (UCO)	12	340.76	0	0.00	0.00	594	4295.47	12	54.08	1.26	1652	15785.09	197	1926.86	12.21
38	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1174	4594.42	8	8.34	0.18	1276	7488.02	164	1276.44	17.05
Total RRB		297	4447.00	0	0.00	0.00	6421	29669.17	37	88.42	0.30	10127	66328.99	973	4968.53	7.49
39	WB State Co-Op Bank Ltd.	14599	757.32	0	0.00	0.00	1557	1043.03	1	10.95	1.05	4718	6877.69	1568	10272.44	149.36
40	WBSCARD Bank Ltd.	19	139.43	0	0.00	0.00	258	414.73	0	0.00	0.00	544	860.99	1052	822.65	95.55
Total Co-Optv		14617	896.75	0	0.00	0.00	1815	1457.76	1	10.95	0.75	5261	7738.69	2620	11095.09	143.37
Grand Total		744527	161030.62	442	94521.70	58.70	52796	338295.41	14672	32223.87	9.53	97803	962916.13	55603	387113.06	40.20

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended Dec, 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	112	1012.00	10.14	1095	4785.32	6	215.00	4.49	36068	80806.17	9312	18397.00	22.77
2	Bank of India	644	7540.83	6	71.00	0.94	1582	2780.59	5	108.00	3.88	47265	80176.80	0	0.00	0.00
3	Bank of Maharashtra	69	1233.65	0	0.00	0.00	92	627.97	0	0.00	0.00	1968	2339.11	0	0.00	0.00
4	Canara Bank	794	9685.23	0	0.00	0.00	1784	3934.54	0	0.00	0.00	57231	88966.12	314	168.36	0.19
5	Central Bank of India	878	7390.89	0	0.00	0.00	1487	2551.80	0	0.00	0.00	52999	88961.30	15	32.40	0.04
6	Indian Bank	1178	17358.44	0	0.00	0.00	3075	5796.13	0	0.00	0.00	81797	123485.38	32	520.00	0.42
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	3	3.00	0.01	6196	11103.87	1	120.00	1.08	151616	239018.23	4192	4311.00	1.80
9	Punjab & Sind Bank	63	893.43	0	0.00	0.00	203	440.25	0	0.00	0.00	2184	2971.10	4	6.00	0.20
10	SBI	2785	38747.32	81	1183.00	3.05	5655	10902.15	4	975.00	8.94	157379	244043.18	0	0.00	0.00
11	UCO	570	7972.65	1	3000.00	37.63	1715	3541.12	0	0.00	0.00	49127	75173.16	30223	24519.33	32.62
12	Union Bank of India	505	8225.10	5	15.17	0.18	1199	3902.21	2	1.73	0.04	29565	59847.00	0	0.00	0.00
Total PSU		10897	154324.99	208	5284.17	3.42	24754	53155.09	18	1419.73	2.67	680820	1107632.63	44092	47954.09	4.33
13	Axis Bank	352	5466.99	0	0.00	0.00	734	2467.04	0	0.00	0.00	16582	32488.48	48	19.00	0.06
14	Bandhan Bank	2397	1391.38	0	0.00	0.00	1550	1365.18	0	0.00	0.00	87806	12997.10	2693743	332304.49	2556.76
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	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	2644	771.04	#DIV/0!
18	Federal Bank	103	250.54	0	0.00	0.00	21	6.53	0	0.00	0.00	589	1144.95	115	1243.91	108.64
19	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
20	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
21	IDBI	159	2418.51	1	0.00	0.00	329	998.52	0	0.00	0.00	8923	16067.96	0	0.00	0.00
22	IDFC	0	0.00	3	0.90	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	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
24	Jana Small Finance Bank	0	7.35	0	0.00	0.00	6	1.92	0	0.00	0.00	274	514.64	24493	10093.59	1961.31
25	Karnataka Bank Ltd.	1	10.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	130	238.80	47	14.00	5.86
26	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
27	Kotak Mahindra Bank	29	1717.27	0	0.00	0.00	34	1105.53	0	0.00	0.00	307	544.00	2	400.00	73.53
28	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!
29	Ratnakar Bank Ltd	2	127.36	0	0.00	0.00	3	81.27	0	0.00	0.00	125	270.62	2102	473.07	174.81
30	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
31	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!
32	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!
33	Ujivan Small Finance Bank	11	162.95	0	0.00	0.00	92	17.52	0	0.00	0.00	3312	16825.86	43332	18087.02	107.50
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	310	548.00	#DIV/0!
35	YES Bank	2	1220.80	0	0.00	0.00	9	4.85	0	0.00	0.00	197	19330.92	7	1.68	0.01
Total PVT		3723	25879.45	4	0.90	0.00	3898	13100.67	0	0.00	0.00	143816	211120.22	2766845	363958.76	172.39
36	BGVV (PNB)	3055	14170.62	0	0.00	0.00	3972	1669.08	0	0.00	0.00	138898	183847.32	426	828.77	0.45
37	PBGB (UCO)	37	871.69	0	0.00	0.00	825	201.52	0	0.00	0.00	23019	44945.67	17	600.61	1.34
38	UBKGB (CBI)	186	845.34	0	0.00	0.00	639	202.08	0	0.00	0.00	19330	32162.30	21373	30217.33	93.95
Total RRB		3278	15887.65	0	0.00	0.00	5436	2072.67	0	0.00	0.00	181247	260955.29	21816	31646.71	12.13
39	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	11070	27033.50	2804.30
40	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	11070	27033.50	2392.35
Grand Total		19106	200697.35	328	9635.16	4.80	36307	68981.68	18	1419.73	2.06	1082539	1580838.14	2843823	470593.06	29.77

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended Dec, 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	3856	9589.00	10.65	324850	779597.08	74583	292371.00	37.50
2	Bank of India	195000	105000.00	0	0.00	0.00	441636	929483.89	153512	535339.00	57.60
3	Bank of Maharashtra	15000	10000.00	0	0.00	0.00	27036	64364.66	15483	18875.82	29.33
4	Canara Bank	265000	175000.00	60799	230638.61	131.79	501925	1100469.28	125183	366307.22	33.29
5	Central Bank of India	165000	95000.00	51418	51361.85	54.07	418637	847196.41	86860	184821.13	21.82
6	Indian Bank	225000	175000.00	164	3019.16	1.73	765747	1554131.72	63552	716263.50	46.09
7	IOB	75000	45000.00	377	420.00	0.93	147082	351804.00	11285	35201.58	10.01
8	PNB	420000	300000.00	104317	36921.00	12.31	1646727	3407995.79	231117	1172872.00	34.42
9	Punjab & Sind Bank	25000	15000.00	0	0.00	0.00	22765	57351.14	387	2399.73	4.18
10	SBI	390000	250000.00	0	0.00	0.00	1534344	3281699.05	412100	1110617.00	33.84
11	UCO	100500	110000.00	59081	40889.06	37.17	462782	967724.77	216960	320320.91	33.10
12	Union Bank of India	135000	66000.00	18398	17597.52	26.66	327830	750368.38	36468	457581.81	60.98
Total PSU		2185500	1436000.00	298410	390436.20	27.19	6621361	14092186.16	1427490	5212970.70	36.99
13	Axis Bank	155000	100000.00	15552	48360.00	48.36	429736	550840.90	35592	162991.00	29.59
14	Bandhan Bank	1500000	1250000.00	0	0.00	0.00	662272	1088592.67	5393323	1601467.63	147.11
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	4	47.00	4.70
17	ESAF SF Bank	0	0.00	8271	2209.99	#DIV/0!	0	0.00	8272	2210.29	#DIV/0!
18	Federal Bank	10000	20000.00	6612	11287.76	56.44	6631	17102.03	13363	147768.52	864.04
19	HDFC Bank	180000	90000.00	25189	9927.80	11.03	350744	390626.99	36563	403717.01	103.35
20	ICICI	155000	100000.00	38535	34716.89	34.72	462630	410711.23	48849	622340.11	151.53
21	IDBI	125000	65000.00	33418	28333.82	43.59	106867	224776.93	44688	94050.20	41.84
22	IDFC	100000	45000.00	36876	10733.32	23.85	2350	10000.00	37229	20631.20	206.31
23	Indusind Bank	6000	40000.00	1089012	152736.68	381.84	30591	83180.16	919877	242833.87	291.94
24	Jana Small Finance Bank	6000	40000.00	26385	11030.79	27.58	2265	7726.97	26680	11954.12	154.71
25	Karnataka Bank Ltd.	0	0.00	125	228.00	#DIV/0!	1251	3037.17	744	23161.70	762.61
26	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	8706	18176.24	319	25526.02	140.44
27	Kotak Mahindra Bank	9000	10000.00	1788	4212.66	42.13	10008	51850.34	4001	78082.22	150.59
28	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	225000	100000.00	154786	42176.78	42.18	1717	4673.38	154870	72297.46	1547.01
30	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	2442	20956.46	935	84988.06	405.55
31	SIDBI	500	600.00	0	0.00	0.00	0	0.00	61	22.23	#DIV/0!
32	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	650	2100.00	85	844.33	40.21
33	Ujivan Small Finance Bank	135000	50000.00	91257	35236.25	70.47	45623	96249.65	93561	41276.02	42.88
34	Utkarsh Small Finance Bank	25000	5500.00	2860	977.00	17.76	600	2000.00	3193	1547.00	77.35
35	YES Bank	10000	10000.00	0	0.00	0.00	1549	46254.55	1735	168780.72	364.90
Total PVT		2647700	1931900.00	1530666	392167.74	20.30	2129994	3032285.67	6823944	3806536.73	125.53
36	BGVB (PNB)	225000	145000.00	26154	12200.76	8.41	925591	1246596.67	313588	233317.47	18.72
37	PBGB (UCO)	160000	105000.00	10687	8398.01	8.00	200148	493416.87	84691	185278.87	37.55
38	UBKGB (CBI)	95000	65000.00	49209	59239.48	91.14	175089	313704.07	61792	71170.02	22.69
Total RRB		480000	315000.00	86050	79838.25	25.35	1300828	2053717.60	460071	489766.36	23.85
39	WB State Co-Op Bank Ltd.	235000	155000.00	457280	57550.55	37.13	911813	860661.69	1261378	426926.11	49.60
40	WBSCARD Bank Ltd.	20000	5000.00	0	0.00	0.00	75236	21282.98	52151	13220.75	62.12
Total Co-Optv		255000	160000.00	457280	57550.55	35.97	987049	881944.67	1313529	440146.86	49.91
Grand Total		5568200	3842900.00	2372406	919992.74	23.94	11039234	20060134.11	10025034	9949420.65	49.60

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended Dec, 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	89	45.00	0.84	285	3314.25	76	887.00	26.76	1263	46177.77	895	11510.00	24.93
2	Bank of India	163	5656.34	0	0.00	0.00	270	3491.93	4	65.00	1.86	1444	39718.09	606	9978.00	25.12
3	Bank of Maharashtra	11	449.17	0	0.00	0.00	26	285.06	0	0.00	0.00	188	3860.81	0	0.00	0.00
4	Canara Bank	242	6229.98	13	358.38	5.75	322	3715.36	48	360.28	9.70	1813	52560.49	1190	13875.37	26.40
5	Central Bank of India	194	4712.94	0	0.00	0.00	254	2833.04	63	423.00	14.93	948	29761.73	737	474.00	1.59
6	Indian Bank	389	10082.58	2	520.00	5.16	499	5915.98	15	230.00	3.89	2701	68680.88	145	1197.00	1.74
7	IOB	69	2712.95	0	0.00	0.00	129	1579.06	7	21.57	1.37	614	18087.94	23	623.42	3.45
8	PNB	693	19025.42	356	6245.00	32.82	880	11010.66	1767	4106.00	37.29	4926	133040.27	1040	14327.00	10.77
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	119	788.00	5.69	5154	155619.62	10210	229718.00	147.62
11	UCO	547	8779.56	0	0.00	0.00	335	2700.49	12	118.13	4.37	1654	41841.74	402	9802.95	23.43
12	Union Bank of India	230	5523.48	12	6324.13	114.50	265	3016.42	46	366.30	12.14	1296	41778.31	399	11905.15	28.50
Total PSU		3553	92377.15	472	13492.51	14.61	4092	51945.06	2157	7365.28	14.18	22155	635188.09	15647	303410.89	47.77
13	Axis Bank	92	3461.59	0	0.00	0.00	180	2251.86	0	0.00	0.00	856	44031.64	0	0.00	0.00
14	Bandhan Bank	203	4385.59	0	0.00	0.00	178	2624.70	0	0.00	0.00	1918	46421.51	317	2491.82	5.37
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	ESAF SF 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!
18	Federal Bank	6	58.28	0	0.00	0.00	10	134.55	3	9.47	7.04	62	757.50	92	2678.17	353.56
19	HDFC Bank	60	2680.62	0	0.00	0.00	169	1696.70	94	157.02	9.25	712	21023.12	0	0.00	0.00
20	ICICI	57	3124.12	0	0.00	0.00	167	2041.72	20	441.73	21.64	710	21573.29	1828	122083.19	565.90
21	IDBI	41	1392.76	0	0.00	0.00	91	1994.20	5	10.83	0.54	663	4781.53	540	10286.63	215.13
22	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!
23	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
24	Jana Small Finance Bank	0	25.53	0	0.00	0.00	2	22.20	0	0.00	0.00	13	274.44	27	71.59	26.08
25	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	7	40.00	0	0.00	0.00	30	110.00	16	662.00	601.82
26	Karur Vysya Bank	1	54.62	145	160.46	293.77	3	38.87	0	0.00	0.00	62	984.55	4	70.39	7.15
27	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
28	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!
29	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
30	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
31	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!
32	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!
33	Ujjivan Small Finance Bank	9	219.54	0	0.00	0.00	34	292.27	0	0.00	0.00	138	2183.45	479	2050.39	93.91
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	479	2050.39	#DIV/0!
35	YES Bank	0	13.21	0	0.00	0.00	7	48.26	0	0.00	0.00	37	342.00	8	344.00	100.58
Total PVT		485	17075.31	145	160.46	0.94	912	12020.78	122	619.06	5.15	5675	154676.13	3790	142788.57	92.31
36	BGVV (PNB)	179	4404.15	0	0.00	0.00	213	3323.25	0	0.00	0.00	1302	14104.81	242	896.77	6.36
37	PBGB (UCO)	540	5621.68	0	0.00	0.00	143	1122.86	0	0.00	0.00	716	10747.85	10	275.45	2.56
38	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	252	1172.22	4.44
39	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
40	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	617	13652.97	11.30	5751	69165.96	2279	7984.34	11.54	30892	819209.70	19689	447371.68	54.61

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended Dec, 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	4858	6512.00	4.34	25503	143152.10	9945	85101.00	59.45
2	Bank of India	12374	73433.20	6938	9632.00	13.12	36464	226899.50	7443	505369.00	222.73
3	Bank of Maharastra	1033	14397.28	252	576.00	4.00	2617	16749.05	848	5719.18	34.15
4	Canara Bank	15938	91478.41	5422	21713.08	23.74	40286	235689.33	74797	278189.00	118.03
5	Central Bank of India	8660	52743.26	3046	9092.00	17.24	34745	184177.16	8012	2299562.82	1248.56
6	Indian Bank	23192	131419.16	110	2315.00	1.76	67789	290682.00	56740	3283082.19	1129.44
7	IOB	4714	27563.69	1251	3733.66	13.55	13560	78949.56	7380	13224.74	16.75
8	PNB	36769	225213.43	10312	24337.00	10.81	133058	605396.00	107605	751332.00	124.11
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	106004	463100.00	187.65	112071	557656.00	210010	593165.00	106.37
11	UCO	12233	72735.33	820	1346.36	1.85	31835	141788.21	6006	157998.50	111.43
12	Union Bank of India	9856	54135.63	6739	33676.42	62.21	25811	142980.70	5221	755531.39	528.41
Total PSU		169376	1173617.13	145752	576033.52	49.08	526496	2663061.30	494007	8728274.82	327.75
13	Axis Bank	7022	54433.42	0	0.00	0.00	20348	357219.81	27767	333694.00	93.41
14	Bandhan Bank	7874	57906.40	23713	21836.28	37.71	38420	119351.00	9118	6547.90	5.49
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	7	8.00	#DIV/0!	15000	7000.00	199	4885.28	69.79
17	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	7	11.79	#DIV/0!
18	Federal Bank	573	2521.19	420	603.10	23.92	1556	64626.21	6947	198609.14	307.32
19	HDFC Bank	5291	29418.83	18900	79951.14	271.77	15066	289494.89	85410	2484448.20	858.20
20	ICICI	5486	31765.13	0	0.00	0.00	16294	360674.10	309583	1499046.71	415.62
21	IDBI	4475	3714.44	1553	4731.67	127.39	11381	62840.87	1727	142244.14	226.36
22	IDFC	0	0.00	0	0.00	#DIV/0!	50000	25000.00	156769	183153.70	732.61
23	Indusind Bank	922	4814.98	0	0.00	0.00	5345	159150.44	71890	502162.08	315.53
24	Jana Small Finance Bank	131	601.58	0	0.00	0.00	336	33343.72	15137	7703.88	23.10
25	Karnataka Bank Ltd.	118	108.54	67	292.00	269.04	930	50573.15	806	3630.00	7.18
26	Karur Vysya Bank	368	1779.53	707	1092.72	61.40	465	14004.71	11	13.10	0.09
27	Kotak Mahindra Bank	1045	4680.50	0	0.00	0.00	2633	68153.27	7742	221480.44	324.97
28	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	97	522.11	0	0.00	0.00	178	41018.61	928	555220.64	1353.58
30	South Indian Bank Ltd.	617	2962.75	0	0.00	0.00	1072	2918.50	0	0.00	0.00
31	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
33	Ujjivan Small Finance Bank	898	4692.81	701	981.00	20.90	3527	16523.23	8442	8338.95	50.47
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	6	40.00	#DIV/0!
35	YES Bank	208	677.46	1635	9216.81	1360.50	1411	25991.30	26062	526161.24	2024.37
Total PVT		35124	200599.67	47703	118712.72	59.18	188961	1699883.81	728551	6677391.18	392.81
36	BGVB (PNB)	18872	17239.98	4465	16541.72	95.95	4400	10695.00	8125	76156.51	712.08
37	PBGB (UCO)	7488	6062.00	745	1744.38	28.78	13040	467.00	2031	2558.02	547.76
38	UBKGB (CBI)	212	2966.00	2523	7252.59	244.52	17840	320.00	6114	9304.89	2907.78
Total RRB		26572	26267.98	7733	25538.69	97.22	35280	11482.00	16270	88019.42	766.59
39	WB State Co-Op Bank Ltd.	5908	2137.39	1691	40539.80	1896.70	39847	4219.00	253	51989.56	1232.27
40	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	1691	40539.80	1043.35	45396.3	5403.00	253	51989.56	962.24
Grand Total		239730	1404370.33	202879	760824.73	54.18	796133	4379830.11	1239081	15545674.98	354.94

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2020-21 for the quarter ended Dec, 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	74583	292371.00	37.50	36504	348078.27	15863	104055.00	29.89	361354	1127675.35	90446	396426.00	35.15
2	Bank of India	441636	929483.89	153512	535339.00	57.60	50715	349199.06	14991	525044.00	150.36	492351	1278682.95	168503	1060383.00	82.93
3	Bank of Maharastra	27036	64364.66	15483	18875.82	29.33	3875	35741.37	1100	6295.18	17.61	30911	100106.02	16583	25171.00	25.14
4	Canara Bank	501925	1100469.28	125183	366307.22	33.29	58602	389673.58	81470	314496.11	80.71	560526	1490142.86	206653	680803.33	45.69
5	Central Bank of India	418637	847196.41	86860	184821.13	21.82	44803	274228.13	11858	2309551.82	842.20	463440	1121424.54	98718	2494372.95	222.43
6	Indian Bank	765747	1554131.72	63552	716263.50	46.09	94568	506780.61	57012	3287344.19	648.67	860315	2060912.33	120564	4003607.69	194.26
7	IOB	147082	351804.00	11285	35201.58	10.01	19085	128893.20	8661	17603.39	13.66	166168	480697.21	19946	52804.97	10.99
8	PNB	1646727	3407995.79	231117	1172872.00	34.42	176327	993685.78	121080	800347.00	80.54	1823054	4401681.57	352197	1973219.00	44.83
9	Punjab & Sind Bank	22765	57351.14	387	2399.73	4.18	3715	77254.57	0	0.00	0.00	26480	134605.71	387	2399.73	1.78
10	SBI	1534344	3281699.05	412100	1110617.00	33.84	153415	997374.28	326343	1286771.00	129.02	1687759	4279073.33	738443	2397388.00	56.03
11	UCO	462782	967724.77	216960	320320.91	33.10	46605	267845.32	7240	169265.94	63.20	509387	1235570.09	224200	489586.85	39.62
12	Union Bank of India	327830	750368.38	36468	457581.81	60.98	37458	247434.54	12417	807803.39	326.47	365289	997802.92	48885	1265385.20	126.82
Total PSU		6621361	14092186.16	1427490	5212970.70	36.99	725672	4616188.72	658035	9628577.02	208.58	7347033	18708374.88	2085525	14841547.72	79.33
13	Axis Bank	429736	550840.90	35592	162991.00	29.59	28498	461398.33	27767	333694.00	72.32	458234	1012239.23	63359	496685.00	49.07
14	Bandhan Bank	662272	1088592.67	5393323	1601467.63	147.11	48593	230689.19	33148	30876.00	13.38	710865	1319281.86	5426471	1632343.63	123.73
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	4	47.00	4.70	15000	7000.00	206	4893.28	69.90	16300	8000.00	210	4940.28	61.75
17	ESAF SF Bank	0	0.00	8272	2210.29	#DIV/0!	0	0.00	7	11.79	#DIV/0!	0	0.00	8279	2222.08	#DIV/0!
18	Federal Bank	6631	17102.03	13363	147768.52	864.04	2207	68097.73	7462	201899.88	296.49	8838	85199.76	20825	349668.40	410.41
19	HDFC Bank	350744	390626.99	36563	403717.01	103.35	21299	344314.16	104404	2564556.36	744.83	372042	734941.15	140967	2968273.37	403.88
20	ICICI	462630	410711.23	48849	622340.11	151.53	22714	419178.36	311431	1621571.63	386.85	485344	829889.58	360280	2243911.74	270.39
21	IDBI	106867	224776.93	44688	94050.20	41.84	16651	74723.81	3825	157273.27	210.47	123518	299500.74	48513	251323.47	83.91
22	IDFC	2350	10000.00	37229	20631.20	206.31	50000	25000.00	156769	183153.70	732.61	52350	35000.00	193998	203784.90	582.24
23	Indusind Bank	30591	83180.16	919877	242833.87	291.94	6487	169443.00	71890	502162.08	296.36	37078	252623.16	991767	744995.94	294.90
24	Jana Small Finance Bank	2265	7726.97	26680	11954.12	154.71	482	34267.47	15164	7775.47	22.69	2748	41994.44	41844	19729.59	46.98
25	Karnataka Bank Ltd.	1251	3037.17	744	23161.70	762.61	1085	50831.69	889	4584.00	9.02	2336	53868.86	1633	27745.70	51.51
26	Karur Vysya Bank	8706	18176.24	319	25526.02	140.44	899	16862.29	867	1336.67	7.93	9605	35038.53	1186	26862.69	76.67
27	Kotak Mahindra Bank	10008	51850.34	4001	78082.22	150.59	3883	78219.21	7742	221480.44	283.15	13891	130069.55	11743	299562.67	230.31
28	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!
29	Ratnakar Bank Ltd	1717	4673.38	154870	72297.46	1547.01	292	41964.65	928	555220.64	1323.07	2009	46638.03	155798	627518.10	1345.51
30	South Indian Bank Ltd.	2442	20956.46	935	84988.06	405.55	1797	9282.30	0	0.00	0.00	4239	30238.76	935	84988.06	281.06
31	SIDBI	0	0.00	61	22.23	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	61	22.23	#DIV/0!
32	Tamilnad Mercantile Bank	650	2100.00	85	844.33	40.21	0	0.00	0	0.00	#DIV/0!	650	2100.00	85	844.33	40.21
33	Ujjivan Small Finance Bank	45623	96249.65	93561	41276.02	42.88	4605	23911.30	9622	11370.34	47.55	50228	120160.96	103183	52646.36	43.81
34	Utkarsh Small Finance Bank	600	2000.00	3193	1547.00	77.35	0	0.00	485	2090.39	#DIV/0!	600	2000.00	3678	3637.39	181.87
35	YES Bank	1549	46254.55	1735	168780.72	364.90	1663	27072.23	27705	535722.05	1978.86	3212	73326.78	29440	704502.77	960.77
Total PVT		2129994	3032285.67	6823944	3806536.73	125.53	231156	2084255.71	780311	6939671.99	332.96	2361150	5116541.38	7604255	10746208.72	210.03
36	BGVB (PNB)	925591	1246596.67	313588	233317.47	18.72	24965	49767.19	12832	93595.00	188.07	950556	1296363.86	326420	326912.47	25.22
37	PBGB (UCO)	200148	493416.87	84691	185278.87	37.55	21928	24021.40	2786	4577.85	19.06	222076	517438.26	87477	189856.72	36.69
38	UBKGB (CBI)	175089	313704.07	61792	71170.02	22.69	18174	5757.67	8637	16557.48	287.57	193263	319461.74	70429	87727.50	27.46
Total RRB		1300828	2053717.60	460071	489766.36	23.85	65067	79546.25	24255	114730.33	144.23	1365895	2133263.86	484326	604496.69	28.34
39	WB State Co-Op Bank Ltd.	911813	860661.69	1261378	426926.11	49.60	46809	9662.95	1944	92529.36	957.57	958622	870324.64	1263322	519455.47	59.69
40	WBSCARD Bank Ltd.	75236	21282.98	52151	13220.75	62.12	8772	3731.32	0	0.00	0.00	84009	25014.30	52151	13220.75	52.85
Total Co-Optv		987049	881944.67	1313529	440146.86	49.91	55581	13394.27	1944	92529.36	690.81	1042630	895338.94	1315473	532676.22	59.49
Grand Total		11039234	20060134.11	10025034	9949420.65	49.60	1077476	6793384.95	1464545	16775508.70	246.94	12116709	26853519.06	11489579	26724929.35	99.52

District wise Achievement in Priority sector against ACP as on 31.12.2020													
(Amount in Crore)													
Sr. No.	District Name	AGRICULTURE			MSME			OPS			TOTAL PRISEC		
		Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.
1	Alipurduar	1096.48	220.53	20.11	564.90	342.01	60.54	336.80	172.36	51.18	1998.18	734.90	36.78
2	Bankura	4102.28	1482.26	36.13	3112.53	1579.06	50.73	967.02	226.86	23.46	8181.82	3288.18	40.19
3	Birbhum	4299.73	644.19	14.98	3823.71	2010.03	52.57	1361.85	387.06	28.42	9485.30	3041.28	32.06
4	Coochbehar	3176.72	822.02	25.88	2450.74	1496.80	61.08	1010.40	469.32	46.45	6637.86	2788.14	42.00
5	Dakshin Dinajpur	3323.59	971.12	29.22	2619.88	1725.72	65.87	718.97	228.12	31.73	6662.44	2924.96	43.90
6	Darjeeling	887.42	358.16	40.36	1621.29	1417.64	87.44	826.02	400.73	48.51	3334.73	2176.53	65.27
7	Hooghly	4305.55	1726.86	40.11	4070.40	2476.67	60.85	1557.68	599.45	38.48	9933.64	4802.98	48.35
8	Howrah	2014.60	644.09	31.97	9796.76	6563.45	67.00	1004.20	144.40	14.38	12815.56	7351.94	57.37
9	Jalpaiguri	2008.79	1548.17	77.07	2281.45	1266.48	55.51	843.87	175.14	20.75	5134.11	2989.79	58.23
10	Jhargram	1819.76	582.09	31.99	1521.29	814.03	53.51	601.68	260.27	43.26	3942.73	1656.39	42.01
11	Kalimpong	273.38	52.71	19.28	289.97	150.38	51.86	105.56	91.62	86.79	668.91	294.71	44.06
12	Kolkata	574.94	0.00	0.00	12397.75	9218.00	74.35	6632.44	391.00	5.90	19605.13	9609.00	49.01
13	Malda	4064.28	2425.75	59.68	2549.35	1514.50	59.41	3038.16	202.30	6.66	9651.79	4142.55	42.92
14	Murshidabad	6885.55	2983.48	43.33	5224.48	3088.96	59.12	1646.58	957.85	58.17	13756.61	7030.29	51.10
15	Nadia	5641.20	2812.61	49.86	5018.05	2702.23	53.85	1494.06	717.35	48.01	12153.31	6232.19	51.28
16	Paschim Burdwan	248.41	282.42	113.69	4278.41	3065.28	71.65	419.71	143.90	34.29	4946.53	3491.60	70.59
17	Paschim Medinipur	7753.97	3601.33	46.44	4545.20	3003.80	66.09	1644.22	124.12	7.55	13943.39	6729.25	48.26
18	Purba Burdwan	7681.73	2080.23	27.08	3149.40	1480.00	46.99	1376.68	880.69	63.97	12207.81	4440.92	36.38
19	Purba Medinipur	4710.25	2932.08	62.25	4702.85	2970.17	63.16	1949.10	892.37	45.78	11362.20	6794.62	59.80
20	Purulia	2639.87	1376.79	52.15	2786.90	1563.72	56.11	1078.48	618.69	57.37	6505.25	3559.20	54.71
21	Uttar Dinajpur	2588.93	1371.71	52.98	747.16	425.81	56.99	919.51	187.36	20.38	4255.60	1984.88	46.64
22	N-24 Parganas	3337.19	1484.85	44.49	6945.69	4087.81	58.85	2013.65	798.23	39.64	12296.53	6370.89	51.81
23	S-24 Parganas	3801.42	2075.51	54.60	5739.52	4097.63	71.39	1580.97	885.88	56.03	11121.92	7059.02	63.47
	Total	77236.05	32478.96	42.05	90237.68	57060.18	63.23	33127.60	9955.07	30.05	200601.34	99494.21	49.60

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2020									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33570	365.00	958	139.00	11237	662.00	45765	1166.00
2	Bank of India	243568	1264.91	140	34.45	22782	882.00	266490	2181.36
3	Bank of Maharastra	1532	26.88	7	0.09	14	0.16	1553	27.13
4	Canara Bank	103708	960.51	963	21.08	9054	278.41	113725	1259.99
5	Central Bank of India	164094	1215.01	52	8.30	688	161.35	164834	1384.66
6	Indian Bank	93339	540.17	60	73.08	11675	774.52	105074	1387.77
7	IOB	14318	168.23	300	34.61	307	277.93	14925	480.77
8	PNB	810248	5445.60	3660	930.39	13320	2206.91	827228	8582.90
9	Punjab & Sind Bank	0	0.00	0	0.00	65	1.82	65	1.82
10	SBI	515396	4288.95	62	137.00	875	712.05	516333	5138.00
11	UCO	105641	1024.26	77	92.13	587	7.84	106305	1124.23
12	Union Bank of India	33786	459.72	314	45.03	1056	773.49	35156	1278.24
Total PSU		2119200	15759.24	6593	1515.16	71660	6738.48	2197453	24012.88
13	Axis Bank	9041	657.01	3067	118.00	11057	694.00	23165	1469.01
14	Bandhan Bank	1764658	7556.06	299149	1404.80	284112	1373.08	2347919	10333.95
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	1	0.29	1	0.29
17	ESAF SF Bank	3814	6.23	2	0.00	0	0.00	3816	6.23
18	Federal Bank	9756	131.63	0	0.00	219	136.35	9975	267.98
19	HDFC Bank	149185	469.27	27	51.49	373	739.32	149585	1260.07
20	ICICI	61362	610.66	2	1.06	31	429.11	61395	1040.83
21	IDBI	83682	377.28	35	3.29	489	61.22	84206	441.79
22	IDFC	46181	87.04	0	0.00	0	0.00	46181	87.04
23	Indusind Bank	19244	360.60	709385	991.85	8	75.74	728637	1428.18
24	Jana Small Finance Bank	27107	88.16	0	0.00	0	0.00	27107	88.16
25	Karnataka Bank Ltd.	18	4.20	9	9.78	419	130.70	446	144.68
26	Karur Vysya Bank	157	1.45	40	8.39	11	8.54	208	18.38
27	Kotak Mahindra Bank	8596	301.28	2	0.25	79	255.86	8677	557.39
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	385438	789.91	0	0.00	2	108.38	385440	898.28
30	South Indian Bank Ltd.	16	5.35	3	4.65	56	66.62	75	76.62
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	241889	536.12	0	0.00	0	0.00	241889	536.12
34	Utkarsh Small Finance Bank	12245	23.52	0	0.00	0	0.00	12245	23.52
35	YES Bank	1555	2.17	10	84.28	154	269.17	1719	355.62
Total PVT		2823944	12007.94	1011731	2677.84	297011	4348.37	4132686	19034.15
36	BGVB (PNB)	436274	3016.71	88	10.05	19212	495.13	455574	3521.89
37	PBGB (UCO)	127684	1560.11	0	0.00	16	13.35	127700	1573.46
38	UBKGB (CBI)	139305	1553.40	37	1.74	0	0.00	139342	1555.14
Total RRB		703263	6130.22	125	11.79	19228	508.48	722616	6650.49
39	WB State Co-Op Bank Ltd.	2050271	5784.81	113	7.97	306	66.31	2050690	5859.09
40	WBSCARD Bank Ltd.	231460	976.06	0	0.00	0	0.00	231460	976.06
Total Co-Optv		2281731	6760.87	113	7.97	306	66.31	2282150	6835.15
Grand Total		7928138	40658.27	1018562	4212.76	388205	11661.64	9334905	56532.67

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2020													
(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	18110	1513.00	6781	1681.00	3591	1694.00	2210	116.00	558	33.00	31250	5037.00
2	Bank of India	100766	3449.16	1044	760.92	74	94.96	0	0.00	0	0.00	101884	4305.04
3	Bank of Maharastra	2314	338.96	1893	576.42	2790	1089.60	0	0.00	0	0.00	6997	2004.98
4	Canara Bank	38722	1298.58	3780	1273.21	277	331.58	5	0.06	1407	351.49	44191	3254.92
5	Central Bank of India	42413	593.14	2778	754.91	180	132.32	3002	65.67	0	0.00	48373	1546.04
6	Indian Bank	113002	3163.54	6698	3023.63	1428	523.67	128	3.28	0	0.00	121256	6714.12
7	IOB	22111	580.49	1303	485.11	67	116.10	0	0.00	14	0.10	23495	1181.80
8	PNB	228749	5695.23	43690	4902.15	1712	1413.91	33	4.58	0	0.00	274184	12015.87
9	Punjab & Sind Bank	1882	289.00	1050	152.00	0	0.00	0	0.00	780	53.00	3712	494.00
10	SBI	84810	3609.31	6148	3072.89	283	684.17	0	0.00	0	0.00	91241	7366.37
11	UCO	94884	1041.40	5313	1656.39	359	335.06	172	1.52	0	0.00	100728	3034.37
12	Union Bank of India	32930	155.97	4421	2259.78	505	1755.16	0	0.00	2	5.98	37858	4176.89
Total PSU		780693	21727.78	84899	20598.41	11266	8170.54	5550	191.11	2761	443.57	885169	51131.40
13	Axis Bank	12091	2324.00	3401	1760.00	0	0.00	13	24.00	144013	311.00	159518	4419.00
14	Bandhan Bank	3678818	15067.82	4862	250.16	97	121.09	0	0.00	0	0.00	3683777	15439.07
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.	16	8.46	7	2.86	0	0.00	0	0.00	0	0.00	23	11.32
17	ESAF SF Bank	9205	22.07	0	0.00	0	0.00	0	0.00	0	0.00	9205	22.07
18	Federal Bank	372	98.91	244	289.58	52	165.13	0	0.00	0	0.00	668	553.61
19	HDFC Bank	264081	1265.84	11981	3441.36	4172	2460.24	0	0.00	0	0.00	280234	7167.44
20	ICICI	19051	2875.88	11603	3168.02	1833	1302.11	0	0.00	0	0.00	32487	7346.01
21	IDBI	16980	1213.03	558	228.73	74	89.16	0	0.00	0	0.00	17612	1530.92
22	IDFC	98179	337.91	562	176.65	69	39.31	0	0.00	0	0.00	98810	553.86
23	Indusind Bank	1301471	2554.43	11815	1305.44	115	206.00	0	0.00	0	0.00	1313401	4065.86
24	Jana Small Finance Bank	4420	81.65	3	1.22	0	0.00	0	0.00	0	0.00	4423	82.86
25	Karnataka Bank Ltd.	630	221.05	265	231.12	24	42.73	0	0.00	0	0.00	919	494.90
26	Karur Vysya Bank	201	8.83	203	120.46	10	6.74	0	0.00	0	0.00	414	136.03
27	Kotak Mahindra Bank	1545	457.59	4788	1207.13	901	412.86	0	0.00	0	0.00	7234	2077.58
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	5498	778.92	5498	778.92
29	Ratnakar Bank Ltd	99785	168.81	21	69.34	20	66.56	0	0.00	0	0.00	99826	304.71
30	South Indian Bank Ltd.	306	77.71	317	414.53	45	128.82	0	0.00	0	0.00	668	621.06
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	218	112.93	218	112.93
32	Tamilnad Mercantile Bank	15	4.36	33	33.00	0	0.00	0	0.00	0	0.00	48	37.36
33	Ujivan Small Finance Bank	197795	566.84	34	8.10	1	0.71	0	0.00	0	0.00	197830	575.65
34	Utkarsh Small Finance Bank	8525	19.17	0	0.00	0	0.00	0	0.00	0	0.00	8525	19.17
35	YES Bank	3367	341.31	3446	535.07	467	280.60	0	0.00	0	0.00	7280	1156.98
Total PVT		5717538	27720.56	54150	13246.02	7880	5322.05	13	24.00	149729	1202.85	5929310	47515.48
36	BGVB (PNB)	145992	1277.42	26012	117.42	118	35.11	0	0.00	22912	464.82	195034	1894.77
37	PBGB (UCO)	70044	1099.87	9	13.00	0	0.00	5	0.04	0	0.00	70058	1112.91
38	UBKGB (CBI)	10166	57.43	0	0.00	0	0.00	612	8.62	0	0.00	10778	66.05
Total RRB		226202	2434.72	26021	130.42	118	35.11	617	8.66	22912	464.82	275870	3073.73
39	WB State Co-Op Bank Ltd.	14772	557.66	0	0.00	0	0.00	1227	53.78	39	1.40	16038	612.84
40	WBSCARD Bank Ltd.	1325	94.73	0	0.00	0	0.00	0	0.00	0	0.00	1325	94.73
Total Co-Optv		16097	652.39	0	0.00	0	0.00	1227	53.78	39	1.40	17363	707.57
Grand Total		6740530	52535.45	165070	33974.85	19264	13527.70	7407	277.55	175441	2112.64	7107712	102428.18

West Bengal																	
BANK-MSE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2020																	
(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	2570	120.00	19850	2609.00	120	13.00	59	5.00	10124	650.00	32751	3575.00	109766	9778.00
2	Bank of India	3	1.05	4558	122.32	20393	1612.71	16	1.87	51	0.23	0	0.00	25021	1738.18	393395	8224.58
3	Bank of Maharashtra	14	27.72	265	10.08	1236	149.35	0	0.00	0	0.00	0	0.00	1515	187.15	10065	2219.26
4	Canara Bank	8	0.15	3996	134.29	7055	777.17	0	0.00	0	0.00	601	3.67	11660	915.28	169576	5430.20
5	Central Bank of India	0	0.00	2338	63.38	6924	602.38	0	0.00	0	0.00	287	0.58	9549	666.34	222756	3597.05
6	Indian Bank	1	0.01	4548	151.94	23115	2435.91	7	0.54	19	0.23	1560	208.20	29250	2796.83	255580	10898.72
7	IOB	1771	77.59	935	18.66	4007	382.45	0	0.00	0	0.00	0	0.00	6713	478.70	45133	2141.27
8	PNB	74	23.54	10865	358.91	56710	4332.88	15	1.95	35	1.23	16998	160.54	84697	4879.05	1186109	25477.82
9	Punjab & Sind Bank	0	0.00	115	120.00	485	574.00	0	0.00	0	0.00	2381	196.00	2981	890.00	6758	1385.82
10	SBI	0	0.00	17438	703.05	104052	9531.72	97	24.94	3	11.59	0	0.00	121590	10271.30	729164	22775.67
11	UCO	163	192.68	2017	57.28	14448	1047.30	11	715.37	2	0.00	51404	78.90	68045	2091.53	275078	6250.13
12	Union Bank of India	116	111.46	2287	78.92	9191	786.68	11	0.28	10	6.15	659	0.11	12274	983.60	85288	6438.73
Total PSU		2178	612.19	51932	1938.83	267466	24841.55	277	757.95	179	24.43	84014	1298.01	406046	29472.96	3488668	104617.24
13	Axis Bank	0	0.00	991	77.00	5358	331.00	0	0.00	0	0.00	42	0.16	6391	408.16	189074	6296.17
14	Bandhan Bank	0	0.00	0	0.00	3360	202.88	0	0.00	0	0.00	302	191.22	3662	394.10	6035358	26167.12
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	30	2.66	0	0.00	0	0.00	0	0.00	30	2.66	54	14.27
17	ESAF SF Bank	0	0.00	0	0.00	105	0.20	0	0.00	0	0.00	4380	10.98	4485	11.19	17506	39.49
18	Federal Bank	0	0.00	33	1.74	711	71.87	0	0.00	0	0.00	56	0.20	800	73.81	11443	895.40
19	HDFC Bank	0	0.00	2339	56.07	14096	667.23	0	0.00	0	0.00	0	0.00	16435	723.29	446254	9150.80
20	ICICI	4	8.29	271	9.65	7928	834.66	0	0.00	2	8.23	0	0.00	8205	860.83	102087	9247.67
21	IDBI	0	0.00	619	20.11	20435	2127.58	4	0.06	0	0.00	1	0.00	21059	2147.75	122877	4120.46
22	IDFC	0	0.00	0	0.00	359	51.66	6	0.02	0	0.00	0	0.00	365	51.68	145356	692.58
23	Indusind Bank	3	7.07	0	0.00	2	0.10	0	0.00	0	0.00	0	0.00	5	7.17	2042043	5501.22
24	Jana Small Finance Bank	0	0.00	0	0.00	1621	7.64	0	0.00	0	0.00	164607	448.26	166228	455.90	197758	626.93
25	Karnataka Bank Ltd.	203	213.47	16	0.85	544	60.88	0	0.00	0	0.00	99	0.37	862	275.57	2227	915.15
26	Karur Vysya Bank	0	0.00	13	0.64	71	27.62	0	0.00	0	0.00	0	0.00	84	28.26	706	182.67
27	Kotak Mahindra Bank	0	0.00	0	0.00	48	2.68	0	0.00	0	0.00	3	3.60	51	6.27	15962	2641.24
28	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
29	Ratnakar Bank Ltd	0	0.00	942	2.21	1513	8.91	0	0.00	0	0.00	14264	15.95	16719	27.07	501985	1230.07
30	South Indian Bank Ltd.	0	0.00	17	0.68	124	13.27	2	2.48	0	0.00	7	0.01	150	16.44	893	714.12
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	218	112.93
32	Tamilnad Mercantile Bank	0	0.00	2	0.05	10	1.61	0	0.00	0	0.00	0	0.00	12	1.66	60	39.02
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	31142	151.70	0	0.00	0	0.00	152067	343.28	183209	494.98	622928	1606.74
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	1	0.21	0	0.00	0	0.00	491	4.76	492	4.97	21262	47.66
35	YES Bank	0	0.00	1	0.08	157	7.58	0	0.00	0	0.00	7	0.02	165	7.68	9164	1520.28
Total PVT		210	228.83	5244	169.07	87620	4572.41	12	2.56	2	8.23	336326	1018.82	429414	5999.92	10491410	72549.55
36	BGVB (PNB)	0	0.00	137	3.20	8739	359.24	40	2.14	0	0.00	5008	50.94	13924	415.52	664532	5832.18
37	PBGB (UCO)	0	0.00	244	6.05	3053	172.12	0	0.00	6	0.01	9947	109.20	13250	287.38	211008	2973.75
38	UBKGB (CBI)	0	0.00	87	1.62	2076	110.24	0	0.00	0	0.00	33873	149.52	36036	261.38	186156	1882.57
Total RRB		0	0.00	468	10.87	13868	641.60	40	2.14	6	0.01	48828	309.66	63210	964.28	1061696	10688.50
39	WB State Co-Op Bank Ltd.	0	0.00	18	0.44	6210	928.02	405	41.66	0	0.00	82155	730.46	88788	1700.58	2155516	8172.51
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	4827	188.97	0	0.00	0	0.00	0	0.00	4827	188.97	237612	1259.76
Total Co-Optv		0	0.00	18	0.44	11037	1116.99	405	41.66	0	0.00	82155	730.46	93615	1889.55	2393128	9432.27
Grand Total		2388	841.02	57662	2119.21	379991	31172.55	734	804.31	187	32.67	551323	3356.95	992285	38326.72	17434902	197287.57

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2020															
(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	729	901.00	510	11.00	3610	123.00	3779	143.00	28110	10800.00	36738	11978.00	146504	21756.00
2	Bank of India	0	0.00	24	5.80	3772	734.77	20507	243.58	33168	8001.69	57471	8985.84	450866	17210.42
3	Bank of Maharashtra	0	0.00	40	1.64	359	87.14	236	4.92	462	17.60	1097	111.30	11162	2330.56
4	Canara Bank	28	5.38	351	29.08	4014	917.95	23434	3052.23	36382	7762.17	64209	11766.81	233785	17197.01
5	Central Bank of India	0	0.00	247	44.18	2172	406.20	10404	217.95	21115	3827.76	33938	4496.09	256694	8093.14
6	Indian Bank	4	16.41	869	40.07	3005	554.14	9117	192.56	22899	17618.10	35894	18421.28	291474	29320.00
7	IOB	3	9.00	23	5.15	91	49.37	7673	190.30	76046	4022.19	83836	4276.01	128969	6417.28
8	PNB	1624	387.18	10040	269.95	12335	2051.87	62073	891.55	207460	25807.18	293532	29407.73	1479641	54885.55
9	Punjab & Sind Bank	0	0.00	51	65.00	125	234.00	65	20.00	2569	2215.00	2810	2534.00	9568	3919.82
10	SBI	0	0.00	1939	181.22	54318	10128.28	342160	10618.00	383271	31519.65	781688	52447.15	1510852	75222.82
11	UCO	0	0.00	33	5.55	1494	397.00	7843	90.97	20522	8020.51	29892	8514.03	304970	14764.16
12	Union Bank of India	8	34.77	350	70.21	1848	509.25	17255	677.06	18214	16970.25	37675	18261.54	122963	24700.27
Total PSU		2396	1353.74	14477	728.85	87143	16192.97	504546	16342.12	850218	136582.10	1458780	171199.78	4947448	275817.02
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	98134	19140.84	98134	19140.84	287208	25437.01
14	Bandhan Bank	0	0.00	0	0.00	47	5.69	128957	439.19	135808	1300.81	264812	1745.69	6300170	27912.81
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	25	15.44	30	15.44	727	24.08
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	4	1.04	7	0.08	230	124.97	241	126.09	295	140.36
17	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	6	0.07	6	0.07	17512	39.56
18	Federal Bank	0	0.00	5	0.45	583	160.42	1128	1735.27	13681	571.90	15397	2468.04	26840	3363.43
19	HDFC Bank	0	0.00	17	0.43	4751	762.12	77199	2075.51	971318	16212.10	1053285	19050.16	1499539	28200.96
20	ICICI	0	0.00	30	6.34	10115	4576.83	0	0.00	362891	15865.77	373036	20448.94	475123	29696.61
21	IDBI	0	0.00	4	0.62	2771	853.39	14522	171.91	1833	2252.64	19130	3278.56	142007	7399.02
22	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	323176	2960.06	323176	2960.06	468532	3652.64
23	Indusind Bank	0	0.00	0	0.00	6	0.04	0	0.00	156816	6075.84	156822	6075.88	2198865	11577.10
24	Jana Small Finance Bank	0	0.00	0	0.00	27	0.71	0	0.00	17007	104.83	17034	105.54	214792	732.47
25	Karnataka Bank Ltd.	3	6.57	3	0.14	296	109.91	468	31.83	1528	471.96	2298	620.41	4525	1535.56
26	Karur Vysya Bank	166	1.91	1	0.07	149	3.21	1284	2.40	11	215.07	1611	222.66	2317	405.33
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	18116	3253.67	18116	3253.67	34078	5894.91
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5498	778.92
29	Ratnakar Bank Ltd	0	0.00	0	0.00	22	1.81	0	0.00	478	3125.12	500	3126.93	502485	4357.00
30	South Indian Bank Ltd.	2	24.49	3	0.47	50	20.73	40	0.14	1108	1012.57	1203	1058.40	2096	1772.52
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	218	112.93
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	312	71.21	63	36.49	375	107.70	435	146.72
33	Ujjivan Small Finance Bank	80	0.17	0	0.00	1136	78.76	1502	19.11	17004	186.69	19722	284.73	642650	1891.47
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	37	13.07	37	13.07	21299	60.73
35	YES Bank	0	0.00	1	0.00	24	6.58	6691	259.69	44897	3334.52	51613	3600.79	60777	5121.07
Total PVT		251	33.14	64	8.53	19981	6581.23	232110	4806.34	2164167	76274.43	2416573	87703.66	12907988	160253.22
36	BGVB (PNB)	0	0.00	0	0.00	1456	60.96	26981	398.06	26251	283.80	54688	742.82	719220	6575.00
37	PBGB (UCO)	0	0.00	0	0.00	32	5.74	3484	66.19	4678	80.23	8194	152.16	219202	3125.91
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	10835	223.66	11870	181.86	22705	405.52	208861	2288.09
Total RRB		0	0.00	0	0.00	1488	66.70	41300	687.91	42799	545.89	85587	1300.50	1147283	11989.00
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	14787	1623.89	134344	11793.51	149131	13417.40	2304647	21589.91
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237612	1259.76
Total Co-Optv		0	0.00	0	0.00	0	0.00	14787	1623.89	134344	11793.51	149131	13417.40	2542259	22849.67
Grand Total		2647	1386.88	14541	737.37	108612	22840.91	792743	23460.26	3191528	225195.93	4110071	273621.34	21544978	470908.91

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2020													
(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	33587	336.00	14110	913.00	12120	510.00	12810	4315.00	29120	3989.00	65	0.59
2	Bank of India	279393	1966.30	84527	766.21	25192	216.79	22917	276.56	81818	230.12	72	0.80
3	Bank of Maharashtra	1023	5.20	894	5.60	226	1.02	7856	1506.39	752	15.06	0	0.00
4	Canara Bank	85406	1081.72	48355	777.77	7108	171.01	0	0.00	51141	2525.44	0	0.00
5	Central Bank of India	126161	956.52	3269	40.61	60293	503.06	8192	93.90	35639	575.89	991	6.50
6	Indian Bank	229282	2162.32	51554	796.04	23840	309.13	6852	45.96	44932	1141.31	102	35.00
7	IOB	12703	95.99	12083	98.27	7123	62.17	16798	317.54	7140	61.18	648	14.88
8	PNB	414044	2041.26	212923	8056.31	20234	267.84	113594	1921.12	219512	4009.54	21925	201.91
9	Punjab & Sind Bank	5	0.50	6	1.08	3	0.40	3	1.50	2	0.70	0	0.00
10	SBI	516579	5364.77	191253	7221.31	82381	2278.81	115212	2101.56	224988	7465.95	270	4.00
11	UCO	99312	1669.34	55814	510.34	25532	352.01	0.00	0.00	49825	762.33	2125	0.03
12	Union Bank of India	36856	445.20	16643	373.69	8318	174.64	2531	79.00	16665	547.34	150	0.10
Total PSU		1834351	16125.12	691431	19560.23	272370	4846.88	306765	10658.53	761534	21323.86	26348	263.81
13	Axis Bank	219217	1400.00	52046	439.63	33923	73.44	7758	197.00	166602	481.00	0	0.00
14	Bandhan Bank	4338573	19680.55	2217797	9414.48	1007971	4735.53	100675	464.01	5823783	23284.48	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	3	0.32	0	0.00	0	0.00	9	2.55	0	0.00
17	ESAF SF Bank	17506	39.49	7662	17.06	1101	2.42	2441	5.66	17506	39.49	0	0.00
18	Federal Bank	7659	100.83	5575	108.65	223	3.74	1928	31.32	3922	127.48	0	0.00
19	HDFC Bank	400139	927.71	147247	459.02	768	12.75	23271	43.02	426896	1439.24	0	0.00
20	ICICI	61515	1060.03	56168	1171.69	9157	146.75	0	0.00	88934	7809.47	0	0.00
21	IDBI	90524	701.98	20802	316.29	16476	223.98	4652	139.28	72864	802.68	5	0.00
22	IDFC	143673	277.58	61129	112.26	62384	129.28	60289	110.39	143672	277.37	0	0.00
23	Indusind Bank	2632700	3840.39	974950	1949.20	633850	942.14	0	0.00	2025589	3085.93	0	0.00
24	Jana Small Finance Bank	199370	561.46	56482	165.30	27403	76.98	10283	30.69	186407	532.68	0	0.00
25	Karnataka Bank Ltd.	434	15.61	395	14.19	14	0.89	63	1.98	90	2.66	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	9586	409.70	4865	236.90	162	8.17	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	501792	965.57	106418	210.03	68729	140.89	201850	350.29	501810	966.25	0	0.00
30	South Indian Bank Ltd.	13	0.89	10	0.77	2	0.02	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	602109	1317.05	130115	310.25	135847	326.64	21056	59.52	628043	1464.90	0	0.00
34	Utkarsh Small Finance Bank	20343	41.73	9441	16.92	9638	17.62	1607	3.05	20234	41.56	0	0.00
35	YES Bank	1811	98.00	553	38.00	1	0.00	0	0.00	1257	60.00	0	0.00
Total PVT		9246964	31438.56	3851658	14980.95	2007649	6841.23	435873	1436.21	10107618	40417.74	5	0.00
36	BGVB (PNB)	359009	3697.12	357789	3756.35	73241	431.66	12318	86.79	145617	1193.78	0	0.00
37	PBGB (UCO)	169662	2167.68	36732	324.79	15468	123.33	3873	37.33	87011	1640.17	0	0.00
38	UBKGB (CBI)	146073	1499.84	8779	46.47	30129	268.44	9040	52.64	42474	645.14	11	0.00
Total RRB		674744	7364.64	403300	4127.61	118838	823.43	25231	176.76	275102	3479.09	11	0.00
39	WB State Co-Op Bank Ltd.	1260420	1107.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	762	59.96	5235	415.59	3295	253.21	592	33.51	1085	89.95	0	0.00
Total Co-Optv		1261182	1167.47	5235	415.59	3295	253.21	592	33.51	1085	89.95	0	0.00
Grand Total		13017241	56095.80	4951624	39084.39	2402152	12764.75	768461	12305.01	11145339	65310.63	26364	263.81

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2020-21 (01-04.2020 to 31.12.2020)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 31.12.2020		% of Achievement					
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	75000	735.00	2345	58.00	3.13	7.89	1245	21.20	2910	51.00
2	Bank of India	89000	855.00	30234	335.44	33.97	39.23	8721	98.99	10.11	24.35
3	Bank of Maharashtra	7200	60.00	0	0.00	0.00	0.00	213	12.37	479	56.30
4	Canara Bank	120000	890.00	24641	298.84	20.53	33.58	6976	84.53	0	0.00
5	Central Bank of India	75000	665.00	974	15.21	1.30	2.29	13097	137.52	1617	18.25
6	Indian Bank	167700	1235.00	17253	262.67	10.29	21.27	9579	87.97	3234	31.79
7	IOB	35500	350.00	11973	94.86	33.73	27.10	6771	48.35	16254	310.66
8	PNB	330000	2450.00	114322	1095.64	34.64	44.72	3023	10.31	1223	11.94
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	232570	1629.47	67.41	65.18	45654	929.81	10112	345.12
11	UCO	45000	275.00	6312	46.65	14.03	16.96	5642	59.26	6067	70.65
12	Union Bank of India	133900	980.50	911	34.76	0.68	3.55	3850	30.05	0	0.00
Total PSU		1430800	11064.00	441538	3872.44	30.86	35.00	104773	1520.39	41906	920.06
13	Axis Bank	75000	555.00	7116	143.54	9.49	25.86	4283	15.96	4153	324.10
14	Bandhan Bank	85500	850.00	2035258	8760.80	2380.42	1030.68	488475	4431.58	1273815	6031.20
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	1	0.16	0.33	6.40	0	0.00	0	0.00
17	ESAF SF Bank	0	0.00	3414	9.48	#DIV/0!	#DIV/0!	616	1.57	1244	3.24
18	Federal Bank	8500	65.00	6501	117.72	76.48	181.11	206	1.95	2252	25.66
19	HDFC Bank	75000	375.00	7186	37.39	9.58	9.97	129	1.78	0	0.00
20	ICICI	75000	475.00	32825	423.62	43.77	89.18	5423	66.72	0	0.00
21	IDBI	37500	185.00	10039	84.67	26.77	45.77	3532	37.90	2355	33.85
22	IDFC	3600	15.00	16838	47.31	467.72	315.42	14658	44.81	16650	46.82
23	Indusind Bank	17500	150.00	437720	697.71	2501.26	465.14	287655	470.06	0	0.00
24	Jana Small Finance Bank	3300	29.00	8014	33.72	242.85	116.29	4318	17.59	1426	5.97
25	Karnataka Bank Ltd.	300	2.50	213	4.41	71.00	176.40	13	0.74	116	2.55
26	Karur Vysya Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	12000	85.00	497	10.09	4.14	11.87	9	0.21	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
29	Ratnakar Bank Ltd	4500	25.00	39793	105.81	884.29	423.23	19664	54.38	78130	217.76
30	South Indian Bank Ltd.	4400	35.00	0	0.00	0.00	0.00	0	0.00	0	0.00
31	SIDBI	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	15000	145.00	16866	72.05	112.44	49.69	21884	92.19	3123	15.97
34	Utkarsh Small Finance Bank	300	2.00	792	3.81	264.00	190.50	411	1.97	474	2.27
35	YES Bank	6200	55.00	72	10.00	1.16	18.18	0	0.00	0	0.00
Total PVT		425100	3061.00	2623145	10562.29	617.07	345.06	851276	5239.40	1383738	6709.38
36	BGVB (PNB)	95000	895.00	92789	1281.37	97.67	143.17	21062	246.21	4012	63.94
37	PBGB (UCO)	75000	335.00	3265	32.42	4.35	9.68	1972	21.58	711	6.09
38	UBKGB (CBI)	37500	175.00	1364	14.39	3.64	8.22	8488	100.06	1496	16.98
Total RRB		207500	1405.00	97418	1328.18	46.95	94.53	31522	367.85	6219	87.01
39	WB State Co-Op Bank Ltd.	75000	465.00	178091	1174.54	237.45	252.59	269234	2425.00	147553	1276.71
40	WBSCARD Bank Ltd.	2800	15.00	2159	28.60	77.11	190.67	1973	17.45	431	2.30
Total Co-Optv		77800	480.00	180250	1203.14	231.68	250.65	271207	2442.45	147984	1279.01
Grand Total		2141200	16010.00	3342351	16966.05	156.10	105.97	1258778	9570.09	1579847	8995.46

AGENDA – 4

Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2021-22

NABARD has published the State Focus Paper for the financial year 2021-22.

West Bengal has the 6th largest economy with a high population density of 7.50% of total population covering just 2.70% of total geographical area. The State ranks 1st in Rice & Jute production and 2nd in Vegetables, Fruits, Tea & Fish / Meat production. It is also a MSME stronghold with a huge base of skilled workers and at the forefront of SHG movement also.

The focus paper is expected to be a document for guiding the banks to focus extensively in these vital segments which will also enable them to achieve the targets set by SLBC / authorities in line with Ground Level Credit Plan as advised by GOI. The banks are also to take a cue from the State Focus Papers while finalizing their business plan for the respective branches. The authorities can also arrange for sector wise interventions for aligning the flow of bank credit with both National & State priorities for removal of disparities and promoting inclusive economic growth.

The broad sector wise credit potential as per State Focus Paper is annexed herewith along with last 2 year's target & performance by banks in the State, The House may discuss the same and adopt the same for setting up the target for FY 2021-22. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMs.

(Amount in Crore)

Broad Sectors	2019-2020			2020-2021 (upto Dec, 20)			2021-2022	
	Target	Achiev	%	Target	Achiev	%	Target	% of Anticipated Growth over 2020-21
Agriculture	55000	49066	89	77236	32479	42	87603	13.64%
MSME	70000	69408	99	90238	57060	63	97425	20.16%
Export Credit	1324	1985	150	1610	945	58	1835	13.98%
Education	2937	518	17	3383	322	9	3620	7.01%
Housing	8613	7480	87	9629	3871	40	10671	10.83%
Social Infrastructure	1996	105	5	2007	97	5	2334	16.35%
Renewable Energy	639	0.48	0	690	14	2	754	9.28%
Informal Credit Delivery	7491	2046	27	15808	4706	30	16969	7.35%
Total Prisec	148001	130610	88	200601	99494	49	221211	15.64%

The credit potential outlay, under priority sector, for the year 2021-22, has been assessed at Rs. 221211.17 Crore. The share of agriculture sector including agri infrastructure and agri ancillary activities is 39.60%, MSME sector 44.04%, SHG-JLG 7.67%, housing sector 4.82%, education loans 1.64%, social infrastructure 1.05% and the remaining 1.18% constitute export credit and renewable energy.

Crop loan constitutes 64.93% of the total agriculture credit and 25.71% of the total priority sector credit potential. Allied agriculture, agri infrastructure and agri ancillary constitute 21.58%, 6.70% and 6.80% of agriculture credit and 13.89%, 2.65% and 2.71% of total credit potential respectively. The share of agriculture term loan to farm credit is 24.94%.

Keeping in view of the national target of Doubling of Farmers' Income by 2022-23 and Sustainable Development Goals (SDGs) by 2030 to foster broad based and inclusive growth by creating enterprises and jobs at local level, thrust has been given on Capital Formation in Agriculture and allied activities, sustaining and increasing production and productivity in agriculture, the Food and Agro Processing, MSME and Informal credit Delivery Systems (SHGs/JLGs).

Activity-wise SFP Projection for 2021-22			
			(Amount in Lakh)
Sr. No.	Activity	Phy Unit	Bank Loan
1	Crop Production, Maintenance and Marketing (Ha)	6101940	5687954.38
2	Water Resources	143140	70179.72
3	Farm Mechanism	200295	349958.47
4	Plantation and Horticulture (Ha)	713538	315230.14
5	Forestry and Waste Land Development	29788	27110.42
6	Animal Husbandry - Dairy Development	233277	305769.20
7	Animal Husbandry - Poultry Development	80122	407424.94
8	Animal Husbandry- Sheep, Goat and Piggery Development	166176	129056.89
9	Fisheries Development	97392	235051.64
10	Others- Bullock, Bullock Cart etc	91355	46764.92
11	Intigrated Farming System (IFS)	1863	3768.64
	TOTAL FARM CREDIT	7858886	7578269.36
12	Construction of Storage facilities	11492	528914.81
13	Land Development, Soil	36533	27618.34
14	Agri. Infrastructure - Others	54121	29578.34
	Total Agriculture Infrastructure	102146	586111.49
15	Food and Agro Processing	26606	406207.00
16	Agri. Ancillary - Others	421519	189723.33
	TOTAL ANCILLARY ACTIVITIES	448125	595930.33
	TOTAL AGRICULTURE	8409157	8760311.18
17	MSME	2200587	9742562.26
18	Export Credit	743800	183455.87
19	Education Loan	53436	361984.20
20	Housing	92522	1067115.70
21	Social Infrastructure involving bank credit	18931	233376.78
22	Renewable Energy	44392	75425.85
23	Others (Loans to SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to State sponsored organisations for SC/ST)	754227	1696885.50
	Grand Total	6022505	22121117.34

AGENDA- 5

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

CD Ratio of the State stood at 62.03% as on 31.12.2020 whereas it was 61.95% on 31.12.2019. For calculation of CD Ratio of the State as on 31st December, 2020, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	31-12-2020
Total Deposit (A)	903349.54
Total Advance utilized in the State (B=C+D)	552811.00
Out of which outstanding of credit sanctioned from the State (C)	470908.90
Credit sanctioned from outside State but utilized in West Bengal (D)	81902.10
RIDF Support (E)	7497.66
Total Advance to be reckoned (F=B+E)	560308.66
CD Ratio (F*100 / A)	62.03%

In calendar year 2020, the national credit-deposit (CD) ratio has consistently declined from 75% levels in January, 2020 to 71.3% on December, 2020 with the hit becoming evident in the first months of the covid-19 pandemic as credit growth slumped. But the state of West Bengal has experienced a positive growth on CD ratio from 61.95% on Dec, 2019 to 62.03% on Dec, 2020 on YOY basis.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	Murshidabad	24 Parganas (N)
31.03.2020	29.22	39.26	53.75	33.86
30.06.2020	28.55	36.54	50.51	33.83
30.09.2020	31.46	37.07	43.82	32.79
31.12.2020	31.89	37.35	39.95	34.05

Small & medium ticket size of loan in Agriculture & Retail sector, High Institutional deposit, unutilized amount in SHG accounts etc are the main reasons behind lower CD ratio in the districts of Kalimpong, Murshidabad, North 24 Parganas and Hooghly.

However, all the LDMs have been suitably advised to execute implementable action plan by exploring every avenue depending upon potentiality, for improving the CD ratio and to surpass the minimum benchmark target of 40%. SLBC is in continuous touch with the LDMs and following up with member Banks also to overcome the obstacles to increase the CD ratio beyond 40%.

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

District Wise CD Ratio of West Bengal as on 31.12.2020						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Dec, 2019	CD Ratio as on Dec, 2020		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.88	6712.23	2736.29	40.77
2	Bankura	PNB	42.14	12303.00	5435.00	44.18
3	Birbhum	UCO	40.07	16391.32	6582.84	40.16
4	Coochbehar	CBI	68.36	7753.47	6476.55	83.53
5	Dakshin Dinajpur	PNB	54.13	4458.20	2644.97	59.33
6	Darjeeling	CBI	59.87	18742.42	11906.17	63.53
7	Hooghly	UCO	28.08	46449.27	14814.77	31.89
8	Howrah	UCO	42.80	39211.13	15879.61	40.50
9	Jalpaiguri	CBI	43.88	8059.32	4798.67	59.54
10	Jhargram	PNB	41.01	4102.52	1643.43	40.06
11	Kalimpong	SBI	35.40	1588.48	593.37	37.35
12	Kolkata	SBI	78.32	357118.68	240259.08	67.28
13	Malda	PNB	54.54	11927.21	6588.76	55.24
14	Murshidabad	PNB	55.36	21280.66	8502.43	39.95
15	Nadia	PNB	49.10	30565.14	15439.99	50.52
16	Paschim Burdwan	SBI	34.75	38752.48	16279.72	42.01
17	Paschim Medinipur	PNB	46.23	23741.56	10614.72	44.71
18	Purba Burdwan	UCO	42.50	29778.13	13188.60	44.29
19	Purba Medinipur	PNB	44.61	27967.49	12062.89	43.13
20	Purulia	PNB	45.90	7989.00	4460.00	55.83
21	Uttar Dinajpur	PNB	57.13	7368.09	4479.85	60.80
22	24 Pgs. (N)	Indian	32.38	143810.06	48964.61	34.05
23	24 Pgs. (S)	PNB	45.88	37279.69	16556.58	44.41
CD Ratio as on December, 2019			56.22	903349.54	470908.90	52.13
Amount sanctioned from outside State but fund utilised in the State of West Bengal			61.95		81902.10	62.03
RIDF Support					7497.66	
Total Advances in the State					560308.66	
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2020							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on Dec, 2019	As on Dec, 2020				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	64.48	32243.00	21756.00	67.48	0.00	67.48
2	Bank of India	48.49	35141.13	17210.42	48.98	0.00	48.98
3	Bank of Maharastra	89.83	2087.55	2330.56	111.64	0.00	111.64
4	Canara Bank	69.20	28314.79	17197.01	60.74	0.00	60.74
5	Central Bank of India	33.57	24796.54	8093.14	32.64	0.00	32.64
6	Indian Bank	46.97	64163.00	29320.00	45.70	0.00	45.70
7	IOB	50.38	14427.34	6417.28	44.48	0.00	44.48
8	PNB	59.03	125853.40	54885.55	43.61	0.00	43.61
9	Punjab & Sind Bank	153.68	2678.00	3919.82	146.37	0.00	146.37
10	SBI	47.21	218222.94	75222.82	34.47	31880.39	49.08
11	UCO	40.89	36816.24	14764.16	40.10	0.00	40.10
12	Union Bank of India	73.94	30243.64	24700.27	81.67	0.00	81.67
Total PSU		59.23	614987.57	275817.03	44.85	31880.39	50.03
13	Axis Bank	64.15	46493.00	25437.00	54.71	0.00	54.71
14	Bandhan Bank	92.82	34554.49	27912.81	80.78	0.00	80.78
15	Catholic Syrian Bank Ltd.	30.36	57.78	24.08	41.68	0.00	41.68
16	Dhanlaxmi Bank Ltd.	185.42	71.45	140.36	196.45	0.00	196.45
17	ESAF SF Bank	0.00	20.90	39.56	189.29	0.00	189.29
18	Federal Bank	75.52	3781.83	3363.43	88.94	0.00	88.94
19	HDFC Bank	59.88	51506.92	28200.96	54.75	0.00	54.75
20	ICICI	81.74	40241.54	29696.61	73.80	0.00	73.80
21	IDBI	49.12	14466.28	7399.03	51.15	0.00	51.15
22	IDFC	313.60	2120.69	3652.64	172.24	0.00	172.24
23	Indusind Bank	191.08	7728.70	11577.10	149.79	0.00	149.79
24	Jana Small Finance Bank	75.03	1132.97	732.47	64.65	0.00	64.65
25	Karnataka Bank Ltd.	131.75	1240.31	1535.56	123.80	0.00	123.80
26	Karur Vysya Bank	107.89	728.12	405.33	55.67	0.00	55.67
27	Kotak Mahindra Bank	90.35	7889.36	5894.91	74.72	0.00	74.72
28	Lakshmi Vilas Bank	0.00	143.74	778.92	541.90	0.00	541.90
29	Ratnakar Bank Ltd	90.02	4519.00	4357.00	96.42	0.00	96.42
30	South Indian Bank Ltd.	160.72	1111.77	1772.52	159.43	0.00	159.43
31	SIDBI	0.00	0.00	112.93	#DIV/0!	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	22.05	659.04	146.72	22.26	0.00	22.26
33	Ujjivan Small Finance Bank	242.23	891.28	1891.47	212.22	0.00	212.22
34	Utkarsh Small Finance Bank	74.58	129.28	60.73	46.98	0.00	46.98
35	YES Bank	80.73	6413.00	5121.07	79.85	0.00	79.85
Total PVT		78.21	225901.46	160253.20	70.94	0.00	70.94
36	BGVB (PNB)	98.65	17177.37	6575.00	38.28	10365.46	98.62
37	PBGB (UCO)	56.47	5818.53	3125.91	53.72	1753.88	83.87
38	UBKGB (CBI)	89.17	3582.91	2288.09	63.86	973.58	91.03
Total RRB		88.19	26578.81	11989.00	45.11	13092.92	94.37
39	WB State Co-Op Bank Ltd.	93.82	35638.96	21589.91	60.58	22712.22	124.31
40	WBSCARD Bank Ltd.	563.09	242.73	1259.76	519.00	78.78	551.45
Total Co-Optv		97.43	35881.69	22849.67	63.68	22791.00	127.20
Grand Total		66.04	903349.54	470908.90	52.13	67764.31	59.63
Amount sanctioned from outside State but fund utilised in the State of West Bengal		61.95		81902.10	62.03		
RIDF Support				7497.66			
Total Credit in the State				560308.66			
Credit Deposit Ratio							
Total Credit + Investment				628072.97			
Total Credit + Investment Deposit Ratio							

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2020											
(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	2148.00	3617.00	11201.00	15277.00	32243.00
2	Bank of India	143	83	88	68	382	7646.80	5721.03	10091.46	11681.84	35141.13
3	Bank of Maharashtra	3	3	13	16	35	60.71	109.62	448.13	1469.09	2087.55
4	Canara Bank	155	83	117	70	425	2789.21	2375.75	8773.16	14376.67	28314.79
5	Central Bank of India	133	65	69	51	318	5488.72	4991.61	8352.39	5963.81	24796.54
6	Indian Bank	268	93	132	107	600	13649.00	7199.00	20212.00	23103.00	64163.00
7	IOB	31	21	47	54	153	1167.48	674.47	5147.72	7437.67	14427.34
8	PNB	597	198	247	216	1258	25972.58	23913.78	45382.37	30584.67	125853.40
9	Punjab & Sind Bank	5	4	12	20	41	26.00	25.00	669.00	1958.00	2678.00
10	SBI	551	232	276	301	1360	45057.84	34839.55	66622.12	71703.43	218222.94
11	UCO	152	71	78	85	386	7890.12	7147.81	11189.57	10588.74	36816.24
12	Union Bank of India	67	59	107	70	303	3119.74	2804.98	12935.33	11383.59	30243.64
Total PSU		2157	972	1280	1180	5589	115016.20	93419.60	201024.25	205527.51	614987.57
13	Axis Bank	31	89	106	79	305	1277.00	5942.00	18169.00	21105.00	46493.00
14	Bandhan Bank	222	94	84	43	443	4757.94	3712.82	13219.00	12864.73	34554.49
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	57.78	57.78
16	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	42.41	29.04	71.45
17	ESAF SF Bank	0	1	1	2	4	0.00	0.43	0.37	20.10	20.90
18	Federal Bank	6	3	5	16	30	82.56	28.81	270.16	3400.30	3781.83
19	HDFC Bank	29	42	71	88	230	996.40	2241.41	12336.34	35932.78	51506.92
20	ICICI	25	47	82	91	245	4106.28	7719.81	13468.60	14946.86	40241.54
21	IDBI	21	23	31	21	96	1004.47	1814.95	5337.46	6309.40	14466.28
22	IDFC	1	0	7	10	18	0.00	0.00	730.34	1390.351	2120.69
23	Indusind Bank	5	21	26	29	81	90.74	602.58	954.72	6080.66	7728.70
24	Jana Small Finance Bank	2	12	11	13	38	0.23	122.60	180.36	829.78	1132.97
25	Karnataka Bank Ltd.	1	2	9	8	20	18.02	44.95	371.16	806.18	1240.31
26	Karur Vysya Bank	1	1	3	9	14	40.82	25.19	83.04	579.07	728.12
27	Kotak Mahindra Bank	1	1	6	34	42	63.34	51.94	551.48	7222.60	7889.36
28	Lakshmi Vilas Bank	1	0	0	3	4	33.59	0.00	0.00	110.15	143.74
29	Ratnakar Bank Ltd	0	2	2	13	17	0.00	100.00	53.00	4366.00	4519.00
30	South Indian Bank Ltd.	1	0	3	14	18	17.37	0.00	79.25	1015.15	1111.77
31	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
32	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	659.04	659.04
33	Ujjivan Small Finance Bank	30	15	22	9	76	90.84	137.81	355.42	307.21	891.28
34	Utkarsh Small Finance Bank	0	0	0	2	2	0.00	0.00	0.00	129.28	129.28
35	YES Bank	0	1	11	14	26	0.00	95.00	812.00	5506.00	6413.00
Total PVT		377	354	482	503	1716	12579.60	22640.30	67014.11	123667.46	225901.46
36	BGVB (PNB)	496	68	23	0	587	14007.66	1722.76	1446.95	0.00	17177.37
37	PBGB (UCO)	204	16	7	3	230	4808.19	684.62	223.16	102.56	5818.53
38	UBKGB (CBI)	88	47	7	0	142	1558.75	1682.50	341.66	0.00	3582.91
Total RRB		788	131	37	3	959	20374.60	4089.88	2011.77	102.56	26578.81
39	WB State Co-Op Bank Ltd.	196	64	86	16	362	14778.37	4304.17	6179.51	10376.91	35638.96
40	WBSCARD Bank Ltd.	11	0	0	0	11	242.73	0.00	0.00	0.00	242.73
Total Co-Optv		207	64	86	16	373	15021.10	4304.17	6179.51	10376.91	35881.69
Grand Total		3529	1521	1885	1702	8637	162991.50	124453.95	276229.64	339674.45	903349.54

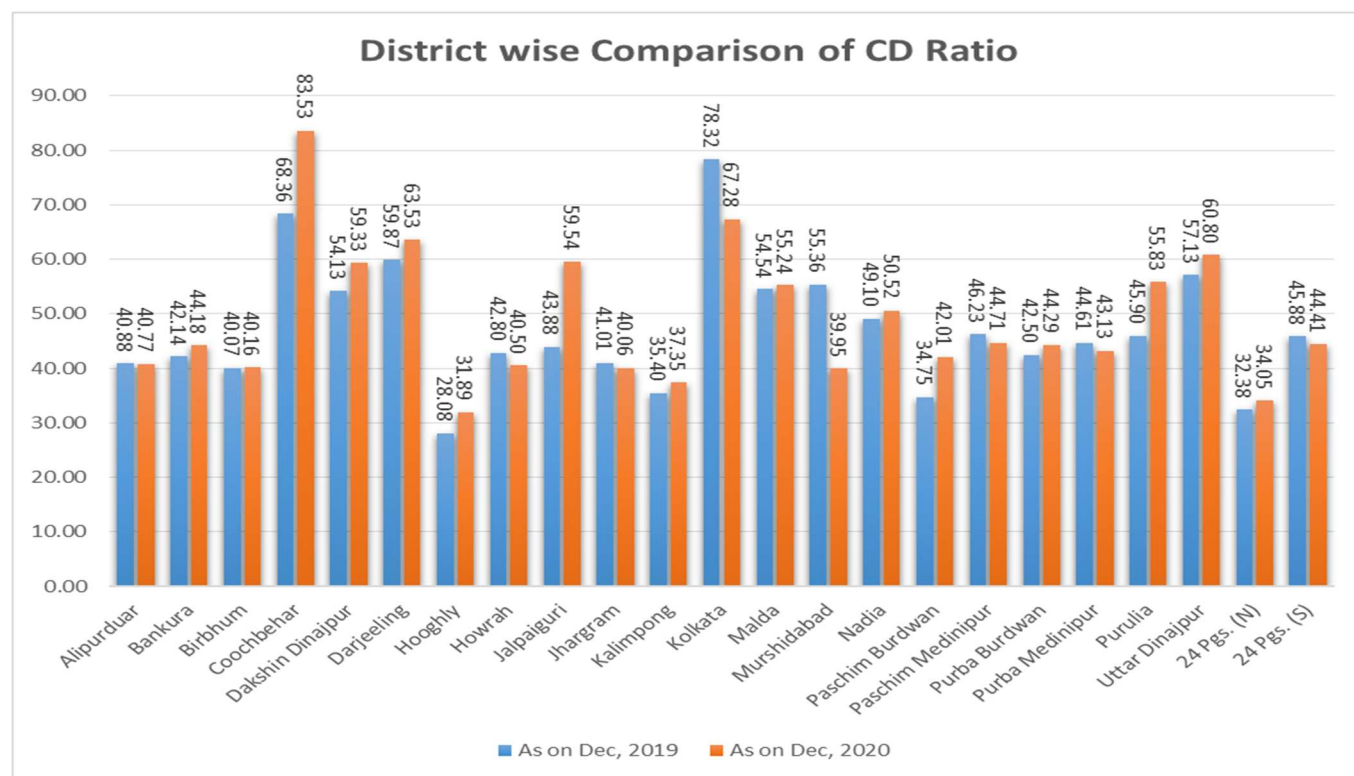
Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2020											
(Amount in Crore)											
Sl. No.	Name of Banks	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	TOTAL
1	Bank of Baroda	556.00	955.00	3076.00	17169.00	21756.00	25.88	26.40	27.46	112.38	67.48
2	Bank of India	2423.23	1403.73	2004.72	11378.74	17210.42	31.69	24.54	19.87	97.41	48.98
3	Bank of Maharashtra	20.30	49.48	148.85	2111.93	2330.56	33.44	45.14	33.22	143.76	111.64
4	Canara Bank	1291.04	910.34	2369.20	12626.43	17197.01	46.29	38.32	27.01	87.83	60.74
5	Central Bank of India	1422.00	864.00	1276.00	4531.14	8093.14	25.91	17.31	15.28	75.98	32.64
6	Indian Bank	2916.00	1754.00	3573.00	21077.00	29320.00	21.36	24.36	17.68	91.23	45.70
7	IOB	223.69	166.93	821.92	5204.74	6417.28	19.16	24.75	15.97	69.98	44.48
8	PNB	10684.78	4382.54	9222.89	30595.34	54885.55	41.14	18.33	20.32	100.03	43.61
9	Punjab & Sind Bank	12.00	15.00	167.00	3725.82	3919.82	46.15	60.00	24.96	190.29	146.37
10	SBI	10728.35	8863.71	17200.99	38429.77	75222.82	23.81	25.44	25.82	53.60	34.47
11	UCO	1647.64	1400.69	2526.03	9189.80	14764.16	20.88	19.60	22.57	86.79	40.10
12	Union Bank of India	548.01	598.33	3189.30	20364.63	24700.27	17.57	21.33	24.66	178.89	81.67
Total PSU		32473.04	21363.75	45575.90	176404.34	275817.03	28.23	22.87	22.67	85.83	44.85
13	Axis Bank	159.00	1191.00	4631.00	19456.00	25437.00	12.45	20.04	25.49	92.19	54.71
14	Bandhan Bank	13673.69	7503.01	4898.25	1837.86	27912.81	287.39	202.08	37.05	14.29	80.78
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	24.08	24.08	#DIV/0!	#DIV/0!	#DIV/0!	41.68	41.68
16	Dhanlaxmi Bank Ltd.	0.00	0.00	12.69	127.67	140.36	#DIV/0!	#DIV/0!	29.92	439.63	196.45
17	ESAF SF Bank	0.00	14.87	4.93	19.77	39.56	#DIV/0!	3493.53	1324.29	98.32	189.29
18	Federal Bank	83.66	85.05	139.48	3055.24	3363.43	101.33	295.21	51.63	89.85	88.94
19	HDFC Bank	949.39	2278.32	5963.64	19009.61	28200.96	95.28	101.65	48.34	52.90	54.75
20	ICICI	3030.27	5696.90	9939.27	11030.17	29696.61	73.80	73.80	73.80	73.80	73.80
21	IDBI	377.83	487.63	2011.85	4521.72	7399.03	37.61	26.87	37.69	71.67	51.15
22	IDFC	143.915617	56.748237	428.19017	3023.7856	3652.64	#DIV/0!	#DIV/0!	58.63	217.48	172.24
23	Indusind Bank	2937.13	1010.76	1732.73	5896.48	11577.10	3236.73	167.74	181.49	96.97	149.79
24	Jana Small Finance Bank	44.85	233.66	231.74	222.21	732.47	19396.71	190.59	128.49	26.78	64.65
25	Karnataka Bank Ltd.	21.16	42.64	351.43	1120.33	1535.56	117.43	94.86	94.68	138.97	123.80
26	Karur Vysya Bank	34.46	17.19	78.14	275.54	405.33	84.42	68.24	94.10	47.58	55.67
27	Kotak Mahindra Bank	312.61	1.41	230.46	5350.42	5894.91	493.56	2.71	41.79	74.08	74.72
28	Lakshmi Vilas Bank	44.94	0.00	0.00	733.98	778.92	133.79	#DIV/0!	#DIV/0!	666.35	541.90
29	Ratnakar Bank Ltd	0.00	100.00	52.00	4205.00	4357.00	#DIV/0!	100.00	98.11	96.31	96.42
30	South Indian Bank Ltd.	5.57	0.00	118.43	1648.52	1772.52	32.07	#DIV/0!	149.44	162.39	159.43
31	SIDBI	0.00	0.00	0.00	112.93	112.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
32	Tamilnad Mercantile Bank	0.00	0.00	0.00	146.72	146.72	#DIV/0!	#DIV/0!	#DIV/0!	22.26	22.26
33	Ujjivan Small Finance Bank	280.04	516.73	794.55	300.15	1891.47	308.29	374.95	223.55	97.70	212.22
34	Utkarsh Small Finance Bank	0.00	0.00	0.00	60.73	60.73	#DIV/0!	#DIV/0!	#DIV/0!	46.98	46.98
35	YES Bank	0.00	1.00	213.00	4907.07	5121.07	#DIV/0!	1.05	26.23	89.12	79.85
Total PVT		22098.52	19236.91	31831.78	87085.99	160253.20	175.67	84.97	47.50	70.42	70.94
36	BGVB (PNB)	5529.82	628.19	416.99	0.00	6575.00	39.48	36.46	28.82	#DIV/0!	38.28
37	PBGB (UCO)	2721.82	287.14	91.23	25.72	3125.91	56.61	41.94	40.88	25.08	53.72
38	UBKGB (CBI)	1483.73	709.54	94.82	0.00	2288.09	95.19	42.17	27.75	#DIV/0!	63.86
Total RRB		9735.37	1624.87	603.04	25.72	11989.00	47.78	39.73	29.98	25.08	45.11
39	WB State Co-Op Bank Ltd.	8838.21	2502.13	2954.85	7294.72	21589.91	59.81	58.13	47.82	70.30	60.58
40	WBSCARD Bank Ltd.	1259.76	0.00	0.00	0.00	1259.76	519.00	#DIV/0!	#DIV/0!	#DIV/0!	519.00
Total Co-Optv		10097.97	2502.13	2954.85	7294.72	22849.67	67.23	58.13	47.82	70.30	63.68
Grand Total		74404.90	44727.66	80965.57	270810.77	470908.90	45.65	35.94	29.31	79.73	52.13

Position of ATMs & BC Outlets in West Bengal as on 31.12.2020											
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	3	3	5	0	11
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	1321	6	165	4	1496
7	IOB	14	18	24	28	84	59	10	11	6	86
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	601	727	1550	735	3613	4662	546	467	19	5694
11	UCO	57	44	65	50	216	246	40	16	45	347
12	Union Bank of India	103	96	182	139	520	246	40	16	45	347
Total PSU		1679	1478	2727	1801	7685	10206	1457	1113	206	12982
13	Axis Bank	401	369	433	314	1517	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	2	1	3	0	0	0	0	0
17	ESAF SF Bank	0	1	0	2	3	0	0	0	0	0
18	Federal Bank	2	3	4	17	26	0	0	0	0	0
19	HDFC Bank	25	90	212	217	544	499	89	33	11	632
20	ICICI	76	83	187	259	605	8	0	0	0	8
21	IDBI	23	30	73	45	171	3	1	4	1	9
22	IDFC	0	0	3	6	9	0	0	0	0	0
23	Indusind Bank	7	33	32	95	167	0	0	1	0	1
24	Jana Small Finance Bank	0	2	2	4	8	5	0	0	0	5
25	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
26	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
27	Kotak Mahindra Bank	1	1	6	65	73	0	0	0	0	0
28	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0	0	0
29	Ratnakar Bank Ltd	0	2	2	11	15	0	0	0	0	0
30	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
31	SIDBI	0	0	0	1	1	0	0	0	0	0
32	Tamilnad Mercantile Bank	0	0	0	1	1	0	0	0	2	2
33	Ujjivan Small Finance Bank	10	15	23	9	57	7	0	0	0	7
34	Utkarsh Small Finance Bank	0	0	0	3	3	0	0	0	0	0
35	YES Bank	0	1	15	19	35	0	0	0	0	0
Total PVT		551	650	1079	1145	3425	1053	343	158	51	1605
36	BGVB (PNB)	0	0	0	0	0	1585	0	0	0	1585
37	PBGB (UCO)	0	0	0	0	0	600	0	0	0	600
38	UBKGB (CBI)	0	0	0	0	0	388	0	0	0	388
Total RRB		0	0	0	0	0	2573	0	0	0	2573
39	WB State Co-Op Bank Ltd.	89	20	27	3	139	0	0	0	0	0
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		89	20	27	3	139	0	0	0	0	0
41	India Post Payment Bank	0	0	0	0	0	44	2291	4090	493	6918
42	Airtel Payment Bank	0	0	0	0	0	30741	12390	1803	4098	49032
Total of Payment Banks		0	0	0	0	0	30785	14681	5893	4591	55950
Grand Total		2319	2148	3833	2949	11249	42044	16481	7164	4848	70537

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

While the negative trend in 4 Districts (Birbhum, Kolkata, Murshidabad, Paschim Medinipur) in December, 2020 quarter is in improvement over 7 Districts with negative growth for September, 2020 quarter. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

Sr.	District	As on 30.09.2020	As on 31.12.2020	Increase/Decrease (+) (-)
1.	Alipurduar	40.27	40.77	+
2.	Bankura	43.45	44.18	+
3.	Coochbehar	79.57	83.53	+
4.	Dakshin Dinajpur	58.42	59.33	+
5.	Darjeeling	60.90	63.53	+
6.	Hooghly	31.46	31.89	+
7.	Howrah	40.26	40.50	+
8.	Jalpaiguri	58.74	59.54	+
9.	Jhargram	40.06	40.07	+
10.	Kalimpong	37.07	37.35	+
11.	Malda	54.15	55.24	+
12.	Nadia	50.92	50.52	+
13.	Paschim Burdwan	40.30	42.01	+
14.	Purba Burdwan	43.79	44.29	+
15.	Purba Medinipur	40.51	43.13	+
16.	Purulia	55.29	55.83	+
17.	Uttar Dinajpur	59.94	60.80	+
18.	24 Pgs. (N)	32.79	34.05	+
19.	24 Pgs. (S)	44.28	44.41	+
20.	Birbhum	40.19	40.16	-
21.	Kolkata	76.59	67.28	-
22.	Murshidabad	43.82	39.95	-
23.	Paschim Medinipur	48.40	44.71	-



AGENDA-6

(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
31.12.2016	52551	25113	48
31.03.2017	52551	34175	65
31.12.2017	59098	29991	51
31.03.2018	59098	42232	71
31.12.2018	64071	33565	52
31.03.2019	64071	45586	71
31.12.2019	55000	34127	62
31.03.2020	55000	49066	89
31.12.2020	77236	32479	42

The Agriculture disbursement up to December, 2020 is Rs. 32479 crore, which was Rs. 16641 crore up to the September, 2020 quarter of the financial year 2020-21. With Rs.29982 crore deployments in Farm Credit at 92% 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.

(B) Progress in KCC saturation, Bangla Sashya Bima Scheme (BSBS) and achievement in Animal Husbandry & Fishery scheme.

Progress in KCC saturation:

It is a major agenda of SLBC to cover all the eligible non-loanee 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 02-06-2020 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 15th January, 2020 with Rabi-2020-21 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 loanes 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 sanctioned during the KCC Saturation Campaign as on 31.12.2020:

As on	Target	Sponsored	Sanctioned	Pending
30.06.2020	2018100	1756351	350128	1406223
30.09.2020	2018100	2202295	1285491	916804
31.12.2020	2018100	2254742	1379208	875534

Now, GoWB have inserted on Rejection column in KCC-IMS portal for updation of number of rejected KCC proposals in the portal as well as to assess the actual pendency at branch level. In last several meetings it was discussed that the rejected proposals after making necessary rectification / correction to be re sponsored by Agriculture department at district level. Till date 5.83 lakh proposals have been rejected by the member banks after according 14.39 lakh sanction of KCC leading to 2.32 lakh cases of pendency at branch level of different banks.

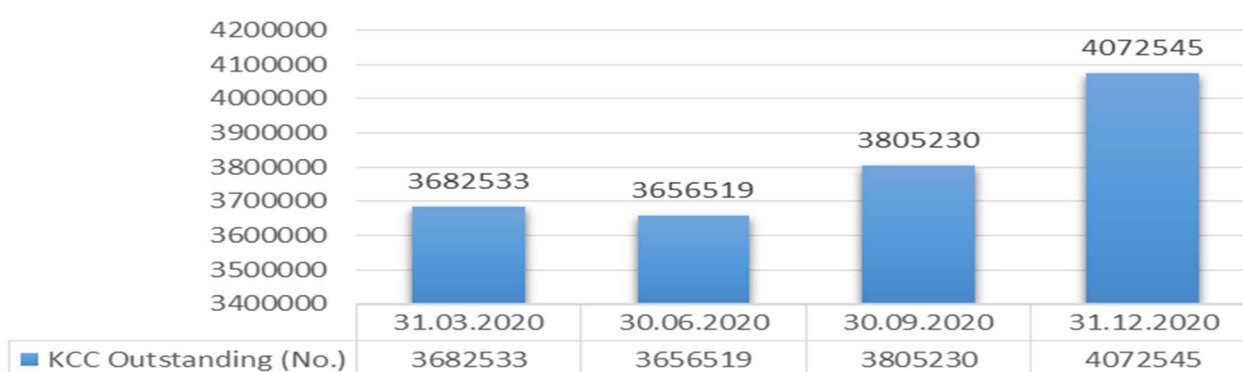
Target & Achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal upto December, 2020 quarter of the last 3 financial years.

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2018	17,00,000	19,89,626	117
31.12.2018	17,00,000	16,58,632	83
31.03.2019	20,00,000	21,65,443	109
31.12.2019	35,00,000	17,70,056	51
31.03.2020	35,00,000	23,73,411	68
31.12.2020	46,00,000	19,65,807	43

KCC disbursement during the last 4 FY (No.)



KCC Outstanding (No.) Comparison



Bank wise KCC position as on 31.12.2020											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2020 to 31.12.2020)				Total KCC disbursed during 01.04.2020 to 31.12.2020 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 31.12.2020	
			Fresh Disbursement (01.04.2020 to 31.12.2020)		Renewal Cases (01.04.2020 to 31.12.2020)						
			No.	Amount	No.	Amount	No.	Amount		No.	Amount
1	Bank of Baroda	19000	3859	31.20	12850	98.12	16709	129.32	87.94	19850	142.00
2	Bank of India	202800	22870	269.32	31500	156.35	54370	425.67	26.81	190642	839.37
3	Bank of Maharastra	1700	862	10.58	691	16.55	1553	27.13	91.35	1532	26.88
4	Canara Bank	61500	7962	44.94	6395.00	43.82	14357	88.76	23.34	40996	280.19
5	Central Bank of India	82000	5880	19.28	10726	67.08	16606	86.36	20.25	79867	441.31
6	Indian Bank	177450	1028	5.1	26284	141.12	27312	146.22	15.39	138423	1032.12
7	IOB	6400	1493	4.23	981	4.192	2474	8.42	38.66	7712	42.07
8	PNB	707900	102680	821.91	110322	1182.45	213002	2004.36	30.09	701292	4135.91
9	Punjab & Sind Bank	50	15	0.06	10	0.02	25	0.08	50.00	105	7.00
10	SBI	610000	81056	644.20	80751	617.75	161807	1261.95	26.53	237208	1635.00
11	UCO	136500	16448	63.12	10015	81.33	26463	144.45	19.39	92154	308.94
12	Union Bank of India	24600	4568	21.56	9435	67.96	14003	89.52	56.92	22179	197.44
Total PSU		2029900	248721	1935.50	299960	2476.74	548681	4412.24	27.03	1531960	9088.23
13	Axis Bank	32500	588	12.91	0	0.00	588	12.91	1.81	78979	481.07
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	280	943	19.74	0	0.00	943	19.74	336.79	896	22.23
19	HDFC Bank	122300	12399	86.54	79	7.18	12478	93.72	10.20	149122	459.55
20	ICICI	13000	1708	31.66	0	0.00	1708	31.66	13.14	3259	106.64
21	IDBI	11000	173	1.77	1033	11.43	1206	13.20	10.96	11305	135.04
22	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	20	0	0.00	0	0.00	0	0.00	0.00	0	0.00
24	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	1	0.03
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
35	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total PVT		179100	15811	152.62	1112	18.61	16923	171.23	9.45	243562	1204.56
36	BGVB (PNB)	445800	74719	73.5	68787	242.6	143506	316.10	32.19	262968	629.92
37	PBGB (UCO)	78300	8412	48.00	23938	243.28	32350	291.28	41.32	76551	531.60
38	UBKGB (CBI)	66900	9478	61.11	5404	81.52	14882	142.63	22.25	73605	683.98
Total RRB		591000	92609	182.61	98129	567.40	190738	750.01	32.27	413124	1845.50
39	WB State Co-Op Bank Ltd.	1800000	117926	186.40	1091539	3138.52	1209465	3324.92	67.19	1883899	5063.03
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1800000	117926	186.40	1091539	3138.52	1209465	3324.92	67.19	1883899	5063.03
Grand Total		4600000	475067	2457.13	1490740	6201.27	1965807	8658.41	42.73	4072545	17201.32

NB: All the banks operating in the State have disbursed 19,65,807 KCCs including renewal cases upto the December, 2020 quarter registering 43% achievement of annual target of 46.00 lacs. Total amount disbursed for KCC stood at Rs. 8658.41 crore as on 31.12.2020 which account for 38% of the farm credit.

The Average ticket size of outstanding KCC loans is Rs.42,237/- as on 31.12.2020 has marginally decreased from Rs.42,515/- on 30.09.2020. Average ticket size of outstanding KCC loans as on 31.12.2020 excluding WB State Co-operative Bank is Rs.55,460/- while it is Rs.26,875/- for West Bengal State Co-Operative Bank.

District wise KCC position as on 31.12.2020							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2020 to 31.12.2020 (Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.12.2020	
			No.	Amount		No.	Amount
1	Alipurduar	40000	20394	87.67	50.99	45534	256.04
2	Bankura	230000	91231	398.12	39.67	165223	549.63
3	Birbhum	211000	163665	675.77	77.57	250178	832.27
4	Coochbehar	200000	85099	403.45	42.55	104248	486.21
5	Dakshin Dinajpur	120000	45225	195.48	37.69	181210	719.74
6	Darjeeling	20000	5781	25.64	28.91	18731	94.85
7	Hooghly	225000	200884	917.13	89.28	283501	1004.64
8	Howrah	100000	37719	179.84	37.72	40326	133.23
9	Jalpaiguri	50000	27284	125.68	54.57	88311	765.69
10	Jhargram	75000	21200	94.69	28.27	67805	295.85
11	Kalimpong	7000	3390	16.93	48.43	10938	40.91
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	225000	46538	168.54	20.68	110480	451.68
14	Murshidabad	310000	63435	263.94	20.46	71402	320.45
15	Nadia	260000	69806	268.52	26.85	159858	715.39
16	Paschim Burdwan	25000	7822	27.88	31.29	19550	60.57
17	Paschim Medinipur	485000	101479	372.19	20.92	348050	1495.19
18	Purba Burdwan	290000	134643	667.60	46.43	394722	1970.46
19	Purba Medinipur	735000	497472	2192.22	67.68	440532	1608.89
20	Purulia	112000	23321	95.45	20.82	95599	335.35
21	Uttar Dinajpur	195000	40007	169.26	20.52	284312	1011.21
22	24 Pgs. (N)	310000	162772	744.03	52.51	278137	916.56
23	24 Pgs. (S)	375000	116640	568.38	31.10	613898	3136.52
Grand Total		4600000	1965807	8658.41	42.73	4072545	17201.32

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 Rabi-2020-21 crop coverage under BSBS was issued on 23.11.2020 and shared accordingly with the member banks by SLBC. In continuation of the above the coverage of Boro Paddy under BSB has been extended upto 15.02.2021.

The enrolment position of KCC coverage under BSB as on 31.12.2020 for Rabi-2020-21 is as follows,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
31.12.2019	8.86 lakh	29.33 lakh	38.19 lakh
31.12.2020	16.55 lakh	36.45 lakh	52.53 lakh

A marked improvement (7.69 lakh) of enrolment in Rabi-2020 season have shown over the enrolment made under BSB in the Rabi, 2019 season. A total no. of 52.53 lakh farmers are enrolled in Rabi, 2020 season where a total no. of 38.19 lakh were covered under BSB in Rabi, 2019 season.

Achievement in 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.

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 Goatery and 49 Piggery Centres which has also been shared with the member banks. SLBC has identified 22 block in 5 district 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.

Scheme	Dairy	Poultry	Goatery	Piggery	Fishery
No. of Cluster	117	67	80	49	22

Target of Animal Husbandry under KCC in FY 2020-2021:

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.

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 31.12.2020:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.09.2020	85948	6146	4660	441	6833	980	1114	510	34920	1751
31.12.2020	96428	8799	6065	668	8444	1259	1293	573	34920	2972

Bank wise Progress in Animal Husbandry & Fishery Loans as on 31.12.2020																
(Amount in Crore)																
Sr. No.	Bank Name	Dairy			Poultry			Goatery			Piggery			Fishery		
		Application Sponsored	Application Sanctioned		Application Sponsored	Application Sanctioned		Application Sponsored	Application Sanctioned		Application Sponsored	Application Sanctioned		Application Sponsored	Application Sanctioned	
		No.	No.	Amt.	No.	No.	Amt.	No.	No.	Amt.	No.	No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	1799	271	1.45	60	29	0.21	103	41	0.25	19	12	0.08	694	6.76	105
2	Bank of India	3157	612	3.49	366	45	0.36	293	40	0.11	16	11	0.05	1292	14.40	232
3	Canara Bank	2332	285	1.92	245	40	0.91	491	35	0.54	3	32	0.17	1284	9.48	64
4	Central Bank of India	2525	200	1.71	355	13	0.11	549	52	0.19	249	70	0.10	2176	17.16	52
5	Indian Bank	11069	670	4.77	460	28	0.16	625	49	0.24	30	5	0.05	3063	25.89	270
6	Indian Overseas Bank	865	38	0.35	37	5	0.07	52	9	0.16	10	0	0.00	327	2.54	57
7	Punjab & Sind bank	1	0	0.00	1	0	0.00	0	0	0.00	0	0	0.00	7	0.08	0
8	Punjab National Bank	19920	1840	11.33	1183	127	0.86	1776	87	0.87	38	1	0.01	7485	63.02	568
9	State Bank of India	24780	1802	10.81	1384	61	1.05	1946	90	0.98	398	181	1.17	7438	64.21	350
10	UCO Bank	3148	186	1.78	273	18	0.23	320	14	0.02	35	3	0.02	1140	12.47	73
11	Union Bank of India	1043	182	1.45	132	47	0.14	202	83	0.12	39	35	0.05	289	3.08	63
	Sub Total of PSU Banks	70639	6086	39.06	4496	413	4.10	6357	500	3.48	837	350	1.70	25195	219.09	1834
12	Axis Bank	13	0	0.00	3	0	0.00	3	1	0.01	1	1	0.01	50	0.80	5
13	Bandhan Bank	249	0	0.00	12	0	0.00	10	0	0.00	0	0	0.00	85	0.89	0
14	HDFC Bank	9	5	0.03	3	0	0.00	5	3	0.02	6	6	0.03	7	0.07	0
15	ICICI	1	0	0.00	1	0	0.00	1	0	0.00	0	0	0.00	10	0.49	100
16	IDBI	88	0	0.00	11	1	0.03	5	0	0.00	0	0	0.00	60	1.09	2
17	IDFC	2	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0
18	Indusind Bank	1	0	0.00	0	0	0.00	0	0	0.00	1	1	0.01	1	0.01	0
	Sub Total of PVT Banks	363	5	0.03	30	1	0.03	24	4	0.03	8	8	0.05	213	3.35	107
19	BGVB	13183	2120	4.99	766	203	0.26	1076	543	0.61	28	15	0.18	3907	37.89	176
20	PBGB	1622	51	0.38	79	12	0.10	143	1	0.02	0	0	0.00	691	5.01	111
21	UBKGB	1236	139	0.89	182	17	0.22	354	81	0.50	160	39	0.23	2213	13.17	86
	Sub total of RRBs	16041	2310	6.26	1027	232	0.58	1573	625	1.13	188	54	0.41	6811	56.07	373
22	WB State Co-Op Bank	9385	398	2.67	512	22	1.52	490	130	0.26	260	161	0.68	2701	22.70	658
	Grand Total	96428	8799	48.02	6065	668	6.23	8444	1259	4.90	1293	573	2.84	34920	301.21	2972

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2020:
(Amount in Crore)

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.12.19	101194	852.99	27774	488.99	36714	411.54	28136	226.36
31.03.20	149543	1335.44	36250	659.79	52188	641.00	42339	411.12
31.12.20	100932	481.04	33060	201.73	47653	252.39	26021	223.45

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2020:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.12.19	205848	1428.67	49149	624.28	63933	524.78	109738	612.61
31.03.20	220592	1649.77	50921	570.72	66939	533.26	113684	693.03
31.12.20	283631	1685.91	69607	725.68	94284	612.81	89536	425.80

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2020 - 31.12.2020) (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	13984	98.25	125	1.25	15	0.85	13	0.50	3	0.05	68	1.50	67	7.10	11870	377.40	26145	486.90
2	Bank of India	54370	425.67	710	5.82	66	1.60	101	1.51	210	0.98	133	0.43	140	5.95	28891	73.10	84621	515.06
3	Bank of Maharashtra	862	10.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	862	10.58
4	Canara Bank	28340	371.60	402	2.50	96	6.17	33	1.50	32	0.10	22	0.18	61	1.28	60569	477.50	89555	860.83
5	Central Bank of India	17995	148.14	36	0.28	24	0.15	11	5.23	4	0.10	7	2.93	7	0.91	38168	382.56	56252	540.30
6	Indian Bank	10784	157.85	52	3.53	21	4.10	52	3.64	413	7.40	16	0.06	25	0.43	8197	209.16	19560	386.17
7	IOB	2382	12.36	25	0.14	57	0.28	5	0.07	0	0.00	1	0.01	0	0.00	2010	36.89	4480	49.75
8	PNB	140024	1812.02	1359	16.34	549	6.73	709	9.81	4158	46.97	0	0.00	4915	159.97	4697	26.78	156411	2078.62
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	161807	1261.95	1802	10.81	350	2.25	61	2.92	271	2.15	325	4.06	49	3.92	167177	2760.47	331842	4048.53
11	UCO	16253	64.68	170	1.53	192	1.00	112	0.45	57	0.26	2	0.21	54	5.27	106966	742.43	123806	815.83
12	Union Bank of India	14003	89.52	188	1.84	54	0.66	48	1.32	14	0.20	0	0.00	0	0.00	2312	96.53	16619	190.07
Total PSU		460804	4452.62	4869	44.04	1424	23.79	1145	26.95	5162	58.21	574	9.38	5318	184.83	430857	5182.82	910153	9982.64
13	Axis Bank	588	12.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7993	288.92	8581	301.83
14	Bandhan Bank	0	0.00	87579	332.57	44507	185.55	30612	142.31	14763	47.79	0	0.00	53725	302.38	539974	2830.19	771160	3840.79
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	ESAF SF Bank	0	0.00	205	0.71	2	0.01	41	0.16	0	0.00	0	0.00	1	0.00	2922	4.78	3171	5.67
18	Federal Bank	11389	145.95	23	0.24	14	0.12	3	0.07	4	0.04	1	0.02	0	0.00	581	11.47	12015	157.91
19	HDFC Bank	1008	37.82	0	0.00	0	0.00	11	0.02	0	0.00	354	0.90	192	9.24	10985	77.08	12550	125.06
20	ICICI	1723	32.62	0	0.00	85	21.00	0	0.00	0	0.00	0	0.00	0	0.00	40065	234.58	41873	288.20
21	IDBI	6878	38.77	0	0.00	1	0.03	2	4.53	0	0.00	0	0.00	1	0.19	23449	178.40	30331	221.92
22	IDFC	0	0.00	2277	6.02	164	0.44	12	0.03	1447	4.27	0	0.00	339	0.82	7256	21.37	11495	32.94
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5636	108.21	5636	108.21
24	Jana Small Finance Bank	0	0.00	76	0.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1632	7.68	1708	8.01
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	1.58	0	0.00	7	1.58
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	128	1.26	128	1.26
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2444	40.03	1	0.00	2445	40.03
28	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
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	127458	356.66	127458	356.66
30	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	12	22.93	12	22.93
31	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
32	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
33	Ujivan Small Finance Bank	0	0.00	543	5.98	6	0.03	0	0.00	0	0.00	0	0.00	0	0.00	41328	160.67	41877	166.68
34	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	2826	9.50	2826	9.50
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	475	1.12	475	1.12
Total PVT		21586	268.07	90703	345.85	44779	207.18	30681	147.12	16214	52.10	355	0.92	56709	354.25	812721	4314.82	1073748	5690.29
36	BGVB (PNB)	143506	316.10	1602	18.72	618	7.54	623	13.26	3102	78.54	3214	33.45	392	11.05	146978	1578.30	300035	2056.96
37	PBGB (UCO)	12963	93.08	2460	56.39	240	8.98	440	11.12	1192	28.65	0	0.00	14	1.13	41201	871.18	58510	1070.53
38	UBKGB (CBI)	30383	245.84	63	0.29	54	0.27	13	0.09	30	0.20	31	0.34	5	0.04	8405	136.46	38984	383.53
Total RRB		186852	655.02	4125	75.40	912	16.79	1076	24.47	4324	107.39	3245	33.79	411	12.22	196584	2585.94	397529	3511.02
39	WB State Co-Op Bank Ltd.	1209465	3324.92	558	7.04	479	4.14	132	3.06	168	1.14	79	7.33	45	4.96	36271	329.94	1247197	3682.53
40	WBSCARD Bank Ltd.	0	0.00	677	8.71	59	0.49	26	0.13	153	4.61	61	12.19	51	5.26	49651	83.94	50678	115.33
Total Co-Optv		1209465	3324.92	1235	15.75	538	4.63	158	3.19	321	5.75	140	19.52	96	10.22	85922	413.88	1297875	3797.86
Grand Total		1878707	8700.63	100932	481.04	47653	252.39	33060	201.73	26021	223.45	4314	63.61	62534	561.52	1526084	12497.46	3679305	22981.81

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2020 (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	19651	141.10	175	3.50	51	1.10	89	2.50	658	6.64	440	6.10	367	23.06	12139	181.00	33570	365.00
2	Bank of India	190642	839.37	1238	10.57	499	7.62	511	16.56	357	2.92	566	14.23	493	14.65	49262	358.99	243568	1264.91
3	Bank of Maharashtra	1511	26.63	14	0.16	0	0.00	0	0.00	0	0.00	0	0.00	7	0.09	0	0.00	1532	26.88
4	Canara Bank	58156	368.59	800	17.16	289	19.07	185	17.45	92	1.00	63	1.37	191	6.25	43932	529.62	103708	960.51
5	Central Bank of India	90092	602.88	488	3.94	202	1.63	178	5.84	283	1.52	921	23.18	495	9.71	71435	566.31	164094	1215.01
6	Indian Bank	55155	268.12	152	10.12	275	35.23	158	9.75	2011	17.83	69	0.27	238	3.87	35281	194.98	93339	540.17
7	IOB	9645	65.63	83	1.56	96	13.86	28	0.25	4	0.04	32	0.10	23	0.53	4407	86.26	14318	168.23
8	PNB	701292	4135.91	11574	114.13	3349	44.44	6129	115.03	0	0.00	9	1.09	33696	495.61	54199	539.39	810248	5445.60
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	161807	1261.95	2695	16.17	511	30.66	327	81.75	217	3.15	1709	21.26	1319	55.16	346811	2818.85	515396	4288.95
11	UCO	96826	361.09	647	3.15	409	2.11	276	9.27	364	0.89	89	1.03	877	97.36	6153	549.36	105641	1024.26
12	Union Bank of India	22179	197.44	560	7.51	101	10.61	140	6.19	14	0.19	0	0.00	45	1.69	10747	236.09	33786	459.72
Total PSU		1406956	8268.71	18426	187.97	5782	166.33	8021	264.59	4000	34.18	3898	68.63	37751	707.98	634366	6060.85	2119200	15759.24
13	Axis Bank	4624	381.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4417	275.93	9041	657.00
14	Bandhan Bank	0	0.00	182077	632.69	82671	338.93	54792	232.44	32725	93.62	0	0.00	117579	557.14	1294814	5701.24	1764658	7556.06
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	ESAF SF Bank	0	0.00	1016	1.66	24	0.06	105	0.25	0	0.00	0	0.00	2	0.00	2667	4.25	3814	6.23
18	Federal Bank	8972	107.96	24	1.34	13	0.70	4	0.27	5	0.20	31	1.29	0	0.00	707	19.88	9756	131.63
19	HDFC Bank	808	68.45	302	0.18	2	0.25	501	0.98	0	0.00	11497	18.68	4694	142.82	131381	237.91	149185	469.27
20	ICICI	3478	208.16	0	0.00	100	25.00	0	0.00	0	0.00	0	0.00	0	0.00	57784	377.50	61362	610.66
21	IDBI	11305	135.04	5	0.37	5	0.37	13	1.63	0	0.00	0	0.00	6	0.35	72348	239.51	83682	377.28
22	IDFC	0	0.00	7028	12.11	2029	2.58	84	0.14	6881	14.73	0	0.00	746	1.23	29413	56.25	46181	87.04
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	19244	360.60	19244	360.60
24	Jana Small Finance Bank	0	0.00	18531	52.53	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8576	35.64	27107	88.16
25	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.69	3	1.30	0	0.00	1	0.01	9	2.20	0	0.00	18	4.20
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	157	1.45	157	1.45
27	Kotak Mahindra Bank	1	0.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8590	300.89	5	0.33	8596	301.28
28	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
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	385438	789.91	385438	789.91
30	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	16	5.35	16	5.35
31	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
32	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
33	Ujivan Small Finance Bank	0	0.00	2967	18.06	112	0.33	18	0.02	0	0.00	0	0.00	0	0.00	238792	517.71	241889	536.12
34	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	12245	23.52	12245	23.52
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1555	2.17	1555	2.17
Total PVT		29188	900.75	211950	718.93	84961	368.91	55520	237.03	39611	108.56	11529	19.98	131626	1004.62	2259559	8649.15	2823944	12007.93
36	BGVB (PNB)	262968	629.92	3225	41.23	1015	22.36	1426	18.26	8612	106.54	5785	50.12	1993	23.64	151250	2124.64	436274	3016.71
37	PBGB (UCO)	76551	531.60	17439	245.19	2102	52.98	2890	114.85	4360	54.12	4	0.02	206	5.71	24132	555.64	127684	1560.11
38	UBKGB (CBI)	74054	684.94	69	0.36	161	0.47	14	0.17	30	0.20	166	1.25	35	1.73	64776	864.28	139305	1553.40
Total RRB		413573	1846.46	20733	286.78	3278	75.81	4330	133.28	13002	160.86	5955	51.39	2234	31.08	240158	3544.56	703263	6130.22
39	WB State Co-Op Bank Ltd.	1883899	5063.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	166372	721.78	2050271	5784.81
40	WBSCARD Bank Ltd.	0	0.00	32522	492.23	263	1.76	1736	90.77	32923	122.20	21009	61.10	1013	57.59	141994	150.41	231460	976.06
Total Co-Optv		1883899	5063.03	32522	492.23	263	1.76	1736	90.77	32923	122.20	21009	61.10	1013	57.59	308366	872.19	2281731	6760.87
Grand Total		3733616	16078.95	283631	1685.91	94284	612.81	69607	725.68	89536	425.80	42391	201.10	172624	1801.27	3442449	19126.75	7928138	40658.27

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 have 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 leasees 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.

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 peoples 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.

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 brining 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 shared with the banks. 12 FPOs have so far been adopted by SBI, 2 by PNB 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.

Sr. No.	Name of FPO(All FPO including those registered under Companies Act/ Cooperative Act/ Registrar of Society(Name of District)	No. of FPC	Promoting Agency (formed under guidance of SFAC/NABARD/ State Government/Private/ Corporation /Other)	Source of funding for State/Central/NABARD/Private / any other	No. of Farmers Members of FPO	Act Registered under. Pl. specify (Companies Act/ Cooperative Act/ Society Registration Act)
1	Bankura	4	AM D_SFAC	RKVY	4024	FPC
2	BIRBHUM	11	AM D_SFAC8_SB_PVT3	RKVY_PVT	2694	FPC
3	COOCHBEHAR	3	AM D_SFAC	RKVY	3000	FPC
4	DARJEELING	2	AM D_SFAC	RKVY	2000	FPC
5	HOOGHLY	3	AMD_SFAC_Sufal Bangla1	RKVY_PVT	2559	FPC
6	JALPAIGURI	2	AMD_SB_PVT1	RKVY_PVT	7500	FPC
7	MALDA	1	AM D_SF_PVT1	PVT	617	FPC
8	NADIA	2	AM D_SF_PVT2	PVT	1346	FPC
9	NOTH 24 PARGHANAS	2	AM D_SB_PVT2	PVT	566	FPC
10	Paschim Medinipur	5	AM D_SFAC	RKVY	5002	FPC
11	PURBA BARDHAMAN	3	AM D_SFAC	RKVY	3573	FPC
12	PURBA MEDINIPUR	1	AM D_SB_PVT1	PVT	1100	FPC
13	PURULIA	5	AM D_SFAC	RKVY	5060	FPC
14	SOUTH 24 PARGHANAS	7	AM D_SFAC5_SB_PVT2	RKVY_PVT	5515	FPC
15	UTTAR DINAJPUR	14	AM D_SFAC5_PVT2	RKVY_PVT	4836	FPC
	Total	65	SFAC50_PVT15		49392	

Bank wise flow of credit to Small & Marginal Farmers under ACP 2020-21							
(Position from 01.04.2020-31.12.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	5910	5845	51.00	98.90	13110	98.00
2	Bank of India	115360	54370	425.67	47.13	190642	839.37
3	Bank of Maharashtra	1700	862	10.58	50.71	1532	26.88
4	Canara Bank	25820	0	0.00	0.00	43335	249.51
5	Central Bank of India	19750	39247	411.55	198.72	114305	837.51
6	Indian Bank	45050	18362	145.23	40.76	98386	832.86
7	IOB	1690	2474	8.42	146.39	7712	42.07
8	PNB	264975	125722	921.72	47.45	653823	4007.98
9	Punjab & Sind Bank	20	2	0.03	10.00	9	0.90
10	SBI	162440	92950	1134.00	57.22	478943	3636.00
11	UCO	22150	29136	24.09	131.54	53384	87.41
12	Union Bank of India	4550	0	0.00	0.00	32484	324.98
Total PSU		669415	368970	3132.29	55.12	1687665	10983.47
13	Axis Bank	14325	8240	283.13	57.52	22039	792.99
14	Bandhan Bank	0	853147	4402.45	#DIV/0!	2037766	8972.71
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	ESAF SF Bank	0	3172	5.68	#DIV/0!	3816	6.23
18	Federal Bank	130	6532	81.67	5024.62	5284	64.89
19	HDFC Bank	112725	3357	26.78	2.98	15538	129.61
20	ICICI	3625	6320	47.59	174.34	41377	331.38
21	IDBI	6700	30601	215.99	456.73	83147	368.70
22	IDFC	0	8468	24.24	#DIV/0!	32756	61.97
23	Indusind Bank	0	252294	350.68	#DIV/0!	720286	1087.37
24	Jana Small Finance Bank	0	1687	7.95	#DIV/0!	21921	67.40
25	Karnataka Bank Ltd.	0	86	1.28	#DIV/0!	143	3.42
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	2301	38.12	#DIV/0!	8395	294.31
28	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	127458	356.66	#DIV/0!	385438	789.91
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	39326	159.93	#DIV/0!	226018	512.42
34	Utkarsh Small Finance Bank	0	2826	9.50	#DIV/0!	12245	23.52
35	YES Bank	0	458	1.09	#DIV/0!	1540	33.00
Total PVT		137505	1346273	6012.73	979.07	3617709	13539.82
36	BGVB (PNB)	164300	263126	1766.64	160.15	385840	2596.73
37	PBGB (UCO)	32500	46750	831.38	143.85	116114	1306.66
38	UBKGB (CBI)	32780	36684	358.20	111.91	132371	1477.34
Total RRB		229580	346560	2956.22	150.95	634325	5380.73
39	WB State Co-Op Bank Ltd.	1563500	1239681	3710.83	79.29	1758079	5083.13
40	WBSCARD Bank Ltd.	0	20548	117.72	#DIV/0!	20548	117.72
Total Co-Optv		1563500	1260229	3828.55	80.60	1778627	5200.85
Grand Total		2600000	3322032	15929.79	127.77	7718326	35104.87

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2020-21							
(Position from 01.04.2020-31.12.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	1000	151	1.15	15.10	368	1.58
2	Bank of India	9000	2235	8.05	24.83	31236	82.12
3	Bank of Maharastra	200	0	0.00	0.00	0	0.00
4	Canara Bank	1200	0	0.00	0.00	0	0.00
5	Central Bank of India	10000	478	4.86	4.78	5217	47.05
6	Indian Bank	11000	201	1.23	1.83	201	1.23
7	IOB	1000	0	0.00	0.00	0	0.00
8	PNB	21000	17093	39.05	81.40	32543	60.25
9	Punjab & Sind Bank	200	0	0.00	0.00	0	0.00
10	SBI	24000	24556	49.11	102.32	49584	99.17
11	UCO	4000	535	0.78	13.38	3839	5.78
12	Union Bank of India	3200	0	0.00	0.00	0	0.00
Total PSU		85800	45249	104.23	52.74	122988	297.18
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	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	400	0	0.00	0.00	0	0.00
19	HDFC Bank	400	0	0.00	0.00	0	0.00
20	ICICI	400	0	0.00	0.00	0	0.00
21	IDBI	20000	0	0.00	0.00	0	0.00
22	IDFC	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
24	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
35	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		24200	0	0.00	0.00	0	0.00
36	BGVB (PNB)	20000	701	1.32	3.51	701	1.32
37	PBGB (UCO)	20000	3650	26.95	18.25	8976	164.84
38	UBKGB (CBI)	10000	112	0.38	1.12	801	7.61
Total RRB		50000	4463	28.65	8.93	10478	173.77
39	WB State Co-Op Bank Ltd.	100000	49868	24.10	49.87	50816	25.34
40	WBSCARD Bank Ltd.	40000	0	0.00	0.00	0	0.00
Total Co-Optv		140000	49868	24.10	35.62	50816	25.34
Grand Total		300000	99580	156.98	33.19	184282	496.29

Bank wise flow of credit to Patta Holders under ACP 2020-21							
(Position from 01.04.2020-31.12.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	5000	245	0.50	4.90	1371	8.50
2	Bank of India	13000	1115	4.35	8.58	17111	49.72
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	1376	4.65	25.02	12943	113.54
6	Indian Bank	12000	4185	30.89	34.88	4185	30.89
7	IOB	5000	0	0.00	0.00	0	0.00
8	PNB	22000	9566	20.15	43.48	47212	328.19
9	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
10	SBI	18800	9518	19.03	50.63	27249	63.59
11	UCO	10000	423	2.89	4.23	4489	4.93
12	Union Bank of India	9000	0	0.00	0.00	0	0.00
Total PSU		114300	26428	82.46	23.12	114560	599.36
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	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	2000	0	0.00	0.00	0	0.00
19	HDFC Bank	3000	0	0.00	0.00	0	0.00
20	ICICI	3000	0	0.00	0.00	0	0.00
21	IDBI	5000	0	0.00	0.00	0	0.00
22	IDFC	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
24	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
35	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		16000	0	0.00	0.00	0	0.00
36	BGVB (PNB)	20000	156	2.36	0.78	156	2.36
37	PBGB (UCO)	10000	1970	24.69	19.70	3323	58.64
38	UBKGB (CBI)	5000	0	0.00	0.00	76	0.36
Total RRB		35000	2126	27.05	6.07	3555	61.36
39	WB State Co-Op Bank Ltd.	32700	49868	24.10	152.50	50816	25.34
40	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		34700	49868	24.10	143.71	50816	25.34
Grand Total		200000	78422	133.61	39.21	168931	686.06

Bank wise flow of credit to New Farmers under ACP 2020-21							
(Position from 01.04.2020-31.12.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.		No.	Amt.
1	Bank of Baroda	13090	4150	45.00	31.70	4150	45.00
2	Bank of India	87440	22870	269.32	26.16	22870	235.22
3	Bank of Maharashtra	20	862	10.58	4310.00	1532	26.88
4	Canara Bank	35680	45662	519.96	127.98	45662	519.96
5	Central Bank of India	62250	5880	19.28	9.45	5880	14.80
6	Indian Bank	132400	5850	79.06	4.42	5823	71.23
7	IOB	4710	1493	4.23	31.70	7712	42.07
8	PNB	442925	152389	1129.62	34.41	153211	1271.15
9	Punjab & Sind Bank	30	2	0.03	6.67	9	0.90
10	SBI	447560	160734	1206.00	35.91	160739	1265.42
11	UCO	114350	16451	63.02	14.39	24087	64.08
12	Union Bank of India	20050	0	0.00	0.00	0	0.00
Total PSU		1360505	416343	3346.10	30.60	431675	3556.71
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	ESAF SF Bank	0	3172	5.68	#DIV/0!	0	0.00
18	Federal Bank	150	2503	34.60	1668.67	1918	25.86
19	HDFC Bank	9575	11896	62.67	124.24	2452	10.14
20	ICICI	9375	40	6.09	0.43	1393	22.99
21	IDBI	4300	22483	99.43	522.86	18247	83.64
22	IDFC	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	20	0	0.00	0.00	0	0.00
24	Jana Small Finance Bank	0	971	4.16	#DIV/0!	26157	83.39
25	Karnataka Bank Ltd.	0	29	23.49	#DIV/0!	29	19.42
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	2826	9.50	#DIV/0!	12245	23.52
35	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		41595	43920	245.62	105.59	62441	268.96
36	BGVB (PNB)	281500	93172	306.99	33.10	93172	306.99
37	PBGB (UCO)	45800	11184	75.94	24.42	12237	87.86
38	UBKGB (CBI)	34100	9478	33.62	27.79	9478	30.75
Total RRB		361400	113834	416.55	31.50	114887	425.60
39	WB State Co-Op Bank Ltd.	236500	117926	186.40	49.86	68911	122.47
40	WBSCARD Bank Ltd.	0	7922	83.06	#DIV/0!	7922	83.06
Total Co-Optv		236500	125848	269.46	53.21	76833	205.53
Grand Total		2000000	699945	4277.73	35.00	685836	4456.80

AGENDA-7

(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. 57060 crore under MSME as against the said target of Rs. 90237 crore with achievement of 63.23 % of the total target up to December quarter during the financial year 2020-21.

The disbursement in MSME in last 5 financial years is as follows,

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
31.12.2016	26000	21936	84
31.03.2017	26000	29186	112
31.12.2017	38000	29033	76
31.03.2018	38000	44059	116
31.12.2018	50000	37899	75
31.03.2019	50000	56458	112
31.12.2019	70000	51025	73
31.03.2020	70000	69408	99
31.12.2020	90237	57060	63

The disbursement during the period April to December of financial year 2020-21 is Rs.57060 crore with a Y-O-Y increase of 11.83% over the disbursement of Rs.51025 crore made during the corresponding period in last financial year 2019-20.

SLBC anticipates pick-up in the WEAVERS 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
31.03.2020	1325 Cr	1985 Cr	150
30.06.2020	1610 Cr	536 Cr	33
30.09.2020	1610 Cr	634 Cr	39
31.12.2020	1610 Cr	945 Cr	59

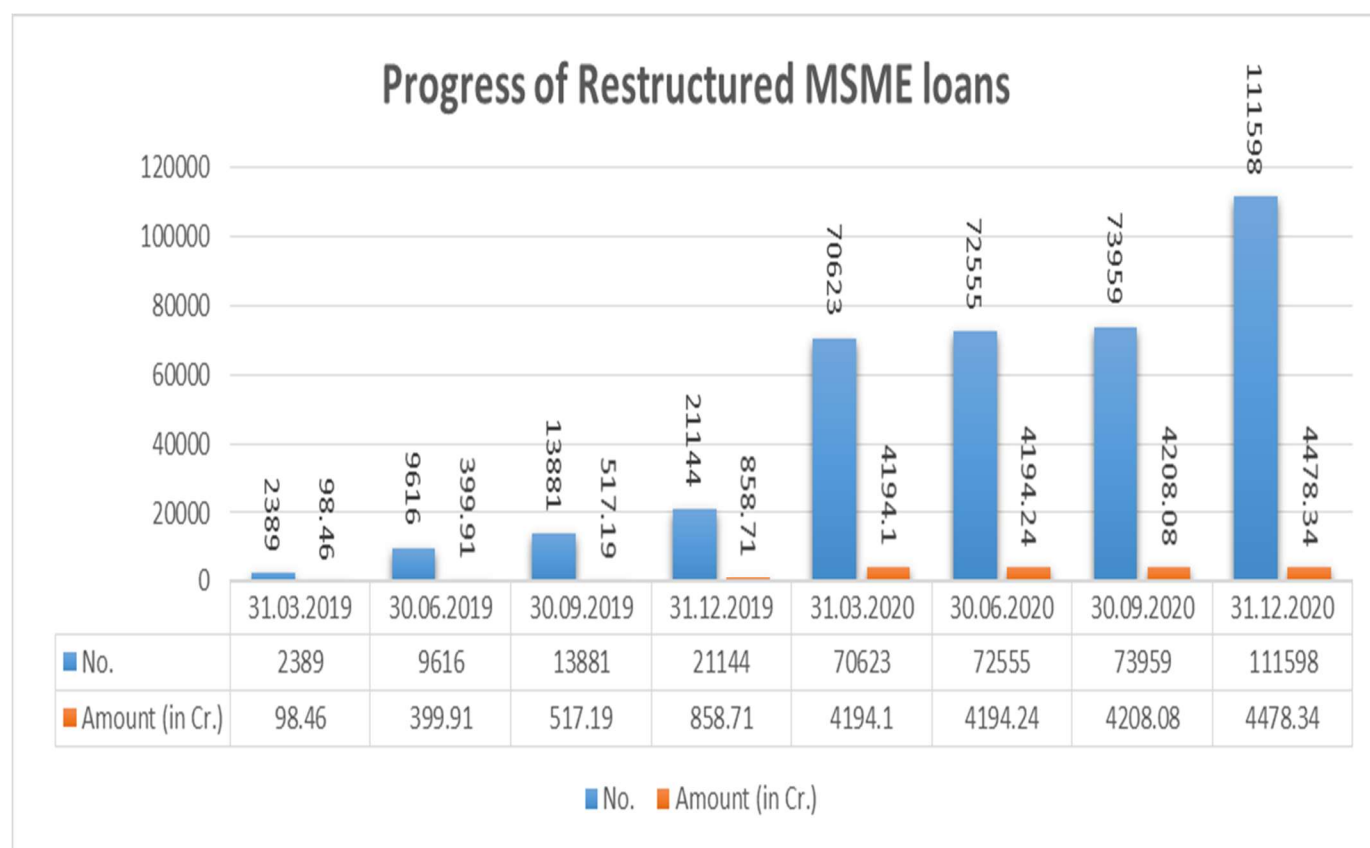
RBI Guidelines on restructuring of advances to MSMEs:

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 related Stress announced for other advances, RBI have issued circular on 06.08.2020 regarding MSME sector Restructuring of Advances. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

- The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.
- The borrower's account was a 'standard asset' as on March 1, 2020.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.
- Asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.
- As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

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
31.12.2019	21144	858.71
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24
30.09.2020	73959	4208.08
31.12.2020	111598	4478.34



Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.12.2020									
(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	1075	24.52	178	39.24	21	43.99	1274	107.75
2	Bank of India	12067	179.70	345	101.41	0	0.00	12412	281.11
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	3476	46.71	61	12.82	3	12.22	3540	71.74
5	Central Bank of India	2235	48.64	339	75.75	25	296.67	2599	421.06
6	Indian Bank	625	20.14	127	35.84	39	132.34	791	188.32
7	IOB	650	12.11	9	1.94	6	14.65	665	28.70
8	PNB	7519	289.98	529	192.33	20	68.76	8068	551.07
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	SBI	3984	92.88	67	13.57	9	35.78	4060	142.23
11	UCO	600	98.60	70	210.38	9	28.84	679	337.82
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
Total PSU		32578	819.06	1737	685.17	135	635.83	34450	2140.06
13	Axis Bank	107	3.98	519	255.74	0	0.00	626	259.72
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	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	34728	76.92	39	20.52	0	0.00	34767	97.44
20	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
24	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Karnataka Bank Ltd.	0	0.00	3	1.50	1	1.45	4	2.95
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		75790	2046.86	561	277.76	1	1.45	76352	2326.07
36	BGVV (PNB)	0	0.00	0	0.00	0	0.00	0	0.00
37	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
38	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
39	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
40	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		109138	2868.85	2324	972.21	136	637.28	111598	4478.34

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 thier outstanding fund based limit as on 29-02-2020 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 Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2020:

Target & Achievement of Emergency Line of Credit									
(Amount in Crore)									
Sr. No.	Bank Name	Outstanding as on 30.06.2020		Target up to 31.03.2021	Disbursement as on 30.09.2020		Disbursement as on 31.12.2020		% of Achievement
		No.	Amount	Amount	No.	Amount	No.	Amount	
1	Bank of Baroda	30639	5105.00	1021.00	8805	229.05	9292	248.10	24.30
2	Bank of India	90922	4478.32	896.00	19555	220.20	19683	239.89	26.77
3	Bank of Maharashtra	14952	886.57	177.00	1060	34.61	1060	34.61	19.55
4	Canara Bank	56389	3381.84	676.00	332	2.80	14742	231.41	34.23
5	Central Bank of India	51905	1433.77	287.00	8131	132.57	8131	132.57	46.19
6	Indian Bank	96806	6806.12	1361.00	17100	482.27	17100	482.27	35.43
7	Indian Overseas Bank	18057	1068.03	214.00	1258	55.09	1439	65.02	30.38
8	Punjab National Bank	239069	11578.82	2316.00	15453	197.55	17905	810.29	34.99
9	Punjab & Sind Bank	3397	700.00	140.00	1	0.01	1	0.01	0.01
10	State Bank of India	67265	6360.51	1272.00	33249	913.21	35171	1055.54	82.98
11	UCO Bank	100768	2819.98	564.00	55	1.26	89	1.57	0.28
12	Union Bank of India	34444	5013.53	1003.00	5704	153.88	1538	29.48	2.94
	Total of PSU Banks	804613	49632.49	9927.00	110703	2422.50	126151	3330.76	33.55
13	Axis Bank	182350	4320.00	864.00	835	353.98	1090	426.91	49.41
14	Bandhan Bank	2360903	13585.98	2717.00	0	0.00	0	0.00	0.00
15	Dhanlaxmi Bank Ltd.	1215	137.77	28.00	0	0.00	0	0.00	0.00
16	Federal Bank	759	336.28	67.00	262	41.66	262	41.66	62.18
17	HDFC Bank	324181	5743.92	1149.00	2281	516.16	4746	972.37	84.63
18	ICICI Bank	32821	6934.35	1387.00	2536	581.49	3249	672.11	48.46
19	IDBI	16037	1505.03	301.00	1658	416.33	1658	416.33	138.32
20	IDFC	96940	439.26	88.00	0	0.00	0	0.00	0.00
21	Indusind Bank	39817	1971.88	394.00	0	0.00	45	6.17	1.57
22	Karnataka Bank	763	517.06	103.00	0	0.00	226	71.59	69.50
23	Karur Vysya Bank	1063	971.49	194.00	85	17.61	115	29.48	15.20
24	Kotak Mahindra Bank	7045	1922.11	384.00	0	0.00	0	0.00	0.00
25	RBL Bank	168146	354.95	71.00	0	0.00	4	8.85	12.46
26	South Indian Bank	504	384.57	77.00	169	71.68	178	86.92	112.88
27	Tamilnad Mercantile Bank	76	38.48	8.00	0	0.00	0	0.00	0.00
28	YES Bank	7366	1158.00	232.00	1	0.01	1	0.01	0.00
	Total of PVT Banks	3239986	40321.12	8064.00	7827	1998.92	11574	2732.40	33.88
29	BGVB (PNB)	197016	1683.58	337.00	714	5.90	1120	10.12	3.00
30	PBGB (UCO)	83366	1160.70	232.00	597	8.72	597	8.72	3.76
31	UBKGB (CBI)	9402	53.27	11.00	0	0.00	0	0.00	0.00
	Total of RRBs	289784	2897.55	580.00	1311	14.62	1717	18.84	3.25
	Grand Total	4334383	92851.17	18571.00	119841	4436.04	139442	6082.00	32.75

Credit Guarantee Scheme for Subordinate Debt (CGSSD):

Ministry of Micro, Small and Medium Enterprises, has framed a Scheme for the purpose of providing guarantees in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small and Medium Enterprises. The scheme will be operationalized through a special window created for this purpose under Credit Guarantee Fund Trust for Micro and Small Enterprises. The Scheme is named as 'Distressed Assets Fund - Subordinate Debt for Stressed MSMEs' and the credit product for which guarantee would be provided under the Scheme shall be named as 'Credit Guarantee Scheme for Subordinate Debt'.

The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. MLIs / Lending institutions for this purpose shall include all Scheduled Commercial Banks. The sub-debt facility so sanctioned by MLIs will have 2nd charge of the assets financed under existing facilities for the entire tenor of the sub-debt facility. The scheme is to provide guarantee coverage for the CGSSD & to provide Sub-Debt support in respect of restructuring of MSMEs. Guarantee Fee is 1.50% per annum on the guaranteed amount on outstanding basis. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The Scheme would be applicable to all credit facilities sanctioned under CGSSD for a maximum period of 10 years from the guarantee availment date or March 31, 2021 whichever is earlier, or till an amount of Rs 20,000 crore of guarantee amount is approved.

The Scheme is applicable for those MSMEs accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.

The Scheme is valid for MSME units which are stressed, viz. SMA-2 and NPA accounts as on 30.04.2020 that are eligible for restructuring as per RBI guidelines on the books of the Lending institutions. The guarantee coverage will be provided to the eligible borrower for the credit facilities extended under this scheme. Under this arrangement, promoter(s) of the MSME unit will be given credit equal to 15% of his/her stake (equity plus debt) or Rs.75 lakh whichever is lower.

As per RBI guidelines dated September 04, 2019 and February 26, 2020, all loans to MSMEs must be benchmarked to one of the external benchmark rates. Banks are free to decide the spread over the external benchmark as per their approved policies.

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-orientation 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, 2021 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 progress in Weavers Mudra under Directorate of Textile as on 31.12.2020:

As on	Sponsored	Sanctioned	Amount (in Cr.)
30.09.2020	4628	212	0.82
31.12.2020	7266	430	1.65

PMSVANidhi (Street vendors) scheme:

A special meeting on PM SVANidhi scheme was convened on 29.01.2021 wherein some actionable points have been emerged for Member Banks, LDMs & line Departments of GoWB and accordingly it was communicated to all the stake holders along with RBI & NABARD.

GoWB has implemented the scheme starting from January, 2021 in the State of West Bengal. Accordingly, most of the ULBs have updated vendors list at their end. A ready list of 80000 vendors is available at the end of the ULBs who have already benefitted by one time grant of GoWB. For B category of borrowers one SRN (Survey Reference Number) is required only. For C & D category of borrowers only Letter of Recommendation (LoR) is required, who are not enlisted under the ULBs. All ULBs have been informed by SUDA to issue LoR preferably in camp mode. Banks to come forward, take proactive steps for sanctioning as well as disbursing the loans under PMSVANidhi. In West Bengal "Tuesday" & "Thursday" have been observed as "Street vendors Day" in a week.

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2020-21						
(Position from 01.04.2020-31.12.2020)						
(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	12	0.20	79	0.43
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	151	0.18
6	Indian Bank	1600	11	0.08	48	0.28
7	IOB	100	0	0.00	0	0.00
8	PNB	3200	52	0.25	61	2.93
9	Punjab & Sind Bank	100	0	0.00	0	0.00
10	SBI	3000	0	0.00	0	0.00
11	UCO	1000	26	0.42	104	2.14
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	103	0.96	443	5.96
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	ESAF SF Bank	0	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	100	0	0.00	0	0.00
20	ICICI	100	0	0.00	0	0.00
21	IDBI	100	40	0.07	104	2.24
22	IDFC	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Jana Small Finance Bank	100	0	0.00	0	0.00
25	Karnataka Bank Ltd.	100	0	0.00	0	0.00
26	Karur Vysya Bank	100	0	0.00	0	0.00
27	Kotak Mahindra Bank	100	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00
29	Ratnakar Bank Ltd	100	0	0.00	0	0.00
30	South Indian Bank Ltd.	100	0	0.00	0	0.00
31	SIDBI	100	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
35	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	40	0.07	104	2.24
36	BGVB (PNB)	2000	4521	14.04	16298	66.36
37	PBGB (UCO)	2000	411	1.90	1804	6.57
38	UBKGB (CBI)	1500	387	2.23	3292	11.00
Total RRB		5500	5319	18.17	21394	83.93
39	WB State Co-Op Bank Ltd.	7000	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		8000	0	0.00	0	0.00
Grand Total		30000	5462	19.20	21941	92.13

Bank wise flow of credit to General Credit Card (GCC) under ACP 2020-21						
(Position from 01.04.2020-31.12.2020)						
(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	101	0.18	987	4.87
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	0	0.00	72	0.01
5	Central Bank of India	1000	12	0.03	41	0.03
6	Indian Bank	1200	2157	7.73	8923	23.75
7	IOB	1000	0	0.00	0	0.00
8	PNB	2200	921	39.19	2291	58.91
9	Punjab & Sind Bank	200	0	0.00	0	0.00
10	SBI	2500	0	0.00	0	0.00
11	UCO	1000	1201	55.80	4553	78.50
12	Union Bank of India	600	0	0.00	0	0.00
Total PSU		12900	4392	102.93	16867	166.07
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	ESAF SF Bank	0	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	100	15593	1140.39	269951	2029.34
20	ICICI	100	0	0.00	0	0.00
21	IDBI	100	98	2.13	38	0.06
22	IDFC	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Jana Small Finance Bank	100	0	0.00	0	0.00
25	Karnataka Bank Ltd.	100	0	0.00	0	0.00
26	Karur Vysya Bank	100	0	0.00	0	0.00
27	Kotak Mahindra Bank	100	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00
29	Ratnakar Bank Ltd	100	0	0.00	0	0.00
30	South Indian Bank Ltd.	100	0	0.00	0	0.00
31	SIDBI	100	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
35	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	15691	1142.52	269989	2029.40
36	BGVB (PNB)	10000	4517	4.35	20171	40.97
37	PBGB (UCO)	7000	3982	19.68	16834	53.32
38	UBKGB (CBI)	5000	86	0.20	3690	6.99
Total RRB		22000	8585	24.23	40695	101.28
39	WB State Co-Op Bank Ltd.	10000	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		13000	0	0.00	0	0.00
Grand Total		50000	28668	1269.68	327551	2296.75

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2020-21						
(Position from 01.04.2020-31.12.2020)						
(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	38	0.14	126	0.44
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	18	0.01	126	0.27
6	Indian Bank	4500	375	2.21	804	4.77
7	IOB	1000	0	0.00	0	0.00
8	PNB	8500	63	1.02	149	1.23
9	Punjab & Sind Bank	500	0	0.00	0	0.00
10	SBI	7000	25	0.01	25	0.01
11	UCO	2500	43	2.15	607	3.14
12	Union Bank of India	3000	0	0.00	0	0.00
Total PSU		35000	568	5.68	1955	10.21
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	ESAF SF Bank	0	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	100	0	0.00	0	0.00
20	ICICI	100	0	0.00	0	0.00
21	IDBI	100	2	0.10	1	0.00
22	IDFC	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Jana Small Finance Bank	100	0	0.00	0	0.00
25	Karnataka Bank Ltd.	100	0	0.00	0	0.00
26	Karur Vysya Bank	100	0	0.00	0	0.00
27	Kotak Mahindra Bank	100	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00
29	Ratnakar Bank Ltd	100	0	0.00	0	0.00
30	South Indian Bank Ltd.	100	0	0.00	0	0.00
31	SIDBI	100	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
35	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	2	0.10	1	0.00
36	BGVB (PNB)	1000	421	0.41	1915	4.88
37	PBGB (UCO)	500	1	0.01	68	8.59
38	UBKGB (CBI)	500	29	0.13	29	0.13
Total RRB		2000	451	0.55	2012	13.60
39	WB State Co-Op Bank Ltd.	700	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	0	0.00	0.00	0.00
Grand Total		40000	1021	6.32	3968	23.81

(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 as on 31.12.2020 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
31.12.2020	3286	2577	93.08

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on December 31, 2020														
(Amount in Crore)														
		MSME Cluster					Handloom Cluster				KVIB Cluster			
Sr No.	District	Proposals sponsored/ generated	Loan sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed	
		No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0	0.00	44	0.18	44	0.18	0	0.00	0	0.00
2	Bankura	129	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	171	45	0.53	45	0.53	231	1.16	54	0.29	89	0.45	31	0.25
4	Coochbehar	115	46	0.65	46	0.65	89	0.45	0	0.00	0	0.00	0	0.00
5	Dakshin Dinajpur	27	7	0.04	7	0.04	0	0.00	0	0.00	2	0.05	2	0.05
6	Darjeeling	4	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	7	0	0.00	0	0.00	1	0.40	1	0.40	0	0.00	0	0.00
8	Howrah	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	2362	2162	80.92	1591	69.72	0	0.00	0	0.00	110	0.55	18	0.09
10	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	4	0.16	4	0.16	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	62	34	0.17	18	0.09	0	0.00	0	0.00	0	0.00	0	0.00
14	Murshidabad	29	0	0.00	0	0.00	207	1.02	197	0.98	0	0.00	0	0.00
15	Nadia	0	0	0.00	0	0.00	1163	5.63	185	1.54	35	1.63	10	0.42
16	Paschim Medinipur	46	15	0.23	15	0.23	0	0.00	0	0.00	41	1.57	10	0.32
17	Paschim Burdwan	5	2	0.10	2	0.10	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	29	26	0.23	26	0.23	0	0.00	0	0.00	0	0.00	0	0.00
19	Purba Medinipur	78	69	0.55	69	0.55	0	0.00	0	0.00	0	0.00	0	0.00
20	Purulia	27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Uttar Dinajpur	48	33	5.37	33	5.37	0	0.00	0	0.00	2	0.19	2	0.19
22	24 Pgs. (N)	86	60	1.84	60	1.84	5	0.10	0	0.00	0	0.00	0	0.00
23	24 Pgs. (S)	22	4	0.21	4	0.21	0	0.00	0	0.00	5	0.09	5	0.09
	Total	3286	2577	93.08	1940	80.33	1740	8.94	481	3.39	394	5.08	96	1.56

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

In the financial year 2020-21, all the Financial Institutions have disbursed Rs. 12406.06 crore up to December, 2020 against sanction amount of Rs. 13584.18 crore. Performance of the Banks in the State of West Bengal from 01.04.20 to 31.12.2020 is furnished hereunder:

Sanction of Mudra Loan in 2020-21 on 31-12-2020

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	122556	202.72	89782	1887.07	18570	1493.52	230908	3583.31
PVT	1454790	3018.38	371008	3855.00	5435	324.33	1831233	7197.71
RRB	7836	26.96	27559	642.99	1579	108.95	36974	778.91
NBFC MFI	600002	1613.60	6139	40.90	22	1.55	606163	1656.05
NBFC	0	0.00	1298	22.73	66	4.60	1364	27.34
Small Fin.	66068	230.46	15319	110.42	0	0.00	81388	340.88
Total	2251252	5092.12	511105	6559.10	25673	1932.96	2788030	13584.18

Comparative study for last 3 years & disbursement during April-Dec, 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
31.12.18	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.12.19	2587071	6925.75	206354	3109.24	101472	1838.09	2894897	11873.08
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
31.12.20	2251252	5038.85	511105	6007.63	25673	1359.57	2788030	12406.06

It is noted that in the current FY 2020-21, upto December, 2020 quarter there is a decrease of 106867 number of Mudra beneficiaries with increase in disbursed amount by Rs.532.98 crore in comparison to December, 2019 position of the last FY 2019-20. The decrease in MUDRA loans is observed 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 NBFCs have also contributed to this recent downtrend.

Bank & District wise performance of MUDRA loan from 01.04.2020 to 31.12.2020 is annexed below:

Bank wise performance in MUDRA loan from 01.04.2020 to 31.12.2020													
[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.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.
1	Bank of Baroda	1106	11.11	10.78	717	13.89	13.14	159	13.38	12.94	1982	38.38	36.85
2	Bank of India	29414	40.09	36.03	13427	231.81	178.36	1414	108.64	53.82	44255	380.54	268.22
3	Bank of Maharashtra	49	0.20	0.19	227	6.36	6.01	71	5.50	5.43	347	12.06	11.63
4	Canara Bank	8030	12.17	11.49	3736	103.97	83.60	965	73.77	66.82	12731	189.92	161.91
5	Central Bank of India	31343	20.43	16.17	7035	139.87	113.14	1058	84.12	69.58	39436	244.42	198.89
6	Indian Bank	2804	6.32	6.28	2722	39.87	39.57	240	17.42	17.32	5766	63.61	63.17
7	Indian Overseas Bank	2237	4.45	4.43	2029	34.25	33.56	148	10.69	10.48	4414	49.39	48.47
8	Punjab National Bank	14201	47.15	26.55	31553	667.38	276.96	6573	575.07	110.44	52327	1289.60	413.95
9	State Bank of India	5780	17.23	17.18	17962	465.92	465.04	6337	471.64	471.34	30079	954.79	953.55
10	Union Bank of India	1783	4.77	3.84	2606	53.73	46.05	499	40.61	35.31	4888	99.11	85.20
11	Punjab & Sind Bank	541	0.80	0.66	298	6.21	5.63	112	9.09	8.68	951	16.10	14.98
12	UCO Bank	25268	38.00	17.82	7470	123.80	85.01	994	83.59	59.52	33732	245.38	162.35
	PSU Banks Total	122556	202.72	151.43	89782	1887.07	1346.08	18570	1493.52	921.67	230908	3583.30	2419.16
13	Federal Bank	30	0.15	0.15	5	0.11	0.07	10	0.77	0.76	45	1.02	0.98
14	Jammu & Kashmir Bank	5	0.02	0.02	39	0.81	0.81	14	1.05	1.05	58	1.88	1.88
15	Karnataka Bank	1	0.00	0.00	34	0.70	0.35	28	1.73	1.06	63	2.43	1.42
16	Ratnakar Bank	17893	30.57	30.57	0	0.00	0.00	0	0.00	0.00	17893	30.57	30.57
17	South Indian Bank	0	0.00	0.00	1	0.05	0.05	0	0.00	0.00	1	0.05	0.05
18	ICICI Bank	383	1.25	1.25	863	21.48	21.48	276	18.19	18.19	1522	40.91	40.91
19	Axis Bank	22247	69.67	69.67	332	10.49	10.49	413	35.03	35.03	22992	115.19	115.19
20	IndusInd Bank	858110	1129.40	1129.40	25068	175.32	175.32	742	26.52	26.52	883920	1331.25	1331.25
21	Yes Bank	305	0.73	0.73	7	0.32	0.32	14	1.25	1.25	326	2.29	2.29
22	HDFC Bank	10603	26.40	26.40	1628	19.18	19.18	691	41.80	41.80	12922	87.38	87.38
23	Kotak Mahindra Bank	4	0.01	0.01	8	0.16	0.16	1	0.06	0.06	13	0.24	0.24
24	Bandhan Bank	513772	1673.54	1673.54	338715	3575.96	3575.96	1763	162.15	162.15	854250	5411.65	5411.65
25	IDFC Bank Limited	30490	84.12	84.12	3225	40.98	40.93	208	13.93	13.93	33923	139.04	138.99
26	IDBI Bank Limited	947	2.51	2.51	1083	9.44	9.44	1275	21.85	21.85	3305	33.80	33.80
	PVT Banks Total	1454790	3018.38	3018.37	371008	3855.00	3854.56	5435	324.33	323.66	1831233	7197.71	7196.60
27	BGV (PNB)	3146	11.33	10.86	5717	93.65	83.61	54	4.32	3.45	8917	109.30	97.93
28	PBGB (UCO)	4399	14.18	14.18	18395	497.65	497.65	1524	104.55	104.55	24318	616.38	616.38
29	UBKGB (CBI)	291	1.45	1.45	3447	51.69	51.69	1	0.09	0.09	3739	53.22	53.22
	RRBs Total	7836	26.96	26.50	27559	642.99	632.95	1579	108.95	108.09	36974	778.91	767.53
30	Vedika Credit Capital	5841	15.59	15.59	0	0.00	0.00	0	0.00	0.00	5841	15.59	15.59
31	Annapurna Microfin	17520	52.38	52.38	309	6.71	6.71	10	0.63	0.63	17839	59.72	59.72
32	Village Financial Services	16967	52.62	52.62	0	0.00	0.00	0	0.00	0.00	16967	52.62	52.62
33	Muthoot Microfin Ltd	6082	20.23	20.23	7	0.04	0.04	0	0.00	0.00	6089	20.27	20.27
34	ASA International India Microfin	53107	146.12	146.12	136	0.85	0.85	0	0.00	0.00	53243	146.97	146.97
35	Jagaran Microfin	28001	83.21	83.21	1322	9.32	9.32	0	0.00	0.00	29323	92.53	92.53
36	Madura Microfin	2829	9.56	9.56	0	0.00	0.00	0	0.00	0.00	2829	9.56	9.56
37	Belstar Investment and Finance	6830	19.08	19.08	0	0.00	0.00	0	0.00	0.00	6830	19.08	19.08
38	Adhikar Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	Svatantra Microfin	14152	46.16	46.16	14	0.08	0.08	0	0.00	0.00	14166	46.23	46.23
40	Satin Creditcare Network	22292	55.61	55.61	0	0.00	0.00	0	0.00	0.00	22292	55.61	55.61
41	Asirvad Microfinance	16635	56.72	56.72	52	0.30	0.30	0	0.00	0.00	16687	57.03	57.03
42	Fusion Microfinance	10919	35.54	34.08	0	0.00	0.00	0	0.00	0.00	10919	35.54	34.08
43	Arohan Financial Services	286714	720.73	720.73	4185	22.92	22.92	12	0.93	0.93	290911	744.58	744.58
44	Ultrayan Financial Services	3478	9.33	9.33	1	0.01	0.01	0	0.00	0.00	3479	9.34	9.34
45	Grameen Shakti Microfin Service	10936	35.11	35.11	8	0.05	0.05	0	0.00	0.00	10944	35.16	35.16
46	Sarala Development & Microfin	80632	201.29	201.29	103	0.62	0.62	0	0.00	0.00	80735	201.91	201.91
47	Janakalyan Financial Services	10150	28.63	28.63	0	0.00	0.00	0	0.00	0.00	10150	28.63	28.63
48	Satya Micro Capital Limited	6917	25.66	25.66	2	0.01	0.01	0	0.00	0.00	6919	25.67	25.67
	NBFC-Micro Finance Total	600002	1613.60	1612.13	6139	40.90	40.90	22	1.55	1.55	606163	1656.05	1654.58
49	Magma Fincorp Limited	0	0.00	0.00	1298	22.73	22.73	66	4.60	4.60	1364	27.34	27.34
	NBFC Total	0	0.00	0.00	1298	22.73	22.73	66	4.60	4.60	1364	27.34	27.34
50	Utkarsh Small Finance Bank	334	1.09	1.09	0	0.00	0.00	0	0.00	0.00	334	1.09	1.09
51	Ujivan Small Finance Bank	63891	223.00	223.00	14789	105.63	105.63	0	0.00	0.00	78680	328.63	328.63
52	Jana Small Finance Bank Limited	24	0.12	0.10	287	3.47	3.47	0	0.00	0.00	311	3.59	3.57
53	ESAF Small Finance Bank	1819	6.25	6.25	243	1.31	1.31	1	0.00	0.00	2063	7.56	7.56
	Small Finance Banks Total	66068	230.46	230.43	15319	110.42	110.42	1	0.00	0.00	81388	340.88	340.85
	Grand Total	2251252	5092.12	5038.85	511105	6559.10	6007.63	25673	1932.96	1359.57	2788030	13584.18	12406.06

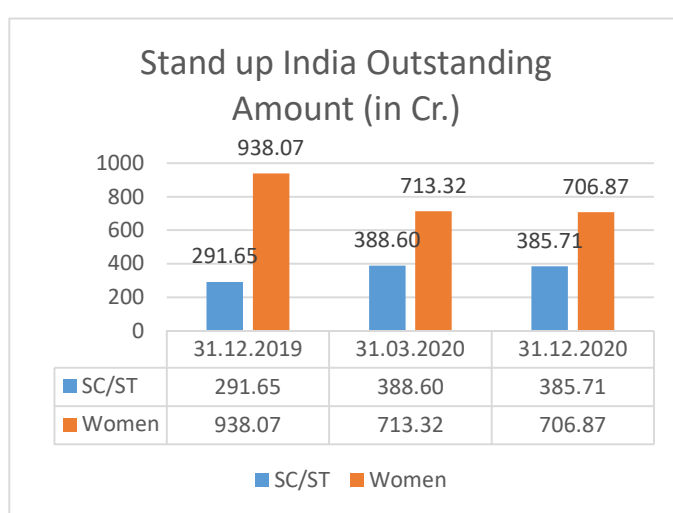
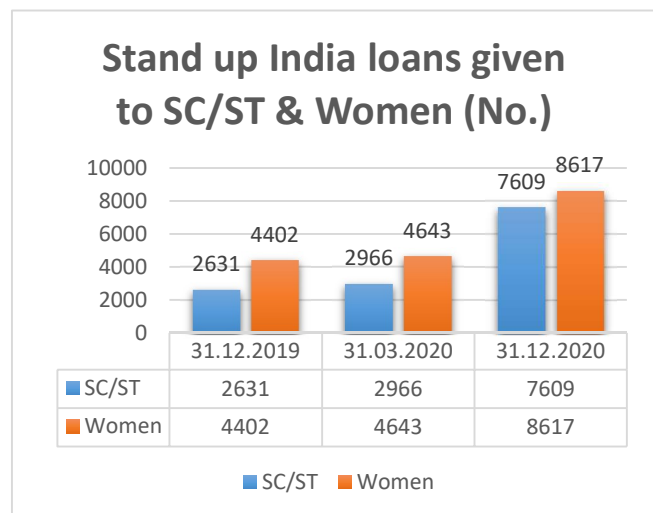
District wise performance in MUDRA loan from 01.04.2020 to 31.12.2020													
[Amount Rs. in Crore]													
Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.	No.	Sanc. Amt.	Disb. Amt.
1	Alipurduar	53372	132.38	132.08	13848	153.39	147.64	278	21.00	15.79	67498	306.77	295.50
2	Bankura	37731	76.66	75.30	7419	100.34	81.65	787	57.04	37.42	45937	234.04	194.37
3	Bardhaman	100642	278.66	275.95	29054	457.07	433.60	2163	153.71	127.51	131859	889.44	837.06
4	Birbhum	69604	175.56	171.39	24917	402.24	382.39	887	63.77	49.30	95408	641.57	603.09
5	Cooch Behar	60752	155.89	155.12	12565	168.37	163.68	487	31.65	28.07	73804	355.91	346.87
6	Dakshin Dinajpur	47283	115.90	115.29	7965	91.19	85.24	293	20.01	15.74	55541	227.10	216.27
7	Darjiling	57060	145.61	144.46	23332	294.34	280.61	1080	80.10	63.41	81472	520.05	488.48
8	Howrah	142360	331.15	327.63	32258	425.18	402.93	1282	93.12	67.47	175900	849.44	798.03
9	Hugli	119078	296.51	291.31	32646	434.15	396.46	1686	122.13	76.82	153410	852.80	764.58
10	Jalpaiguri	83938	184.98	184.05	14092	172.23	159.17	624	47.71	34.74	98654	404.92	377.96
11	Jhargram	6815	15.57	14.86	1774	29.53	16.36	171	12.84	7.13	8760	57.95	38.35
12	Kalimpong	1138	4.69	4.68	766	9.30	9.29	29	2.02	1.99	1933	16.01	15.96
13	Kolkata	124362	262.27	257.32	35952	496.34	458.30	3971	346.33	275.45	164285	1104.93	991.08
14	Maldah	109735	236.61	235.45	21047	256.76	243.03	712	44.09	33.77	131494	537.46	512.24
15	Murshidabad	242929	568.87	566.36	48601	526.85	493.92	1016	73.40	50.40	292546	1169.12	1110.68
16	Nadia	168622	347.76	346.07	29734	377.66	339.39	1293	101.60	56.55	199649	827.02	742.01
17	North 24 Parganas	240846	535.65	528.44	68084	797.26	729.06	2872	208.97	136.94	311802	1541.88	1394.43
18	Other	30490	84.12	84.12	4523	63.72	63.67	274	18.54	18.54	35287	166.37	166.33
19	Paschim Medinipur	80198	179.88	175.06	16584	237.78	179.63	1518	116.23	57.93	98300	533.88	412.62
20	Purba Bardhaman	74536	134.75	134.22	5838	97.41	80.40	1003	70.13	52.32	81377	302.29	266.94
21	Purba Medinipur	99688	240.03	236.34	21179	265.65	226.16	1087	89.24	47.32	121954	594.92	509.82
22	Puruliya	20640	47.73	46.90	5001	73.01	55.62	371	30.25	19.55	26012	151.00	122.07
23	South 24 Parganas	217001	425.22	421.13	45230	508.99	466.07	1344	96.72	57.02	263575	1030.93	944.22
24	Uttar Dinajpur	62432	115.67	115.33	8696	120.35	113.38	445	32.35	28.41	71573	268.37	257.12
	Total	2251252	5092.12	5038.85	511105	6559.10	6007.63	25673	1932.96	1359.57	2788030	13584.18	12406.06

❖ STAND-UP INDIA (SUI)

SUI Loans have been extended to 8617 nos of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1092.58 crore as on 31.12.2020. The addition of 1008 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
31.12.18	1227	3691	4918	172.89	707.06	879.95
31.03.19	1806	4213	6019	238.52	905.44	1143.96
31.12.19	2631	4402	7033	291.65	938.07	1229.72
31.03.20	2966	4643	7609	388.60	713.32	1101.91
31.12.20	3616	5001	8617	385.71	706.87	1092.58



Bank wise progress under Stand up India loans as on 31.12.2020 (Since Inception)									
(Amount in Crore)									
Sr. No.	Name of the Bank	Total No. of branches in the State/UT	No. of branches given loan under 'SUI' to SC/ST and Women	Loans Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total (No.)	SC/ST	Women	Total Otg. (Amt.)
1	Bank of Baroda	327	210	589	245	834	61.78	25.87	87.65
2	Bank of India	382	281	1198	1487	2685	151.36	250.63	401.99
3	Bank of Maharashtra	32	30	10	35	45	1.10	5.25	6.35
4	Canara Bank	444	37	35	25	60	6.85	8.76	15.61
5	Central Bank of India	318	32	21	43	64	2.93	6.59	9.52
6	Indian Bank	601	130	70	280	350	9.89	48.57	58.46
7	Indian Overseas Bank	153	49	12	67	79	2.10	10.37	12.48
8	Punjab National Bank	1258	965	1213	1282	2495	100.96	151.64	252.60
9	Punjab & Sind Bank	41	30	29	13	42	3.62	1.24	4.86
10	State Bank of India	1288	751	221	660	881	19.60	79.96	99.56
11	UCO Bank	450	90	89	372	461	11.00	62.87	73.87
12	Union Bank of India	184	82	10	197	207	1.24	16.07	17.31
Sub total of PSU Banks		5478	2687	3497	4706	8203	372.44	667.82	1040.26
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	Dhanalaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
17	ESAF Small Finance Bank	1	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	30	0	0	1	1	0.00	0.10	0.10
19	HDFC Bank	229	95	8	192	200	0.88	23.61	24.49
20	IDBI Bank Ltd	96	38	67	7	74	8.85	0.31	9.16
21	ICICI Bank	248	31	0	46	46	0.00	10.34	10.34
22	IndusInd Bank	80	0	0	5	5	0.00	0.51	0.51
23	IDFC Bank	15	0	0	0	0	0.00	0.00	0.00
24	Jana Small Finance Bank	27	0	0	0	0	0.00	0.00	0.00
25	Karnataka Bank Ltd.	20	14	26	15	41	1.28	0.05	1.33
26	Karur Vysya Bank Ltd.	14	0	0	0	0	0.00	0.00	0.00
27	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
28	Lakshmi Vilas Bank	4	0	0	0	0	0.00	0.00	0.00
29	RBL Bank	17	0	0	0	0	0.00	0.00	0.00
30	South Indian Bank	18	0	0	0	0	0.00	0.00	0.00
31	Tamilnadu Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	Utkarsh Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
33	Ujjivan 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
Sub total of PVT Banks		1664	179	101	267	368	11.01	35.42	46.42
35	BGVB	587	35	17	26	43	2.14	3.41	5.56
36	PBGB	230	0	0	0	0	0.00	0.00	0.00
37	UBKGB	142	3	1	2	3	0.12	0.22	0.34
Sub total of RRBs		959	38	18	28	46	2.26	3.63	5.90
38	W.B.St Co-op. Bank	363	0	0	0	0	0.00	0.00	0.00
39	WBSCARD Bank	11	0	0	0	0	0.00	0.00	0.00
Sub total of Co-Op Banks		374	0	0	0	0	0.00	0.00	0.00
Grand total		8475	2904	3616	5001	8617	385.71	706.87	1092.58

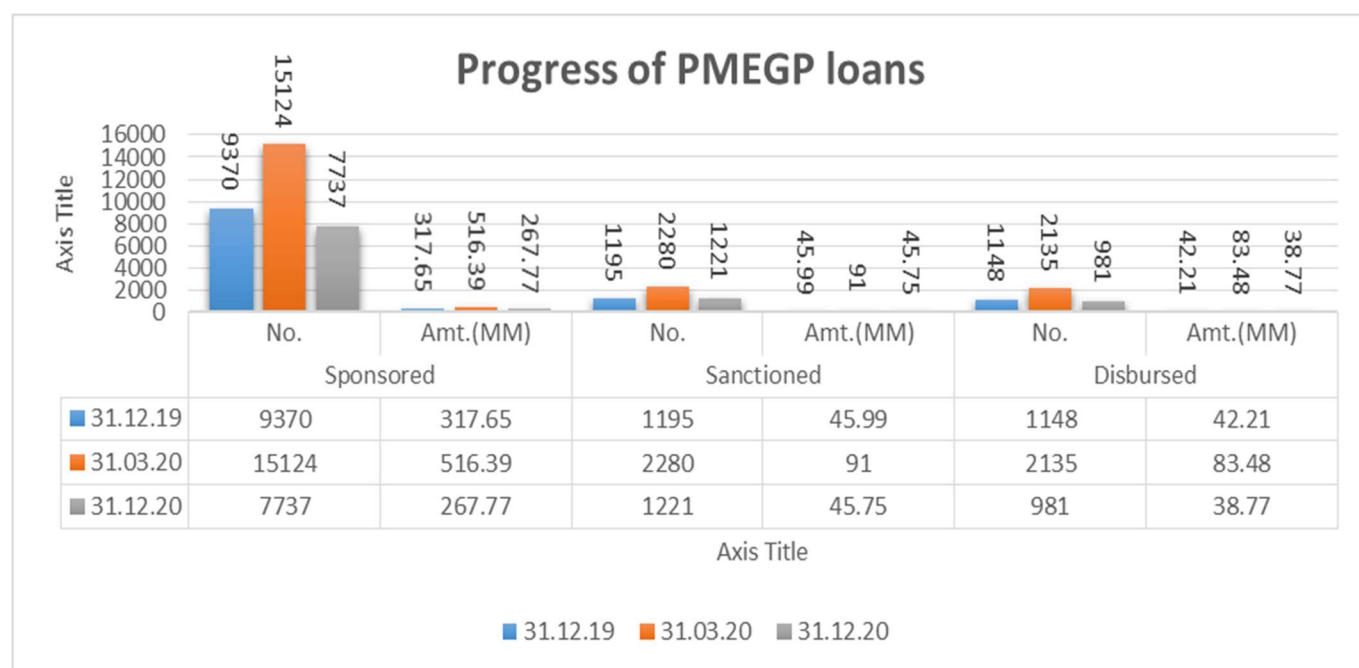
SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of 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.

❖ PMEGP loans

Comparison of PMEGP loans during April-December quarter of the last three financial years:

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
31.12.18	7713	229.42	1194	41.52	1263	40.05
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.12.19	9370	317.65	1195	45.99	1148	42.21
31.03.20	15124	516.39	2280	91.00	2135	83.48
31.12.20	7737	267.77	1221	45.75	981	38.77

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 this 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).



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 banks 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.

Bank & District wise performance of PMEGP loan from 01.04.2020 to 31.12.2020 is annexed below:

Bank wise performance of PMEGP loan from 01.04.2020 to 31.12.2020															
(Amount in Crore)															
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		MM Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disb.	
		No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.
1	Bank of Baroda	295	13.10	51	3.13	40	1.82	39	1.75	67	3.23	185	6.96	1	0.06
2	Bank of India	443	16.00	43	1.68	52	1.82	51	1.81	231	8.67	161	5.31	1	0.01
3	Bank of Maharashtra	13	0.36	0	0.00	2	0.05	2	0.05	0	0.00	13	0.36	0	0.00
4	Canara Bank	400	14.88	68	3.24	61	2.62	57	2.54	295	9.23	47	1.99	3	0.05
5	Central Bank of India	432	12.41	76	2.48	62	2.06	57	2.01	248	6.70	115	3.27	5	0.15
6	Indian Bank	752	23.77	113	3.63	62	1.81	58	1.70	451	13.85	233	7.75	2	0.06
7	Indian Overseas Bank	122	4.41	28	1.44	28	1.21	28	1.21	54	1.65	48	1.65	0	0.00
8	Punjab & Sind Bank	50	1.40	15	0.44	16	0.42	16	0.42	4	0.21	36	0.90	0	0.00
9	Punjab National Bank	1743	64.23	248	9.79	330	13.90	321	13.68	1012	33.67	527	22.09	6	0.15
10	State Bank of India	1433	42.10	161	5.30	33	1.04	30	1.03	994	27.88	307	9.63	2	0.03
11	UCO bank	336	9.57	43	0.70	52	1.03	40	0.80	174	4.99	115	3.77	5	0.12
12	Union Bank of India	184	5.26	19	0.45	22	0.54	22	0.54	20	0.56	151	4.40	0	0.00
	PSU Banks Total	6203	207.49	865	32.28	760	28.32	721	27.54	3550	110.64	1938	68.07	25	0.64
13	Axis Bank	4	0.15	0	0.00	0	0.00	0	0.00	0	0.00	4	0.15	0	0.00
14	Bandhan Bank	20	0.52	0	0.00	0	0.00	0	0.00	0	0.00	20	0.52	0	0.00
15	HDFC Bank	9	0.18	0	0.00	0	0.00	0	0.00	0	0.00	9	0.18	0	0.00
16	ICICI Bank	13	0.99	3	0.21	1	0.09	1	0.09	0	0.00	8	0.61	0	0.00
17	IDBI Bank	241	17.12	34	2.63	39	3.03	36	2.77	69	5.17	128	8.20	1	0.09
18	Karnataka Bank	3	0.10	0	0.00	0	0.00	0	0.00	2	0.06	1	0.04	0	0.00
	PVT Banks Total	290	19.06	37	2.84	40	3.12	37	2.85	71	5.23	170	9.69	1	0.09
19	BGVV (PNB)	507	12.61	68	1.87	55	1.49	51	1.43	320	7.18	118	3.27	4	0.06
20	PBGB (UCO)	7	0.21	0	0.00	0	0.00	0	0.00	0	0.00	7	0.21	0	0.00
21	UBKGB (CBI)	250	6.42	81	2.07	29	0.76	27	0.70	12	0.36	169	4.22	2	0.06
	RRBs Total	764	19.24	149	3.95	84	2.25	78	2.13	332	7.54	294	7.70	6	0.12
22	WB State Co-Op Bank	480	21.98	170	6.68	147	6.25	145	6.24	72	3.63	346	16.01	0	0.00
	Total	7737	267.77	1221	45.75	1031	39.94	981	38.77	4025	127.05	2748	101.47	32	0.85

District wise performance of PMEGP loan from 01.04.2020 to 31.12.2020															
(Amount in Crore)															
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		MM Claimed		MM Disbursement		Returned by Bank		Pending at Bank		Pending for MM Disb.	
		No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.	No.	MM.
1	Alipurduar	382	12.18	93	2.74	58	1.60	44	1.29	181	6.21	117	3.30	9	0.25
2	Bankura	171	4.55	20	0.55	27	0.57	27	0.57	87	1.98	70	2.09	0	0.00
3	Bardhaman	337	8.91	41	1.27	26	0.85	24	0.81	190	4.81	118	3.42	0	0.00
4	Birbhum	239	6.32	66	2.06	51	1.33	45	1.24	119	2.84	72	1.93	1	0.01
5	Coochbehar	437	11.94	64	1.74	42	1.34	43	1.40	251	6.95	139	3.62	0	0.00
6	Darjeeling	191	5.03	50	1.39	36	0.85	35	0.84	60	1.53	99	2.57	0	0.00
7	Hooghly	116	3.17	22	0.59	16	0.34	16	0.34	56	1.35	38	1.27	0	0.00
8	Howrah	160	4.66	14	0.59	17	0.45	17	0.45	69	1.99	81	2.23	0	0.00
9	Jalpaiguri	401	10.27	33	0.76	17	0.43	15	0.38	237	5.79	132	3.76	0	0.00
10	Jhargram	11	0.52	5	0.23	6	0.26	5	0.25	5	0.18	5	0.29	1	0.01
11	Kalimpong	38	0.88	4	0.06	2	0.02	0	0.00	16	0.34	20	0.49	2	0.02
12	Kolkata	106	2.08	22	0.43	3	0.03	2	0.02	40	0.82	47	0.88	1	0.01
13	Maldah	183	6.02	33	1.12	26	0.77	25	0.76	96	3.16	59	1.99	1	0.01
14	Medinipur East	1372	61.25	277	12.00	294	13.45	292	13.40	603	22.88	559	27.56	0	0.00
15	Murshidabad	633	22.29	105	4.47	96	3.46	90	3.37	325	10.55	215	7.20	6	0.09
16	Nadia	257	14.60	69	4.70	69	4.63	68	4.56	86	3.93	124	7.25	1	0.06
17	North Dinajpur	61	2.10	7	0.16	2	0.08	2	0.08	20	0.51	38	1.50	0	0.00
18	North 24 Parganas	1240	36.96	107	3.52	102	3.78	98	3.64	788	22.25	348	10.89	6	0.18
19	Paschim Burdwan	23	0.76	3	0.06	4	0.10	4	0.10	13	0.49	8	0.21	0	0.00
20	Paschim Medinipur	237	8.90	51	2.08	36	1.41	35	1.35	87	2.69	110	4.94	0	0.00
21	Purulia	187	6.10	26	0.87	12	0.52	11	0.46	101	2.64	70	2.89	1	0.06
22	South Dinajpur	135	6.99	26	1.12	19	0.90	18	0.87	75	3.97	35	1.81	1	0.03
23	South 24 Parganas	820	31.30	83	3.22	70	2.79	65	2.62	520	19.17	244	9.39	2	0.12
	Total	7737	267.77	1221	45.75	1031	39.94	981	38.77	4025	127.05	2748	101.47	32	0.85

❖ 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/ Prkalpa 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 Department with valid reasons.
- 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.

Comparison of SVSKP loans during April-December quarter of the last three financial years:

(Amount in Crore)

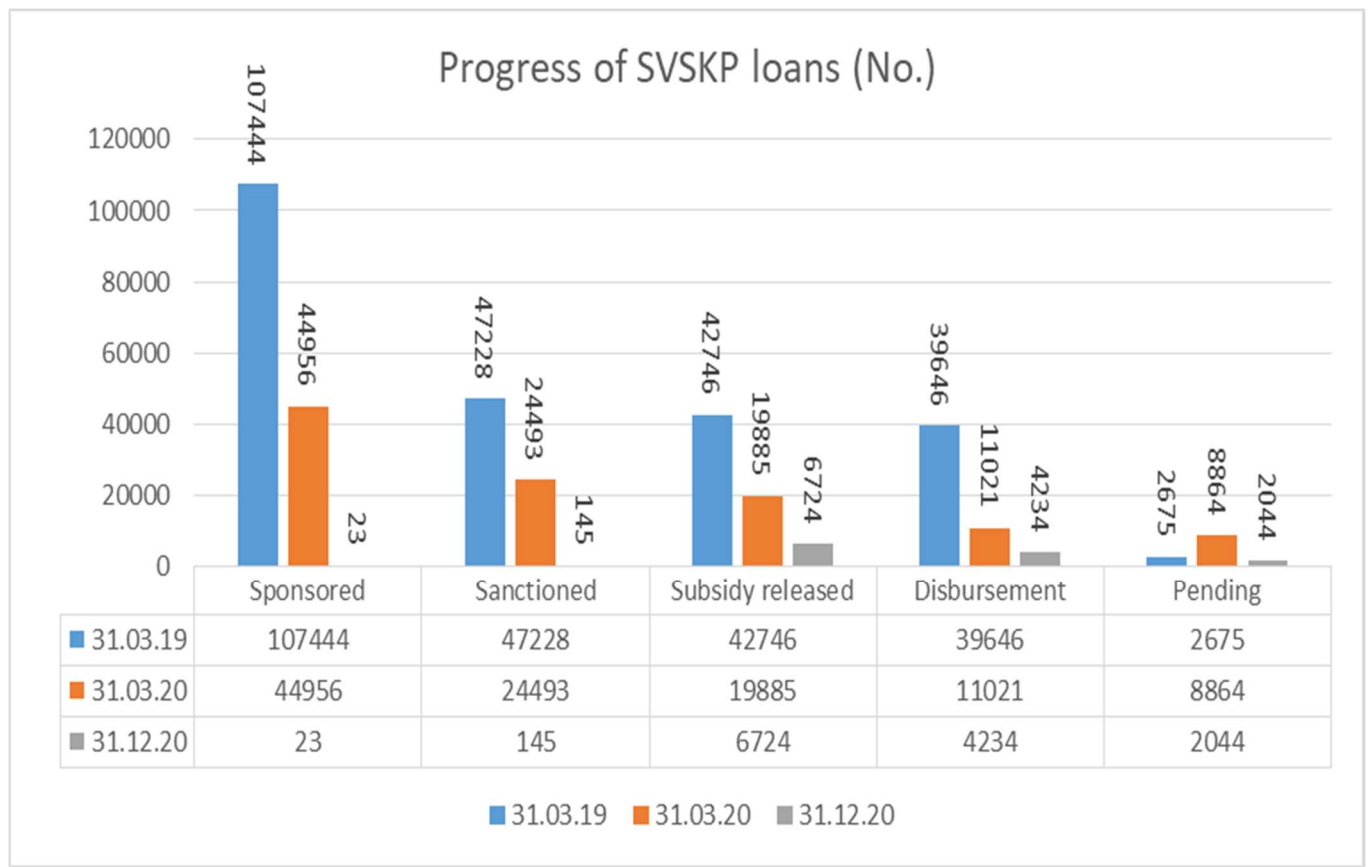
During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2017-2018	95049	47944	1255.48	42474	330.98	3316	24.20
01.04.2018 to 31.12.2018	80114	31283	853.84	13444	106.23	7937	59.37
2018-2019	100684	44305	1200.01	41575	327.60	8119	62.19
01.04.2019 to 31.12.2019	21031	8130	225.86	0	0.00	7978	62.17
2019-2020	32607	17180	467.59	19885	150.03	5110	37.05
01.04.2020 to 31.12.2020	23	145	4.26	4234	40.62	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.

Year wise performance report of SVSKP (since inception) as on 31.12.2020 are as follows,

As on	Sponsored	Sanctioned	Subsidy released		Disbursement		Pending	
	No.	No.	No.	Amount	No.	Amount	No.	Amount
31.03.19	107444	47228	42746	340.41	39646	318.36	2675	19.10
31.03.20	44956	24493	19885	150.00	11021	88.09	8864	61.91
31.12.20	23	145	6724	64.56	4234	40.62	2044	20.28

District wise performance report (Urbank+Rural) of SVSKP loans from 01.04.2020 to 31.12.2020											
(Amount in Crore)											
Sr. No.	District	No. of cases		Project cost involved	Subsidy involved	Subsidy released		Disbursement		Pending with	
		Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0.00	145	1.81	114	1.35	31	0.47
2	Bankura	0	37	0.87	0.26	17	0.17	12	0.13	5	0.04
3	Birbhum	0	0	0.00	0.00	457	2.66	287	1.72	170	0.94
4	Coochbehar	0	0	0.00	0.00	308	2.35	162	1.23	146	1.12
5	Dakshin 24 Parganas	0	0	0.00	0.00	423	3.47	286	2.22	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	719	9.33	475	5.67	244	3.66
9	Howrah	0	0	0.00	0.00	403	3.11	172	1.32	231	1.79
10	Jalpaiguri	0	0	0.00	0.00	446	3.66	0	0.00	0	0.00
11	Jhargram	0	6	0.13	0.04	78	1.17	58	0.87	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	216	2.09	136	1.10	80	0.99
15	Murshidabad	0	0	0.00	0.00	642	5.27	440	3.24	202	2.03
16	Nadia	0	0	0.00	0.00	248	2.26	167	1.52	81	0.74
17	Paschim Bardhaman	0	0	0.00	0.00	104	0.82	58	0.61	46	0.21
18	Paschim Medinipur	0	0	0.00	0.00	674	8.32	674	8.32	0	0.00
19	Purba Bardhaman	0	102	3.26	0.98	761	8.36	503	5.22	258	3.14
20	Purba Medinipur	0	0	0.00	0.00	405	3.87	266	2.50	139	1.37
21	Purulia	0	0	0.00	0.00	318	2.92	210	1.88	108	1.04
22	Uttar 24 Parganas	0	0	0.00	0.00	331	2.65	214	1.72	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	6724	64.56	4234	40.62	2044	20.28



AGENDA-8

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	Achiev. Credit Linked as on December, 2020 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	175815	96309	200967	2084.08
31.12.16	150000	250018	64510	137706	1901.08
31.03.17	150000	250018	102392	224884	3329.81
31.12.17	150000	400000	69953	292082	5048.13
31.03.18	150000	400000	134715	444327	8155.97
31.12.18	150000	572874	75657	368697	7523.01
31.03.19	150000	572874	153765	523235	11368.90
31.12.19	150000	578652	69331	430728	5971.53
31.03.20	150000	578652	102442	538259	9191.07
31.12.20	150000	613960	59734	591057	7194.73

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 December, 2020, disbursed credit linkage of SHG stood at Rs. 7194.73 crore (48% of financial target) covering 591057 nos. of groups (96% of physical target) as against Credit Linkage of Rs. 5971.53 crore covering 430728 no of groups at the end of December, 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 31.12.2020 stood at Rs. 10758 crore covering 738254 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 1.03% amounting Rs. 110.97 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 & District wise performance DAY-NRLM for April-December, 2020 is furnished below.

Bank wise achievement under SHG NRLM as on 31.12.2020										
(Amount in Crore)										
SL	Name of the Bank	Target for 2020-21		Sanctioned		Disbursed		% of achievement		Average disbursement
		No	Amount	No	Amount	No	Amt	No	Amt	Amt
1	Bank of Baroda	6717	162.81	4840	114.30	8407	28.70	125.16	17.63	0.34
2	Bank of India	19497	485.79	12625	279.57	15718	166.87	80.62	34.35	1.06
3	Canara Bank	13355	319.73	6701	150.04	11878	106.54	88.94	33.32	0.90
4	Central Bank of India	32819	846.47	22167	540.56	27909	263.47	85.04	31.13	0.94
5	Indian Bank	50708	1297.13	32680	789.29	85034	671.04	167.69	51.73	0.79
6	Indian Overseas Bank	2653	65.90	2045	45.96	4201	21.84	158.35	33.14	0.52
7	Punjab National Bank	106977	2722.51	51858	1229.05	128191	720.29	119.83	26.46	0.56
8	State Bank of India	86111	2339.38	50852	1219.37	64821	1043.66	75.28	44.61	1.61
9	Union Bank of India	8417	198.79	3737	81.47	7260	86.66	86.25	43.59	1.19
10	UCO Bank	24926	624.40	15948	387.96	25221	144.33	101.18	23.12	0.57
	PSB total	352180	9062.91	203453	4837.56	378640	3253.41	107.51	35.90	0.86
11	Bandhan Bank	16	0.24	0	0.00	0	0.00	0.00	0.00	#DIV/0!
12	IDBI	269	5.45	158	3.53	329	2.57	122.30	47.16	0.78
	PVT Bank total	285	5.69	158	3.53	329	2.57	115.44	45.17	0.78
13	BGVB (PNB)	112220	2889.25	70094	1811.94	115583	1840.96	103.00	63.72	1.59
14	PBGB (UCO)	58477	1593.44	40024	1232.87	38400	1231.29	65.67	77.27	3.21
15	UBKGB (CBI)	28031	764.12	19159	505.74	31204	492.65	111.32	64.47	1.58
	RRB Total	198728	5246.81	129277	3550.55	185187	3564.90	93.19	67.94	1.93
16	Co-Operative Bank	62767	691.54	26901	373.85	26901	373.85	42.86	54.06	1.39
	Co-Op Bank total	62767	691.54	26901	373.85	26901	373.85	42.86	54.06	1.39
	Grand Total	613960	15006.94	359789	8765.48	591057	7194.73	96.27	47.94	1.22

District wise achievement of SHG Credit Linkage under NRLM as on 31.12.2020										
(Amount in Crore)										
SI	District	Target 2020-21		Sanctioned		Disbursement		% of achievement		Average Disb.
		No	Amt	No	Amt	No	Amt	No	Amt	Rs. In lakh
1	Alipurduar	14100	395.77	8792	217.78	12055	143.82	85	36	1.19
2	Bankura	29088	762.77	18854	497.29	30445	415.64	105	54	1.37
3	Birbhum	50960	1314.49	27797	724.06	34403	600.73	68	46	1.75
4	Coochbehar	23462	642.98	16090	396.57	29615	336.41	126	52	1.14
5	Dakshin Dinajpur	15175	439.65	7390	182.26	13587	139.31	90	32	1.03
6	Darjeeling	2970	79.14	1968	48.29	9787	137.19	330	173	1.40
7	Hooghly	22002	609.59	18230	485.29	28502	392.34	130	64	1.38
8	Howrah	22395	594.33	16677	509.32	22602	390.20	101	66	1.73
9	Jalpaiguri	23493	632.06	11295	298.05	20975	240.01	89	38	1.14
10	Jhargram	8661	227.20	4893	112.96	9702	85.65	112	38	0.88
11	Kalimpong	1378	38.02	804	21.63	1824	31.41	132	83	1.72
12	Malda	37084	846.72	16336	378.22	34354	356.86	93	42	1.04
13	Murshidabad	38008	914.45	23311	521.74	46232	383.76	122	42	0.83
14	Nadia	24174	631.08	12182	276.82	28545	240.34	118	38	0.84
15	North 24 Parganas	38005	1096.44	23587	549.15	38352	335.69	101	31	0.88
16	Paschim Bardhaman	7339	144.72	4215	81.45	5512	93.64	75	65	1.70
17	Paschim Medinipur	32871	841.99	23548	596.91	37401	408.54	114	49	1.09
18	Purba Bardhaman	33038	889.40	21360	575.00	28659	478.46	87	54	1.67
19	Purba Medinipur	42328	1255.18	25357	705.54	51564	784.45	122	62	1.52
20	Purulia	20472	467.34	11170	256.47	18851	142.73	92	31	0.76
21	Siliguri M.P.	7478	210.82	5215	143.45	5515	60.68	74	29	1.10
22	South 24 Parganas	42602	929.44	27140	648.50	37327	405.14	88	44	1.09
23	Uttar Dinajpur	14110	351.86	6677	164.90	18347	217.88	130	62	1.19
	Total	551193	14315.41	332888	8391.63	564156	6820.88	102	48	1.21
	Coopertative Bank	62767	691.54	26901	373.85	26901	373.85	43	54	1.39
	Grand Total	613960	15006.94	359789	8765.48	591057	7194.73	96	48	1.22

Bank wise Outstanding vis-a-vis NPA as on 31.12.2020							
(Amount in Crore)							
Sr. No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11575	100.64	69	0.33	0.60	0.33
2	bank of India	23019	272.18	59	0.28	0.26	0.10
3	Bank of Maharastra	11	0.12	0	0.00	0.00	0.00
4	Canara Bank	16003	212.05	322	1.17	2.01	0.55
5	Central Bank of India	40963	590.41	613	1.92	1.50	0.33
6	Indian Bank	91379	876.12	337	2.77	0.37	0.32
7	Indian Overseas Bank	4823	37.75	1	0.01	0.02	0.02
8	Punjab & Sind Bank	103	0.98	0	0.00	0.00	0.00
9	Punjab National Bank	124357	1414.35	848	5.24	0.68	0.37
10	State bank of India	97093	1441.37	2,673	13.14	2.75	0.91
11	UCO Bank	29988	386.34	1,146	9.38	3.82	2.43
12	Union Bank of India	10202	97.97	243	0.90	2.38	0.92
	SubTotal of PSU Banks	450838	5442.02	6,317	35.19	1.40	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	1322	11.76	6	0.04	0.45	0.33
	SubTotal of PVT Banks	10	0.09	1	0.00	10.00	1.27
16	BGVV (PNB)	170324	2901.37	2,886	32.23	1.69	1.11
17	PBGB (UCO)	72875	1561.96	3,564	43.01	4.89	2.75
18	UBKGB (CBI)	43951	847.20	40	0.44	0.09	0.05
	SubTotal of RRBs	287150	5310.54	6,490	75.68	2.26	1.42
19	WB State Co-Op Banks	256	5.35	11	0.10	4.30	1.96
	Grand Total	738254	10758.00	12819	110.97	1.74	1.03

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.

SLBC reiterates that the latest RBI Master Direction RBI/2020-2021/39FIDD.GSSD.CO.BC. No.06/09.01.01/2020-21dated 18-09-2020 also stipulates that Banks can sanction minimum loan of ₹ 6 lakh to each eligible SHGs for a period of 3 years with a yearly drawing power (DP).

- The drawing power may be enhanced annually based on the repayment performance of the SHG.
- DP for First Year: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
- DP for Second Year: 8 times of the corpus at the time review/ enhancement or minimum of ₹2 lakh, whichever is higher.
- DP for Third Year: Minimum of ₹6 lakh based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit history.
- DP for Fourth Year onwards: Above ₹6 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit.
- In case of Term Loan, banks are advised to sanction loan amount in doses as mentioned below:
 - First Dose: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
 - Second Dose: 8 times of the existing corpus or minimum of ₹2 lakh, whichever is higher.
 - Third Dose: Minimum of ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit history.
 - Fourth Dose onwards: Above ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations/Support agency and the previous credit History.

In order to facilitate use of loans for augmenting livelihoods of SHG members, it is advised that at least 50% of loans above ₹2 lakh, 75% of loans above ₹4 lakh and at least 85% of loans above ₹6 lakh be used primarily for income generating productive purposes. Micro Credit Plan (MCP) prepared by SHGs would form the basis for determining the purpose and usage of loans. 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 December, 2020, 1558 SEP-Individual proposals are sponsored to banks, out of which only 451 cases have so far been sanctioned & 389 cases have been disbursed. Only 86 proposals under SEP- Groups are sponsored to the banks, out of which only 59 cases have so far been sanctioned & 58 cases have been disbursed while 7983 proposals have been sponsored under SHG Credit Linkage, out of which 4016 cases have been sanctioned & 4268 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance up to December quarter of the last 3 Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2017-2018	21532	10662	5596	79.47
01.04.18-31.12.18	21750	10662	5596	79.47
2018-2019	22390	11859	6925	101.16
01.04.19-31.12.19	22390	11859	6925	101.16
2019-2020	22390	13967	8344	120.30
01.04.20-31.12.20	17700	9627	4715	59.54

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 Department 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.

Bank wise performance report of SHG under DAY NULM as on December -2020 for FY 2020-21										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	2469	658	9.87	328	177	2.45	196	2.71	333
2	Bank of India	3756	864	12.96	732	476	6.58	495	6.84	269
3	Canara Bank	2291	678	10.17	496	355	4.91	351	4.85	129
4	Central Bank of India	2144	431	6.47	282	71	0.98	120	1.66	140
5	IDBI Bank	1700	829	12.44	51	18	0.25	19	0.26	10
6	Indian Bank	10129	2109	31.64	739	261	3.61	331	4.57	954
7	Indian Overseas Bank	1540	299	4.49	143	64	0.88	70	0.97	131
8	Punjab & Sind Bank	314	57	0.86	83	44	0.61	44	0.61	52
9	Punjab National Bank	16422	2968	44.52	1996	804	11.11	863	11.93	1166
10	State Bank of India	7311	1459	21.89	672	485	6.70	474	6.55	450
11	UCO Bank	3888	1031	15.47	785	423	5.85	416	5.75	319
12	Union Bank of India	2934	523	7.85	202	59	0.82	78	1.08	276
Total of PSUs		54898	11906	178.59	6509	3237	44.73	3457	47.77	4229
13	BGVB (UBI)	2674	490	7.35	401	371	2.26	347	1.95	48
14	PBGB (UCO)	773	153	2.30	63	52	0.46	110	1.27	52
15	UBKGB (CBI)	1286	238	3.57	161	140	1.13	131	1.34	23
Total of RRBs		4733	881	13.22	625	563	3.85	588	4.55	123
16	W.B. St. Co-op.Bk	3251	813	12.20	849	216	2.83	223	2.92	124
Total of Co-Optvs		3251	813	12.20	849	216	2.83	223	2.92	124
Grand Total		62882	13600	204.00	7983	4016	51.41	4268	55.25	4476

Bank wise performance report of SEP - Individual under DAY NULM as on December -2020 for FY 2020-21									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target for FY 2020-		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	212	3.18	364	25	0.23	7	0.07	73
2	Bank of India	284	4.26	153	155	1.48	142	1.37	110
3	Canara Bank	196	2.94	91	35	0.33	28	0.27	76
4	Central Bank of India	155	2.33	41	9	0.08	8	0.08	45
5	IDBI Bank	46	0.69	16	1	0.01	1	0.01	8
6	Indian Bank	607	9.11	234	52	0.49	47	0.45	202
7	Indian Overseas Bank	80	1.20	17	5	0.05	5	0.05	36
8	Punjab & Sind Bank	13	0.20	1	2	0.02	2	0.02	3
9	Punjab National Bank	835	12.53	219	34	0.31	28	0.27	290
10	State Bank of India	411	6.17	38	13	0.11	11	0.11	193
11	UCO Bank	350	5.25	76	43	0.40	35	0.34	91
12	Union Bank of India	188	2.82	109	31	0.29	29	0.28	62
Total of PSUs		3377	50.66	1359	405	3.79	343	3.30	1189
13	BGVB (UBI)	173	2.60	163	45	0.47	45	0.47	22
14	PBGB (UCO)	25	0.38	2	1	0.01	1	0.01	2
15	UBKGB (CBI)	32	0.48	1	0	0.00	0	0.00	9
Total of RRBs		230	3.45	166	46	0.48	46	0.48	33
16	W.B. St. Co-op.Bk	93	1.40	33	0	0.00	0	0.00	3
Total of Co-Optvs		93	1.40	33	0	0.00	0	0.00	3
Grand Total		3700	55.50	1558	451	4.27	389	3.78	1225

Bank wise performance report of SEP - Group under DAY NULM as on December -2020 for FY 2020-21									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	30	0.45	8	4	0.04	4	0.04	2
2	Bank of India	22	0.33	0	0	0.00	0	0.00	0
3	Canara Bank	19	0.29	0	0	0.00	0	0.00	0
4	Central Bank of India	14	0.21	0	0	0.00	0	0.00	0
5	IDBI Bank	9	0.14	0	0	0.00	0	0.00	0
6	Indian Bank	58	0.87	15	6	0.05	6	0.05	2
7	Indian Overseas Bank	7	0.11	7	2	0.01	2	0.01	0
8	Punjab & Sind Bank	1	0.02	0	0	0.00	0	0.00	0
9	Punjab National Bank	55	0.83	19	6	0.05	6	0.05	0
10	State Bank of India	67	1.01	0	10	0.09	10	0.09	0
11	UCO Bank	38	0.57	34	12	0.11	11	0.10	3
12	Union Bank of India	20	0.30	0	0	0.00	0	0.00	0
Total of PSUs		340	5.10	83	40	0.36	39	0.35	7
13	BGVB (UBI)	22	0.33	2	6	0.04	6	0.04	1
14	PBGB (UCO)	4	0.06	1	0	0.00	0	0.00	0
15	UBKGB (CBI)	7	0.11	0	11	0.11	11	0.11	1
Total of RRBs		33	0.50	3	17	0.15	17	0.15	2
16	W.B. St. Co-op.Bk	27	0.41	0	2	0.01	2	0.01	0
Total of Co-Optvs		27	0.41	0	2	0.01	2	0.01	0
Grand Total		400	6.00	86	59	0.52	58	0.52	9

District wise performance report of SHG under DAY NULM as on December -2020 for FY 2020-21										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	539	140	2.10	1	7	0.0896	5	0.06	0
2	Bankura	2110	325	4.88	230	209	2.6752	213	2.76	78
3	Birbhum	3378	890	13.35	768	251	3.2128	362	4.69	358
4	CoochBehar	1514	480	7.20	525	115	1.472	177	2.29	73
5	Dakshin Dinajpur	1560	474	7.11	175	119	1.5232	129	1.67	52
6	Darjeeling	1830	265	3.98	73	103	1.3184	103	1.33	80
7	Hooghly	5033	1012	15.18	806	265	3.392	386	5.00	410
8	Howrah	1397	270	4.05	71	95	1.216	96	1.24	255
9	Jalpaiguri	1214	370	5.55	121	81	1.0368	81	1.05	59
10	Jhargram	417	70	1.05	35	35	0.448	35	0.45	27
11	Kalimpong	71	30	0.45	0	0	0	0	0.00	0
12	Kolkata	1186	150	2.25	370	67	0.8576	67	0.87	120
13	Malda	869	200	3.00	86	15	0.192	15	0.19	168
14	Murshidabad	4775	1056	15.84	562	524	6.7072	508	6.58	77
15	Nadia	5470	1077	16.16	698	274	3.5072	309	4.00	399
16	North 24 Parganas	14115	3148	47.22	1266	478	6.1184	434	5.62	961
17	Paschim Burdwan	2426	355	5.33	15	20	0.256	21	0.27	128
18	Paschim Medinipur	3362	881	13.22	587	411	5.2608	410	5.31	193
19	Purba Burdwan	2717	484	7.26	297	222	2.8416	208	2.69	229
20	Purba Medinipur	3057	565	8.48	381	379	4.8532	368	4.76	158
21	Purulia	1156	155	2.33	126	99	1.2672	98	1.27	9
22	South 24 Parganas	2945	730	10.95	375	154	1.9712	153	1.98	530
23	Uttar Dinajpur	1741	473	7.10	415	93	1.1904	90	1.17	112
Grand Total		62882	13600	204.00	7983	4016	51.41	4268	55.25	4476

District wise performance report of SEP - Individual under DAY NULM as on December -2020 for FY 2020-21									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	45	0.68	1	0	0.00	0	0.00	1
2	Bankura	49	0.74	18	14	0.13	11	0.11	9
3	Birbhum	222	3.33	115	75	0.71	74	0.72	92
4	CoochBehar	122	1.83	62	24	0.23	0	0.00	38
5	Dakshin Dinajpur	65	0.98	8	1	0.01	1	0.01	8
6	Darjeeling	80	1.20	20	13	0.12	11	0.11	7
7	Hooghly	322	4.83	167	41	0.39	32	0.31	137
8	Howrah	50	0.75	8	4	0.04	3	0.03	8
9	Jalpaiguri	110	1.65	38	9	0.09	1	0.01	30
10	Jhargram	20	0.30	0	0	0.00	0	0.00	0
11	Kalimpong	15	0.23	1	0	0.00	0	0.00	1
12	Kolkata	100	1.50	17	0	0.00	0	0.00	17
13	Malda	88	1.32	67	1	0.01	1	0.01	67
14	Murshidabad	290	4.35	229	65	0.61	65	0.63	174
15	Nadia	244	3.66	72	20	0.19	19	0.18	58
16	North 24 Parganas	996	14.94	356	76	0.72	66	0.64	291
17	Paschim Burdwan	58	0.87	25	0	0.00	0	0.00	25
18	Paschim Medinipur	205	3.08	57	2	0.02	1	0.01	57
19	Purba Burdwan	156	2.34	90	60	0.57	59	0.57	33
20	Purba Medinipur	85	1.28	87	25	0.24	24	0.23	65
21	Purulia	80	1.20	27	12	0.11	12	0.12	16
22	South 24 Parganas	167	2.51	61	7	0.07	7	0.07	61
23	Uttar Dinajpur	131	1.97	32	2	0.02	2	0.02	30
Grand Total		3700	55.50	1558	451	4.27	389	3.78	1225

District wise performance report of SEP - Group under DAY NULM as on December -2020 for FY 2020-21									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target for FY 2020-21		No. of Sponsored	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	8	0.12	0	0	0.00	0	0.00	0
2	Bankura	6	0.09	0	0	0.00	0	0.00	1
3	Birbhum	17	0.26	0	0	0.00	0	0.00	0
4	CoochBehar	20	0.30	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	12	0.18	0	0	0.00	0	0.00	0
6	Darjeeling	8	0.12	3	6	0.03	6	0.03	1
7	Hooghly	25	0.38	1	1	0.01	1	0.01	0
8	Howrah	3	0.05	0	0	0.00	0	0.00	0
9	Jalpaiguri	9	0.14	1	5	0.16	5	0.16	0
10	Jhargram	1	0.02	0	0	0.00	0	0.00	0
11	Kalimpong	1	0.02	0	0	0.00	0	0.00	0
12	Kolkata	4	0.06	0	0	0.00	0	0.00	0
13	Malda	17	0.26	0	0	0.00	0	0.00	0
14	Murshidabad	74	1.11	10	8	0.06	8	0.06	0
15	Nadia	20	0.30	0	0	0.00	0	0.00	0
16	North 24 Parganas	70	1.05	31	15	0.09	14	0.09	5
17	Paschim Burdwan	2	0.03	0	0	0.00	0	0.00	0
18	Paschim Medinipur	12	0.18	11	5	0.03	5	0.03	1
19	Purba Burdwan	23	0.35	5	2	0.01	2	0.01	0
20	Purba Medinipur	15	0.23	10	10	0.08	10	0.08	0
21	Purulia	2	0.03	7	4	0.04	4	0.04	1
22	South 24 Parganas	22	0.33	7	3	0.01	3	0.01	0
23	Uttar Dinajpur	29	0.44	0	0	0.00	0	0.00	0
Grand Total		400	6.00	86	59	0.52	58	0.52	9

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 – 31.12.18	80000	195476	1908.70	189291	1127.16
2018-2019	60000	221371	2091.00	221371	2088.19
01.04.19 – 31.12.19	60000	236991	2445.14	236842	2443.41
2019-2020	60000	434749	4755.85	434617	4624.42
01.04.20 – 31.12.20	61000	208235	1429.51	205685	1422.30

Progress of JLG in FY 2019-2020 as on 31.12.2020								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 31.12.2020)		JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 31.12.2020)		Outstanding position of JLGs as on 31.12.2020	
			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	0.76
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	223	7.15	223	7.15	1332	37.52
5	Central Bank of India	2400	36	0.185	73	0.2328	296	2.00
6	Indian Bank	4300	27	0.36	27	0.36	27	0.36
7	IOB	600	0	0.00	0	0.00	0	0.00
8	PNB	9000	7139	25.78	3945	17.31	63272	130.58
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	SBI	9000	687	2.42	687	2.42	11143	44.57
11	UCO	2700	92	2.30	92	0.94	281	2.94
12	Union Bank of India	1400	0	0.00	10	0.30	10	0.48
Total PSU		36700	8216	38.52	5069	29.03	76421	219.21
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	ESAF SF Bank	0	4670	21.88	4670	21.88	12208	39.56
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	3888	47.30	3888	47.30	66207	591.78
20	ICICI	800	0	0.00	0	0.00	0	0.00
21	IDBI	500	0	0.00	0	0.00	0	0.00
22	IDFC	500	36554	106.41	36554	106.41	140793	270.74
23	Indusind Bank	0	25892	393.59	25892	393.59	214056	2767.45
24	Jana Small Finance Bank	500	4390	40.67	4390	40.67	32107	294.11
25	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	2000	31022	421.88	31022	421.88	159790	979.72
30	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	3000	84865	329.98	84865	329.98	530622	1073.81
34	Utkarsh Small Finance Bank	1000	2860	9.97	2860	9.97	20343	41.73
35	YES Bank	0	0	0.00	77	1.17	242	2.21
Total PVT		11100	194141	1371.68	194218	1372.85	1176368	6061.10
36	BGVB (PNB)	6000	0	0	460	0.95	29465	18.78
37	PBGB (UCO)	2600	48	0.80	48	0.80	1827	23.49
38	UBKGB (CBI)	1600	0	0.00	60	0.16	3112	10.57
Total RRB		10200	48	0.80	568	1.91	34404	52.84
39	WB State Co-Op Bank Ltd.	3000	5830	18.52	5830	18.52	11350	73.75
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
Total Co-Optv		3000	5830	18.52	5830	18.52	11774	77.36
Grand Total		61000	208235	1429.51	205685	1422.30	1298967	6410.51

AGENDA-9

Financial Literacy Camps & Awareness Drive

Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country. The theme selected for current year FLW is “Credit Discipline and Credit from Formal Institutions” which will be observed from February 8-12, 2021. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on (i) Responsible borrowing, (ii) Borrowing from formal institutions and (iii) Timely repayments.

Banks have been advised to disseminate the information and create awareness among its customers and general public. Further, RBI will undertake a centralized mass media campaign during the month of February 2021 to broadcast essential financial awareness messages to general public. 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
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407
Sept, 20	56	1310	58	1095	114	2405
Dec, 20	124	4091	188	4577	312	8668

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

District wise camp conducted by rural branches during the December, 2020 quarter							
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	7	112	9	125	1,2,3,4
2	24 Pgs (S)	304	0	0	0	0	NA
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	11	568	7	364	1,2,4,5,6
5	Birbhum	212	56	1832	58	1899	1,2,4,5,6
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	6	68	14	186	1,2,4,5,6
8	Dakshin Dinajpur	79	2	21	4	49	1,2,4
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	0	0	0	0	NA
11	Jalpaiguri	77	3	32	4	41	1,2,4
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	4	111	0	0	NA
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	0	0	0	0	NA
16	Murshidabad	293	0	0	0	0	NA
17	Nadia	212	11	93	9	68	1,2,4
18	Paschim Bardhaman	106	0	0	8	238	1,2,3,4
19	Paschim Medinipur	249	5	425	0	0	1,2,4,5,6
20	Purba Bardhaman	203	13	719	23	719	1,2,4,5,6
21	Purba Medinipur	177	0	0	0	0	NA
22	Purulia	174	5	89	5	89	1,2,3,4
23	Uttar Dinajpur	92	1	21	47	799	1,2,4,6
Total		3507	124	4091	188	4577	
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.

Performing districts in terms of number of camps during the December, 2020 quarter:
Birbhum (114), Uttar Dinajpur (48), Purba Burdwan (36).

AGENDA-10

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme during the last three quarter of the Financial Year 2020-21 are furnished below:

Outstanding Position:			(Amount Rs in crore)
31.03.2020	30.06.2020	30.09.2020	31.12.2020
2525.20	2441.92	2675.72	2856.59

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

Dec, 2017		Dec, 2018		Dec, 2019		Dec, 2020	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
21264	285.72	15679	655.84	24392	849.36	16951	402.08

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

Target	Achievement	% of Achievement
4074.61	402.08	9.87%

With disbursement of Rs. 402.08 crore against annual target of Rs. 4074.61 crore for FY 2020-21, the achievement is 9.87% which is very low. Banks are to scout for quality education loan proposals aggressively in the next quarter of the FY 2020-21.

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme during the last three quarter of the Financial Year 2020-21 are furnished below:

Outstanding Position:			(Amount Rs in crore)
31.03.2020	30.06.2020	30.09.2020	31.12.2020
51079.89	54038.94	61708.36	54013.46

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

Dec, 2017		Dec, 2018		Dec, 2019		Dec, 2020	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
70510	6917.00	84223	5268.08	100115	10837.81	75292	8344.85

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	8344.85	46.83%

With disbursement of Rs. 8344.85 crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 46.83% which is not very satisfactory. Banks are to scout for quality education loan proposals aggressively in the next 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 Housing Loan as on 31.12.2020					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	4051	566.12	23460	2732.00
2	Bank of India	2290	242.89	24165	2347.48
3	Bank of Maharashtra	274	51.58	1595	236.49
4	Canara Bank	2662	373.26	11069	1695.12
5	Central Bank of India	2639	68.79	9096	1008.58
6	Indian Bank	997	764.26	26120	2990.05
7	IOB	479	40.98	4098	431.82
8	PNB	4877	356.81	69045	6384.75
9	Punjab & Sind Bank	11	1.15	610	808.00
10	SBI	30872	3312.95	158370	19660.00
11	UCO	4165	326.61	15942	1444.30
12	Union Bank of India	849	212.51	11039	1295.93
Total PSU		54166	6317.90	354609	41034.52
13	Axis Bank	1619	26.00	5358	331.00
14	Bandhan Bank	1671	100.17	3407	208.56
15	Catholic Syrian Bank Ltd.	0	0.00	5	0.49
16	Dhanlaxmi Bank Ltd.	3	0.42	34	3.70
17	ESAF SF Bank	107	0.21	105	0.20
18	Federal Bank	174	38.77	1294	232.28
19	HDFC Bank	4800	45.61	18847	1429.34
20	ICICI	2295	1308.52	18043	5411.49
21	IDBI	2057	238.45	23206	2980.96
22	IDFC	36	6.00	359	51.66
23	Indusind Bank	0	0.00	8	0.14
24	Jana Small Finance Bank	223	2.12	1648	8.35
25	Karnataka Bank Ltd.	37	9.70	840	170.79
26	Karur Vysya Bank	15	2.21	220	30.83
27	Kotak Mahindra Bank	6	0.61	48	2.68
28	Lakshmi Vilas Bank	0	0.00	0	0.00
29	Ratnakar Bank Ltd	373	1.07	1535	10.72
30	South Indian Bank Ltd.	0	0.00	174	34.00
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	10	0.02	10	1.61
33	Ujjivan Small Finance Bank	3281	47.15	32278	230.46
34	Utkarsh Small Finance Bank	480	20.71	1	0.21
35	YES Bank	94	6.85	181	14.16
Total PVT		17281	1854.59	107601	11153.64
36	BGVB (PNB)	854	26.62	10195	420.20
37	PBGB (UCO)	207	22.02	3085	177.86
38	UBKGB (CBI)	164	12.76	2076	110.24
Total RRB		1225	61.41	15356	708.30
39	WB State Co-Op Bank Ltd.	1568	102.72	6210	928.02
40	WBSCARD Bank Ltd.	1052	8.23	4827	188.97
Total Co-Optv		2620	110.95	11037	1116.99
Grand Total		75292	8344.85	488603	54013.46

Progress of Education Loan as on 31.12.2020					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	889	44.97	3080	131.00
2	Bank of India	1076	11.32	4582	128.12
3	Bank of Maharashtra	68	1.07	305	11.72
4	Canara Bank	1499	20.01	4347	163.37
5	Central Bank of India	657	10.02	2585	107.56
6	Indian Bank	290	33.59	5417	192.01
7	IOB	123	1.30	958	23.81
8	PNB	3682	83.91	20905	628.86
9	Punjab & Sind Bank	2	0.02	166	185.00
10	SBI	5976	150.39	19377	884.27
11	UCO	633	9.45	2050	62.83
12	Union Bank of India	638	11.69	2637	149.13
Total PSU		15533	377.73	66409	2667.68
13	Axis Bank	152	7.80	991	77.00
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	ESAF SF Bank	0	0.00	0	0.00
18	Federal Bank	12	0.10	38	2.19
19	HDFC Bank	306	4.16	2356	56.50
20	ICICI	53	6.60	301	15.99
21	IDBI	183	2.72	623	20.74
22	IDFC	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Jana Small Finance Bank	0	0.00	0	0.00
25	Karnataka Bank Ltd.	1	0.04	19	0.99
26	Karur Vysya Bank	0	0.00	14	0.71
27	Kotak Mahindra Bank	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00
29	Ratnakar Bank Ltd	671	1.94	942	2.21
30	South Indian Bank Ltd.	0	0.00	20	1.15
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	2	0.00	2	0.05
33	Ujjivan Small Finance Bank	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00
35	YES Bank	0	0.00	2	0.08
Total PVT		1380	23.36	5308	177.60
36	BGVB (PNB)	17	0.26	137	3.20
37	PBGB (UCO)	12	0.54	244	6.05
38	UBKGB (CBI)	8	0.08	87	1.62
Total RRB		37	0.88	468	10.87
39	WB State Co-Op Bank Ltd.	1	0.11	18	0.44
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1	0.11	18	0.44
Grand Total		16951	402.08	72203	2856.59

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 31.12.2020

(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	1354	8910.00	645	51.00	645	35.00	1210	2410.00	451	456.00	157	310.00	157	310.00
2	Bank of India	2188	196.92	355	63.22	273	90.44	2036	43.21	467	10.11	961	20.59	311	6.89
3	Bank of Maharashtra	116	30.00	0	0.00	0	0.00	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	0	0.00	0	0.00	0	0.00
5	Central Bank of India	872	149.01	213	39.95	342	32.66	457	4.63	323	7.51	257	3.71	106	2.49
6	Indian Bank	6184	793.46	27	5.24	25	2.61	4821	105.97	1231	21.92	4593	107.88	1168	22.96
7	IOB	444	68.55	85	13.43	121	14.25	392	60.42	71	8.80	160	3.31	131	2.68
8	PNB	5011	780.83	5011	780.83	5011	780.83	5011	780.83	426	9.69	4784	104.56	2010	45.22
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
10	SBI	16797	3609.00	4809	1084.00	4921	1108.00	20400	445.00	3862	102.00	17706	384.00	8253	186.00
11	UCO	975	156.36	268	47.27	202	27.94	376	8.43	227	5.18	202	4.43	53	1.18
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PSU		33941	14694.13	11413	2084.94	11540	2091.73	34703	3858.49	7058	621.21	28820	938.48	12189	577.42
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	125	15.01	100	12.86	100	12.41	0	0.00	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.	4	0.55	3	0.42	3	0.42	1	0.025	1	0.03	0	0	0	0
17	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI	3790	930.48	673	166.81	637	1.38	2231	3.05	1136	23.55	2231	3.05	103	0.23
21	IDBI	1211	229.87	73	13.95	73	13.95	756	16.23	116	2.41	640	13.82	0	0.00
22	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	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
25	Karnataka Bank Ltd.	94	16.54	5	1.15	5	1.04	0	0.00	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	35	13.58	2	0.71	2	0.71	7	1.84	0	0.00	7	1.84	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	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
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	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
34	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
35	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		5259	1206.03	856	195.90	820	29.91	2995	21.15	1253	25.99	2878	18.87	103	0.23
36	BGVB (PNB)	31	3.02	0	0.00	0	0.00	31	0.63	7	0.13	25	0.49	7	0.13
37	PBGB (UCO)	38	609.02	7	80.60	7	80.60	29	59.85	3	7.15	17	37.26	29	55.35
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	16	0.33	0	0.00	8	0.17	0	0.00
Total RRB		69	612.04	7	80.60	7	80.60	76	60.81	10	7.28	50	37.92	36	55.48
39	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
40	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		39269	16512.20	12276	2361.44	12367	2202.24	37774	3940.45	8321	654.48	31748	995.27	12328	633.13

AGENDA-11

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 has also been 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 from the FY 2020-21 onwards.
- Some member banks have reported that the necessary system enablement are being done to develop and operationalize the data flow mechanism as envisaged by RBI and SLBC to facilitate generation of block wise data as per the standardized format prepared by SLBC. Member Banks are yet to upload the reporting files 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 march 31, 2021 quarter onwards member banks will upload the reporting files in the said portal.

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 three quarters of the FY 2020-21.

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 - 12

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.

Following are the 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 31.12.2020.

As on	No. of Operative SB Account	No. of Operative SB A/c covered with at least one Digital mode	% of Achievement	No. of Operative CA Account	No. of Operative CA A/c covered with at least one Digital mode	% of Achievement
30.09.2020	5906742	3253901	55.09	81277	19937	24.53
31.12.2020	5384113	4497876	83.54	96125	41773	43.46

Sr. No.	Bank Name	1. Digital coverage for individuals (Savings Accounts)											
		Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	%Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	%Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	%AEPS coverage	Total No. of Eligible Operative SB Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
1	Bank of Baroda	16208	13710	84.59	2535	15.64	7895	48.71	945	5.83	13822	85.28	1386
2	Bank of India	405827	282986	69.73	70005	17.25	70456	17.36	70598	17.40	396885	97.80	23567
3	Canara Bank	131676	38298	29.09	10632	8.07	13243	10.06	42852	32.54	42852	32.54	0
4	Central Bank of India	67099	58990	87.91	14011	20.88	4670	6.96	7826	11.66	59650	88.90	0
5	Indian Overseas Bank	25635	10860	42.36	1602	6.25	4559	17.78	22300	86.99	22540	87.93	32935
6	Indian Bank	283975	65215	22.97	10598	3.73	14415	5.08	5096	1.79	66524	23.43	121703
7	Punjab National Bank	1430333	510205	35.67	27954	1.95	47110	3.29	1018204	71.19	1018204	71.19	2
8	State Bank of India	972482	839076	86.28	214444	22.05	274529	28.23	830784	85.43	949607	97.65	10100
9	UCO Bank	61095	24858	40.69	2706	4.43	10681	17.48	749	1.23	37743	61.78	0
10	Union Bank of India	89462	56512	63.17	7315	8.18	4829	5.40	77831	87.00	77831	87.00	150
11	Axis Bank	56046	51619	92.10	13054	23.29	29754	53.09	0	0.00	53018	94.60	0
12	Bandhan Bank	493831	362546	73.41	10034	2.03	12260	2.48	0	0.00	348596	70.59	59012
13	Federal Bank	3000	2850	95.00	1525	50.83	2685	89.50	2540	84.67	2756	91.87	150
14	HDFC Bank Ltd.	39324	36238	92.15	18479	46.99	19901	50.61	0	0.00	36145	91.92	0
15	ICICI Bank Ltd.	31524	31524	100.00	31524	100.00	21706	68.86	16899	53.61	31524	100.00	0
16	IDBI Bank	19850	15212	76.63	6453	32.51	7206	36.30	16326	82.25	15895	80.08	0
17	IDFC First Bank	14057	5286	37.60	1599	11.38	1388	9.87	0	0.00	5646	40.17	0
18	Ratnakar Bank Ltd.	29288	1289	4.40	493	1.68	1110	3.79	24339	83.10	24339	83.10	0
19	Ujjivan SF Bank	27123	26259	96.81	21383	78.84	12740	46.97	0	0.00	26259	96.81	0
20	Yes Bank	1243	0	0.00	762	61.30	813	65.41	0	0.00	813	65.41	0
21	BGV	823952	488689	59.31	0	0.00	0	0.00	494576	60.02	494662	60.04	0
22	Nadia DCCB Ltd.	356667	117823	33.03	0	0.00	0	0.00	252998	70.93	259450	72.74	0
23	IPPB	60142	19841	32.99	22568	37.52	22568	37.52	60142	100.00	60142	100.00	0
24	Airtel Payment Bank	38683	0	0.00	38683	100.00	38683	100.00	38683	100.00	38683	100.00	0
	Total	5478522	3059886	55.85	528359	9.64	623201	11.38	2983688	54.46	4083586	74.54	249005

Sr. No.	Bank Name	2. Digital coverage for business (Current Accounts)									
		Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Account covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
1	Bank of Baroda	503	112	22.27	105	20.87	164	32.60	110	21.87	48
2	Bank of India	12145	8254	67.96	784	6.46	11569	95.26	8856	72.92	0
3	Canara Bank	1419	629	44.33	686	48.34	190	13.39	686	48.34	0
4	Central Bank of India	1247	538	43.14	309	24.78	170	13.63	634	50.84	0
5	Indian Overseas Bank	894	115	12.86	35	3.91	304	34.00	365	40.83	0
6	Indian Bank	5636	889	15.77	984	17.46	458	8.13	1145	20.32	1409
7	Punjab National Bank	6327	3203	50.62	2580	40.78	4173	65.96	4173	65.96	7770
8	State Bank of India	16530	6031	36.49	1720	10.41	1170	7.08	7187	43.48	0
9	UCO Bank	749	144	19.23	0	0.00	20	2.67	134	17.89	0
10	Union Bank of India	4320	1580	36.57	1266	29.31	1122	25.97	1266	29.31	20
11	Axis Bank	6938	3794	54.68	424	6.11	0	0.00	3955	57.00	0
12	Bandhan Bank	11996	1749	14.58	112	0.93	1520	12.67	2726	22.72	2069
13	Federal Bank	98	56	57.14	6	6.12	74	75.51	75	76.53	26
14	HDFC Bank Ltd.	2621	1476	56.31	321	12.25	0	0.00	1696	64.71	0
15	ICICI Bank Ltd.	3996	3370	84.33	2012	50.35	3370	84.33	3370	84.33	0
16	IDBI Bank	1447	861	59.50	4	0.28	590	40.77	590	40.77	0
17	IDFC First Bank	10	10	100.00	0	0.00	0	0.00	10	100.00	0
18	Ratnakar Bank Ltd.	296	77	26.01	84	28.38	135	45.61	240	81.08	0
19	Ujivan SF Bank	219	169	77.17	0	0.00	0	0.00	169	77.17	0
20	Yes Bank	84	36	42.86	36	42.86	0	0.00	36	42.86	0
21	BGVB	6939	0	0.00	0	0.00	0	0.00	0	0.00	0
22	Nadia DCCB Ltd.	2378	0	0.00	0	0.00	0	0.00	0	0.00	0
23	IPPB	74	74	100.00	21	28.38	74	100.00	74	100.00	0
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
	Total	86866	33167	38.18	11489	13.23	25103	28.90	37497	43.17	11342

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 31.12.2020:**(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
IPPB	Dec, 20	1553765	55.48	986	0.55
Airtel Payment Bank	June, 20	1790000	40.62	0	0.00
Airtel Payment Bank	Sept, 20	2159000	47.63	0	0.00
Airtel Payment Bank	Dec, 20	2418841	50.39	0	0.00

Data from 01.04.2020 to 31.12.2020:

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
IPPB	Dec, 20	304661	21.04	446447	9.48
Airtel Payment Bank	June, 20	107000	13.25	425330	31.13
Airtel Payment Bank	Sept, 20	103000	10.36	676585	72.43
Airtel Payment Bank	Dec, 20	109173	15.22	808819	88.90

AGENDA- 13**NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.**

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.69% as of December, 2020 in the State of West Bengal. Amount came up to Rs. 59739.28 crore as on December, 2020 in comparison to Rs. 50907.23 crore as on December, 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
Dec, 2016	354356.68	54711.15	15.44
March, 2017	367642.87	55049.25	14.97
Dec, 2017	396050.23	66794.19	16.87
March, 2018	415115.06	64105.19	15.44
Dec, 2018	423049.65	56773.18	13.42
March, 2019	427666.36	54012.04	12.63
Dec, 2019	450247.17	50907.23	11.31
March, 2020	465133.58	57301.61	12.32
Dec, 2020	470908.91	59739.28	12.69

NPA level has been increased from December 2019 to December 2020 by Rs. 8832.05 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.

Sector wise NPA Position as on 31.12.2020													
(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	1166.00	124.00	5037.00	852.00	3575.00	218.00	9778.00	1194.00	11978.00	3677.00	21756.00	4871.00
2	Bank of India	2181.36	906.00	4305.04	659.00	1738.18	50.00	8224.58	1615.00	8985.84	1659.00	17210.42	3274.00
3	Bank of Maharashtra	27.13	2.63	2004.98	286.00	187.15	0.45	2219.26	289.08	111.30	173.82	2330.56	462.90
4	Canara Bank	1259.99	81.77	3254.92	682.64	915.28	62.96	5430.20	827.37	11766.81	4159.78	17197.01	4987.15
5	Central Bank of India	1384.66	132.99	1546.04	328.82	666.34	31.23	3597.05	493.04	4496.09	1785.02	8093.14	2278.06
6	Indian Bank	1387.77	485.70	6714.12	1093.56	2796.83	122.58	10898.72	1701.84	18421.28	5421.02	29320.00	7122.86
7	IOB	480.77	276.88	1181.80	304.82	478.70	3.02	2141.27	584.72	4276.01	2717.61	6417.28	3302.33
8	PNB	8582.90	1640.48	12015.87	2096.89	4879.05	169.35	25477.82	3906.72	29407.73	9189.99	54885.55	13096.71
9	Punjab & Sind Bank	1.82	0.00	494.00	0.00	890.00	0.00	1385.82	0.00	2534.00	0.00	3919.82	0.00
10	SBI	5138.00	484.56	7366.37	238.41	10271.30	62.00	22775.67	784.97	52447.15	4525.73	75222.82	5310.70
11	UCO	1124.23	340.45	3034.37	784.08	2091.53	117.95	6250.13	1242.48	8514.03	4403.36	14764.16	5645.84
12	Union Bank of India	1278.24	0.00	4176.89	0.00	983.60	0.00	6438.73	0.00	18261.54	0.00	24700.27	0.00
Total PSU		24012.88	4475.46	51131.40	7326.22	29472.96	837.54	104617.24	12639.22	171199.78	37712.33	275817.02	50351.55
13	Axis Bank	1469.01	80.55	4419.00	284.82	408.16	107.15	6296.17	472.52	19140.84	844.10	25437.01	1316.62
14	Bandhan Bank	10333.95	31.52	15439.07	104.32	394.10	2.78	26167.12	138.62	1745.69	11.07	27912.81	149.70
15	Catholic Syrian Bank Ltd.	0.00	0.00	8.15	0.00	0.49	0.00	8.64	0.00	15.44	0.00	24.08	0.00
16	Dhanlaxmi Bank Ltd.	0.29	0.00	11.32	3.40	2.66	0.00	14.27	3.40	126.09	0.00	140.36	3.40
17	ESAF SF Bank	6.23	0.01	22.07	0.13	11.19	0.02	39.49	0.16	0.07	0.00	39.56	0.16
18	Federal Bank	267.98	2.55	553.61	0.00	73.81	0.88	895.40	3.43	2468.04	46.33	3363.43	49.77
19	HDFC Bank	1260.07	7.38	7167.44	62.47	723.29	0.44	9150.80	70.28	19050.16	650.73	28200.96	721.02
20	ICICI	1040.83	102.04	7346.01	142.49	860.83	14.45	9247.67	258.98	20448.94	1356.43	29696.61	1615.41
21	IDBI	441.79	40.42	1530.92	290.02	2147.75	50.86	4120.46	381.30	3278.56	488.37	7399.02	869.67
22	IDFC	87.04	0.00	553.86	0.00	51.68	0.00	692.58	0.00	2960.06	0.00	3652.64	0.00
23	Indusind Bank	1428.18	13.89	4065.86	30.72	7.17	0.00	5501.22	44.61	6075.88	16.53	11577.10	61.14
24	Jana Small Finance Bank	88.16	0.37	82.86	5.22	455.90	4.34	626.93	9.93	105.54	6.34	732.47	16.27
25	Karnataka Bank Ltd.	144.68	8.23	494.90	127.52	275.57	1.72	915.15	137.47	620.41	45.78	1535.56	183.25
26	Karur Vysya Bank	18.38	8.50	136.03	0.00	28.26	0.00	182.67	8.50	222.66	0.00	405.33	8.50
27	Kotak Mahindra Bank	557.39	2.25	2077.58	31.31	6.27	0.12	2641.24	33.68	3253.67	113.01	5894.91	146.70
28	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
29	Ratnakar Bank Ltd.	898.28	13.00	304.71	1.00	27.07	2.42	1230.07	16.42	3126.93	548	4357.00	564.42
30	South Indian Bank Ltd.	76.62	0.00	621.06	0.00	16.44	0.00	714.12	0.00	1058.40	0.00	1772.52	0.00
31	SIDBI	0.00	0.00	112.93	0.00	0.00	0.00	112.93	0.00	0.00	0.00	112.93	0.00
32	Tamilnad Mercantile Bank	0.00	0.00	37.36	0.00	1.66	0.04	39.02	0.04	107.70	0.07	146.72	0.11
33	Ujivan Small Finance Bank	536.12	2.15	575.65	2.93	494.98	2.74	1606.74	7.82	284.73	4.42	1891.47	12.24
34	Utkarsh Small Finance Bank	23.52	0.43	19.17	0.36	4.97	0.084	47.66	0.87	13.07	0.25	60.73	1.12
35	YES Bank	355.62	44	1156.98	9	7.68	0	1520.28	53.00	3600.79	404	5121.07	457.00
Total PVT		19034.15	357.29	47515.48	1095.72	5999.92	188.04	72549.55	1641.05	87703.66	4535.44	160253.22	6176.50
36	BGVB (PNB)	3521.89	274.05	1894.77	790.27	415.52	37.35	5832.18	1101.67	742.82	50.78	6575.00	1152.45
37	PBGB (UCO)	1573.46	144.02	1112.91	187.32	287.38	9.83	2973.75	341.17	152.16	22.19	3125.91	363.36
38	UBKGB (CBI)	1555.14	47.18	66.05	10.24	261.38	52.80	1882.57	110.22	405.52	14.54	2288.09	124.76
Total RRB		6650.49	465.25	3073.73	987.83	964.28	99.98	10688.50	1553.06	1300.50	87.51	11989.00	1640.57
39	WB State Co-Op Bank Ltd.	5859.09	845.43	612.84	94.43	1700.58	144.73	8172.51	1084.58	13417.40	486.08	21589.91	1570.67
40	WBSCARD Bank Ltd.	976.06	0.00	94.73	0.00	188.97	0.00	1259.76	0.00	0.00	0.00	1259.76	0.00
Total Co-Optv		6835.15	845.43	707.57	94.43	1889.55	144.73	9432.27	1084.58	13417.40	486.08	22849.67	1570.67
Grand Total		56532.67	6143.43	102428.18	9504.20	38326.72	1270.29	197287.57	16917.92	273621.34	42821.36	470908.91	59739.28
% of NPA against Outstanding Advance													12.69

Scheme wise NPA Position as on 31.12.2020																			
(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	131.00	5.00	2732.00	59.00	18.00	3.00	467.00	22.00	98.00	1.00	14.00	1.00	142.00	20.00	371.00	26.00	87.65	8.00
2	Bank of India	128.12	6.11	2347.48	45.30	31.37	6.42	54.00	7.00	256.29	0.39	17.03	1.50	839.37	113.00	631.00	29.00	401.99	6.94
3	Bank of Maharashtra	11.72	0.19	236.49	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.88	2.63	57.40	5.74	4.80	0.00
4	Canara Bank	163.37	4.91	1695.12	107.41	24.59	5.40	0.00	0.00	124.98	0.11	3.28	0.02	280.19	0.00	418.22	108.64	15.61	3.39
5	Central Bank of India	107.56	6.32	1008.58	36.98	65.67	3.90	142.65	13.25	603.98	2.38	4.07	0.03	441.31	76.17	94.83	2.58	9.30	1.91
6	Indian Bank	192.01	14.23	2990.05	101.85	69.50	9.45	12.02	2.45	714.58	2.34	8.25	1.53	1032.12	189.25	291.12	20.85	76.67	5.45
7	IOB	23.81	0.34	431.82	2.66	3.91	0.43	9.56	0.35	20.60	0.12	2.83	0.00	42.07	2.56	81.24	1.88	12.48	0.54
8	PNB	628.86	37.19	6384.75	161.34	165.48	23.18	107.72	49.58	1610.58	12.08	4.12	0.00	4135.91	591.54	1162.73	175.91	252.60	10.56
9	Punjab & Sind Bank	185.00	0.00	808.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00	0.00	0.00	0.00	0.15	0.00
10	SBI	884.27	23.20	19660.00	40.00	28.60	2.62	0.00	0.00	1412.60	11.24	3.24	0.85	1635.00	311.50	1134.14	146.98	34.62	3.72
11	UCO	62.83	8.40	1444.30	61.60	19.56	5.18	42.40	10.53	307.71	9.50	15.53	0.05	308.94	227.86	197.41	0.13	73.87	5.25
12	Union Bank of India	149.13	0.00	1295.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197.44	0.00	0.00	0.00	17.31	0.00
Total PSU		2667.68	105.89	41034.52	616.33	426.68	59.58	835.35	105.16	5149.32	39.16	72.35	4.98	9088.23	1534.51	4439.09	517.71	987.05	45.76
13	Axis Bank	77.00	0.61	331.00	2.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	481.07	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	208.56	3.36	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	3.70	0.30	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	ESAF SF Bank	0.00	0.00	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.29	0.14	0.00	0.00
18	Federal Bank	2.19	0.00	232.28	1.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.23	0.09	7.29	0.57	0.00	0.00
19	HDFC Bank	56.50	0.17	1429.34	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	459.55	0.31	6.00	0.11	20.41	0.00
20	ICICI	15.99	0.07	5411.49	14.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106.64	3.92	0.00	0.00	6.61	0.00
21	IDBI	20.74	0.45	2980.96	50.42	3.22	0.00	0.00	0.00	3.12	0.00	0.31	0.03	135.04	15.75	157.55	15.51	9.16	0.34
22	IDFC	0.00	0.00	51.66	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
23	Indusind Bank	0.00	0.00	0.14	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	5.73	0.00
24	Jana Small Finance Bank	0.00	0.00	8.35	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58.84	1.57	0.00	0.00
25	Karnataka Bank Ltd.	0.99	0.07	170.79	1.92	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.90	0.29	132.65	0.05
26	Karur Vysya Bank	0.71	0.00	30.83	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
27	Kotak Mahindra Bank	0.00	0.00	2.68	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
28	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
29	Ratnakar Bank Ltd	2.21	0.00	10.72	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.26	0.00	0.00	0.00
30	South Indian Bank Ltd.	1.15	0.00	34.00	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	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
32	Tamilnad Mercantile Bank	0.05	0.00	1.61	0	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
33	Ujjivan Small Finance Bank	0.00	0.00	230.46	0.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1473.70	23.34	0.00	0.00
34	Utkarsh Small Finance Bank	0.00	0.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.93	0.01	0.00	0.00
35	YES Bank	0.08	0.00	14.16	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		177.60	1.37	11153.64	74.80	3.23	0.00	0.00	0.00	3.12	0.00	0.31	0.03	1204.56	20.08	1773.76	41.54	174.56	0.39
36	BGVB (PNB)	3.20	0.96	420.20	17.25	48.96	44.64	265.87	124.52	2827.00	31.64	19.26	0.11	629.92	115.45	667.79	91.17	5.55	0.00
37	PBGB (UCO)	6.05	1.34	177.86	7.58	0.01	0.00	106.32	18.97	1563.05	42.87	7.78	0.13	531.60	105.77	957.19	64.32	0.00	0.00
38	UBKGB (CBI)	1.62	0.41	110.24	1.42	7.05	2.20	46.85	9.32	485.06	3.76	382.83	2.93	683.98	22.73	410.26	29.49	0.72	0.11
Total RRB		10.87	2.71	708.30	26.25	56.02	46.84	419.04	152.81	4875.11	78.27	409.87	3.17	1845.50	243.95	2035.24	184.98	6.27	0.11
39	WB State Co-Op Bank Ltd.	0.44	0.00	928.02	0.00	0.00	0.00	80.43	6.97	1107.51	24.76	0.00	0.00	5063.03	229.08	0.00	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	0.00	0.00	188.97	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		0.44	0.00	1116.99	0.00	0.00	0.00	80.43	6.97	1107.51	24.76	0.00	0.00	5063.03	229.08	0.00	0.00	0.00	0.00
Grand Total		2856.59	109.97	54013.46	717.38	485.93	106.42	1334.82	264.94	11135.06	142.18	482.53	8.18	17201.32	2027.62	8248.09	744.23	1167.88	46.26

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2020 stood at 59.76%, 53.57% and 57.87% respectively.

Recovery Status of PRISEC loans as on 31.12.2020: (Amt. Rs. in crore)

Sector	December, 2019			December, 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12895	7732	60	13955	8340	60
MSME	15105	10066	66	13499	7232	54
OPS	4849	3088	63	4278	2476	58
Total Prisec	32849	20886	64	31732	18048	57
NPS	33948	19527	58	33102	19835	60
Total	66797	40413	61	64834	37883	58

Sector wise Recovery performance as on 31.12.2020																			
		(Amount in Crore)																	
Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	23.50	6.10	25.96	78.30	44.90	57.34	18.33	11.20	61.10	120.13	62.20	51.78	109.23	23.24	21.28	229.36	85.44	37.25
2	Bank of India	311.00	177.00	56.91	493.00	271.00	54.97	185.00	104.00	56.22	989.00	552.00	55.81	468.00	257.00	54.91	1457.00	809.00	55.53
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	0.00	0.00	463.08	2.40	0.52
4	Canara Bank	67.30	5.28	7.85	1574.61	16.78	1.07	78.81	2.87	3.64	1720.72	24.93	1.45	1720.70	20.02	1.16	3441.42	44.95	1.31
5	Central Bank of India	168.00	18.25	10.86	330.00	35.00	10.61	51.56	10.54	20.44	549.56	63.79	11.61	894.00	102.00	11.41	1443.56	165.79	11.48
6	Indian Bank	2004.17	1325.45	66.13	2415.89	1591.07	65.86	1025.78	525.19	51.20	5445.84	3441.71	63.20	8322.54	6325.47	76.00	13768.38	9767.18	70.94
7	IOB	278.45	1.78	0.64	320.59	22.05	6.88	41.27	1.27	3.08	640.31	25.10	3.92	2842.58	155.46	5.47	3482.89	180.56	5.18
8	PNB	2054.98	1125.19	54.75	2245.89	1565.74	69.72	825.45	496.18	60.11	5126.32	3187.11	62.17	7063.19	4854.12	68.72	12189.51	8041.23	65.97
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	1163.75	844.06	72.53	2181.92	1554.18	71.23	628.60	443.35	70.53	3974.27	2841.59	71.50	6536.84	5342.27	81.73	10511.11	8183.86	77.86
11	UCO	215.12	35.12	16.33	315.82	33.45	10.59	61.12	9.56	15.64	592.06	78.13	13.20	200.50	5.63	2.81	792.56	83.76	10.57
12	Union Bank of India	115.31	30.45	26.41	212.58	71.32	33.55	91.72	31.63	34.49	419.61	133.40	31.79	1934.26	325.12	16.81	2353.87	458.52	19.48
	Total PSU	6404.21	3568.68	55.72	10454.60	5207.89	49.81	3008.09	1635.79	54.38	19866.90	10412.36	52.41	30265.84	17410.33	57.52	50132.74	27822.69	55.50
13	Axis Bank	812.00	700.00	86.21	1028.00	838.00	81.52	5.18	4.13	79.73	1845.18	1542.13	83.58	511.00	463.00	90.61	2356.18	2005.13	85.10
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	ESAF SF Bank	0.52	0.52	99.79	1.84	1.83	99.40	0.93	0.93	99.87	3.29	3.28	99.59	0.01	0.01	100.00	3.30	3.28	99.59
18	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!
19	HDFC Bank	92.24	63.14	68.46	292.63	245.47	83.89	11.82	9.24	78.20	396.68	317.86	80.13	657.95	629.45	95.67	1054.64	947.31	89.82
20	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!
21	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
22	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!
23	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
24	Jana Small Finance Bank	40.94	21.81	53.27	28.89	25.14	87.01	213.55	129.87	60.81	283.38	176.82	62.40	7.86	5.03	63.97	291.25	181.85	62.44
25	Karnataka Bank Ltd.	0.10	0.01	10.00	12.40	0.52	4.19	51.00	0.01	0.02	63.50	0.54	0.85	3.30	0.08	2.42	66.80	0.62	0.93
26	Karur Vysya Bank	8.50	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.50	0.00	0.00	0.00	0.00	#DIV/0!	8.50	0.00	0.00
27	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!
28	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!
29	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!
30	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!
31	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!
32	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!
33	Ujjivan Small Finance Bank	120.79	100.05	82.84	111.82	103.37	92.44	72.89	69.39	95.21	305.50	272.81	89.30	24.68	22.43	90.87	330.18	295.24	89.42
34	Utkarsh Small Finance Bank	5.81	5.70	98.11	4.98	4.88	97.99	1.14	1.11	97.37	11.93	11.69	97.99	0.00	0.00	#DIV/0!	11.93	11.69	97.99
35	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	1117.85	921.29	82.42	1552.68	1271.84	81.91	469.12	324.11	69.09	3139.65	2517.23	80.18	1567.83	1438.88	91.77	4707.48	3956.11	84.04
36	BGBV (PNB)	236.05	149.31	63.25	401.34	149.08	37.15	96.53	75.15	77.85	733.92	373.54	50.90	259.86	224.12	86.25	993.78	597.66	60.14
37	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
38	UBKGB (CBI)	375.10	175.87	46.89	7.38	3.11	42.14	11.76	4.78	40.65	394.24	183.76	46.61	63.86	46.84	73.35	458.10	230.60	50.34
	Total RRB	1363.51	759.90	55.73	1144.15	568.23	49.66	166.81	126.11	75.60	2674.47	1454.24	54.37	430.64	363.10	84.32	3105.11	1817.34	58.53
39	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
40	WBSCARD Bank Ltd.	532.24	82.35	15.47	81.16	3.19	3.93	109.57	6.46	5.90	722.97	92.00	12.73	0.00	0.00	#DIV/0!	722.97	92.00	12.73
	Total Co-Optv	5069.22	3090.19	60.96	347.70	183.62	52.81	634.43	390.04	61.48	6051.35	3663.85	60.55	837.32	622.92	74.39	6888.67	4286.77	62.23
	Grand Total	13954.79	8340.06	59.76	13499.13	7231.58	53.57	4278.45	2476.05	57.87	31732.37	18047.68	56.87	33101.63	19835.23	59.92	64834.00	37882.90	58.43

STATUS OF PDR CASES AS ON 31.12.2020:

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 31.12.2020 there are 5220 PDR cases pending amounting Rs. 342.80 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
31.12.2020	7404	373.54	2184	30.74

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.12.2020									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2020		Cases filed from 01.04.2020 to 31.12.2020		Cases Settled from 01.04.2020 to 31.12.2020		Pending cases as on 31.12.2020	
		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 Maharashtra	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	53	6.89	0	0.00	0	0.00	53	6.89
7	IOB	1	0.02	0	0.00	0	0.00	1	0.02
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	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
	Total PSU	5963	89.67	0	0.00	2118	19.54	3845	70.13
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	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	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
36	BGVB (PNB)	299	0.30	0	0.00	0	0.00	299	0.30
37	PBGB (UCO)	214	0.73	0	0.00	60	0.19	154	0.54
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
	Total RRB	513	1.03	0	0.00	60	0.19	453	0.84
39	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	922	271.83
40	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	7388	360.66	16	12.88	2184	30.74	5220	342.80

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 1977 loan accounts as reported as on December, 2020. The District wise details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.12.2020						
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	0	0	0
2	Bankura	0	3	5	19	27
3	Birbhum	2	2	7	26	37
4	Coochbehar	0	3	2	17	22
5	Dakshin Dinajpur	0	3	5	48	56
6	Darjeeling	1	2	16	33	52
7	Hooghly	17	8	22	94	141
8	Howrah	2	6	54	102	164
9	Jalpaiguri	0	0	1	16	17
10	Jhargram	0	0	0	3	3
11	Kalimpong	0	0	0	0	0
12	Kolkata	2	0	62	170	234
13	Malda	4	0	17	76	97
14	Murshidabad	0	14	76	108	198
15	Nadia	0	0	19	44	63
16	Paschim Burdwan	2	5	28	49	84
17	Purba Burdwan	6	8	13	60	87
18	Paschim Medinipur	0	2	8	40	50
19	Purba Medinipur	0	4	8	54	66
20	Purulia	2	2	3	16	23
21	Uttar Dinajpur	0	1	1	32	34
22	24 Pgs. (N)	4	17	84	93	198
23	24 Pgs. (S)	10	8	31	275	324
Total		52	88	462	1375	1977

AGENDA-14

Review of functioning of RSETIs & setting up of 5 new RSETIs:

As per Ministry of Rural Development, Govt of India guidelines, each district should have a RSETI. The following 4 new districts i.e Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman have been formed in the state on 25.06.2014, 04.04.2017, 14.02.2017 & 07.04.2017 respectively where one RSETI is required to be set up in each district. Besides, Central Bank of India have shifted a RSETI from GTA Darjeeling to Siliguri M.P. SLBC is proposing the important issue of setting up 5 (five) RSETIs at the aforesaid 5 (five) districts either by the lead bank or by any other banks, mutually agreed upon in the house.

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, DakshinDinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, PurbaMedinipur
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 31.12.2020 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-Dec, 19	360	9730	4370	44.91	61.77
April-Dec, 20	80	1723	153	8.88	65.13
Cumulative, Dec, 19	4498	119328	87246	73.11	59.29
Cumulative, Dec, 20	4683	123897	91172	73.59	59.60

RSETIs with above 80% settlement (West Midnapur, 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.
- RESTI 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 31.12.2020 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	227	6683	3348	1196	4544	8	4552	68.11	73.68
2	West Midnapore (Debra)	Indian Bank	197	6295	3972	853	4825	251	5076	80.64	82.32
3	North 24 Parganas	Bank of India	264	6766	2999	2245	5244	124	5368	79.34	57.19
4	Coochbehar	Central Bank of India	136	3219	1209	1138	2347	34	2381	73.97	51.51
5	Darjeeling	Central Bank of India	109	2816	1392	741	2133	42	2175	77.24	65.26
6	Jalpaiguri	Central Bank of India	255	5325	3216	922	4138	221	4359	81.86	77.72
7	Purba Midnapore	Punjab National Bank	227	6557	2435	2221	4656	48	4704	71.74	52.30
8	Berhampore	Canara Bank	301	8721	3389	2912	6301	0	6301	72.25	53.79
9	Malda	State Bank of India	226	6691	2425	2045	4470	594	5064	75.68	54.25
10	Nadia (Haringhata)	State Bank of India	208	5420	1605	2023	3628	73	3701	68.28	44.24
11	Burdwan	UCO Bank	245	6295	2524	1803	4327	0	4327	68.74	58.33
12	Hooghly	UCO Bank	265	6733	3935	681	4616	0	4616	68.56	85.25
13	Howrah	UCO Bank	210	6093	4212	32	4244	1	4245	69.67	99.25
14	Bankura (Ranbahal)	Punjab National Bank	301	7140	2415	2103	4518	607	5125	71.78	53.45
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	202	5625	2664	1411	4075	206	4281	76.11	65.37
16	Howrah	Punjab National Bank	617	15597	3167	9477	12644	634	13278	85.13	25.05
17	Purulia	Punjab National Bank	180	4650	1624	889	2513	0	2513	54.04	64.62
18	South 24 Parganas	Punjab National Bank	302	8009	4005	1037	5042	118	5160	64.43	79.43
19	Uttar Dinajpur	Punjab National Bank	211	5262	1994	1880	3874	72	3946	74.99	51.47
	Total		4683	123897	52530	35609	88139	3033	91172	73.59	59.60

RSETI wise settlement & credit linkage % during FY 2020-21 (01.04.2020 to 31.12.2020)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employe	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	3	90	0	0	0	0	0	0.00	0.00
2	West Midnapore (Debra)	Indian Bank	3	54	0	0	0	0	0	0.00	0.00
3	North 24 Parganas	Bank of India	4	65	0	0	0	0	0	0.00	0.00
4	Coochbehar	Central Bank of India	4	80	31	20	51	0	51	63.75	60.78
5	Darjeeling	Central Bank of India	3	44	0	0	0	0	0	0.00	0.00
6	Jalpaiguri	Central Bank of India	1	14	0	0	0	0	0	0.00	0.00
7	Purba Midnapore	Punjab National Bank	3	65	0	0	0	0	0	0.00	0.00
8	Berhampore	Canara Bank	6	135	23	0	23	0	23	17.04	100.00
9	Malda	State Bank of India	7	109	9	17	26	0	26	23.85	34.62
10	Nadia (Haringhata)	State Bank of India	1	15	0	0	0	0	0	0.00	0.00
11	Burdwan	UCO Bank	8	190	0	0	0	0	0	0.00	0.00
12	Hooghly	UCO Bank	4	76	0	0	0	0	0	0.00	0.00
13	Howrah	UCO Bank	6	144	0	0	0	0	0	0.00	0.00
14	Bankura (Ranbahal)	Punjab National Bank	6	136	0	0	0	0	0	0.00	0.00
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	3	76	6	0	6	0	6	7.89	100.00
16	Howrah	Punjab National Bank	13	337	15	12	27	1	28	8.31	55.56
17	Purulia	Punjab National Bank	2	47	0	0	0	0	0	0.00	0.00
18	Uttar Dinajpur	Punjab National Bank	3	46	15	4	19	0	19	41.30	78.95
	Total		80	1723	99	53	152	1	153	8.88	65.13

AGENDA- 15

Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)

Department of Financial Services (DFS), GoI has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY schemes with RBI. Accordingly, Banks are advised to take the following actions for increasing the coverage and spreading awareness among target beneficiaries under these schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline producers and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.
- Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment.
-

Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, which sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, has also envisaged that "Every willing and eligible adult who has been enrolled under PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension schemes like APY etc.

The sub-committee of SLBC on Financial Inclusion will deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY and Pension scheme of APY and actionable plan will be shared among the member banks as well as LDMs for successful implementation of those schemes.

Comparison of PMJDY Accounts as on 31.12.2020 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
31.12.2019	35908845	12950.83	3218810
31.03.2020	36646275	13473.64	3190693
31.12.2020	39686422	12839.51	2266732

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2019	29839630	28538891
31.12.2019	29280296	28295405
31.03.2020	25019200	28627762
31.12.2020	24979485	31467593

Bank wise cumulative report of PMJDY Accounts as on 31.12.2020										
										(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 Acc	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	1386801	755286	936787	1205300	2142087	528.01	78270	2028460	1999770
2	Bank of India	1149536	256838	612382	793992	1406374	502.98	118808	1160731	1288686
3	Bank of Maharashtra	6541	19335	14213	11663	25876	9.75	6663	20487	21996
4	Canara Bank	515433	122642	282075	356000	638075	219.95	38321	200931	520061
5	Central Bank of India	886734	76200	404237	558697	962934	246.17	116858	635633	808482
6	Indian Bank	2539553	457923	1279186	1718290	2997476	1204.07	17888	1328349	2615173
7	Indian Overseas Bank	101868	170706	122401	150173	272574	89.94	23841	253443	217513
8	Punjab & Sind Bank	2311	13731	9314	6728	16042	11.49	88	15081	11318
9	Punjab National Bank	6274230	2171904	3984530	4461604	8446134	2750.19	687690	3340324	7086502
10	State Bank of India	8339911	6426024	6770722	7995213	14765935	4869.10	260766	14091324	10820388
11	UCO Bank	820903	408182	510678	718407	1229085	367.19	109834	537500	993236
12	Union Bank of India	405050	182918	262747	325221	587968	151.99	95530	282653	495585
Sub Total of PSU Banks		22428871	11061689	15189272	18301288	33490560	10950.82	1554557	23894916	26878710
13	Axis Bank Ltd	1595	26992	18635	9952	28587	10.32	5476	23663	19988
14	City Union Bank Ltd	0	78	58	20	78	0.03	6	70	34
15	Federal Bank Ltd	1082	3059	2868	1273	4141	1.57	899	1776	2714
16	HDFC Bank Ltd	7478	117292	17650	107120	124770	20.26	10167	124758	47415
17	ICICI Bank Ltd	25907	17655	23434	20128	43562	5.86	15284	43562	34056
18	IDBI Bank Ltd.	6046	24443	17510	12979	30489	10.23	2364	23791	22332
19	IndusInd Bank Ltd	253	9513	7515	2251	9766	1.14	1578	8842	8461
20	Jammu & Kashmir Bank Ltd	0	240	165	75	240	0.09	31	238	131
21	Karur Vysya Bank	614	973	931	656	1587	0.31	235	1576	1130
22	Kotak Mahindra Bank Ltd	136	737	640	233	873	0.15	285	87	293
23	Lakshmi Vilas Bank Ltd	31	25	28	28	56	0.01	6	45	21
24	South Indian Bank Ltd	8	288	134	162	296	0.11	33	189	219
25	Yes Bank Ltd	2	61	52	11	63	0.01	5	60	45
Sub Total of PVT Banks		43152	201356	89620	154888	244508	50.08	36369	228657	136839
26	BGVB (PNB)	4403380	42706	1942781	2503305	4446086	1380.24	485197	414830	3224780
27	PBGB (UCO)	916646	136254	367739	685161	1052900	298.81	146561	21750	844109
28	UBKGB (CBI)	316412	135956	201034	251334	452368	159.56	44048	419332	383155
Sub Total of RRBs		5636438	314916	2511554	3439800	5951354	1838.61	675806	855912	4452044
Grand Total		28108461	11577961	17790446	21895976	39686422	12839.51	2266732	24979485	31467593

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2019	5517547	1178923	1040846	7737316
31.12.2019	8447785	1819363	1507449	11774597
31.03.2020	10227585	2686728	1509104	13481007
31.12.2020	11939070	3378847	2402361	17720278

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
31.12.2019	PMSBY	2395	1792	260	338
	PMJJBY	5747	5200	327	217
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
31.12.2020	PMSBY	2133	1507	165	461
	PMJJBY	6267	5738	263	266

Sr. No.	Bank Name	PMJDY Overdraft Facility (Cumulative) as on 31.12.2020 (Amt in Crore)					
		Eligible A/c		Sanctioned A/c		Disbursed A/c	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	557220	54.00	10693	2.09	1663	0.44
2	Bank of India	84115	29.30	41656	13.20	41115	11.60
3	Bank of Maharashtra	43507	21.75	43507	8.70	43507	8.70
4	Canara Bank	94714	50.93	7617	1.29	7617	1.29
5	Central Bank of India	8355	33.82	3218	0.74	2153	0.46
6	Indian Bank	113983	39.03	113205	41.84	49419	11.34
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	80.56	146214	47.10	146214	47.10
11	UCO	72236	14.44	50776	10.20	50776	9.01
12	Union Bank of India	29	0.05	29	0.05	29	0.05
Total PSU		1436555	395.70	473137	142.75	361924	95.00
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	ESAF SF Bank	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00
19	HDFC Bank	5	0.00	5	0.00	5	0.00
20	ICICI	0	0.00	0	0.00	0	0.00
21	IDBI	29779	9.91	679	0.00	679	0.00
22	IDFC	57	0.01	18	0.00	49	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00
24	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
35	YES Bank	0	0.00	0	0.00	0	0.00
Total PVT		29841	9.92	702	0.00	733	0.00
36	BGVB (PNB)	702419	327.26	8328	2.83	5264	1.48
37	PBGB (UCO)	272693	72.29	1173	0.24	31	0.01
38	UBKGB (CBI)	116779	5.84	116726	5.84	2355	0.11
Total RRB		1091891	405.39	126227	8.91	7650	1.60
39	WB State Co-Op Bank Ltd.	7	6	7	6.00	32	28.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
Total Co-Optv		7	6.00	7	6.00	32	28.00
Grand Total		2558294	817.01	600073	157.66	370339	124.60

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJBY as on 31.12.2020							
		PMSBY (No.)				PMJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Bank of Baroda	117	110	1	6	135	122	3	10
2	Bank of India	323	281	40	2	365	310	52	3
3	Bank of Maharashtra	2	0	2	0	1	0	1	0
4	Canara Bank	23	17	3	3	29	21	8	0
5	Central Bank of India	109	97	6	6	323	314	6	3
6	Indian Bank	590	295	33	262	1825	1701	51	73
7	IOB	9	7	0	2	8	8	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	358	315	0	43	1332	1288	0	44
11	UCO	88	61	18	9	682	583	40	59
12	Union Bank of India	0	0	0	0	0	0	0	0
Total PSU		1804	1262	120	422	5346	4938	199	209
13	Axis Bank	15	10	5	0	45	35	7	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	1	1	0	0
17	ESAF SF Bank	0	0	0	0	0	0	0	0
18	Federal Bank	0	0	0	0	0	0	0	0
19	HDFC Bank	14	9	4	1	48	46	1	1
20	ICICI	0	0	0	0	0	0	0	0
21	IDBI	0	0	0	0	0	0	0	0
22	IDFC	0	0	0	0	0	0	0	0
23	Indusind Bank	0	0	0	0	0	0	0	0
24	Jana Small Finance Bank	0	0	0	0	0	0	0	0
25	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
26	Karur Vysya Bank	0	0	0	0	0	0	0	0
27	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
28	Lakshmi Vilas Bank	0	0	0	0	0	0	0	0
29	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
30	South Indian Bank Ltd.	0	0	0	0	0	0	0	0
31	SIDBI	0	0	0	0	0	0	0	0
32	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
33	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
34	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
35	YES Bank	0	0	0	0	0	0	0	0
Total PVT		29	19	9	1	94	82	8	4
36	BGVB (PNB)	182	165	4	13	400	382	9	9
37	PBGB (UCO)	85	44	23	18	274	208	28	38
38	UBKGB (CBI)	30	14	9	7	153	128	19	6
Total RRB		297	223	36	38	827	718	56	53
39	WB State Co-Op Bank Ltd.	3	3	0	0	0	0	0	0
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		3	3	0	0	0	0	0	0
Grand Total		2133	1507	165	461	6267	5738	263	266

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 405639 number of APY (Achievement is 92.54%).

Bank wise progress report in Social Security Schemes as on 31.12.2020					
Sr. No.	Bank Name	New Enrolment + Renewal (Number)		APY(No.)	
		PMJBY	PMSBY	New Enrolment in 2020-21	Cummulative Enrolment at the end of the Quarter
1	Bank of Baroda	118870	659420	9475	31733
2	Bank of India	166859	564919	28151	108336
3	Bank of Maharashtra	5445	16318	151	7549
4	Canara Bank	77731	307474	10488	60402
5	Central Bank of India	142966	361345	40901	202361
6	Indian Bank	263240	278757	18423	382326
7	Indian Overseas Bank	47779	137682	8336	11808
8	Punjab & Sind Bank	4811	21184	72	72
9	Punjab National Bank	401870	2310686	21359	401526
10	State Bank of India	1735291	5830372	182910	766132
11	UCO Bank	83318	230957	4494	42913
12	Union Bank of India	66350	258085	1703	53799
	Sub total of PSU Banks	3114530	10977199	326463	2068957
13	Axis Bank Ltd	11358	40315	10620	55150
14	Bandhan Bank	0	0	3704	6855
15	Catholic Syrian Bank	0	0	6	48
16	City Union Bank Ltd	147	367	0	0
17	Dhanlaxmi Bank Ltd.	143	65	5	6
18	ESAF SF Bank	0	0	6	48
19	Federal Bank Ltd	1805	4559	0	0
20	HDFC Bank Ltd	35456	70804	3843	22680
21	ICICI Bank Ltd	13738	33595	0	3181
22	IDBI Bank Ltd.	20184	71260	1537	78467
23	IDFC Bank Ltd.	365	1621	0	0
24	IndusInd Bank Ltd	236	8030	0	0
25	Jammu & Kashmir Bank Ltd	23	45	0	0
26	Karnataka Bank Ltd.	0	0	27	1218
27	Karur Vysya Bank	1529	2361	166	221
28	Kotak Mahindra Bank Ltd	3432	5039	12	429
29	Lakshmi Vilas Bank Ltd	36	107	0	0
30	RBL Bank Ltd	67	119	1	1
31	South Indian Bank Ltd	964	1819	0	0
32	Tamilnadu Mercantile Bank	268	468	0	0
33	Yes Bank Ltd	232	296	0	0
	Sub Total of PVT Banks	89983	240870	19927	168304
34	BGVB (PNB)	56564	390088	41824	82794
35	PBGB (UCO)	63225	172694	5705	31258
36	UBKGB (CBI)	46782	129987	11593	50921
	Sub Total of RRBs	166571	692769	59122	164973
37	WB State Co-Op Bank Ltd.	7763	28232	127	127
	Grand Total	3378847	11939070	405639	2402361

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 & DLRC 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 within 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

Set up a SOP on coordination between the FLCs run by Lead District Offices of different Banks and the Financial Literacy Intervention under NRLM by WBSRLM.

As per RBI Master Circular No.RBI/2020-2021/39, FIDD.GSSD.CO.BC No.06/09.01.01/2020-21 dated 18.09.2020 through which under Clause no.12, it was stipulated that “.....Financial Literacy Centres (FLCs) established by various Banks may coordinate with respective SRLMs and utilize the services of FL-CRPs to conduct village level Camps on Financial Literacy”.

During the discussion held in 131st SLBC Meeting held on 21.12.2015 requiring the need for deeper penetration of such literacy campaigns to the grass-root level to reach to the poor and vulnerable section of community for meaningful and effective financial inclusion, as well as a need for institutionalisation of the process where details of progress can also be collated.

SHGs and their Federations as an institution of the poor, especially women, has gained a spectacular command in the rural areas over the years. The Gram Panchayat level Federations of SHGs, or “Sangha Samabay” happens to be an effective resource, both in terms of penetration,

outreach and acceptability to the rural community. Under the backdrop, Banks may utilise this institutional mechanism & strategies to reach the target group through the Sangha Samabay for conducting FL Camp on a periodical basis depending on resources available for the same.

Sanghas can act as counselling centres for financial inclusion initiatives by the Banks in a structured manner and format as formulated by the Banks, according to their need against a reasonable fee. District wise number of Sanghas functioning in the State, with the number of SHGs and its members under their fold is annexed below. At present 5325 RSETI trained community cadres named as Financial Literacy- Community Resource Persons (FL-CRPs) have been serving at Gram Panchayat level in 23 districts under 3341 GP level SHG Federations.

FL-CRPs can provide faculty support, arrange for logistic support such as organising the target group of SHG members, providing the venue for the Literacy Camps at the Sangha building, under the leadership of the Sangha Samabay.

There are 3341 GP level Federation of SHGs in the State in different districts, which can act as Nodal Points for the Banks for conducting financial literacy programme due to their easy & established communication system with the target groups.

SI	District	No. of SHGs as on Nov 20 (under NRLM)	No. of SHG members	No. of Sangha Samabay	No. of FL-CRPs
1	Alipurduar	20,631	2,14,268	66	95
2	Bankura	46,160	4,97,899	190	394
3	Birbhum	52,015	5,33,800	167	271
4	Cooch Behar	47,783	5,12,101	128	252
5	Dakshin Dinajpur	19,230	2,04,965	64	188
6	Darjeeling	4,366	40,778	70	72
7	Hooghly	41,540	4,15,004	207	207
8	Howrah	37,017	4,00,036	157	262
9	Jalpaiguri	29,842	3,13,274	80	154
10	Jhargram	17,108	1,69,840	79	0
11	Kalimpong	2,163	19,602	42	63
12	Malda	52,494	5,49,107	146	286
13	Murshidabad	85,456	8,81,832	250	468
14	Nadia	42,461	4,34,673	185	361
15	North 24 Pargana	48,014	4,79,914	199	355
16	Paschim Bardhaman	8,222	85,121	62	94
17	Paschim Medinipur	49,260	4,96,489	211	248
18	Purba Bardhaman	39,343	4,04,655	215	321
19	Purba Medinipur	75,768	7,61,161	223	257
20	Purulia	36,922	3,95,126	170	397
21	South 24 Pargana	71,987	8,26,558	310	511
22	Siliguri (MPS)	8,043	87,466	22	44
23	Uttar Dinajpur	30,805	2,97,654	98	25
	Total	8,66,630	90,21,323	3341	5325

On the other hand the Lead District Managers (LDMs) may coordinate with the District Project Directors DRDCs, updates the database of the FL-CRPs available at GP level of that district and organise the Financial Literacy Camps jointly with concurrence from DRDC. The cost of holding such literacy camps may kindly be borne by the LDMs, FL-CRPs may also be paid an agreed amount of fees for their faculty support and or for the venue. Considering the SHG membership of almost 90 lakhs poor households, the penetration and outreach of Financial Literacy can go a long way with the coordination with the FL-CRPs. We propose for finalization of such commercials before the house so that FLCs run by the Banks/LDMs start organising Financial Literacy Camps in coordination with DRDCs and FL-CRPs.

AGENDA- 18

Miscellaneous

Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

Digitization of land records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agricultural loans by the banks. In this regard, Department of Land Resources, MoRD, Govt. of India, have requested State/UT Governments (i) to create standardized Open APIs with relevant safeguards to enable access of real time digital land records and (ii) finalize the modalities for entry of loan/charges against parcel of land in consultation with banking institutions to facilitate linking of land record database with banks and financial institutions. On receipt of one letter from DFS, ministry of Finance, GoI regarding the same subject matter, SLBC desk has already requested the GoWB to complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

Timely submission of data by banks, adhering to the schedule of SLBC meeting)

Status of SLBC report submitted by Banks for December, 2020			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	29.01.2021
2	Bank of India	Submitted	03.02.2021
3	Bank of Maharastra	Submitted	30.01.2021
4	Canara Bank	Submitted	30.01.2021
5	Central Bank of India	Submitted	29.01.2021
6	Indian Bank	Submitted	05.02.2021
7	IOB	Submitted	01.02.2021
8	PNB	Submitted	20.01.2021
9	Punjab & Sind Bank	Submitted	01.02.2021
10	SBI	Submitted	30.01.2021
11	UCO	Submitted	21.01.2021
12	Union Bank of India	Submitted	28.01.2021
13	Axis Bank	Submitted	20.01.2021
14	Bandhan Bank	Submitted	02.01.2021
15	Catholic Syrian Bank Ltd.	Submitted	31.01.2021
16	Dhanlaxmi Bank Ltd.	Submitted	01.02.2021
17	ESAF SF Bank	Submitted	28.01.2021
18	Federal Bank	Submitted	21.01.2021
19	HDFC Bank	Submitted	20.01.2021
20	ICICI	Submitted	22.01.2021
21	IDBI	Submitted	22.01.2021
22	IDFC	Submitted	01.02.2021
23	Indusind Bank	Submitted	22.01.2021
24	Jana Small Finance Bank	Submitted	15.01.2021
25	Karnataka Bank Ltd.	Submitted	30.01.2021
26	Karur Vysya Bank	Submitted	05.02.2021
27	Kotak Mahindra Bank	Submitted	02.02.2021
28	Lakshmi Vilas Bank	Submitted	30.01.2021
29	Ratnakar Bank Ltd	Submitted	01.02.2021
30	South Indian Bank Ltd.	Submitted	25.01.2021
31	SIDBI	Submitted	05.02.2021
32	Tamilnad Mercantile Bank	Submitted	29.01.2021
33	Ujjivan Small Finance Bank	Submitted	28.01.2021
34	Utkarsh Small Finance Bank	Submitted	19.01.2021
35	YES Bank	Submitted	20.01.2021
36	BGVB (PNB)	Submitted	20.01.2021
37	PBGB (UCO)	Submitted	18.01.2021
38	UBKGB (CBI)	Submitted	20.01.2021
39	WB State Co-Op Bank Ltd.	Submitted	28.01.2021
40	WBSCARD Bank Ltd.	Submitted	27.01.2021

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/150th SLBC Meeting /  /2021

Date: 06.01.2021

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

Re: Minutes of the 150th SLBC, West Bengal meeting on 29.12.2020

The 150th SLBC meeting was held on 29-12-2020 in a virtual mode to review the progress made in various banking parameters till quarter ending September, 2020. After a brief inaugural speech by Sri. A. K. Jha, Convener, SLBC West Bengal, the meeting had commenced under the chairmanship of Dr. Amit Mitra, Hon'ble Finance Minister of GoWB and Sri R. Puri, CGM, Punjab National Bank. Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, Dr. Manoj Pant, ACS, Finance Dept, Sri Sunil Kumar Gupta, ACS, Agriculture Department, Sri Anurag Srivastava, Director, Micro & Small Scale Enterprises Department, Sri Sushobhan Sinha, RD, RBI, Sri Ranjan Kumar Mishra, CGM SBI LHO and Sri A.R.Khan, CGM, NABARD, were among other notable dignitaries in the meeting.

At the outset, welcoming the participants, Hon'ble Finance Minister Dr. A.Mitra apraised the Banks for their collective response to the KCC saturation Campaign by clocking the figure of sanctioning more than 12 lakh KCC to the non-loanee farmers of the state during the Kharif season. However, he emphasized on focusing the target of covering all the sponsored cases of KCC during the ongoing Rabi season also. Apart from KCC financing he also deliberated on the present status of financing in MSME, Animal Husbandry, Fishery, Dairy and SHG (NRLM & NULM) sectors as well as the needs and strategy to boost up advances in these segments. His deliberations was supplemented by the related departmental Secretaries/Heads and banks to arrive at various action points which emerged during the course of discussion. The agenda wise gist of the discussion and action points emerging thereof are appended below:

1. KCC saturation campaign :

Hon'ble Finance Minister Dr. Amit Mitra mentioned that the progress in terms of sanction of KCC by different banks stood at 13.79 lakh against 22.02 lakh number of applications sponsored by the state government concerning non-loanee farmers. He advised to take all necessary steps so that the leftover 8 lakh Non-loanee farmers are sanctioned with KCC by the Banks in the current Rabi season under the ongoing KCC campaign. He sought active participation of all the stake holders to complete the task.

In this regard He emphasized on the following points:

- 1) District wise, sub division wise camp mode campaign for KCC saturation to be organized by Line departments.
- 2) To push up the average lending in terms of accelerating the disbursement figure.
- 3) Banks should also ensure renewal of the existing KCC cases depending on eligibility.

(Action point 1: Line Department & Member Banks)

Page 1 of 3



Dr. M. Pant, ACS, Finance also opined that all the banks should send the rejected proposals to their respective district coordinators so that necessary rectifications can be done by the Line department officials at earliest and also noted that there is a time lag between sanction and disbursement of the KCC cases. Since all due diligences have already been done during sanction, disbursement should happen immediately after the sanction.

(Action point 2: Member Banks)

2. Agriculture Lending :

Regarding deployment of Rs. 16641 crore upto September, 2020, with achievement of only 22% of the yearly target of Rs. 77236 crore, Dr. Mitra expressed his disappointment and termed the performance of Banks in Agriculture lending as poor.

Sri S. K. Gupta, ACS-Agriculture also expressed his concern regarding the below par performance of the Banks in this particular sector. However, he urged the Banks to ensure substantial improvement in lending under Agriculture before completion of the present financial year.

(Action point 3: Member Banks)

Sri S. Sinha, RD-RBI Kolkata emphasized that district and block level credit plan should be a part of regular agenda in DCC/DLRC and BLBC meetings to strengthen the monitoring aspect regarding achievement against ACP target of the state. In this regard Convenor informed the house that all LDMs have already been advised to strictly implement the same.

Sri A.K. Khan from NABARD informed the bank to take the advantage of area based scheme in Agriculture allied, Agri processing, Agri infrastructure by financing individual farmer, SHG and JLG also to create more family based enterprises to improve the rural livelihood. He mentioned about availability of re-finance from NABARD against lending in these segments. However, Sri Puri, CGM, PNB stated that the Banks at present are not having any liquidity problem and accordingly the Banks are rather taking advantage of the reverse repo window for channelizing its excess liquidity.

Hon'ble Finance Minister advised the SLBC Convenor to arrange a sub-committee meeting in coordination with the ACS Finance and CGM, NABARD within first week of January 2021 to draw up a proper strategy for boosting up the Animal Husbandry, Fishery and Micro food processing sector and the total Agriculture as a whole.

(Action point 4: SLBC, Finance, NABARD)

3. MSME Lending :

Hon'ble Finance Minister Dr. Mitra informed that the achievement under MSME sector stood at 37% of the target at the end of 2nd quarter of FY 2020-21. He also taken note of the present status of achievement under MSME lending to the extent of around Rs.45,000 Crore in the state. He praised the member banks for their contribution by way of lending to MSME in spite of the prevailing adverse situation.

He suggested all the member banks to play a more pro-active role to achieve the ACP target by the end of FY 2020-21. He also noted that though banks are doing well in this sector but they are lagging behind in the weaver Mudra section as there are high level of rejection. In this regard, Mr. Srivastava apprised the house that the sanctioned figure is very low against the sponsored cases and as State Government is giving additional 4% interest subvention in this particular section he requested all the member banks to put more efforts in this sector for achieving the goal within the time bound manner.

(Action point 5: Member Banks)

Hon'ble Finance Minister Dr. Mitra advised the SLBC convenor to arrange another sub-committee meeting on MSME for effective and real time review of performance as well as to make further strategy to put more momentum in sanctioning under MSME sector. He also requested Mr. Srivastava to take up the export credit element as a topic of discussion and also to ask the National Exporter Association to push up this particular area.

(Action point 6: SLBC, MSME DEPT.)

4. NRLM-SHG Advances :

Dr. Mitra, Hon'ble FM stated that in SHG under WBSRLM, our achievement figure stood at Rs.3629.08 Crore upto September quarter 2021. He advised the Banks to reach the target by the last quarter of FY 2020-2021 apart from ensuring that undrawn balances in the SHG A/cs are disbursed / drawn in full.

Dr. M.V.Rao, ACS P&RD and Co-operation informed the House that the bankers had done a remarkable job in credit linkage of SHGs during the current quarter of FY 2020-21 leaving behind a minimal number of proposals pending which should be cleared off by January 2021.

Mr. M. Dhar, Director-IF, while appreciating the decision of PNB to sanction Rs.6 lakh for each SHG, raised the concern that as per new guidelines issued by PNB, many bank branches of PNB are not able to sanction the SHG loan upto Rs.6 lakh, as the concerned applications are routed to respective loan HUB or PLP resulting in unnecessary delay in sanction. So he requested PNB to kindly resolve the issue by allowing the branches concerned to sanction SHG loan applications at their respective end. He also requested the Banks not to insist on any SHG loan application forms other than the SLBC adopted simplified SHG loan application forms for credit linkage of SHGs.

(Action point 7: PNB & Member Banks)

5. CD Ratio :

The Hon'ble Finance Minister pointed out the requirement for improving the prevailing below 40% CD ratio of 3 Districts (Kalimpong, 24 Parganas North & Hooghly). While he again emphasized the requirement of framing suitable strategies to ensure that these 3 Districts reach the benchmark CD ratio of 40%, he mentioned about Paschim Bardhaman, Howrah, Jhargram and Alipurduar districts which are just above the benchmark CD ratio of 40% and asked SLBC to closely monitor the CD ratio movement in these districts.

Sri A. Jha, CGM PNB & Convenor SLBC West Bengal mentioned that the state CD ratio stood at 62.22% as at September, 2020 and thereby recorded an improvement in CD ratio to the extent of 2.22% over quarter ending June, 2020. He also stated that vis-a-vis quarterly advance growth of 0.96% recorded at national level during quarter ending Sept, 2020, West Bengal has witnessed much higher quarterly growth in advances of 6.04% during the same quarter, which reflects the implementation of the strategies evolved in course of the special SLBC meeting held on 4th May, 2020 to combat COVID 19 situation at the ground level by the Banks.

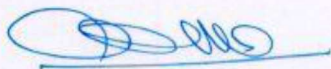
6. Miscellaneous:

Sri S. Saha, GM, SLBC apprised the house that the tourism department of GoWB has introduced a scheme to provide support to the tourism sector and requested adoption of the same in today's SLBC meeting.

In this regard, Mr. M.Dhar, Director-IF informed that the State Government has introduced a new scheme viz; "PARYATAN SAHAYATA PRAKALPA" through which micro/small units involved in the tourism segment like Home Stay, Tour Operators, Transport Operators, Tourist Boats etc. may avail working capital loans under MUDRA category with a maximum limit of Rs.10 lakh. For availing such loan under the scheme, the units will be eligible for "Interest Subvention" @ 50% of the annual interest expenses for the initial 12 months subject to maximum 4% p.a. The house adopted the scheme since the loans will be allowed under MUDRA segment with additional benefit of interest subvention other than the normally available Guarantee coverage of the Government.

(Action point 8: Member Banks & SLBC)

The meeting ended with vote of thanks to the chair & the participants by Sri A.K.Jha.



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



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No. SLBC/WB/Sub Committee Meeting of Agriculture/ 430 /2021

Date: 06.01.2021

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

Re: Minutes of the Special SLBC Sub-Committee meeting on Agriculture held on 31.12.2020.

A special meeting of SLBC sub-committee on Agriculture was held on 31.12.2020 to review the progress made mainly in ongoing "KCC Saturation Programme" as well as to fix a roadmap for achieving Agriculture target against ACP 2020-21, as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the 150th SLBC meeting held on 29.12.2020. The meeting was participated through VC by Sri Sunil Kumar Gupta, Addl. Chief Secretary, Agriculture & Agricultural Marketing Department, GoWB, Sri P. Mazumdar, Agricultural Advisor to the Hon'ble Chief Minister, GoWB, Sri Subrata Gupta Additional Chief Secretary (Horticulture), Dr Manoj Pant Principal Secretary (Finance), Sri ManasDhar, Special Secretary & Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri Partha Mandal, DGM, NABARD 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 briefly narrated that Banks have sanctioned overall 13.78 lakh fresh KCCs as on 30.12.2020 against the given target of 20.00 lakh Cards to be achieved within stipulated time frame under KCC Saturation Programme.

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

- Dr Manoj Pant, Principal Secretary (Finance), while addressing the house stated that as advised by the Hon'ble Finance Minister Dr. Amit Mitra, Banks should focus on the sanctioning of KCC in camp mode for the current Rabi season to cover the residual KCC target of around 9 Lakhs. He urged the Banks to expedite the process of sanction and disbursement of KCC loan proposals and complete the exercise within the stipulated deadline of 15th January 2021. That would also facilitate achieving the annual credit target in Agriculture by the Banks.
- Sri Sunil Kumar Gupta expressed his disappointment by mentioning about disproportionately low sanction of KCC to the extent of 1.00 lakh only by the Banks during the quarter ending December, 2020 vis-à-vis sanction of 12.79 lakh fresh KCCs by the Banks in a span of little over 4 months during the Kharif season ending September, 2020. He exhorted all the member banks to come forward for strengthening the lending activity involving KCC as well as the Agri-allied schemes to achieve the annual target of FY 2020-21.

(Action Point 1: Member Banks)

- Dr Manoj Pant raised the issue of long pendency in sanction and disbursement of KCC by some banks notably SBI, PNB, BOI, Indian Bank, Central Bank of India, Bank of Baroda and UBKGB and requested the Convener to firm up a strategy in consultation with the concerned member banks for early disposal of KCC proposals still lying with their branches.

(Action Point 2: Member Banks)

Page 1 of 3



12

- Sri R.K. Mishra CGM SBI raised an issue regarding the discrepancies in the proposals received from ADA office like incomplete application form, land sown certificate issued without attestation of the concerned department official, mismatch in the name of the land owner with the available official record etc. and requested for rectification before the same could be considered for sanction. In this regard ACS, Agriculture informed that the officials in the field have already carried out necessary corrections and re-sponsored the applications a long back to the concerned branches. For any leftover cases, necessary direction would be conveyed to undertake the requisite correction in the KCC applications before re-sponsoring the same to the branches. He also added that as decided in the Special Meeting of SLBC held by the Hon'ble Chief Secretary on 3rd November, 2020, the "Area Sown Certificate" issued earlier in the Kharif season will remain valid in the current Rabi season also taking into account the said farmer is engaged in cultivation of crop on the same parcel of land and KCC limit is sanctioned by the Banks covering a period of 5 years.

Regarding, the mismatch occurring in respect of the name of the land owner as is available in the Area Sown Certificate with the official records, Dr Manoj Pant, Principal Secretary (Finance & Land and Land Records) explained that such instances are not so uncommon in the state as necessary mutation after the death of the land owner or after sale / purchase of agriculture land has not carried out in many cases. Although he advised the Institutional Finance Department to issue an advisory to SLBC in this regard, Dr. Pant emphasized that Area Sown Certificate has been issued to the farmers belonging to the segments of "Oral Lessee, Share Cropper and Tenant Farmers" only and in terms of RBI directive, KCC can be issued to them by the Banks relying on the Area Sown Certificate issued by the appropriate authority

Sri R.K. Mishra CGM SBI further added that some applications could not be considered because the branches where such applications were submitted were located more than 25 Km from the place of residence of the farmer applicant. Sri S.K.Gupta, ACS, Agriculture pointed out that wherever such discrepancies have been reported, BLBCs should immediately sort out such cases and ensure that the said applications are re-located to a branch near to the address of the farmer.

(Action Point 3: Agriculture Department, Finance Department, LDMs)

- Sri Pradip Mazumdar Advisor (Agriculture) to the Hon'ble CM mentioned that in course of the meeting taken by the Chief Secretary with bankers on 03.11.2020, the representatives of major Commercial Banks had sought 3 months' time to achieve the target. However, despite conducive weather conditions, only 90000 fresh KCC had been sanctioned so far since then, which was very disappointing. Sri Mazumdar urged the bankers to come forward and help this very vital sector of the economy which had managed to register growth even in the pandemic situation where all other sunrise sectors have scripted negative growth.

He further added that the agriculture allied sector viz Fisheries and A&H have a lot of prospect for opined that both these sectors had tremendous potential for growth but the banks in West Bengal have not reached out to the farmers to sanction KCC .

(Action Point 4: Member Banks, All LDMs)

- Sri S.K Gupta, ACS, Agriculture expressed his concern regarding the data feeding in the portal, where there is no provision for rejected proposals as well as the cause of rejection. So he requested the ACS, Finance to look into the matter and take some necessary steps to incorporate those inputs in the portal for better monitoring of the ongoing KCC campaign.

(Action Point 5: Finance Department)

- Sri S. G. Saha, GM-SLBC proposed to extend the date of KCC saturation campaign till 31st January 2021 and the house agreed to the suggestion. However, Sri S.K. Gupta, ACS, Agriculture very categorically stated that there would be no further extension of the deadline after 31.01.2021.
- Sri Subrata Gupta, ACS Food Processing and Horticulture mentioned about abundant scopes of lending in Food Processing as well as Horticulture segments. Sri P. Mondal from NABARD explained about the

Page 2 of 3



✓

advantages of area based scheme in Agri food processing & other allied activities by way of financing individual farmer, SHG and JLG which would enable creation of more family based enterprises and improve the rural livelihood. He also suggested to convene another meeting for exploring modus-operandi of such schemes in the near future. Sri Subrata Gupta, ACS Food Processing and Horticulture requested NABARD to come out with an approach paper outlining the prospects and a roadmap for giving an impetus to agro-based activities in the State, particularly in Darjeeling district. NABARD was suggested to convene such meeting in co-ordination with Department of Food Processing Horticulture, GoWB.

(Action Point 7: Line Department & NABARD)

The meeting ended with vote of thanks to the chair & other participants.



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



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/Sub Committee Meeting on MSME/ 229 /2021

Date: 07.01.2021

- 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 31.12.2020.

In accordance with the advice of Dr. Amit Mitra, Honb'le Finance Minister, GoWB in course of the 150th SLBC meeting held on 29.12.2020 taking into account the progress made in disbursement of fresh loan to MSME units till September 2020 was not up to the expected level, a **"Special Meeting of the SLBC sub-committee on MSME"** was held through virtual mode on 31.12.2020, to draw a roadmap for achieving MSME loan disbursement target against ACP 2020-21. The meeting was participated by Sri Anurag Srivastava, Director MSME, GoWB, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri J. P. Tirkey, General Manager, Reserve Bank of India and Sri K Kumar, DGM, NABARD and other dignitaries of the 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 he acknowledged the efforts of all member banks besides the extended support received from the Govt. Department for boosting up MSME sector despite difficulties faced on account of COVID-19 pandemic situation.

The key issues discussed along with the action points emerged in the meeting are enumerated below:

- Sri A. Srivastava, Director MSME praised all member Banks for their whole hearted support in financing MSME sector for achieving 50% target under ACP by Dec'2020. He suggested Bankers for focusing on 252 MSME clusters for extensive credit linkage by conducting awareness/ credit camps at the cluster locations.

(Action point 1: Member Banks)

Sri Srivastava also emphasized on the available lending potential under Weavers' Credit Card as fresh lending to this segment will not only support the identified weavers but it would also assist in achieving MSME lending target. He stressed upon the need for taking proactive actions by the banks by providing necessary hand holding support to this group of beneficiaries and thereby allowing them to receive the benefit of 4% additional interest subvention being provided by the GoWB to encourage the sector. He requested all member banks to dispose of all the eligible cases under Weavers' Mudra at the earliest and to contact MSME Department for any support, if required.

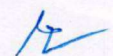
(Action point 2: Member Banks)

Talking about Export Credit, Sri Srivastava requested the house for convening an early meeting to discuss and make a plan to boost up Credit to Exporters / Importers in presence of few exporters, EXIM Bank and ECGC to understand their expectations and shortcomings, if any, in fulfilling that.

(Action point 3: Line Department)

- Sri M Dhar, Director, Institutional Finance, urged the member banks not to refuse any eligible WCC loans on the plea of existence of NPA in this sector. Admitting occurrence of NPA as the common

Page 1 of 2



concern in any advance, he expressed his expectation that recovery of anticipated small amount of the existing NPA would not be a big issue on the part of the Banks. He suggested for utilization of the services of the BC Agents of the respective Banks for recovery of WCC NPA loans and other MSME loans.

Sri M Dhar also advised all Banks for systemic re-classification of their existing loan portfolio in line with latest MSME classification for proper reflection of their achievement in this sector, which would surely boost up the level of MSME lending post re-classification.

(Action point 4: Member Banks)

- Sri S. G. Saha spoke about the poor disbursement in Emergency Credit Line Guarantee Scheme (ECLGS) as on 17.12.2020, which stood at 32.48 % achievement against total target. Citing that GOI has already extended the timeline to March'2021, he requested the member banks to disburse all the pending eligible cases by 31.03.2021.

(Action point 5: Member Banks)

Sri Saha also requested the member Banks to take necessary action for rectification of WCC proposals rejected for non availability of PAN card or Weavers Card or KYC problem with help of the Line departments and to dispose all the eligible cases by 31.01.2021 positively.

(Action point 6: Member Banks)

- Sri S. G. Saha admitting the hardships of RRBs for non availability of CGTMSE and MUDRA guarantee coverage requested them to provide their best possible effort for achievement of target in MSME. Axis Bank having very low level of achievement was advised to go all out for achieving the final target.

(Action point 7: RRBs & Axis Bank)

- Sri J. P. Tirkey reiterated that by adopting new MSME classification issued by RBI, Banks can achieve a better figure in MSME. He also advised the member Banks for exploring every avenue available in WCC & ECLGS for MSME target achievement.

(Action point 8: Member Banks)

- Sri K. Kumar mentioned about availability of Refinance scheme from NABARD against lending in MSME sector. He emphasized on financing the Handloom sector which had the potentiality of absorbing migrant labourers returning to this state for building up a successful entrepreneurship.

(Action point 9: Member Banks)

The meeting ended with vote of thanks to the Chair & the participants by Sri S.G. Saha.

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

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in

Telephone: 033-2262-7365, 033-2231-1716

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / १३ / 2021

Date: 07.01.2021

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

Re: Minutes of the Special SLBC Sub-Committee meeting on SHG & SE held on 02.01.2021.

One special meeting of SLBC was convened on 02.01.2021, to review the progress made under SHG as well as to fix a road map towards achieving ACP target under SHG-SE for the FY 2020-21, as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the 150th SLBC meeting held on 29.12.2020. The meeting was participated through VC by Dr. M.V. Rao, ACS, Panchayat & Rural Development and Co-operation, Smt. Barnali Biswas, Secretary, SHG & SE, Smt. Kuhuk Bhusan, SMD & CEO, WBSRLM, Mr. Narayan Sarkar, MD, WBSCL, Sri Manas Dhar, Director, Institutional Finance, GoWB; Sri J.P. Tirkey, 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.

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

- Sri M. Dhar expressed his concern over non-acceptance of IBA approved common loan application form for SHG by several Branches of PNB causing hardships to the SHGs. He requested SLBC to take a note of that and to instruct the PNB along with other member Banks suitably to address such issue immediately. Sri Dhar also informed the house that the disbursement figure is 51.27% till December 2020 against the total disbursement target and he expressed his disappointment regarding this poor disbursement figure by the member Banks. He specially mentioned to the low disbursement by the e-UBI branches in respect of the total PNB 2.0 figure.

(Action point 1: Member Banks & PNB)

- In this regard Sri S. G. Saha stated that an instruction has already been forwarded to all the concerned branches to accept IBA approved common SHG loan application form and necessary actions are also being implemented by the Branch Heads to increase the disbursement figure.
- Dr. M.V Rao highlighted an issue regarding the data feeding in portal by the member Banks. He requested all the Banks to feed proper sanctioned data in the portal so that the actual performance can reflect in the portal. He requested the Bank to complete this pending data updating in the portal by 15th of January, 2021 without further delay.

(Action point 2: Member Banks)

- Smt K. Bhusan added in this regard that there are few Banks where the updating in the portal has not been taking place properly and she pointed the banks viz. SBI, UCO Bank and Allahabad Bank where major portion is pending for updating.

(Action point 3: Member Bank)

- Dr. M. V. Rao requested all the Member Banks to instruct their branches to accept all new SHG NRLM loan applications by 15th Jan, 2021 for further sanction of the proposals within this current financial year. He also requested DRDC to further complete the sponsoring of fresh cases by 15th January' 2021 to different branches.

(Action point 4: Member Banks & Line departments)

- Sri S. G. Saha requested WBSRLM to share the bank branch wise beneficiary details under SHG NRLM for better monitoring & follow up for quick disposal of the applications.

(Action point 5: WBSRLM)

- 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 6: Member Banks)

- Sri N Sarkar requested the Banks to dispose of all the eligible sponsored case under SVSKP from the year 2018 to 2020 on priority basis along with subsidy. He requested the member Banks to return the subsidy lying pending with different Bank branches pertaining to FY 2002-03 to 2016-17 within 31.12.2020.

(Action point 7: Member Banks)

- Sri S.G.Saha informed the house that out of Rs.88 crore pending subsidy reported by WBSCL, member Banks have already disbursed 38.78 Cr. And the rest 49.55 Cr. subsidy would be disposed of by 31.01.2021.

(Action point 8: Member Banks)

- Smt. B. Biswas also requested all the member banks to strictly follow the deadline of 31.01.2021 for bank branch wise reconciliation of pending SVSKP subsidy without fail.

(Action point 9: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Sri S. G. Saha.



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



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

E-mail: slbc.westbengal@unitedbank.co.in

Telephone: 033-2262-7365, 033-2231-1716

United Tower, 8th Floor
11, Hemanta Basu Sarani
Kolkata- 700 001

Ref. No. SLBC/WB/Steering Committee/ /2021

Date: 10.02.2021

The Members of the SLBC Steering Committee

Re: Minutes of the Steering Committee meeting on 10.02.2021

The quarterly meeting of the SLBC Steering Committee was held at 03:30 P.M on 10.02.2021 virtually to fix up the agendas for the 151st SLBC meeting. The meeting was attended by Sri Jitendra Roy, Jt. Secretary, Deptt. of Agriculture; GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB, Sri J.P.Tirkey, GM, RBI, Sri Kamalesh Kumar, GM, NABARD 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. He appraised the house that the 151st SLBC Review Meeting pertaining to the business position ending on December, 2020 is proposed to be held in the last week of February, 2021. He informed the house that special meetings of SLBC sub-committee on Agriculture, MSME and SHG& SE were already held on 31.12.2020, 31.12.2020 & 02.01.2021 respectively to review the progress made under these sectors as advised by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in the 150th SLBC meeting. He briefly enumerated the proposed agendas for the above said SLBC meeting and requested the house for further suggestion/ discussion on the action points accordingly.

The major points of discussions along with the action points emerged during the Steering Committee Meeting are as given below:-

- Sri Saha, GM, SLBC highlighted that one regular agenda on Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas may be excluded from next meeting as there is no unbanked centre in the state. Final report in this regard has already been shared to RBI and the same has been uploaded in Jan Dhan Darshak site as well. He also pointed that Market Intelligence Issues & submission of reports may also be excluded /discontinued from the next SLBC since the subject matter relating to Market Intelligence Issues is discussed in high level SLCC meetings.
- Sri Dhar, Director, Institutional Finance, Finance Department, GoWB voiced for exclusion of both the aforesaid agendas. He also suggested putting up Market Intelligence Issues into the SLBC meeting as and when required only.
- Member banks also voiced for exclusion of i) Review of status of opening of Banking Outlets in unbanked centres / Tea Garden Areas from next SLBC meeting and ii) Market Intelligence Issues & submission of reports.
- Sri Tirkey, GM, RBI advised that the agendas to be included in the SLBC meeting should be in line with as per extant guidelines of Lead Bank Scheme Circular issued by RBI. He also suggested that sub-committee meeting on Financial Inclusion to be convened at regular interval.

Page 1 of 2



[Handwritten signature]

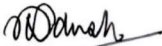
- Sri Kumar, GM, NABARD also suggested for reviving the sub-committee on Financial Inclusion and to conduct meetings at regular interval.
- Sri Saha, GM, SLBC assured that sub-committee meetings on Financial Inclusion will be held in due course of time in coming days.

Being confirmed the Final Agenda Items for discussion in the ensuing 151st SLBC meeting and its sequence as well by the house, Sri Saha, GM, SLBC described the final agenda items as follows:-

Agenda items for 151st SLBC, West Bengal.

1. Confirmation of minutes of the 150th SLBC meeting dated 29-12-2020.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. Review of credit disbursement by Banks as per ACP 2020-21 upto Dec, 2020 quarter.
4. Finalization & Adoption of Annual Credit Plan for FY 2021-22.
5. CD Ratio & review of Districts with CD Ratio below 40%.
6. (A) Progress in Agriculture Credit.
(B) Progress in KCC saturation & Progress in Animal Husbandry & Fishery.
(C) Progress under BSBS.
(D) Doubling of Farmers' Income by 2022.
7. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
8. Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance.
9. Financial Literacy Camps & Awareness Drive.
10. Progress in Education Loan & Housing Loan.
11. Progress on Data Management System as per Revamped Lead Bank Scheme.
12. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
13. NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.
14. Review of functioning of RSETIs and setting up of 5 new RSETIs at Darjeeling, Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman.
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. To set up a SOP on coordination between the FLCs run by Lead District Offices of different Banks and the Financial Literacy Intervention under NRLM by WBSRLM.
18. Miscellaneous.

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri Saha, GM, SLBC.


(Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal







CONVENOR BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can **BANK** upon !