

154^{वां}
th

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

Quarterly Review September, 2021

Date : 28.12.2021

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 154th SLBC Meeting

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 153rd SLBC meeting of SLBC, West Bengal held on 21.09.2021 and review of action points thereof.	6
2.	Action taken report for the resolution adopted in the 153rd SLBC meeting	6 - 7
3.	Review of restructuring of loans in natural calamity affected districts in the State	8
4.	Review of Credit Disbursement by Banks during the FY as on September, 2021 as per ACP 2021-22	9 - 24
	Bank wise disbursement under priority sector lending	10 - 14
	Bank wise disbursement under non priority sector lending	15 - 16
	Bank wise Total disbursement under PRISEC & NON PRISEC	17
	District wise disbursement under PRISEC	18
	Bank wise sectorial outstanding credit under Priority Sector	19 - 21
	Bank wise sectorial outstanding credit under Non-Priority Sector	22
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	23
	Disb. Of loan to Minority Community, Weaker Section, Women, SC/ST & OBC	24
5.	CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC)	25 - 31
	Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%	25
	District wise CD Ratio of West Bengal	26
	Bank wise CD Ratio of West Bengal	27
	Bank wise & Population Group wise Branch Network & Deposit	28
	Bank wise & Population Group wise Advance & CD Ratio	29
	Bank wise Position of ATM & BC Outlets	30
	Trends analysis on District wise CD Ratio on quarterly basis	31
6.	Deployment of Credit in Agriculture Credit including KCC	32 - 47
	Progress in KCC saturation	33
	Bank wise KCC Position	34
	District wise KCC Position	35

	Achievement Animal Husbandry & Fishery	36 - 39
	Krishak Bandhu, Finance to NWR & FPO etc.	40 - 41
	Agriculture Infrastructure in Rural areas and credit absorption	42
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	43 - 46
7.	Deployment of Credit to MSME	47 - 58
	Export Credit	48
	Progress of MSME Loan Restructured	48 - 50
	Emergency Line of credit guarantee Scheme & Credit Guarantee Scheme for Subordinate Debt (CGSSD)	51 - 52
	GoWB 4% Interest Subvention Scheme for Handloom Weavers & PMSVANidhi (Street vendors) scheme and progress as on 30.06.2021	52 - 54
	Bank wise flow of credit to SCC, GCC, WCC	55 - 57
	Progress in MSME Clusters & Credit Linkage	58
8.	Progress in SHG-NRLM, SHG-NULM	59 - 67
	Bank & District wise achievement of Credit Linkage under NRLM	60
	Dual Authentication & E-Shakti of NABARD	61 - 62
	Progress under SHG-NULM	62 – 65
9.	Progress in Joint Liability Groups (JLGs) Finance	66 - 67
10.	Progress in Education Loan (Including WBSCC) & Housing Loan	68 - 71
	Bank wise progress in Education Loan	68 - 69
	Progress in West Bengal Student Credit Card (WBSCC)	70
	Bank wise progress in Housing Loan	71 - 72
	Progress in PMAY Loan	73
11.	Review of MUDRA, Stand Up Indian, PMEGP & SVSKP Loans	74 - 80
	Progress in MUDRA Loans	74 - 76
	Progress in Stand Up India Loans	76 - 77
	Progress in PMEGP Loans	78 - 79
	Progress in SVSKP Loans	80
12.	Recovery position and Status of SARFAESI cases & Certificate cases etc.	81 - 85
	Bank wise and Sector wise NPA & Recovery Position	81 - 84
	Status of PDR cases	85
	Recovery under SARFAESI and Bank wise & District wise Pending DM Permission	86
13.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	87 - 91
14.	Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School	92 - 93
	District wise progress (Rural Branches) of FLC during September 2021	92 - 93
	Financial Inclusion Fund (FIF)	93
	Review of status of Financial Education in School	93
15.	Review of functioning of RSETIs & setting up of new RSETIs	94 - 95
16.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	96 - 101
17.	Progress on Data Management as per Revamped Lead Bank Scheme	102
18.	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC	103
19.	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)	103 - 104
	Minutes of SLBC meeting, Sub- Committee meetings	104-118

General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on September, 2021)	10602
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.09.2021)	Rs.105871
Per Capita Advance (as on 30.09.2021)	Rs.53352

Bank wise & District wise allocation of Lead Bank Responsibility:

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

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

Population group	March 2018	March 2019	March 2020	March 2021	Sept 2021
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	3556 (41.27%)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1525 (17.69%)
Urban	1655 (20.1%)	1688 (20.51%)	1769 (21.10%)	1838 (21.28%)	1864 (21.63%)
Metro	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1718 (19.89%)	1671 (19.39%)
Total	8228	8230	8385	8637	8616

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	March 2021	Sept 2021
Rural	2571	2761	2674	2479	2467
Semi- urban	2191	2161	2125	2301	2322
Urban	3041	3120	3147	3929	4090
Metro	2346	2693	2757	3044	3053
Total	10149	10735	10703	11753	11932

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

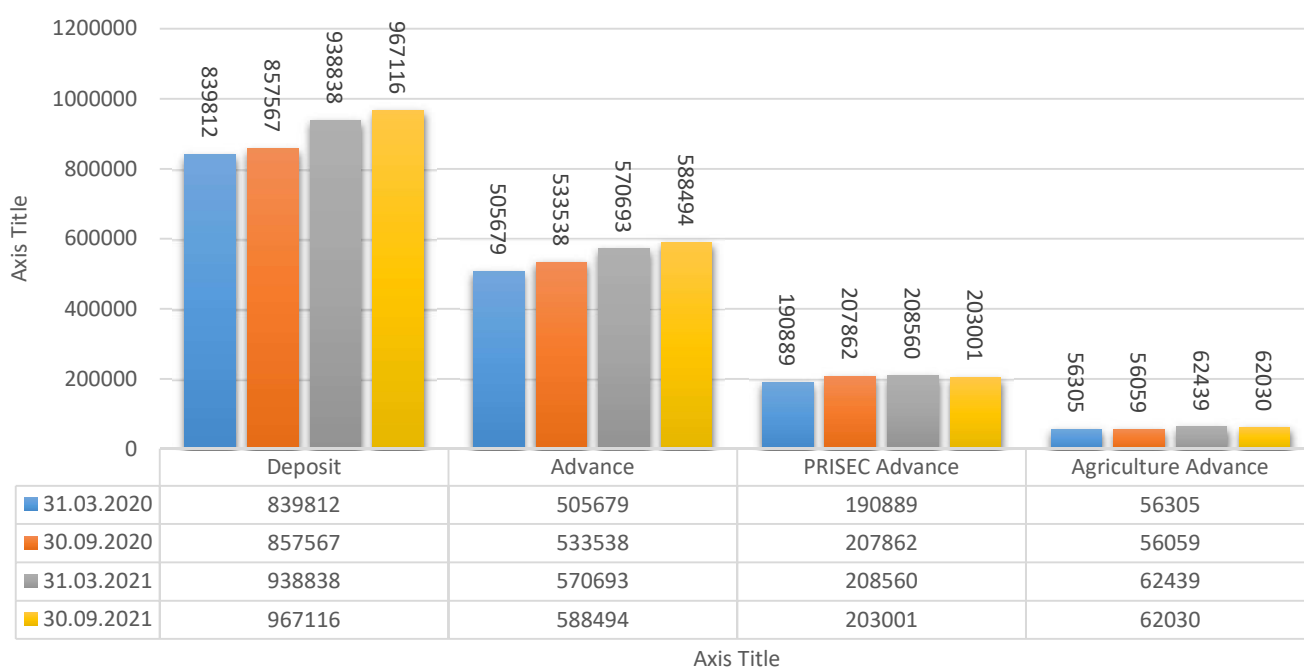
Parameter	March 2019	March 2020	Sept 2020	March 2021	Sept 2021
No. of Branches	8230	8385	8489	8637	8616
Total Deposits	762840	839812	857567	938838	967116
Total Advances (with RIDF)	492580	505679	533538	570693	588494
CD Ratio	64	60	62	61	61
C+I: Deposit Ratio	75	71	70	68	68
Priority Sector Advances (PSA)	202660	190889	207862	208560	203001
% of PSA to ANBC	42	44	42	41	38
Agriculture Advances	52130	56305	56059	62439	62030
% of Agri Advances to ANBC	13	13	11	12	12
MSME	100510	94297	102237	108295	93615
Education Loans	2627	2525	2675	2709	2675
Housing Loans	44194	51080	61708	57991	67370
DRI Advances	420	455	263	264	311
% of DRI Advances to ANBC	0.09	0.10	0.05	0.05	0.06
Advances to SC/ST Communities	16430	19997	16598	15608	17274
Adv. to Women Entrepreneurs	39287	55085	64909	68035	64795
% of Adv to Women to ANBC	8	12	13	13	12
Weaker Section Advances	56423	63267	56251	62316	57016
% of Weaker Advances to ANBC	12	14	11	12	11
Minority Community Advances	31122	39380	40071	40020	39970
% of Minority Co Adv. to Prisec	16	20	19	19	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

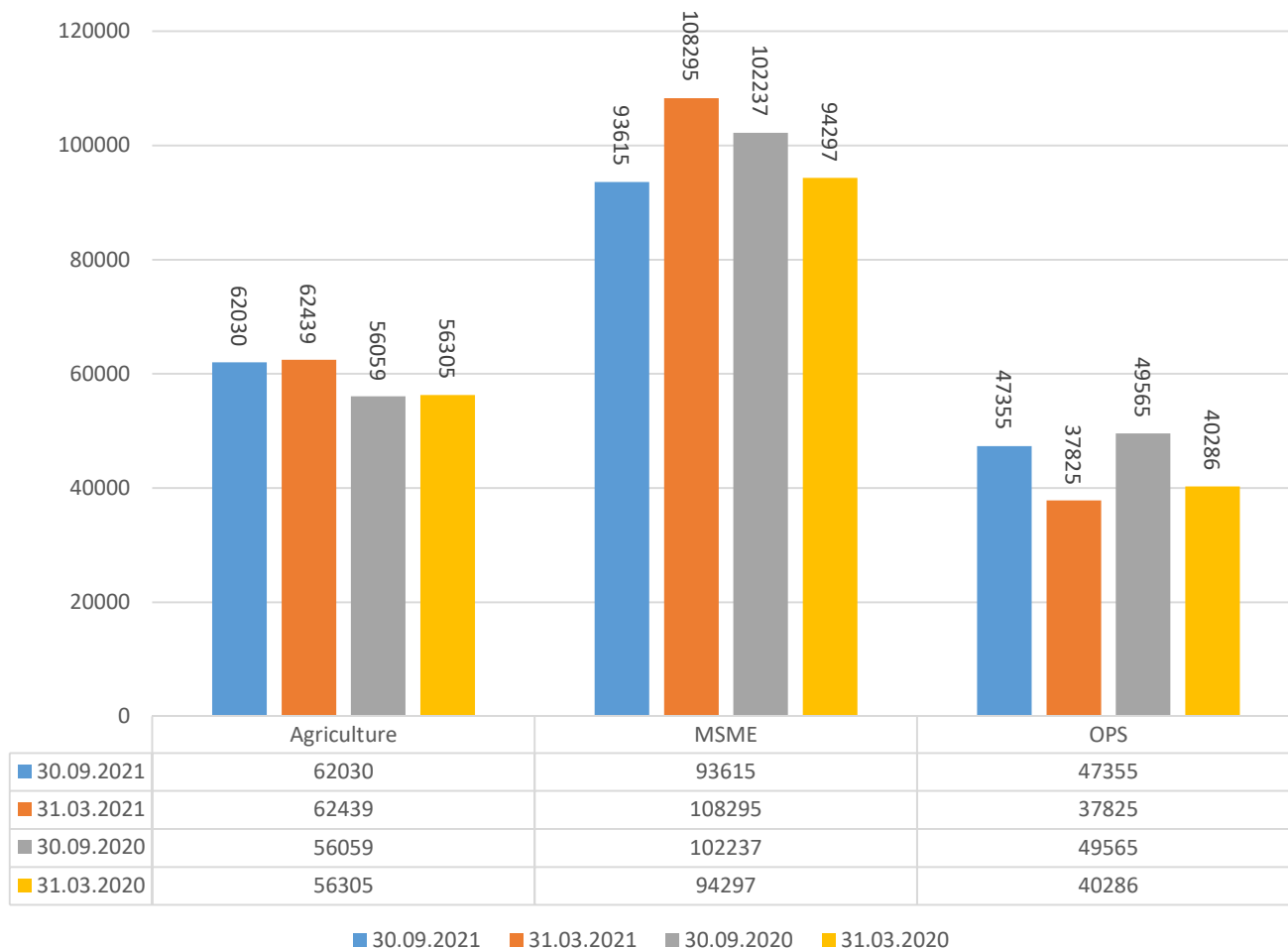
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2020-21	ACP achieved (Sept, 2020)	% Achiev.	ACP Plan 2021-22	ACP achieved (Sept, 2021)	% Achiev.
1	Agriculture	77236	16640	22	87603	27952	32
2	MSME	90237	33694	37	102036	45782	45
3	OPS	33128	3379	10	36182	6879	19
Total PRISEC		200601	53714	26	225822	80613	36
4	NPS	67934	118645	174	88314	113957	129
Grand Total		268535	172359	86	314136	194569	62

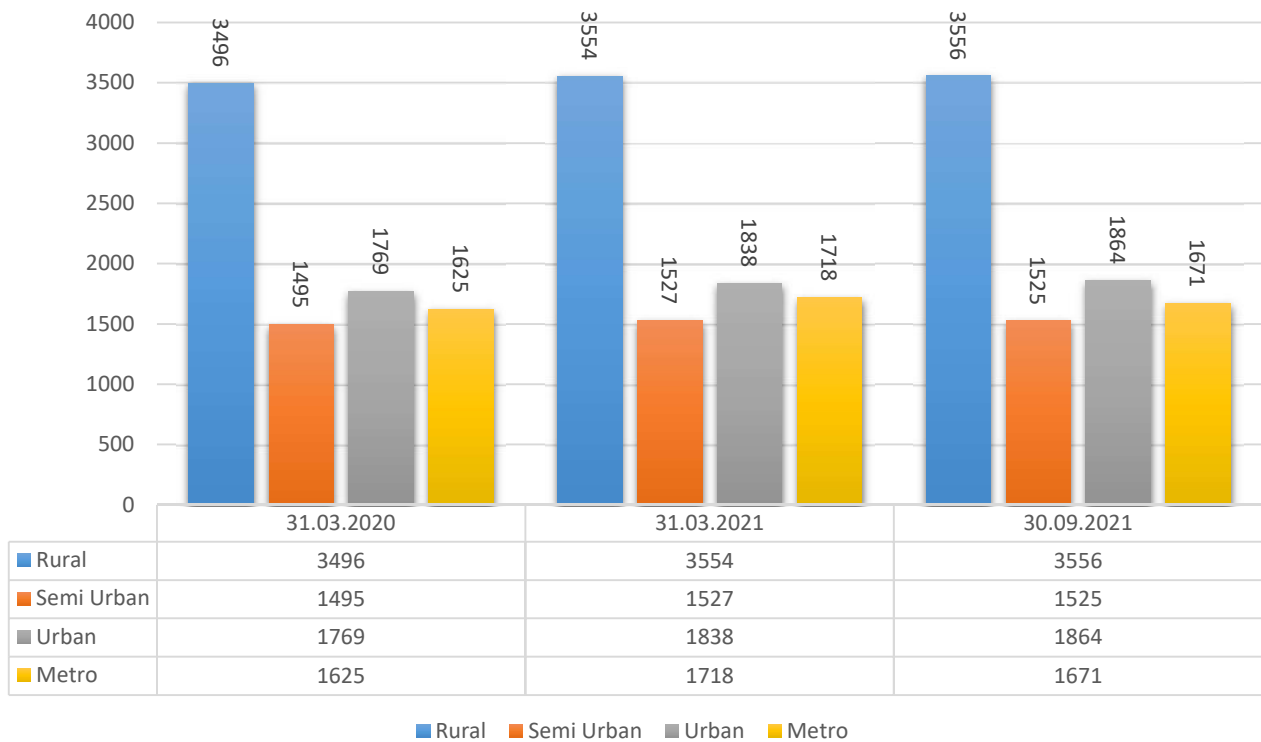
Banking Key Indicators (Amount in Crore)



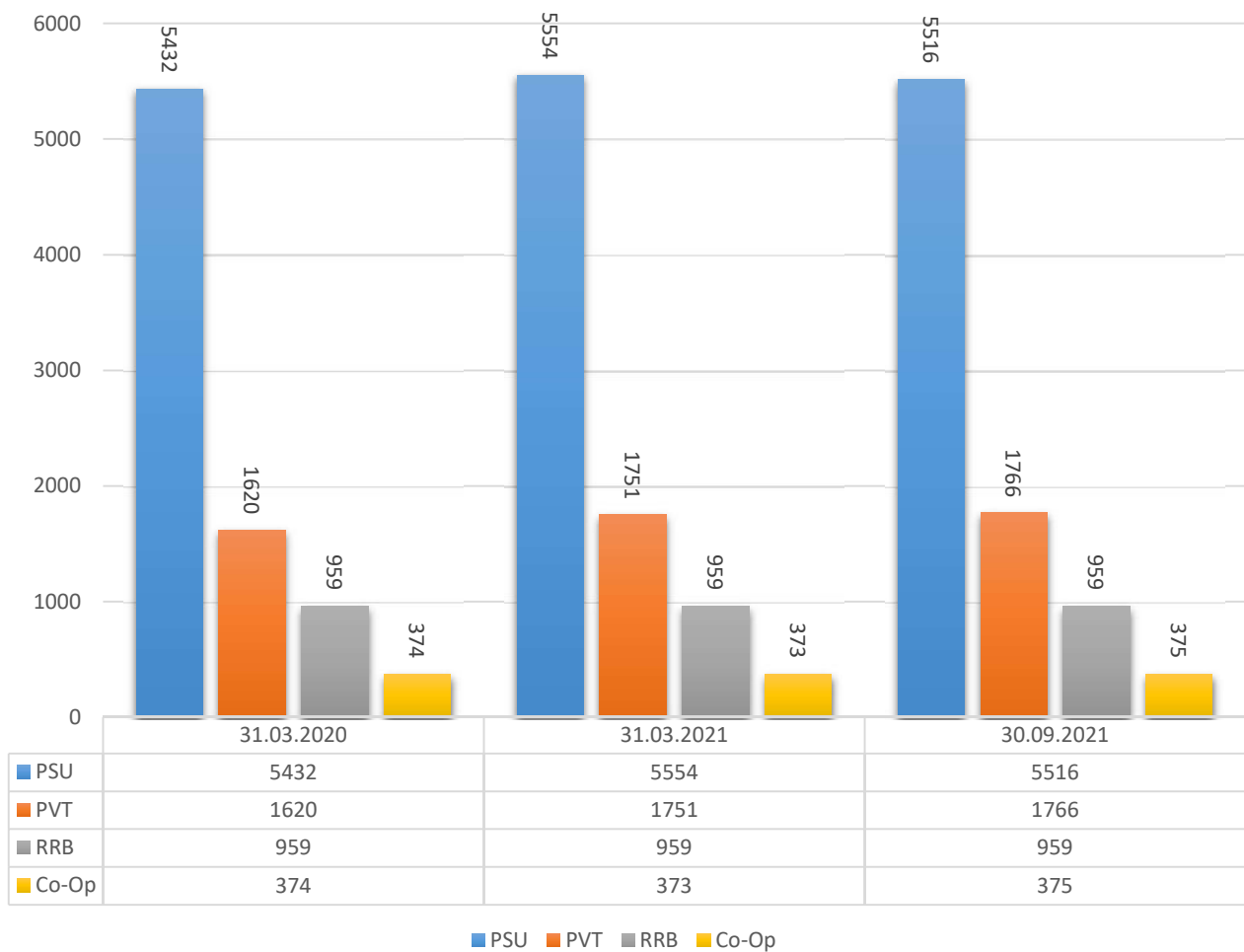
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



AGENDA NOTES FOR 154th SLBC Meeting

AGENDA: 1

Confirmation of the minutes for 153rd SLBC meeting dated 21.09.2021

The proceedings and action points of 153rd SLBC Meeting for West Bengal, held in Kolkata on 21st of September, 2021 through VC, was circulated under cover of Convener Bank's letter to the members on 21.10.2021. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 153rd SLBC meeting dated 21.09.2021

The Action Taken Report (ATR) for the major action points as emerged in the 153rd SLBC meeting dated 21.09.2021 are given below.

Sr.	Action Points	Compliance status
1.	Implementation of West Bengal Student Credit Card	As per information received, Punjab National Bank, WB State Co-operative Bank, UCO Bank, ICICI Bank, HDFC Bank, Axis Bank & BGVB so far been on boarded as on 30.09.2021 and have been participating in extending credit facility to student borrowers under WBSCC. Other banks are in process of getting approval from their respective competent authority.
2.	To increase Agriculture Lending to achieve ACP target for FY 2021-22. KCC Ticket size to be increased Rs.62000/- per account. Banks to explore in FPO financing.	Member banks altogether have disbursed in Rs.27952 cr in Agriculture, thus achieving 32% of our ACP target of Rs.87603 cr as on 30.09.2021 and have registered a positive growth of 67.97% and 118.55% on Y-O-Y basis and Q-O-Q basis respectively. Average KCC ticket size has increased to Rs.47791/- as on 30.09.2021 from Rs.43839/- as on 30.06.2021 and Rs.43430/- as on 31.03.2021. However, all member banks have been asked to keep a special focus on it. WB state Cooperative Bank, having KCC ticket size of Rs.26785/- as on 30.09.2021, have been advised specially to increase their KCC ticket size. We expect a substantial increase in KCC ticket size in ensuing Rabi season. All member banks have been requested to keep a special focus on it to ensure achieving the target of financing 165 FPOs in FY 2021-22. Banks have so far financed 34 FPOs. Banks have been suitably requested to increase the number in coming days.

3	To increase MSME lending to achieve ACP target for FY 2021-22. Banks to explore opportunity in MSME cluster financing.	Member banks altogether have disbursed in Rs.45781.96 crore in MSME, thus achieving 44.87% of our ACP target of Rs.102037 crore as on 30.09.2021 and have registered a positive growth of 36% and 71% on Y-O-Y basis and Q-O-Q basis respectively. List of 550 no of clusters from Department of MSME, GoWB have been received which includes 252 no of clusters adopted previously. Necessary instructions have already been percolated amongst the LDMs to complete the process of branch mapping and necessary adoption of those clusters by 31.12.2021. The work is in progress and we expect that the subject job will be completed by 31.12.2021. As on 30.09.2021, banks have disbursed 11361 no of proposals under MSME clusters amounting Rs.927.43 cr cumulatively.
4.	Banks have to achieve the annual target in SHG NRLM positively. Banks are to concentrate in financing NULM groups also. Banks to adopt the IBA devised common SHG loan application form for its immediate implementation.	Member banks altogether have disbursed Rs.5430.26 cr in 369998 no of accounts as on 30.09.2021, thus achieving 62.90% and 36.16% of the target of number of accounts and disbursement amount respectively. Average ticket size has increased to Rs.1.48 lakh as on 30.09.2021 from Rs.1.11 lakh as on 30.06.2021. Against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G loans for the FY 2021-22, banks have disbursed Rs. 43.35 cr to 2992 SHGs, Rs. 5.11 cr to 418 SEP-I, Rs. 0.71 cr to 39 SEP-G as on 30.09.2021 in FY 2021-22. The same has been adopted by all member banks and the revised format has already been shared to all member banks for its meticulous compliance. And it is being implemented by all member banks in the state of West Bengal.
5	CD ratio in some banks and districts are lower than 40%	Overall CD Ratio of the state has increased to 60.85% as on 30.09.2021 from 60.58% as on 30.06.2021. CD ratio of Hooghly and North 24 Parganas have increased from 30.06.2021 but still they are below benchmark limit of 40%. CD ratio of SBI, UCO Bank, Indian Bank and CBI have increased from 30.06.2021.
6	Banks to strive their best in more enrolment under three Social security schemes.	Out of total 429.65 lakh of PMJDY accounts, total 43.96 lakh, 154.32 lakh and 26.33 lakh accounts have been enrolled under PMJJBY, PMSBY & APY respectively as on 30.09.2021, thus covering 10.23%, 35.92% & 6.13% of PMJDY accounts under the ambit of PMJJBY, PMSBY & APY respectively.
7	Banks to increase number of Financial Literacy camps.	During the Sep'2021 quarter, total 1103 and 411 number of Financial literacy camps have been organised by rural branches and FLCs respectively. This number have subsequently increased from June quarter figure.

AGENDA – 3

Review of restructuring of loans in natural calamity affected districts in the State:

The Central, State and Local Authorities draw up programs on economic rehabilitation for the people affected by the occurrence of a natural calamity. The developmental role assigned to the banks warrant their active support in reviving the economic activities of those affected by the occurrence of a natural calamity. In terms of the National Disaster Management Framework, there are two funds constituted viz. National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) for providing relief in the affected areas. A slew of measures for relief are undertaken by the Sovereign (Central/State Government) from time to time to provide relief to the affected people including, inter alia, provision for input subsidies and financial assistance to farmers including small and marginal farmers.

The role of the Banks is to provide relief measure through rescheduling of existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers. Bank's role also consists need based restructuring of loans, extension of loan period, margin, security, sanction of new loan keeping in view the total liability of the borrower arising out of the old loan where the asset financed was damaged or lost as a result of the natural calamity and the new loan to be financed for creation/repair of such asset(s).

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 17-10-2018 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The process 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 State was devastated by the super cyclone Yaash during 24.05.2021 to 28.05.2021 caused extensive damage to livestock and standing crops. District Magistrates in Eight (8) districts have so far issued Notifications for incident of natural calamity. The list of Notification orders is furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	992 (12)	28.05.2021	18	1973
2.	Howrah	353 (17)/ DM / En	02.06.2021	6	89
3.	North 24 Parganas	62 (56) / D.Con (DM)	02.06.2021	9	200
4.	South 24 Parganas	313 (46) / CON / DM	01.06.2021	17	604
5.	Purba Medinipur	423 / XVII / DDM	02.06.2021	3	383
6.	Paschim Medinipur	227/1(37)/RP(NOT)-V/6/DMD	01.06.2021	21	5593
7.	Purba Burdwan	489 / DM	02.06.2021	6	404
8.	Malda	111 (5)	02.06.2021	11	948

All the above notification of the DMs was shared with the member banks in the districts by the LDMs and also with the State nodal officers of the member banks along with the RBI Master Direction Circular. The main notification order copies (as noted above) are also uploaded in the SLBC portal. The concerned LDMs are also requested to discuss it as an agenda in the DCC meetings so that affected eligible borrowers get timely relief by way of restructuring/rescheduling of existing loans as well as fresh lending.

Relief measures extended by banks on account of natural calamities											
Year : 2021-2022 (upto the quarter ended : September 30, 2021)											
(No. of accounts in actuals and amount in Rs. Crore)											
Sr No.	Bank Name	Outstanding		Outstanding eligible for reschedule ment / restructuring		Amount restructured / rescheduled		% achievement of restructured / rescheduled to eligible for rescheduling		Fresh finance/Relending provided	
		No of A/cs	Amounts	No of A/cs	Amounts	No of A/cs	Amounts	No of A/cs	Amounts	No of A/cs	Amounts
1	Canara Bank	36	0.21	36	0.21	13	0.10	36.11	47.62	0	0

AGENDA – 4

Review of Credit Disbursement by Banks during the FY as on September, 2021 as per ACP 2021-22

All the banks operating in the State have cumulatively disbursed Rs. 80612.46 crore in Priority Sector, i.e. 35.70 % of the Annual target of Rs. 225822.08 crore during the period from April to September of the current financial year 2021-22. The achievement was Rs. 53714 crore against Annual target of Rs. 200601 crore during the period from April to September of FY 2020-21 in Priority Sector.

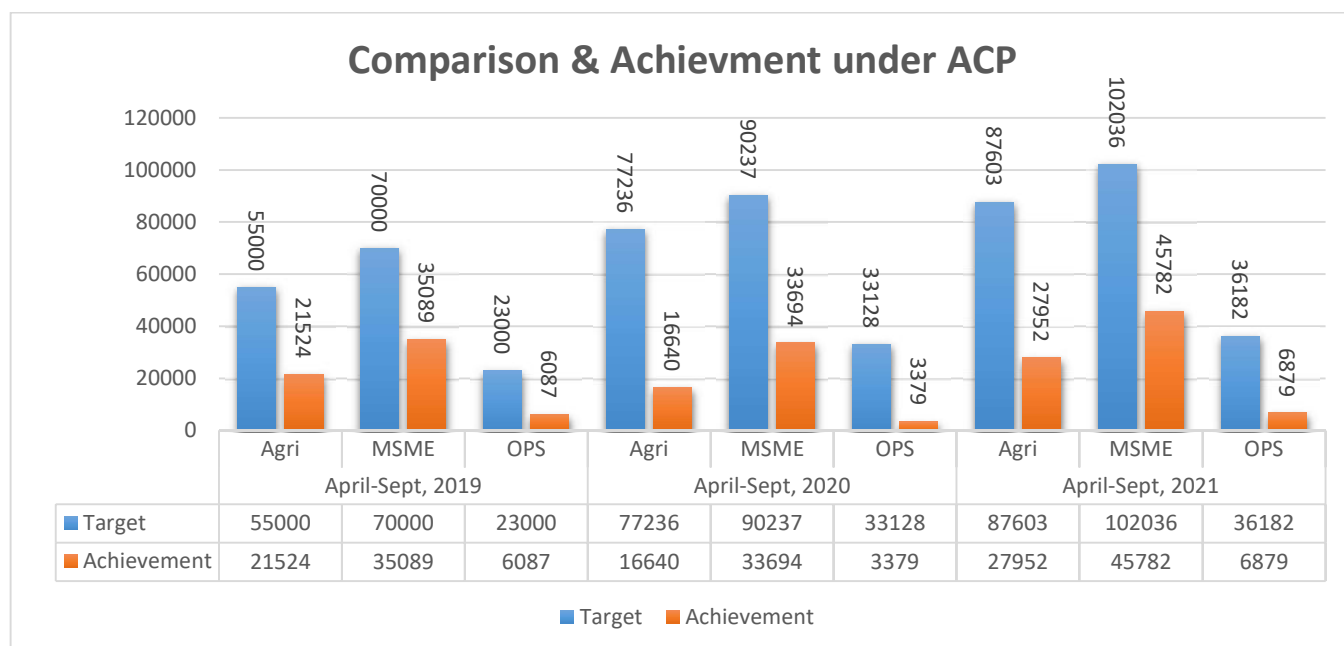
Achievement under Agriculture sector is 31.91% amounting Rs. 27951.68 crore, the achievement in MSME sector is 44.87 % amounting Rs. 45781.96 crore and achievement in Other Priority sector is 19.01 % amounting Rs. 6878.82 crore as on 30.09.2021 which was Rs. 16640 crore, Rs. 33694 crore and Rs. 3379 crore in Agriculture, MSME & OPS sector respectively as on 30.09.2020.

Disbursement in Non-Priority sector is Rs 113956.75 crore i.e. 129.04 % of the ACP of Rs. 88314.14 crore which results in overall disbursement of Rs.194569.21 crore i.e. 61.94 % of ACP of Rs. 314136.22 crore as on 30.09.2021.

A comparative position of achievement in disbursement figure under ACP during FY 2021-22 with last 3 financial years is as under:

Sector	2019-20 (April-September)			2020-21 (April-September)			2021-22 (April-September)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	55000	21524	39	77236	16640	22	87603	27952	32
MSME	70000	35089	50	90237	33694	37	102036	45782	45
OPS	23000	6087	26	33128	3379	10	36182	6879	19
PRISEC	148000	62700	42	200601	53714	26	225822	80613	36
NPS	18000	79785	443	67934	118645	174	88314	113957	129
TOTAL	166000	142485	86	268535	172359	86	314136	194569	62

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 September, 2021												
(No. in actuals, Amt. in Crore)												
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	16874	385.00	891	35.00	2245	114.00	182649	2652.67	20010	534.00	20.13
2	Bank of India	70543	482.25	38	8.33	15253	668.34	313492	3843.00	85834	1158.92	30.16
3	Bank of Maharastra	315	4.19	0	0.00	0	0.00	16641	134.20	315	4.19	3.12
4	Canara Bank	59981	717.86	157	6.22	4207	723.22	350701	4158.64	64345	1447.30	34.80
5	Central Bank of India	50587	576.53	12	1.00	178	135.47	327439	3565.41	50777	713.00	20.00
6	Indian Bank	300370	2906.48	2404	107.79	10671	521.01	620547	6523.10	313445	3535.28	54.20
7	Indian Overseas Bank	2326	65.08	240	3.95	254	98.67	102138	1163.49	2820	167.70	14.41
8	Punjab & Sind Bank	0	0.00	0	0.00	36	7.00	17531	166.45	36	7.00	4.21
9	Punjab National Bank	232360	4378.90	3395	196.32	16509	942.10	1220992	15623.14	252264	5517.32	35.32
10	State Bank of India	187488	3154.81	19	15.27	10537	3.38	1212375	14450.74	198044	3173.46	21.96
11	UCO Bank	73010	843.73	285	49.10	8	0.75	351599	4065.41	73303	893.58	21.98
12	Union Bank of India	12773	284.11	27	13.41	431	397.50	206152	2566.70	13231	695.02	27.08
Total PSU		1006627	13798.94	7468	436.39	60329	3611.44	4922256	58912.95	1074424	17846.77	30.29
13	Axis Bank	3833	120.97	20	1.77	16	6.38	190366	1705.46	3869	129.12	7.57
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	266941	1780.99	16720	109.44	5539	50.23	650990	4621.00	289200	1940.66	42.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.06	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	3.50	4	0.09	1	3.50	4022.99
19	ESAF SF Bank	0	0.00	0	0.00	2143	6.89	4	0.12	2143	6.89	5939.66
20	Federal Bank	9248	117.33	0	0.00	176	250.92	20367	50.35	9424	368.25	731.38
21	HDFC Bank	10089	112.00	3	6.10	150	172.82	134621	1065.11	10242	290.92	27.31
22	ICICI Bank	27816	204.55	6	52.50	32	174.02	112294	1027.51	27854	431.07	41.95
23	IDBI Bank	13415	113.61	7	0.05	290	25.00	77063	850.63	13712	138.65	16.30
24	IDFC First Bank	5392	16.75	0	0.00	0	0.00	4	0.12	5392	16.75	14435.86
25	Indusind Bank	634996	1461.82	0	0.00	2	17.00	30887	246.90	634998	1478.82	598.96
26	Jana Small Finance Bank	12772	53.88	0	0.00	0	0.00	2120	18.75	12772	53.88	287.34
27	Karnataka Bank Ltd.	4	0.58	0	0.00	7	3.38	1752	8.85	11	3.96	44.75
28	Karur Vysya Bank	240	12.76	0	0.00	0	0.00	4997	34.15	240	12.76	37.36
29	Kotak Mahindra Bank	1852	45.48	4	0.21	193	142.44	1393	35.20	2049	188.13	534.48
30	Lakshmi Vilas Bank (DBS)	24	0.28	0	0.00	0	0.00	4	0.06	24	0.28	481.93
31	Ratnakar Bank Ltd	23468	65.44	1	0.14	2	20.00	3945	17.25	23471	85.58	496.12
32	South Indian Bank Ltd.	81	1.32	0	0.00	0	0.00	2309	25.70	81	1.32	5.14
33	SIDBI	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
35	Ujjivan Small Finance Bank	38457	153.74	0	0.00	0	0.00	56842	357.80	38457	153.74	42.97
36	Utkarsh Small Finance Bank	1043	3.91	0	0.00	0	0.00	4	0.06	1043	3.91	6729.78
37	YES Bank	1164	1.00	5	54.00	175	254.00	8712	11.35	1344	309.00	2722.42
Total PVT		1050835	4266.41	16766	224.21	8726	1126.57	1298688	10076.55	1076327	5617.19	55.75
38	BGVB (PNB)	184488	1091.48	0	0.00	7047	79.35	945185	8668.97	191535	1170.83	13.51
39	PBGB (UCO)	38661	772.50	0	0.00	7	9.05	213894	2357.35	38668	781.55	33.15
40	UBKGB (CBI)	26845	273.79	0	0.00	0	0.00	172240	1756.30	26845	273.79	15.59
Total RRB		249994	2137.77	0	0.00	7054	88.40	1331319	12782.62	257048	2226.17	17.42
41	WB State Co-Op Bank Ltd.	818024	2184.45	0	0.00	110	33.81	797143	5685.65	818134	2218.26	39.02
42	WBSCARD Bank Ltd.	1410	43.29	0	0.00	0	0.00	59760	145.35	1410	43.29	29.78
Total Co-Optv		819434	2227.74	0	0.00	110	33.81	856903	5831.00	819544	2261.55	38.78
Grand Total		3126890	22430.86	24234	660.60	76219	4860.22	8409166	87603.12	3227343	27951.68	31.91

Statement showing disbursement in MSME under Priority Sector for the quarter ended September, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	3241	710.00	1785	584.00	198	112.00	115	9.00	98	12.00	102260	4061.55	5437	1427.00	35.13
2	Bank of India	27335	2356.01	444	492.53	30	124.27	0	0.00	0	0.00	116443	4547.52	27809	2972.81	65.37
3	Bank of Maharashtra	0	0.00	858	91.25	8	92.55	0	0.00	0	0.00	23609	458.82	866	183.80	40.06
4	Canara Bank	1783	969.40	19	42.63	11	231.33	0	0.00	1190	646.28	152875	6189.24	3003	1889.64	30.53
5	Central Bank of India	11268	379.43	1383	637.95	26	97.46	785	21.67	30	63.99	100318	3778.27	13492	1200.50	31.77
6	Indian Bank	52365	2354.23	35952	1789.21	231	231.25	55	2.21	0	0.00	166262	8132.99	88603	4376.90	53.82
7	Indian Overseas Bank	4190	444.80	120	382.14	61	351.75	0	0.00	0	0.00	58421	2056.96	4371	1178.69	57.30
9	Punjab & Sind Bank	224	12.47	217	14.33	111	71.25	0	0.00	0	0.00	5074	352.92	552	98.05	27.78
8	Punjab National Bank	45366	2931.21	15680	2162.61	611	3393.04	4	0.22	0	0.00	313627	16936.91	61661	8487.08	50.11
10	State Bank of India	39125	2164.44	3217	1457.78	242	947.43	0	0.00	0	0.00	295840	16633.91	42584	4569.65	27.47
11	UCO Bank	9695	456.21	21035	1117.52	21	132.00	5	0.77	0	0.00	97878	5151.53	30756	1706.50	33.13
12	Union Bank of India	8996	944.25	1296	1145.81	140	322.72	17	6.39	12	118.30	92066	4404.41	10461	2537.47	57.61
Total PSU		203588	13722.45	82006	9917.76	1690	6107.05	981	40.26	1330	840.57	1524673	72705.02	289595	30628.09	42.13
13	Axis Bank	364	75.16	236	77.06	63	132.85	0	0.00	0	0.00	62766	3574.48	663	285.08	7.98
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	438	9.68	2	0.04	0	0.00	0	0.00	0	0.00	90526	7289.55	440	9.72	0.13
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1013	28.40	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	67	37.00	0	0.00	0	0.00	0	0.00	0	0.00	67	37.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	535	11.68	0	0.00	0.00
19	ESAF SF Bank	2679	9.58	0	0.00	0	0.00	0	0.00	0	0.00	78	2.10	2679	9.58	457.01
20	Federal Bank	286	112.75	200	414.45	50	274.63	0	0.00	15	0.06	16761	110.99	551	801.90	722.49
21	HDFC Bank	1467	243.30	1700	1229.35	1029	788.92	0	0.00	0	0.00	39356	2255.82	4196	2261.57	100.25
22	ICICI Bank	1577	941.82	1513	2190.97	505	1320.42	0	0.00	0	0.00	40658	2435.95	3595	4453.21	182.81
23	IDBI Bank	7133	380.21	225	73.13	16	73.97	0	0.00	0	0.00	39775	1238.60	7374	527.30	42.57
24	IDFC First Bank	9751	63.00	46	29.00	19	5.00	0	0.00	0	0.00	3458	116.90	9816	97.00	82.98
25	Indusind Bank	160173	967.26	940	364.19	74	216.80	0	0.00	0	0.00	25813	519.40	161187	1548.25	298.08
26	Jana Small Finance Bank	1766	14.68	2	0.01	0	0.00	0	0.00	0	0.00	2405	60.32	1768	14.69	24.36
27	Karnataka Bank Ltd.	37	5.82	14	8.70	1	1.00	0	0.00	0	0.00	756	20.03	52	15.52	77.48
28	Karur Vysya Bank	227	0.33	119	102.23	12	82.66	0	0.00	0	0.00	10918	149.71	358	185.22	123.72
29	Kotak Mahindra Bank	640	109.59	559	285.45	517	347.53	0	0.00	0	0.00	12735	403.15	1716	742.56	184.19
30	Lakshmi Vilas Bank (DBS)	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	23	1.05	1	0.12	11.45
31	Ratnakar Bank Ltd	6881	33.88	18	93.43	14	53.37	0	0.00	0	0.00	266	20.43	6913	180.68	884.19
32	South Indian Bank Ltd.	5	1.36	4	2.23	1	4.24	0	0.00	0	0.00	3804	113.11	10	7.83	6.92
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	12	6.04	23	0.52	12	6.04	1152.27
34	Tamilnad Mercantile Bank	23	4.14	17	17.11	2	16.25	0	0.00	0	0.00	958	24.56	42	37.50	152.70
35	Ujjivan Small Finance Bank	37	11.43	10	7.48	0	0.00	0	0.00	0	0.00	8826	495.82	47	18.91	3.81
36	Utkarsh Small Finance Bank	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	23	23.38	1	0.12	0.51
37	YES Bank	1830	529.00	1682	673.00	1069	953.00	0	0.00	0	0.00	5599	257.31	4581	2155.00	837.50
Total PVT		195316	3513.24	7354	5604.82	3372	4270.64	0	0.00	27	6.10	367073	19153.29	206069	13394.80	69.93
38	BGVB (PNB)	14376	513.63	447	58.40	37	16.14	0	0.00	11810	120.34	145642	2427.74	26670	708.51	29.18
39	PBGB (UCO)	19533	570.44	3	5.30	0	0.00	0	0.00	0	0.00	26346	2505.65	19536	575.74	22.98
40	UBKGB (CBI)	21770	271.74	0	0.00	0	0.00	177	3.75	0	0.00	19355	1281.26	21947	275.49	21.50
Total RRB		55679	1355.81	450	63.70	37	16.14	177	3.75	11810	120.34	191343	6214.64	68153	1559.74	25.10
41	WB State Co-Op Bank Ltd.	2084	176.51	0	0.00	0	0.00	527	17.63	106	2.07	110350	3888.52	2717	196.21	5.05
42	WBSCARD Bank Ltd.	105	3.12	0	0.00	0	0.00	0	0.00	0	0.00	7166	75.06	105	3.12	4.16
Total Co-Optv		2189	179.63	0	0.00	0	0.00	527	17.63	106	2.07	117516	3963.57	2822	199.33	5.03
Grand Total		456772	18771.14	89810	15586.28	5099	10393.82	1685	61.64	13273	969.08	2200605	102036.53	566639	45781.96	44.87

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended September, 2021																
(No. in actuals, Amt. in Crore)																
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	28101	107.81	48	28.00	25.97	2471	207.96	521	30.00	14.43	3843	581.43	2165	301.00	51.77
2	Bank of India	41639	107.61	0	0.00	0.00	2068	207.36	980	9.05	4.36	3526	542.12	1576	138.95	25.63
3	Bank of Maharashtra	6594	6.75	0	0.00	0.00	414	10.87	50	3.01	27.69	717	76.07	210	47.63	62.61
4	Canara Bank	41401	107.07	0	0.00	0.00	3068	200.13	1009	16.79	8.39	5046	531.60	992	95.17	17.90
5	Central Bank of India	41209	113.64	0	0.00	0.00	2425	219.93	439	4.46	2.03	3287	554.91	776	36.28	6.54
6	Indian Bank	60304	149.49	19	58.05	38.83	3625	290.01	1632	146.47	50.50	6225	725.35	2132	653.21	90.05
7	Indian Overseas Bank	13977	39.65	116	34.60	87.26	1799	76.12	97	1.56	2.05	2867	200.81	276	29.20	14.54
8	Punjab & Sind Bank	6604	6.43	0	0.00	0.00	1353	10.82	19	0.06	0.55	2301	67.01	157	19.97	29.80
9	Punjab National Bank	114960	306.34	8	55.12	17.99	7838	529.08	1561	20.68	3.91	13405	1525.05	2568	178.76	11.72
10	State Bank of India	115890	308.66	0	0.00	0.00	8280	542.83	5198	86.82	15.99	14111	1521.29	15572	563.00	37.01
11	UCO Bank	33731	88.74	0	0.00	0.00	2317	170.39	510	5.92	3.47	4045	429.71	2934	199.67	46.47
12	Union Bank of India	27525	79.08	183	256.00	323.74	2396	146.09	531	6.99	4.78	2744	408.65	285	76.84	18.80
Total PSU		531934	1421.29	374	431.77	30.38	38053	2611.60	12547	331.81	12.71	62119	7164.00	29643	2339.68	32.66
13	Axis Bank	21462	50.07	19	17.71	35.37	1532	92.76	69	6.46	6.96	1846	226.57	985	43.62	19.25
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	29689	25.33	0	0.00	0.00	1264	25.33	0	0.00	0.00	3666	42.08	1146	40.58	96.43
16	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
17	City Union 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!
18	Dhanlaxmi Bank Ltd.	1	0.14	0	0.00	0.00	1	0.14	0	0.00	0.00	1	0.33	2	0.23	70.21
19	ESAF SF Bank	1	0.18	0	0.00	0.00	1	0.18	0	0.00	0.00	1	0.44	0	0.00	0.00
20	Federal Bank	6856	2.17	0	0.00	0.00	373	2.97	7	0.26	8.61	821	17.29	57	6.92	40.00
21	HDFC Bank	14920	56.91	0	0.00	0.00	1191	107.16	284	3.25	3.03	2508	281.75	5538	43.81	15.55
22	ICICI Bank	21361	61.71	17	87.12	141.17	1176	115.05	49	4.72	4.10	2434	303.71	449	87.01	28.65
23	IDBI Bank	6763	23.68	0	0.00	0.00	839	41.37	127	2.13	5.14	1288	118.15	1337	124.16	105.09
24	IDFC First Bank	1	0.18	0	0.00	0.00	305	0.18	0	0.00	0.00	240	0.44	8	1.37	312.49
25	Indusind Bank	8078	9.11	10	36.19	397.15	283	15.78	0	0.00	0.00	528	72.45	0	0.00	0.00
26	Jana Small Finance Bank	2	0.72	0	0.00	0.00	4	0.72	0	0.00	0.00	30	6.90	385	3.62	52.48
27	Karnataka Bank Ltd.	6588	0.66	0	0.00	0.00	18	0.78	0	0.00	0.00	26	2.32	16	2.54	109.27
28	Karur Vysya Bank	2	1.06	0	0.00	0.00	55	1.45	11	1.03	71.02	84	19.48	269	24.34	124.92
29	Kotak Mahindra Bank	6558	7.33	0	0.00	0.00	19	9.40	0	0.00	0.00	25	116.89	9	1.61	1.38
30	Lakshmi Vilas Bank (DBS)	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
31	Ratnakar Bank Ltd	2	1.00	1	3.00	300.09	6	1.06	34	0.09	8.82	252	10.81	81	0.20	1.88
32	South Indian Bank Ltd.	6557	4.19	0	0.00	0.00	28	4.31	0	0.00	0.00	305	81.50	2	0.29	0.36
33	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	1	0.0004	0.88	1	0.11	2	0.24	219.78
35	Ujivan Small Finance Bank	6633	3.01	0	0.00	0.00	197	9.81	0	0.00	0.00	564	143.51	3304	38.59	26.89
36	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	6	1.43	654.76
37	YES Bank	6589	11.45	5	8.00	69.90	25	12.65	1	0.01	0.08	33	167.85	205	10.00	5.96
Total PVT		142065	259.26	52	152.01	58.63	7324	441.47	583	17.94	4.06	14660	1613.34	13801	430.57	26.69
38	BGVB (PNB)	41	138.32	0	0.00	0.00	4702	418.76	16	0.13	0.03	7864	1053.89	258	19.51	1.85
39	PBGB (UCO)	1790	1.09	0	0.00	0.00	702	32.00	13	0.41	1.28	2633	542.86	179	20.29	3.74
40	UBKGB (CBI)	26918	3.51	0	0.00	0.00	1364	108.66	7	0.06	0.06	1579	287.79	170	13.21	4.59
Total RRB		28749	142.93	0	0.00	0.00	6768	559.42	36	0.60	0.11	12076	1884.54	607	53.01	2.81
41	WB State Co-Op Bank Ltd.	40919	10.57	0	0.00	0.00	829	6.42	1	0.11	1.71	3140	7.60	1413	124.54	1639.01
42	WBSCARD Bank Ltd.	195	0.51	0	0.00	0.00	409	0.94	0	0.00	0.00	515	1.69	240	6.10	361.76
Total Co-Optv		41114	11.08	0	0.00	0.00	1238	7.36	1	0.11	1.49	3655	9.28	1653	130.64	1407.05
Grand Total		743862	1834.56	426	583.78	31.82	53383	3619.85	13167	350.46	9.68	92511	10671.16	45704	2953.90	27.68

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended Sept, 2021																
(No. in actuals, Amt. in Crore)																
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	466	134.99	1	0.50	0.37	1491	44.12	16	1.30	2.95	22766	960.85	8820	314.00	32.68
2	Bank of India	643	136.72	0	0.00	0.00	2065	44.16	0	0.00	0.00	34104	1017.62	2	0.16	0.02
3	Bank of Maharastra	78	8.07	0	0.00	0.00	380	2.86	0	0.00	0.00	2074	33.04	0	0.00	0.00
4	Canara Bank	949	130.19	1	4.04	3.10	2266	44.04	0	0.00	0.00	42813	1017.25	3625	47.53	4.67
5	Central Bank of India	947	144.05	3	0.46	0.32	1928	46.50	2	0.01	0.02	30432	1086.56	26	6.61	0.61
6	Indian Bank	1223	190.06	8	0.35	0.18	3655	61.40	62	0.69	1.12	56599	1413.27	569	0.29	0.02
7	Indian Overseas Bank	294	49.53	0	0.00	0.00	1213	16.19	0	0.00	0.00	13281	354.95	0	0.00	0.00
9	Punjab & Sind Bank	80	7.61	4	0.07	0.92	557	2.66	9	0.15	5.64	7143	35.32	0	0.00	0.00
8	Punjab National Bank	3276	383.25	11	0.05	0.01	6641	126.18	8	0.10	0.08	109110	2922.40	558	4.22	0.14
10	State Bank of India	3181	382.93	1	0.02	0.01	6448	126.34	4	4.95	3.92	111566	2947.26	0	0.00	0.00
11	UCO Bank	695	109.56	0	0.00	0.00	2145	36.56	0	0.00	0.00	40219	840.52	0	0.00	0.00
12	Union Bank of India	581	98.18	4	1.53	1.56	1201	32.10	0	0.00	0.00	22118	708.48	508	5.27	0.74
Total PSU		12414	1775.15	33	7.02	0.40	29992	583.12	101	7.20	1.23	492227	13337.50	14108	378.08	2.83
13	Axis Bank	341	60.27	0	0.00	0.00	1148	20.44	0	0.00	0.00	12971	467.48	14373	42.19	9.02
14	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	314	8.98	0	0.00	0.00	1834	9.68	0	0.00	0.00	45518	287.65	287046	1462.55	508.45
16	Catholic Syrian Bank Ltd.	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	City Union Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	0.11	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
19	ESAF SF Bank	1	0.15	0	0.00	0.00	1	0.09	0	0.00	0.00	0	0.00	1612	6.50	#DIV/0!
20	Federal Bank	30	1.93	0	0.00	0.00	196	0.94	1	10.00	1067.01	4560	7.62	0	0.00	0.00
21	HDFC Bank	223	71.20	0	0.00	0.00	859	23.30	0	0.00	0.00	10127	520.59	9505	28.68	5.51
22	ICICI Bank	232	77.10	0	0.00	0.00	923	25.31	0	0.00	0.00	11083	559.00	0	0.00	0.00
23	IDBI Bank	164	28.96	3	0.02	0.08	591	9.74	1	0.02	0.21	7899	216.99	0	0.00	0.00
24	IDFC First Bank	1	0.15	64	0.21	143.72	94	0.09	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
25	Indusind Bank	45	10.88	0	0.00	0.00	143	3.87	0	0.00	0.00	3959	62.05	339	1.00	1.61
26	Jana Small Finance Bank	2	0.59	0	0.00	0.00	3	0.35	0	0.00	0.00	112	0.53	35022	202.20	38108.62
27	Karnataka Bank Ltd.	14	0.51	0	0.00	0.00	19	0.26	1	0.05	18.89	296	1.19	26	0.05	4.19
28	Karur Vysya Bank	2	0.87	0	0.00	0.00	18	0.53	0	0.00	0.00	537	1.44	0	0.00	0.00
29	Kotak Mahindra Bank	13	5.73	0	0.00	0.00	16	3.27	0	0.00	0.00	359	10.79	1	0.003	0.03
30	Lakshmi Vilas Bank (DBS)	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	1	0.81	0	0.00	0.00	46	0.46	0	0.00	0.00	122	1.05	7193	16.87	1607.57
32	South Indian Bank Ltd.	10	3.14	0	0.00	0.00	63	1.91	0	0.00	0.00	1097	2.78	3	0.39	14.04
33	SIDBI	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
35	Ujivan Small Finance Bank	41	3.44	0	0.00	0.00	122	0.48	0	0.00	0.00	3829	74.16	56846	213.75	288.22
36	Utkarsh Small Finance Bank	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	31	5.51	#DIV/0!
37	YES Bank	22	27.28	0	0.00	0.00	25	4.96	0	0.00	0.00	454	27.87	16	3.00	10.77
Total PVT		1464	302.39	67	0.24	0.08	6108	105.96	3	10.07	9.50	102924	2241.19	412013	1982.70	88.47
38	BGVB (PNB)	3726	223.37	0	0.00	0.00	3610	59.67	0	0.00	0.00	68588	1029.06	7190	117.60	11.43
39	PBGB (UCO)	118	19.98	0	0.00	0.00	1275	0.51	0	0.00	0.00	19456	131.95	0	0.00	0.00
40	UBKGB (CBI)	218	9.85	0	0.00	0.00	462	0.56	0	0.00	0.00	17980	84.32	0	0.00	0.00
Total RRB		4062	253.21	0	0.00	0.00	5347	60.74	0	0.00	0.00	106024	1245.34	7190	117.60	9.44
41	WB State Co-Op Bank Ltd.	963	2.59	116	22.41	865.75	2408	4.27	0	0.00	0.00	42270	129.19	32726	465.35	360.20
42	WBSCARD Bank Ltd.	28	0.43	0	0.00	0.00	537	0.17	0	0.00	0.00	10782	15.63	0	0.00	0.00
Total Co-Optv		991	3.02	116	22.41	743.14	2945	4.44	0	0.00	0.00	53052	144.83	32726	465.35	321.32
Grand Total		18931	2333.76	216	29.67	1.27	44392	754.26	104	17.27	2.29	754228	16968.85	466037	2943.73	17.35

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended September, 2021											
(No. in actuals, Amt. in Crore)											
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	193000	1013.00	3564	36.50	3.60	344047	8751.38	37018	2635.80	30.12
2	Bank of India	215000	1182.00	0	0.00	0.00	513981	10446.12	116201	4279.89	40.97
3	Bank of Maharashtra	16500	113.00	0	0.00	0.00	50507	730.68	1441	238.63	32.66
4	Canara Bank	292500	1970.00	29073	298.99	15.18	599120	12378.16	72975	3500.47	28.28
5	Central Bank of India	182000	1069.00	27505	270.97	25.35	507986	9509.27	65515	1961.32	20.63
6	Indian Bank	248000	1970.00	69215	2421.23	122.91	918440	17485.66	406470	8771.24	50.16
7	Indian Overseas Bank	83000	507.00	2326	20.79	4.10	193991	3957.70	7680	1411.75	35.67
9	Punjab & Sind Bank	27500	169.00	0	0.00	0.00	40643	649.22	777	125.30	19.30
8	Punjab National Bank	463500	3377.00	62958	599.69	17.76	1789850	38352.36	318639	14263.33	37.19
10	State Bank of India	430500	2814.00	0	0.00	0.00	1767692	36913.96	261403	8397.90	22.75
11	UCO Bank	111000	1238.00	38193	257.02	20.76	532629	10892.43	107503	2805.67	25.76
12	Union Bank of India	149000	743.00	15487	354.55	47.72	354783	8443.69	25203	3579.12	42.39
Total PSU		2411500	16165.00	248321	4259.74	26.35	7613667	158510.62	1420825	51970.42	32.79
13	Axis Bank	171000	1126.00	5322	156.42	13.89	292432	6197.51	19978	524.18	8.46
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	1655000	14072.00	519510	2814.97	20.00	823801	12309.61	577832	3453.51	28.06
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1022	28.98	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	67	37.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	544	12.55	3	3.73	29.72
19	ESAF SF Bank	0	0.00	6417	22.78	#DIV/0!	87	3.26	6434	22.97	705.18
20	Federal Bank	11000	225.00	0	0.00	0.00	49964	194.27	10040	1187.32	611.17
21	HDFC Bank	198500	1013.00	22839	92.58	9.14	203805	4381.83	29765	2628.23	59.98
22	ICICI Bank	171000	1126.00	25518	203.06	18.03	190161	4605.34	31964	5063.13	109.94
23	IDBI Bank	137900	732.00	0	0.00	0.00	134382	2528.13	22554	792.29	31.34
24	IDFC First Bank	11000	507.00	14972	47.00	9.27	4103	118.06	15280	115.33	97.68
25	Indusind Bank	6600	450.00	1039847	2321.81	515.96	69737	940.45	796534	3064.26	325.83
26	Jana Small Finance Bank	6600	450.00	40213	174.90	38.87	4678	88.87	49947	274.39	308.75
27	Karnataka Bank Ltd.	0	0.00	7	0.55	#DIV/0!	9469	34.60	106	22.12	63.92
28	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16613	208.70	878	223.35	107.02
29	Kotak Mahindra Bank	9900	113.00	1837	65.17	57.67	21118	591.77	3775	932.32	157.55
30	Lakshmi Vilas Bank (DBS)	0	0.00	22	0.26	#DIV/0!	32	1.63	25	0.40	24.56
31	Ratnakar Bank Ltd	248200	1126.00	37646	99.79	8.86	4640	52.88	37693	286.42	541.63
32	South Indian Bank Ltd.	6600	62.00	4	0.07	0.11	14173	236.63	96	9.83	4.15
33	SIDBI	550	7.00	0	0.00	0.00	32	0.81	12	6.04	741.57
34	Tamilnad Mercantile Bank	220	3.00	0	0.00	0.00	967	24.85	45	37.74	151.89
35	Ujjivan Small Finance Bank	148900	563.00	0	0.00	0.00	77054	1088.04	98654	424.99	39.06
36	Utkarsh Small Finance Bank	27000	62.00	1074	9.26	14.94	32	23.96	1081	10.97	45.79
37	YES Bank	11000	113.00	218	16.00	14.16	21459	520.71	6152	2485.01	477.23
Total PVT		2820970	21750.00	1715446	6024.63	27.70	1940307	34193.45	1708915	21605.53	63.19
38	BGVV (PNB)	248200	1632.00	499812	3786.66	232.03	1179358	14019.77	225669	2016.58	14.38
39	PBGB (UCO)	176500	1182.00	38825	902.80	76.38	266214	5591.41	58396	1377.99	24.64
40	UBKGB (CBI)	104800	732.00	25508	260.15	35.54	240116	3532.25	48969	562.55	15.93
Total RRB		529500	3546.00	564145	4949.61	139.58	1685688	23143.43	333034	3957.12	17.10
41	WB State Co-Op Bank Ltd.	259200	1745.00	268552	519.94	29.80	998023	9734.80	855107	3026.88	31.09
42	WBSCARD Bank Ltd.	22000	56.00	1736	4.80	8.57	79392	239.78	1755	52.51	21.90
Total Co-Optv		281200	1801.00	270288	524.74	29.14	1077415	9974.58	856862	3079.39	30.87
Grand Total		6043170	43262.00	2798200	15758.72	36.43	12317077	225822.08	4319636	80612.46	35.70

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended September, 2021																
(No. in actuals, Amt. in Crore)																
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	109	70.28	1	10.00	14.23	295	44.99	85	18.00	40.01	1890	501.23	465	45.00	8.98
2	Bank of India	172	71.77	0	0.00	0.00	391	46.31	14	1.11	2.40	1986	496.73	651	124.27	25.02
3	Bank of Maharashtra	26	4.58	0	0.00	0.00	52	2.70	0	0.00	0.00	364	127.14	0	0.00	0.00
4	Canara Bank	177	80.03	9	0.04	0.05	366	51.57	91	11.24	21.80	1940	552.20	323	52.70	9.54
5	Central Bank of India	145	56.90	0	0.00	0.00	326	36.64	27	2.09	5.70	1417	365.26	590	35.63	9.75
6	Indian Bank	245	104.17	15	32.69	31.38	608	67.44	55	1.21	1.79	3364	752.83	6952	851.21	113.07
7	Indian Overseas Bank	68	26.33	0	0.00	0.00	169	16.92	4	0.06	0.35	961	189.61	75	11.33	5.98
8	Punjab & Sind Bank	35	10.52	0	0.00	0.00	72	6.23	12	1.70	27.31	520	384.27	20	10.05	2.62
9	Punjab National Bank	481	205.70	75	27.69	13.46	707	133.43	57	4.51	3.38	5755	1413.95	1397	198.95	14.07
10	State Bank of India	478	208.95	0	0.00	0.00	734	134.51	668	59.06	43.91	5715	1415.89	34063	1572.00	111.03
11	UCO Bank	144	55.41	0	0.00	0.00	277	35.76	0	0.00	0.00	2093	385.31	402	68.53	17.79
12	Union Bank of India	102	50.28	2	11.80	23.47	194	32.28	65	6.20	19.20	1510	352.18	413	114.32	32.46
Total PSU		2181	944.94	102	82.22	8.70	4191	608.78	1078	105.18	17.28	27513	6936.59	45351	3083.99	44.46
13	Axis Bank	78	93.07	0	0.00	0.00	128	59.87	0	0.00	0.00	953	647.01	345	182.59	28.22
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	174	50.11	0	0.00	0.00	266	32.51	0	0.00	0.00	1538	315.66	0	0.00	0.00
16	Catholic Syrian Bank Ltd.	1	0.13	0	0.00	0.00	1	0.05	0	0.00	0.00	1	24.23	0	0.00	0.00
17	City Union 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!
18	Dhanlaxmi Bank Ltd.	1	0.45	0	0.00	0.00	1	0.16	0	0.00	0.00	1	84.91	0	0.00	0.00
19	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.08	0	0.00	0.00
20	Federal Bank	13	8.71	0	0.00	0.00	15	4.91	2	0.38	7.74	63	67.10	88	26.24	39.10
21	HDFC Bank	73	69.18	0	0.00	0.00	152	44.46	95	1.79	4.03	855	554.81	0	0.00	0.00
22	ICICI Bank	71	84.14	0	0.00	0.00	147	54.07	50	11.44	21.17	853	674.97	1724	978.47	144.97
23	IDBI Bank	48	15.41	1	2.00	12.98	121	9.94	4	0.24	2.42	883	111.61	608	122.97	110.18
24	IDFC First Bank	1	1.59	0	0.00	0.00	1	0.57	0	0.00	0.00	1	199.65	0	0.00	0.00
25	Indusind Bank	30	25.50	0	0.00	0.00	37	15.31	0	0.00	0.00	172	152.14	0	0.00	0.00
26	Jana Small Finance Bank	2	2.28	0	0.00	0.00	2	1.01	0	0.00	0.00	52	145.23	21	1.24	0.85
27	Karnataka Bank Ltd.	10	4.86	0	0.00	0.00	16	2.25	0	0.00	0.00	160.637	204.09	13	3.92	1.92
28	Karur Vysya Bank	3	1.43	161	1.45	101.09	3	0.60	1	0.04	6.68	48	70.07	151	34.26	48.89
29	Kotak Mahindra Bank	10	7.43	0	0.00	0.00	8	3.33	0	0.00	0.00	97	123.64	0	0.00	0.00
30	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00
31	Ratnakar Bank Ltd	8	3.56	0	0.00	0.00	8	1.83	0	0.00	0.00	98	155.59	0	0.00	0.00
32	South Indian Bank Ltd.	3	0.74	0	0.00	0.00	28	0.30	0	0.00	0.00	182	34.88	4	0.01	0.03
33	SIDBI	1	0.00	0	0.00	0.00	45	0.00	0	0.00	0.00	540	0.02	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	0	0.00	0.00
35	Ujjivan Small Finance Bank	31	2.46	0	0.00	0.00	50	1.93	0	0.00	0.00	237	21.31	226	23.68	111.13
36	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00
37	YES Bank	6	2.76	0	0.00	0.00	7	1.64	0	0.00	0.00	44	101.30	1518	75.00	74.04
Total PVT		568	373.85	162	3.45	0.92	1038	234.75	152	13.90	5.92	6780	3688.39	4698	1448.38	39.27
38	BGVB (PNB)	233	13.92	0	0.00	0.00	258	9.95	0	0.00	0.00	2142	85.05	0	0.00	0.00
39	PBGB (UCO)	75	3.19	0	0.00	0.00	178	2.17	0	0.00	0.00	1321	24.98	1	0.28	1.12
40	UBKGB (CBI)	43	1.48	0	0.00	0.00	55.6111	0.87	0	0.00	0.00	96	5.47	0	0.00	0.00
Total RRB		351	18.60	0	0.00	0.00	492	12.99	0	0.00	0.00	3559	115.49	1	0.28	0.24
41	WB State Co-Op Bank Ltd.	151	4.06	0	0.00	0.00	208	3.96	0	0.00	0.00	1038	19.21	0	0.00	0.00
42	WBSCARD Bank Ltd.	32	1.05	0	0.00	0.00	62	0.82	0	0.00	0.00	308	6.74	0	0.00	0.00
Total Co-Optv		183	5.11	0	0.00	0.00	270	4.78	0	0.00	0.00	1346	25.95	0	0.00	0.00
Grand Total		3283	1342.49	264	85.67	6.38	5992	861.30	1230	119.07	13.83	39197	10766.42	50050	4532.65	42.10

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended September, 2021											
(No. in actuals, Amt. in Crore)											
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	13427	817.69	1570	48.00	5.87	39662	3090.83	5587	147.00	4.76
2	Bank of India	16062	822.12	6577	217.52	26.46	54833	3102.67	6990	3227.34	104.02
3	Bank of Maharashtra	1832	163.02	116	2.53	1.55	8746	167.21	745	22.22	13.29
4	Canara Bank	15127	911.01	5832	154.71	16.98	56160	3470.96	4410	1993.70	57.44
5	Central Bank of India	9577	621.35	1767	60.35	9.71	52904	2484.82	6178	356.46	14.35
6	Indian Bank	24531	1206.42	35636	1295.31	107.37	78289	4457.29	2169	252.32	5.66
7	Indian Overseas Bank	6393	304.47	428	10.43	3.43	22220	1138.29	758	288.07	25.31
9	Punjab & Sind Bank	3503	249.17	23	0.80	0.32	5104	354.13	195	28.17	7.95
8	Punjab National Bank	37967	2273.37	3833	144.29	6.35	156248	8891.14	12020	9259.03	104.14
10	State Bank of India	42781	2308.34	86643	3758.00	162.80	163818	8897.88	241351	7270.66	81.71
11	UCO Bank	14548	622.35	8013	234.64	37.70	51387	2383.17	754	2240.76	94.02
12	Union Bank of India	8723	580.86	3916	506.01	87.11	28561	2201.05	3504	7019.11	318.90
Total PSU		194472	10880.16	154354	6432.59	59.12	717931	40639.45	284661	32104.84	79.00
13	Axis Bank	6242	1100.78	1981	156.36	14.20	27792	4097.47	14663	1172.53	28.62
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	3	0.40	#DIV/0!
15	Bandhan Bank	13264	475.11	0	0.00	0.00	57823	2125.56	329560	4050.20	190.55
16	Catholic Syrian Bank Ltd.	2	0.72	0	0.00	0.00	1	0.88	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	2.45	1	0.002	0.08	1	3.03	119	2.37	78.28
19	ESAF SF Bank	1	0.07	0	0.00	0.00	1	0.06	69	1.67	2605.30
20	Federal Bank	391	188.21	390	4.14	2.20	1712	616.34	5320	1851.19	300.35
21	HDFC Bank	6120	860.13	22020	1002.84	116.59	19281	2947.52	69983	20792.06	705.41
22	ICICI Bank	6323	991.78	10180	552.28	55.69	18430	3644.38	333621	17186.67	471.59
23	IDBI Bank	4650	183.18	1451	38.32	20.92	11905	651.26	1614	1278.99	196.39
24	IDFC First Bank	100	62.49	0	0.00	0.00	1	60.70	65095	1525.00	2512.16
25	Indusind Bank	1119	510.20	0	0.00	0.00	7280	1499.62	95541	7621.52	508.23
26	Jana Small Finance Bank	103	142.27	0	0.00	0.00	1152	154.70	9099	90.43	58.45
27	Karnataka Bank Ltd.	641	208.56	40	2.40	1.15	1785.99	241.06	27	3.24	1.34
28	Karur Vysya Bank	531	76.47	1229	31.13	40.71	1554	70.64	0	0.00	0.00
29	Kotak Mahindra Bank	2269	445.39	0	0.00	0.00	4555	437.07	13980	1941.24	444.15
30	Lakshmi Vilas Bank (DBS)	1	0.04	27	0.58	1647.73	1	0.03	6	74.48	232024.92
31	Ratnakar Bank Ltd	170	167.73	564	1940.53	1156.95	620	216.84	147	1240.62	572.15
32	South Indian Bank Ltd.	1035	36.29	127	0.96	2.65	1910	48.47	0	0.00	0.00
33	SIDBI	1860	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.02	144	42.53	241647.73	1	0.02	63	189.84	1186500.00
35	Ujjivan Small Finance Bank	1220	41.93	619	12.16	29.00	4864	243.22	12836	79.34	32.62
36	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.03	1	0.14	436.14
37	YES Bank	160	99.95	1144	130.00	130.07	863	146.29	32469	6016.00	4112.25
Total PVT		46203	5593.81	39917	3914.23	69.97	161535	17205.21	984216	65117.91	378.48
38	BGVB (PNB)	16884	131.84	2220	66.93	50.76	77769	406.19	2676	99.72	24.55
39	PBGB (UCO)	11178	40.25	575	12.98	32.25	31477	241.70	3328	38.51	15.93
40	UBKGB (CBI)	1833	2.05	1771	54.47	2656.55	18926	64.99	4693	78.09	120.16
Total RRB		29895	174.14	4566	134.38	77.17	128172	712.88	10697	216.32	30.34
41	WB State Co-Op Bank Ltd.	9718	13.69	6906	668.56	4884.21	52839	84.70	2925	630.53	744.39
42	WBSCARD Bank Ltd.	1725	4.75	0	0.00	0.00	9975	35.15	0	0.00	0.00
Total Co-Optv		11443	18.44	6906	668.56	3625.46	62814	119.85	2925	630.53	526.09
Grand Total		282014	16666.55	205743	11149.76	66.90	1070452	58677.39	1282499	98069.60	167.13

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2021-22 for the quarter September 2021

(No. in actuals, Amt. in Crore)

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	344047	8751.38	37018	2635.80	30.12	55382	4525.03	7708	268.00	5.92	399430	13276.41	44726	2903.80	21.87
2	Bank of India	513981	10446.12	116201	4279.89	40.97	73445	4539.60	14232	3570.24	78.65	587425	14985.72	130433	7850.13	52.38
3	Bank of Maharashtra	50507	730.68	1441	238.63	32.66	11019	464.64	861	24.75	5.33	61526	1195.32	2302	263.38	22.03
4	Canara Bank	599120	12378.16	72975	3500.47	28.28	73771	5065.76	10665	2212.39	43.67	672890	17443.93	83640	5712.86	32.75
5	Central Bank of India	507986	9509.27	65515	1961.32	20.63	64369	3564.98	8562	454.53	12.75	572355	13074.24	74077	2415.85	18.48
6	Indian Bank	918440	17485.66	406470	8771.24	50.16	107037	6588.16	44827	2432.74	36.93	1025477	24073.82	451297	11203.98	46.54
7	Indian Overseas Bank	193991	3957.70	7680	1411.75	35.67	29811	1675.61	1265	309.89	18.49	223802	5633.31	8945	1721.64	30.56
9	Punjab & Sind Bank	40643	649.22	777	125.30	19.30	9233	1004.31	250	40.72	4.05	49876	1653.53	1027	166.02	10.04
8	Punjab National Bank	1789850	38352.36	318639	14263.33	37.19	201158	12917.60	17382	9634.47	74.58	1991008	51269.95	336021	23897.80	46.61
10	State Bank of India	1767692	36913.96	261403	8397.90	22.75	213526	12965.58	362725	12659.72	97.64	1981218	49879.54	624128	21057.62	42.22
11	UCO Bank	532629	10892.43	107503	2805.67	25.76	68448	3481.99	9169	2543.93	73.06	601077	14374.42	116672	5349.60	37.22
12	Union Bank of India	354783	8443.69	25203	3579.12	42.39	39089	3216.65	7900	7657.44	238.06	393872	11660.34	33103	11236.56	96.37
Total PSU		7613667	158510.62	1420825	51970.42	32.79	946289	60009.91	485546	41808.82	69.67	8559956	218520.53	1906371	93779.24	42.92
13	Axis Bank	292432	6197.51	19978	524.18	8.46	35193	5998.20	16989	1511.48	25.20	327625	12195.71	36967	2035.65	16.69
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	3	0.40	#DIV/0!	0	0.00	3	0.40	#DIV/0!
15	Bandhan Bank	823801	12309.61	577832	3453.51	28.06	73064	2998.96	329560	4050.20	135.05	896866	15308.57	907392	7503.71	49.02
16	Catholic Syrian Bank Ltd.	1022	28.98	0	0.00	0.00	6	26.01	0	0.00	0.00	1028	54.99	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	67	37.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	67	37.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	544	12.55	3	3.73	29.72	5	91.00	120	2.37	2.61	549	103.55	123	6.10	5.89
19	ESAF SF Bank	87	3.26	6434	22.97	705.18	5	0.23	69	1.67	722.94	92	3.49	6503	24.64	706.36
20	Federal Bank	49964	194.27	10040	1187.32	611.17	2193	885.27	5800	1881.95	212.58	52157	1079.54	15840	3069.27	284.31
21	HDFC Bank	203805	4381.83	29765	2628.23	59.98	26481	4476.09	92098	21796.69	486.96	230286	8857.92	121863	24424.92	275.74
22	ICICI Bank	190161	4605.34	31964	5063.13	109.94	25824	5449.33	345575	18728.86	343.69	215985	10054.68	377539	23791.99	236.63
23	IDBI Bank	134382	2528.13	22554	792.29	31.34	17606	971.41	3678	1442.52	148.50	151988	3499.54	26232	2234.82	63.86
24	IDFC First Bank	4103	118.06	15280	115.33	97.68	104	325.00	65095	1525.00	469.23	4207	443.07	80375	1640.33	370.22
25	Indusind Bank	69737	940.45	796534	3064.26	325.83	8637	2202.77	95541	7621.52	346.00	78374	3143.22	892075	10685.78	339.96
26	Jana Small Finance Bank	4678	88.87	49947	274.39	308.75	1311	445.49	9120	91.66	20.58	5989	534.36	59067	366.06	68.50
27	Karnataka Bank Ltd.	9469	34.60	106	22.12	63.92	2613	660.82	80	9.56	1.45	12083	695.43	186	31.68	4.56
28	Karur Vysya Bank	16613	208.70	878	223.35	107.02	2139	219.22	1542	66.88	30.51	18752	427.91	2420	290.23	67.82
29	Kotak Mahindra Bank	21118	591.77	3775	932.32	157.55	6938	1016.86	13980	1941.24	190.91	28056	1608.62	17755	2873.55	178.63
30	Lakshmi Vilas Bank (DBS)	32	1.63	25	0.40	24.56	5	0.12	33	75.06	64987.01	37	1.74	58	75.46	4325.94
31	Ratnakar Bank Ltd	4640	52.88	37693	286.42	541.63	904	545.54	711	3181.15	583.12	5544	598.43	38404	3467.58	579.45
32	South Indian Bank Ltd.	14173	236.63	96	9.83	4.15	3157	120.68	131	0.97	0.80	17330	357.31	227	10.80	3.02
33	SIDBI	32	0.81	12	6.04	741.57	2447	0.06	0	0.00	0.00	2479	0.87	12	6.04	692.51
34	Tamilnad Mercantile Bank	967	24.85	45	37.74	151.89	5	0.06	207	232.37	402720.97	972	24.91	252	270.11	1084.55
35	Ujivan Small Finance Bank	77054	1088.04	98654	424.99	39.06	6401	310.85	13681	115.18	37.05	83455	1398.89	112335	540.17	38.61
36	Utkarsh Small Finance Bank	32	23.96	1081	10.97	45.79	5	0.12	1	0.14	121.21	37	24.07	1082	11.11	46.15
37	YES Bank	21459	520.71	6152	2485.01	477.23	1079	351.94	35131	6221.00	1767.63	22538	872.65	41283	8706.01	997.65
Total PVT		1940307	34193.45	1708915	21605.53	63.19	216124	27096.01	1029145	70497.87	260.18	2156430	61289.46	2738060	92103.40	150.28
38	BGVB (PNB)	1179358	14019.77	225669.2	2016.58	14.38	97286	646.95	4896	166.64	25.76	1276644	14666.72	230565	2183.22	14.89
39	PBGB (UCO)	266214	5591.41	58396	1377.99	24.64	44229	312.29	3904	51.77	16.58	310443	5903.70	62300	1429.76	24.22
40	UBKGB (CBI)	240116	3532.25	48969	562.55	15.93	20953	74.85	6464	132.56	177.09	261069	3607.10	55433	695.11	19.27
Total RRB		1685688	23143.43	333034.2	3957.12	17.10	162468	1034.09	15264	350.97	33.94	1848156	24177.52	348298	4308.09	17.82
41	WB State Co-Op Bank Ltd.	998023	9734.80	855107	3026.88	31.09	63955	125.62	9831	1299.09	1034.13	1061978	9860.42	864938	4325.97	43.87
42	WBSCARD Bank Ltd.	79392	239.78	1755	52.51	21.90	12102	48.51	0	0.00	0.00	91494	288.29	1755	52.51	18.21
Total Co-Optv		1077415	9974.58	856862	3079.39	30.87	76057	174.13	9831	1299.09	746.04	1153472	10148.71	866693	4378.48	43.14
Grand Total		12317077	225822.08	4319636.2	80612.46	35.70	1400937	88314.14	1539786	113956.75	129.04	13718014	314136.22	5859422	194569.21	61.94

District wise Achievement in Priority sector against ACP as on 30.09.2021

(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	1292.61	158.27	12.24	516.55	189.66	36.72	310.05	51.26	16.53	2119.21	399.19	18.84
2	Bankura	4432.30	1584.43	35.75	3723.11	1975.91	53.07	921.43	108.73	11.80	9076.84	3669.07	40.42
3	Birbhum	4634.15	988.80	21.34	3723.15	782.03	21.00	1356.10	289.79	21.37	9713.40	2060.62	21.21
4	Coochbehar	3725.89	696.00	18.68	2135.52	259.00	12.13	953.34	361.00	37.87	6814.75	1316.00	19.31
5	Dakshin Dinajpur	3862.15	1476.23	38.22	3804.44	1906.35	50.11	799.64	89.00	11.13	8466.23	3471.58	41.01
6	Darjeeling	997.02	648.69	65.06	1905.14	1142.08	59.95	922.99	287.27	31.12	3825.15	2078.04	54.33
7	Hooghly	4611.24	846.45	18.36	4333.84	968.52	22.35	1581.11	456.73	28.89	10526.19	2271.70	21.58
8	Howrah	2141.08	693.78	32.40	11440.81	6463.45	56.49	1079.36	109.13	10.11	14661.25	7266.37	49.56
9	Jalpaiguri	2303.21	895.67	38.89	2490.94	1266.15	50.83	998.51	150.08	15.03	5792.66	2311.90	39.91
10	Jhargram	2117.51	576.61	27.23	1774.40	887.81	50.03	741.29	181.22	24.45	4633.20	1645.64	35.52
11	Kalimpong	297.35	59.77	20.10	325.45	38.87	11.94	106.79	29.53	27.65	729.59	128.17	17.57
12	Kolkata	614.55	176.87	28.78	13792.23	8028.00	58.21	7156.76	737.23	10.30	21563.54	8942.10	41.47
13	Malda	5751.32	2240.46	38.96	2407.38	1474.21	61.24	2949.97	320.54	10.87	11108.67	4035.21	36.32
14	Murshidabad	7606.64	2886.28	37.94	5388.68	3102.72	57.58	1827.15	199.61	10.92	14822.47	6188.61	41.75
15	Nadia	6393.07	2194.77	34.33	6232.77	1884.00	30.23	1699.48	312.00	18.36	14325.32	4390.77	30.65
16	Paschim Burdwan	306.48	165.62	54.04	5049.93	2516.89	49.84	434.81	139.42	32.06	5791.22	2821.92	48.73
17	Paschim Medinipur	8432.24	2833.65	33.60	5371.25	3175.78	59.13	1925.64	195.07	10.13	15729.13	6204.50	39.45
18	Purba Burdwan	8142.25	1403.50	17.24	4038.52	1221.51	30.25	1457.78	259.40	17.79	13638.55	2884.41	21.15
19	Purba Medinipur	5567.84	2242.95	40.28	5109.98	1375.14	26.91	1995.45	522.35	26.18	12673.27	4140.44	32.67
20	Purulia	3438.91	764.39	22.23	2881.61	1378.68	47.84	1100.24	275.74	25.06	7420.76	2418.81	32.60
21	Uttar Dinajpur	2929.71	2036.00	69.49	954.75	501.36	52.51	967.27	193.00	19.95	4851.73	2730.36	56.28
22	N-24 Parganas	3746.11	709.48	18.94	7597.55	2281.01	30.02	3101.21	1103.28	35.58	14444.87	4093.77	28.34
23	S-24 Parganas	4259.48	1673.02	39.28	7038.54	2962.83	42.09	1796.06	507.44	28.25	13094.08	5143.29	39.28
	Total	87603.11	27951.68	31.91	102036.54	45781.96	44.87	36182.43	6878.82	19.01	225822.08	80612.46	35.70

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2021									
(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	34101	498.00	1011	167.00	12015	571.00	47127	1236.00
2	Bank of India	254002	1440.16	195	43.65	24915	860.12	279112	2343.93
3	Bank of Maharastra	1354	58.94	0	0.00	581	42.94	1935	101.88
4	Canara Bank	101203	940.95	741	20.43	10209	410.77	112153	1372.15
5	Central Bank of India	141778	1370.86	50	5.71	583	147.74	142411	1524.31
6	Indian Bank	355601	2851.59	560	107.79	1794	1250.21	357955	4209.59
7	Indian Overseas Bank	12026	136.58	1039	19.63	1767	310.54	14832	466.75
8	Punjab & Sind Bank	0	0.00	0	0.00	254	118.00	254	118.00
9	Punjab National Bank	777346	5706.93	3932	654.05	38186	3038.66	819464	9399.64
10	State Bank of India	509534	4625.00	80	114.00	29122	702.00	538736	5441.00
11	UCO Bank	172517	1755.20	465	148.92	26	1.32	173008	1905.44
12	Union Bank of India	36086	560.27	103	43.98	1231	906.64	37420	1510.89
Total PSU		2395548	19944.48	8176	1325.16	120683	8359.94	2524407	29629.58
13	Axis Bank	51148	1128.03	71	64.87	539	1044.77	51758	2237.67
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	1612135	7514.95	208411	945.99	134188	661.52	1954734	9122.47
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	3.50	1	3.50
19	ESAF SF Bank	0	0.00	2	0.002	5170	10.81	5172	10.81
20	Federal Bank	12171	167.72	0	0.00	173	196.01	12344	363.73
21	HDFC Bank	126205	403.23	10	4.74	304	436.91	126519	844.88
22	ICICI Bank	67868	673.79	4	13.05	38	217.85	67910	904.69
23	IDBI Bank	60802	344.84	44	2.92	524	68.91	61370	416.67
24	IDFC First Bank	46455	81.08	0	0.00	0	0.00	46455	81.08
25	Indusind Bank	1034164	2325.70	0	0.00	4	8.61	1034168	2334.30
26	Jana Small Finance Bank	37489	126.18	0	0.00	0	0.00	37489	126.18
27	Karnataka Bank Ltd.	22	4.54	9	9.65	120	140.66	151	154.85
28	Karur Vysya Bank	240	11.70	0	0.00	0	0.00	240	11.70
29	Kotak Mahindra Bank	9695	331.73	6	1.11	192	237.08	9893	569.92
30	Lakshmi Vilas Bank (DBS)	34	0.38	0	0.00	0	0.00	34	0.38
31	Ratnakar Bank Ltd	359785	619.81	0	0.00	3	101.33	359788	721.14
32	South Indian Bank Ltd.	169	97.68	0	0.00	0	0.00	169	97.68
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	212188	482.36	0	0.00	0	0.00	212188	482.36
36	Utkarsh Small Finance Bank	9146	18.84	0	0.00	0	0.00	9146	18.84
37	YES Bank	1141	1.00	9	94.00	196	257.00	1346	352.00
Total PVT		3640857	14333.56	208566	1136.33	141452	3384.95	3990875	18854.85
38	BGVB (PNB)	471528	3505.01	2991	17.58	22448	212.60	496967	3735.19
39	PBGB (UCO)	120834	1514.33	38	0.51	13	11.57	120885	1526.41
40	UBKGB (CBI)	141243	1761.13	4	0.05	0	0.00	141247	1761.18
Total RRB		733605	6780.47	3033	18.14	22461	224.17	759099	7022.78
41	WB State Co-Op Bank Ltd.	1922021	5473.15	208	5.42	339	59.95	1922568	5538.52
42	WBSCARD Bank Ltd.	221179	984.70	0	0.00	0	0.00	221179	984.70
Total Co-Optv		2143200	6457.85	208	5.42	339	59.95	2143747	6523.22
Grand Total		8913210	47516.36	219983	2485.05	284935	12029.01	9418128	62030.43

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2021													
(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	23897	1531.00	8121	1401.00	2014	2154.00	1905	92.00	441	28.00	36378	5206.00
2	Bank of India	99602	3013.64	908	1006.08	62	88.94	0	0.00	0	0.00	100572	4108.66
3	Bank of Maharashtra	1418	38.34	1824	210.54	1252	420.98	0	0.00	0	0.00	4494	669.86
4	Canara Bank	48210	1886.48	3987	1331.01	244	449.84	3	0.04	1432	421.62	53876	4088.99
5	Central Bank of India	38461	610.19	2579	774.30	132	140.33	3306	56.47	625	1333.80	45103	2915.09
6	Indian Bank	109302	4897.21	13542	3362.89	216	849.70	62	4.81	0	0.00	123122	9114.61
7	Indian Overseas Bank	21425	888.29	515	280.17	285	189.79	0	0.00	0	0.00	22225	1358.25
8	Punjab & Sind Bank	1310	110.48	2072	198.63	1631	400.15	0	0.00	0	0.00	5013	709.26
9	Punjab National Bank	217111	6532.06	34320	4607.56	1390	2091.07	39	6.04	0	0.00	252860	13236.73
10	State Bank of India	66835	3572.84	5041	2920.08	276	663.65	0	0.00	0	0.00	72152	7156.57
11	UCO Bank	28816	730.27	59990	2147.73	90	264.39	59	1.98	0	0.00	88955	3144.37
12	Union Bank of India	34167	1652.06	3632	2228.17	439	527.36	65	24.12	25	226.79	38328	4658.50
Total PSU		690554	25462.86	136531	20468.16	8031	8240.20	5439	185.46	2523	2010.21	843078	56366.89
13	Axis Bank	5615	1397.80	3804	2731.92	1509	2754.89	6	28.10	0	0.00	10934	6912.72
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	2535	47.15	19	2.56	10	38.53	0	0.00	0	0.00	2564	88.25
16	Catholic Syrian Bank Ltd.	54	25.09	0	0.00	0	0.00	0	0.00	0	0.00	54	25.09
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	110	119.60	110	119.60
18	Dhanlaxmi Bank Ltd.	6	2.95	1	0.99	0	0.00	0	0.00	0	0.00	7	3.94
19	ESAF SF Bank	9528	23.56	0	0.00	0	0.00	0	0.00	0	0.00	9528	23.56
20	Federal Bank	322	145.46	243	326.94	62	167.12	0	0.00	56	0.19	683	639.72
21	HDFC Bank	28967	1265.74	15600	4189.54	3335	2760.73	0	0.00	0	0.00	47902	8216.01
22	ICICI Bank	2702	1273.19	2851	1954.13	943	1086.74	0	0.00	0	0.00	6496	4314.07
23	IDBI Bank	14803	1139.27	571	293.42	66	180.26	0	0.00	0	0.00	15440	1612.95
24	IDFC First Bank	90641	313.00	512	177.00	86	45.00	0	0.00	0	0.00	91239	535.00
25	Indusind Bank	739130	2074.50	9397	1034.23	168	249.52	0	0.00	0	0.00	748695	3358.26
26	Jana Small Finance Bank	4805	80.52	8	1.37	0	0.00	0	0.00	0	0.00	4813	81.89
27	Karnataka Bank Ltd.	619	186.26	342	266.89	52	135.31	0	0.00	0	0.00	1013	588.46
28	Karur Vysya Bank	238	71.71	127	135.98	11	111.19	0	0.00	0	0.00	376	318.88
29	Kotak Mahindra Bank	3205	668.94	2287	1290.69	731	717.09	0	0.00	0	0.00	6223	2676.73
30	Lakshmi Vilas Bank (DBS)	2	0.14	0	0.00	0	0.00	0	0.00	0	0.00	2	0.14
31	Ratnakar Bank Ltd	9102	48.38	25	37.20	16	49.37	0	0.00	0	0.00	9143	134.94
32	South Indian Bank Ltd.	285	63.07	265	382.34	33	96.81	0	0.00	0	0.00	583	542.22
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	204	110.70	204	110.70
34	Tamilnad Mercantile Bank	31	4.66	22	13.97	2	22.46	0	0.00	0	0.00	55	41.09
35	Ujivan Small Finance Bank	251	38.35	37	16.82	0	0.00	0	0.00	0	0.00	288	55.17
36	Utkarsh Small Finance Bank	4	2.33	0	0.00	0	0.00	0	0.00	0	0.00	4	2.33
37	YES Bank	2525	637.00	1939	743.00	1084	985.00	0	0.00	0	0.00	5548	2365.00
Total PVT		915370	9509.10	38050	13598.99	8108	9400.02	6	28.10	370	230.49	961904	32766.71
38	BGVB (PNB)	162799	2047.62	1761	96.96	91	33.66	0	0.00	3219	0.88	167870	2179.12
39	PBGB (UCO)	83329	1319.75	20	37.50	0	0.00	5	0.04	0	0.00	83354	1357.29
40	UBKGB (CBI)	40721	185.98	0	0.00	0	0.00	725	12.49	0	0.00	41446	198.47
Total RRB		286849	3553.35	1781	134.46	91	33.66	730	12.53	3219	0.88	292670	3734.88
41	WB State Co-Op Bank Ltd.	15263	589.55	0	0.00	0	0.00	1202	49.37	586	8.53	17051	647.45
42	WBSCARD Bank Ltd.	1298	98.97	0	0.00	0	0.00	0	0.00	0	0.00	1298	98.97
Total Co-Optv		16561	688.52	0	0.00	0	0.00	1202	49.37	586	8.53	18349	746.42
Grand Total		1909334	39213.83	176362	34201.61	16230	17673.88	7377	275.47	6698	2250.11	2116001	93614.90

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2021																	
(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	31	181.00	2685	127.00	20215	2894.00	120	12.00	58	7.00	11069	681.00	34178	3902.00	117683	10344.00
2	Bank of India	0	0.00	4231	106.99	21061	1697.03	0	0.00	0	0.00	16	0.96	25308	1804.98	404992	8257.57
3	Bank of Maharashtra	14	27.72	269	7.72	1004	197.58	0	0.00	0	0.00	0	0.00	1287	233.02	7716	1004.76
4	Canara Bank	0	0.00	4100	142.40	7597	889.60	2	4.07	0	0.00	4000	47.63	15699	1083.70	181728	6544.84
5	Central Bank of India	29	40.77	2333	77.35	6482	544.56	9	4.61	235	0.35	150	1153.71	9238	1821.35	196752	6260.75
6	Indian Bank	19	58.06	6652	212.13	26351	2783.45	62	4.80	40	0.77	0	0.00	33124	3059.21	514201	16383.41
7	Indian Overseas Bank	2002	103.48	903	19.97	4234	436.64	0	0.00	0	0.00	13098	36.33	20237	596.42	57294	2421.42
8	Punjab & Sind Bank	0	0.00	213	5.09	2610	285.13	18	1.44	0	0.00	192	4.08	3033	295.74	8300	1123.00
9	Punjab National Bank	13	8.75	10082	414.79	52236	3720.02	13	0.05	43	0.09	1983	6.06	64370	4149.76	1136694	26786.13
10	State Bank of India	0	0.00	19065	743.00	114562	11018.00	1	0.06	6	6.08	0	0.00	133634	11767.14	744522	24364.71
11	UCO Bank	0	0.00	2483	62.10	19507	1391.94	0	0.00	0	0.00	0	0.00	21990	1454.04	283953	6503.85
12	Union Bank of India	87	630.96	2280	83.17	8850	1710.13	12	13.69	0	0.00	1814	12.20	13043	2450.15	88791	8619.54
Total PSU		2195	1050.74	55296	2001.71	284709	27568.08	237	40.72	382	14.29	32322	1941.97	375141	32617.51	3742626	118613.98
13	Axis Bank	14	92.38	742	66.29	7330	599.31	0	0.00	0	0.00	141197	251.45	149283	1009.43	211975	10159.82
14	Au Small finance 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
15	Bandhan Bank	0	0.00	0	0.00	3272	233.85	0	0.00	0	0.00	1476793	4527.55	1480065	4761.39	3437363	13972.11
16	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	54	25.09
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	110	119.60
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	19	1.61	0	0.00	0	0.00	0	0.00	19	1.61	27	9.05
19	ESAF SF Bank	0	0.00	0	0.00	55	0.08	0	0.00	0	0.00	7926	18.11	7981	18.19	22681	52.56
20	Federal Bank	0	0.00	28	1.32	741	78.01	0	0.00	0	0.00	0	0.00	769	79.34	13796	1082.78
21	HDFC Bank	0	0.00	2371	56.70	16295	685.41	0	0.00	0	0.00	204368	315.28	223034	1057.39	397455	10118.28
22	ICICI Bank	12	49.89	238	13.05	8337	949.48	0	0.00	6	11.63	0	0.00	8593	1024.05	82999	6242.81
23	IDBI Bank	0	0.00	579	19.75	20696	2178.20	5	0.08	1	0.02	0	0.00	21281	2198.05	98091	4227.67
24	IDFC First Bank	0	0.00	0	0.00	295	42.00	94	0.26	0	0.00	0	0.00	389	42.26	138083	658.34
25	Indusind Bank	5	22.26	0	0.00	2	0.11	0	0.00	0	0.00	2010	4.61	2017	26.99	1784880	5719.55
26	Jana Small Finance Bank	0	0.00	0	0.00	1841	15.58	0	0.00	0	0.00	150082	483.62	151923	499.20	194225	707.27
27	Karnataka Bank Ltd.	177	128.05	11	0.47	529	58.09	0	0.00	1	0.05	67	0.16	785	186.82	1949	930.13
28	Karur Vysya Bank	0	0.00	11	0.53	262	23.53	0	0.00	0	0.00	0	0.00	273	24.06	889	354.64
29	Kotak Mahindra Bank	0	0.00	0	0.00	24	4.30	0	0.00	0	0.00	3	1.26	27	5.56	16143	3252.21
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	5	0.51	0	0.00	0	0.00	791	6.55	796	7.06	832	7.58
31	Ratnakar Bank Ltd	0	0.00	135	0.20	731	6.20	0	0.00	0	0.00	74365	107.47	75231	113.87	444162	969.95
32	South Indian Bank Ltd.	0	0.00	16	0.76	116	11.99	2	2.05	0	0.00	8	0.41	142	15.21	894	655.11
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204	110.70
34	Tamilnad Mercantile Bank	0	0.00	1	0.03	10	0.69	0	0.00	0	0.00	0	0.00	11	0.72	66	41.81
35	Ujivan Small Finance Bank	0	0.00	0	0.00	18679	152.66	0	0.00	0	0.00	278515	606.54	297194	759.21	509670	1296.74
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	5	0.64	0	0.00	0	0.00	6075	35.51	6080	36.15	15230	57.32
37	YES Bank	0	0.00	0	0.00	230	11.00	0	0.00	0	0.00	26	2.00	256	13.00	7150	2730.00
Total PVT		208	292.59	4132	159.10	79474	5053.26	101	2.39	8	11.70	2342226	6360.53	2426149	11879.56	7378928	63501.11
38	BGVV (PNB)	0	0.00	117	2.62	7969	346.29	5	2.62	2200	4.53	7516	35.82	17807	391.88	682644	6306.19
39	PBGB (UCO)	0	0.00	241	5.91	3079	190.92	0	0.00	0	0.00	0	0.00	3320	196.83	207559	3080.53
40	UBKGB (CBI)	0	0.00	76	1.39	2055	122.19	0	0.00	0	0.00	0	0.00	2131	123.58	184824	2083.23
Total RRB		0	0.00	434	9.92	13103	659.40	5	2.62	2200	4.53	7516	35.82	23258	712.29	1075027	11469.95
41	WB State Co-Op Bank Ltd.	0	0.00	16	0.46	6323	979.88	405	47.52	0	0.00	149247	920.18	155991	1948.04	2095610	8134.01
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	5104	197.96	0	0.00	0	0.00	0	0.00	5104	197.96	227581	1281.63
Total Co-Optv		0	0.00	16	0.46	11427	1177.84	405	47.52	0	0.00	149247	920.18	161095	2146.00	2323191	9415.64
Grand Total		2403	1343.33	59878	2171.19	388713	34458.58	748	93.25	2590	30.52	2531311	9258.50	2985643	47355.36	14519772	203000.69

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2021															
(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	728	741.00	588	15.00	3698	885.00	3915	175.00	22895	11686.00	31824	13502.00	149507	23846.00
2	Bank of India	0	0.00	118	19.23	4264	912.29	24426	389.84	37479	8558.50	66287	9879.86	471279	18137.43
3	Bank of Maharashtra	0	0.00	46	4.39	731	69.65	345	6.57	2824	1345.49	3946	1426.10	11662	2430.86
4	Canara Bank	64	7.20	437	31.79	3148	791.88	14013	424.12	21806	8416.17	39468	9671.16	221196	16216.00
5	Central Bank of India	0	0.00	139	25.60	2756	491.31	11802	275.01	20312	1552.23	35009	2344.15	231761	8604.90
6	Indian Bank	25	83.50	0	0.00	11231	1531.21	47068	1896.57	25687	9634.31	84011	13145.59	598212	29529.00
7	Indian Overseas Bank	10	18.62	24	40.03	430	62.59	6578	163.29	41266	3819.85	48308	4104.38	105602	6525.80
8	Punjab & Sind Bank	0	0.00	95	5.62	145	58.35	801	11.16	2414	2680.87	3455	2756.00	11755	3879.00
9	Punjab National Bank	107	756.26	113	12.99	15729	2536.32	45216	741.69	113975	23850.37	175140	27897.63	1311834	54683.76
10	State Bank of India	0	0.00	1648	226.00	167347	14196.00	302383	12794.00	303599	27500.83	774977	54716.83	1519499	79081.54
11	UCO Bank	0	0.00	65	5.22	3412	623.70	22331	485.81	4795	7061.05	30603	8175.78	314556	14679.63
12	Union Bank of India	4	16.08	412	98.36	2143	627.92	19249	1202.49	16796	16657.63	38604	18602.47	127395	27222.01
Total PSU		938	1622.66	3685	484.23	215034	22786.22	498127	18565.55	613848	122763.30	1331632	166221.95	5074258	284835.93
13	Axis Bank	22	8.17	1	1.49	5707	2378.56	13733	1930.74	138948	12686.13	158411	17005.09	370386	27164.92
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	16	0.22	16	0.22	16	0.22
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	1522790	12590.44	1522790	12590.44	4960153	26562.55
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	54	25.09
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	110	119.60
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	13	2.03	31	0.29	358	126.53	402	128.85	429	137.90
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	60	1.08	60	1.08	22741	53.64
20	Federal Bank	0	0.00	8	0.93	640	177.70	1378	18.07	15150	2022.95	17176	2219.65	30972	3302.43
21	HDFC Bank	0	0.00	49	1.10	5857	928.54	79712	2358.80	999904	19958.88	1085522	23247.32	1482977	33365.60
22	ICICI Bank	2	60.50	73	15.07	11727	5369.63	68580	1925.54	361102	19277.11	441484	26647.85	524483	32890.66
23	IDBI Bank	1	1.69	5	0.63	2922	892.02	15819	221.19	2352	2238.38	21099	3353.91	119190	7581.58
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	318473	3169.67	318473	3169.67	456556	3828.00
25	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	185810	6564.00	185814	6564.04	1970694	12283.59
26	Jana Small Finance Bank	0	0.00	0	0.00	79	6.62	0	0.00	14451	132.55	14530	139.17	208755	846.44
27	Karnataka Bank Ltd.	0	0.00	0	0.00	290	101.87	458	33.19	1577	398.96	2325	534.02	4274	1464.15
28	Karur Vysya Bank	161	1.43	1	0.04	151	33.18	1229	29.19	360	254.26	1902	318.10	2791	672.74
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	30341	2990.39	30341	2990.39	46484	6242.60
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	68	1.27	75	560.53	153	562.47	985	570.05
31	Ratnakar Bank Ltd	0	0.00	0	0.00	16	1.98	361	392.46	86	1972.14	463	2366.58	444625	3336.53
32	South Indian Bank Ltd.	2	15.43	3	0.51	55	22.02	149	2.79	1196	333.66	1405	374.41	2299	1029.52
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204	110.70
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	3	0.77	233	10.37	107	92.07	343	103.21	409	145.02
35	Ujivan Small Finance Bank	55	0.11	0	0.00	1638	123.68	2148	33.87	72399	455.00	76240	612.67	585910	1909.40
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	4	0.92	0	0.00	6	1.04	10	1.96	15240	59.28
37	YES Bank	0	0.00	0	0.00	60	17.00	9918	403.00	57075	2742.00	67053	3162.00	74203	5892.00
Total PVT		243	87.33	140	19.77	29176	10057.24	193817	7360.78	3722636	88567.98	3946012	106093.11	11324940	169594.22
38	BGVB (PNB)	0	0.00	0	0.00	1285	64.35	23314	425.22	17401	102.33	42000	591.90	724644	6898.09
39	PBGB (UCO)	0	0.00	0	0.00	12	3.70	3230	63.90	7314	118.22	10556	185.82	218115	3266.35
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	9953	239.56	11751	201.15	21704	440.71	206528	2523.94
Total RRB		0	0.00	0	0.00	1297	68.05	36497	728.68	36466	421.70	74260	1218.43	1149287	12688.38
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	19977	1789.98	136683	9039.35	156660	10829.33	2252270	18963.34
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	227581	1281.63
Total Co-Optv		0	0.00	0	0.00	0	0.00	19977	1789.98	136683	9039.35	156660	10829.33	2479851	20244.97
Grand Total		1181	1709.99	3825	504.00	245507	32911.51	748418	28444.99	4509633	220792.34	5508564	284362.82	20028336	487363.51

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2021													
													(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	34615	372.00	15710	996.00	12685	521.00	13874	451.00	319874	4354.00	45	0.30
2	Bank of India	301661	2231.48	93631	978.71	26332	241.26	24111	311.46	143113	1689.32	76	0.78
3	Bank of Maharashtra	3058	278.14	586	21.11	605	13.68	5844	1515.64	1277	40.25	0	0.00
4	Canara Bank	105745	1913.53	48552	825.64	22043	415.27	0	0.00	49561	1907.35	10562	34.33
5	Central Bank of India	47328	444.10	626	6.87	50766	505.69	234	11.25	52033	452.56	613	10.88
6	Indian Bank	282542	5211.71	46206	783.19	27792	400.61	113836	3396.66	25881	113.83	451	49.21
7	Indian Overseas Bank	22373	297.08	7030	81.85	1136	22.25	2400	23.98	14082	302.60	354	0.20
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	863891	6300.62	179351	8701.35	114624	1396.00	112041	1856.12	335951	5379.93	17515	212.14
10	State Bank of India	534226	5895.59	251207	7309.41	98702	2723.83	79162	2181.82	249155	8545.44	108	0.74
11	UCO Bank	217941	2601.95	49709	522.37	51285	615.12	7830	146.11	116397	1777.65	486	2.08
12	Union Bank of India	85655	1134.98	15784	360.17	8655	195.50	0	0.00	18070	624.38	147	0.11
Total PSU		2499035	26681.18	708392	20586.67	414625	7050.21	359332	9894.04	1325394	25187.31	30357	310.77
13	Axis Bank	10875	383.21	55990	509.94	36552	109.39	12892	84.85	173373	441.98	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	2943367	10694.55	1785135	8866.73	1019491	5303.46	783	14.64	4550757	20793.55	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	23	1.00	0	0.00	0	0.00	99	3.99	0	0.00
19	ESAF SF Bank	22678	52.31	8691	20.52	2800	5.60	2905	6.60	22678	52.31	0	0.00
20	Federal Bank	10093	140.78	6028	117.73	263	4.06	2073	33.68	4724	145.77	0	0.00
21	HDFC Bank	343275	794.59	130278	410.00	1434	14.40	603	1.84	371101	1359.41	0	0.00
22	ICICI Bank	63461	678.86	58174	1263.37	9092	143.71	59532	1245.65	100125	8808.07	0	0.00
23	IDBI Bank	67522	672.63	17606	258.27	9391	177.72	4391	47.39	1025	4.53	1	0.00
24	IDFC First Bank	136427	238.36	57481	93.00	64131	137.22	58748	101.77	56065	90.69	0	0.00
25	Indusind Bank	2310901	4290.90	857162	2021.63	565209	1084.29	0	0.00	13109	262.72	0	0.00
26	Jana Small Finance Bank	179984	531.06	59665	192.03	26559	81.33	11041	36.28	171170	498.36	0	0.00
27	Karnataka Bank Ltd.	248	8.18	441	181.49	40	1.76	228	11.21	711	48.34	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	10176	456.00	4160	206.33	116	24.13	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	1	0.13	0	0.00	0	0.00	0	0.00	7	0.08	0	0.00
31	Ratnakar Bank Ltd	444006	746.29	100396	168.54	62855	115.67	135646	189.50	444201	750.50	0	0.00
32	South Indian Bank Ltd.	0	0.00	11	0.69	3	0.06	1	0.09	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	497295	1110.58	114473	276.28	126048	324.27	18594	58.75	567444	1358.85	0	0.00
36	Utkarsh Small Finance Bank	14917	52.57	5934	11.98	6779	13.05	1080	2.13	14867	52.21	0	0.00
37	YES Bank	322	42.00	347	42.00	245	4.15	0	0.00	925	14.00	0	0.00
Total PVT		7055548	20893.00	3261995	14641.53	1931008	7544.27	308517	1834.38	6492381	34685.35	1	0.00
38	BGVB (PNB)	499812	3786.86	338631	3422.71	67247	447.07	11770	92.56	132099	1208.37	0	0.00
39	PBGB (UCO)	164140	2272.86	52497	744.15	39343	633.36	15076	287.27	96393	1833.30	0	0.00
40	UBKGB (CBI)	134172	1674.45	8213	47.65	29127	290.92	8413	55.05	43506	731.39	11	0.00
Total RRB		798124	7734.17	399341	4214.51	135717	1371.35	35259	434.88	271998	3773.06	11	0.00
41	WB State Co-Op Bank Ltd.	1327983	1645.87	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
42	WBSCARD Bank Ltd.	750	61.67	4875	426.39	2987	264.21	605	35.17	1025	93.46	0	0.00
Total Co-Optv		1328733	1707.54	137767	527.63	104233	1308.39	226500	381.08	1023062	1149.53	0	0.00
Grand Total		11681440	57015.89	4507495	39970.34	2585583	17274.22	929608	12544.38	9112835	64795.25	30369	310.77

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2021-22 (01.04.2021 to 30.09.2021)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 30.09.2021		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Bank of Baroda	82700	827.00	1285	19.10	1.55	2.31	496	15.10	1315	31.00
2	Bank of India	98000	962.00	24963	310.56	25.47	32.28	8178	107.71	4985	89.23
3	Bank of Maharashtra	7900	68.00	40	5.54	0.51	8.15	25	3.12	75	10.25
4	Canara Bank	133000	1002.00	32488	275.03	24.43	27.45	4559	67.27	0	0.00
5	Central Bank of India	827000	749.00	802	10.87	0.10	1.45	12680	109.20	58	4.28
6	Indian Bank	185000	1390.00	46206	783.19	24.98	56.34	27792	400.61	113836	3396.66
7	Indian Overseas Bank	39000	394.00	2223	46.98	5.70	11.92	162	1.15	1254	11.74
8	Punjab & Sind Bank	8200	77.00	10	0.25	0.12	0.32	7	0.85	26	1.18
9	Punjab National Bank	364000	2758.00	9242	118.30	2.54	4.29	7318	117.21	6352	105.45
10	State Bank of India	380000	2814.00	251207	1267.91	66.11	45.06	30124	731.65	7712	274.17
11	UCO Bank	49700	310.00	4556	72.87	9.17	23.51	1840	39.98	2350	45.76
12	Union Bank of India	147700	1104.00	3246	124.87	2.20	11.31	1638	50.28	0	0.00
Total PSU		2322200	12455.00	376268	3035.47	16.20	24.37	94819	1644.13	137963	3969.72
13	Axis Bank	82700	625.00	5322	156.42	6.44	25.03	35285	72.16	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
15	Bandhan Bank	94300	957.00	301537	2271.18	319.76	237.32	163554	1234.71	140	2.58
16	Catholic Syrian Bank Ltd.	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	330	3.00	23	1.00	6.97	33.33	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	2039	7.97	#DIV/0!	#DIV/0!	1196	3.34	755	2.79
20	Federal Bank	9300	73.00	4369	94.58	46.98	129.56	149	1.44	1538	14.18
21	HDFC Bank	82700	422.00	7163	36.75	8.66	8.71	18	0.28	669	15.59
22	ICICI Bank	82700	535.00	22559	289.14	27.28	54.05	1506	17.25	10955	121.13
23	IDBI Bank	41400	208.00	4409	53.19	10.65	25.57	1874	25.05	1162	21.06
24	IDFC First Bank	3900	17.00	6466	19.23	165.79	113.10	6004	22.31	6588	20.04
25	Indusind Bank	19300	169.00	407545	1022.92	2111.63	605.28	252129	575.11	0	0.00
26	Jana Small Finance Bank	3600	33.00	13489	62.84	374.69	190.42	7141	32.05	3932	17.22
27	Karnataka Bank Ltd.	330	3.00	7	0.55	2.12	18.33	0	0.00	6	0.60
28	Karur Vysya Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	13300	96.00	1837	65.17	13.81	67.88	4	0.08	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	1	0.12	#DIV/0!	#DIV/0!	1	0.01	0	0.00
31	Ratnakar Bank Ltd	4900	28.00	8691	22.13	177.37	79.03	4414	12.15	18188	48.80
32	South Indian Bank Ltd.	4800	39.00	1	0.02	0.02	0.05	2	0.05	1	0.00
33	SIDBI	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	16500	163.00	18107	74.95	109.74	45.98	24765	101.66	3329	16.45
36	Utkarsh Small Finance Bank	330	2.00	231	2.44	70.00	122.00	88	0.65	41	0.23
37	YES Bank	6800	62.00	121	23.00	1.78	37.10	36	0.01	0	0.00
Total PVT		468510	3447.00	803917	4203.59	171.59	121.95	498166	2098.31	47304	280.67
38	BGVB (PNB)	104800	1008.00	3211	31.28	3.06	3.10	1474	20.07	287	4.73
39	PBGB (UCO)	82700	377.00	14449	309.94	17.47	82.21	13505	320.34	5540	146.80
40	UBKGB (CBI)	41300	197.00	1029	10.14	2.49	5.15	6750	73.75	959	12.01
Total RRB		228800	1582.00	18689	351.36	8.17	22.21	21729	414.16	6786	163.54
41	WB State Co-Op Bank Ltd.	82700	523.00	76251	89.97	92.20	17.20	89659	851.24	167256	264.89
42	WBSCARD Bank Ltd.	3100	17.00	3105	13.22	100.16	77.76	348	7.94	102	1.04
Total Co-Optv		85800	540.00	79356	103.19	92.49	19.11	90007	859.18	167358	265.93
Grand Total		3105310	18024.00	1278230	7693.61	41.16	42.69	704721	5015.78	359411	4679.86

AGENDA – 5

CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC): -

CD Ratio of the State stood at 60.85% as on 30.09.2021 whereas it was 60.58% on 30.06.2021. For calculation of CD Ratio of the State as on 30th September, 2021 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	30.09.2021
Total Deposit (A)	967116.02
Total Advance utilized in the State (B=C+D)	580901.31
Out of which outstanding of credit sanctioned from the State (C)	487363.51
Credit sanctioned from outside State but utilized in West Bengal (D)	93537.80
RIDF Support (E)	7593.00
Total Advance to be reckoned (F=B+E)	588494.31
CD Ratio (F*100 / A)	60.85 %

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	24 Parganas (N)
31.03.2020	29.22	33.86
30.06.2020	28.55	33.83
30.09.2020	31.46	32.79
31.12.2020	31.89	34.05
31.03.2021	27.08	35.01
30.06.2021	30.24	35.20
30.09.2021	31.61	39.70

Corrective measures taken in Special Sub-Committees of the DCC (SCC): -

Small & medium ticket size 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 North 24 Parganas and Hooghly.

North 24 Parganas: - In North 24 Parganas district, fruitful discussion took place in last DCC meeting held on 24.09.2021 for improving the CD ratio and to surpass the minimum benchmark target of 40%. The last Sub-committee on CD ratio held on 14.07.2021, a monitorable action plan has been decided. There is significant improvement in CD ratio from 35.20% as on 30.06.2021 to 39.70% as on 30.09.2021 and the LDM assured that District will definitely achieve the benchmark of CD ratio i.e. 40% by 31.12.2021.

Hooghly: - In the last DCC meetings held on 21.09.2021, the matter of poor CD ratio was discussed. LDM had been advised to execute implementable action plan by exploring every available avenue depending upon potentiality, for improving the CD ratio and to surpass the minimum benchmark target of 40%. There is slight improvement in CD ratio from 30.24% as on 30.06.2021 to 31.61% as on 30.09.2021. In the meantime, one action plan has been adopted which specifies that the desired CD Ratio for every bank operating in the District to be achieved by the end of Dec 2022.

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 30.09.2021						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March,2021	CD Ratio as on September, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	48.18	6676.31	3077.56	46.10
2	Bankura	PNB	45.01	12526.00	5778.00	46.13
3	Birbhum	UCO	41.09	16853.07	6810.94	40.41
4	Coochbehar	CBI	77.36	9411.22	6777.14	72.01
5	Dakshin Dinajpur	PNB	62.21	4676.47	2853.47	61.02
6	Darjeeling	CBI	64.40	20878.05	12072.21	57.82
7	Hooghly	UCO	27.08	47254.74	14936.37	31.61
8	Howrah	UCO	41.86	46590.94	19624.83	42.12
9	Jalpaiguri	CBI	59.09	9624.88	4501.53	46.77
10	Jhargram	PNB	40.03	4255.17	1702.72	40.02
11	Kalimpong	SBI	40.04	1781.51	714.29	40.09
12	Kolkata	SBI	64.06	395438.87	237321.44	60.01
13	Malda	PNB	55.83	12472.79	7052.65	56.54
14	Murshidabad	PNB	42.62	22597.67	9678.23	42.83
15	Nadia	PNB	50.02	31810.61	15825.20	49.75
16	Paschim Burdwan	SBI	41.59	41358.43	17228.16	41.66
17	Paschim Medinipur	PNB	43.37	25470.61	11361.94	44.61
18	Purba Burdwan	UCO	45.58	26108.65	12484.02	47.82
19	Purba Medinipur	PNB	42.65	28290.22	12603.16	44.55
20	Purulia	PNB	54.58	8414.00	4011.00	47.67
21	Uttar Dinajpur	PNB	60.63	7781.36	4795.81	61.63
22	24 Pgs. (N)	Indian	35.01	147725.80	58651.16	39.70
23	24 Pgs. (S)	PNB	44.44	39118.64	17501.68	44.74
CD Ratio as on March, 2021			51.20	967116.02	487363.51	50.39
Amount sanctioned from outside State but fund utilised in the State of West Bengal			60.79		93537.80	60.85
RIDF Support					7593.00	
Total Advances in the State					588494.31	
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.09.2021							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on March,2021	As on September, 2021				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	69.3	34677.00	23846.00	68.77	0.00	68.77
2	Bank of India	49.18	36189.41	18137.43	50.12	0.00	50.12
3	Bank of Maharastra	105.87	2428.22	2430.86	100.11	0.00	100.11
4	Canara Bank	56.66	28116.00	16216.00	57.68	0.00	57.68
5	Central Bank of India	33.12	24418.65	8604.90	35.24	0.00	35.24
6	Indian Bank	37.05	79521.00	29529.00	37.13	0.00	37.13
7	Indian Overseas Bank	43.96	14484.03	6525.80	45.06	0.00	45.06
8	Punjab & Sind Bank	158.72	2412.09	3879.00	160.81	0.00	160.81
9	Punjab National Bank	44.03	123304.86	54683.76	44.35	0.00	44.35
10	State Bank of India	48.41	237546.64	79081.54	33.29	30716.00	46.22
11	UCO Bank	40.85	37311.87	14679.63	39.34	0.00	39.34
12	Union Bank of India	80.06	33269.32	27222.01	81.82	0.00	81.82
Total PSU		48.63	653679.09	284835.93	43.57	30716.00	48.27
13	Axis Bank	54.56	52046.33	27164.92	52.19	0.00	52.19
14	Au Small finance Bank	0.00	110.10	0.22	0.20	0.00	0.20
15	Bandhan Bank	91.61	37255.77	26562.55	71.30	0.00	71.30
16	Catholic Syrian Bank Ltd.	51.25	51.78	25.09	48.46	0.00	48.46
17	City Union Bank Ltd.	0.00	229.28	119.60	52.16	0.00	52.16
18	Dhanlaxmi Bank Ltd.	202.42	68.38	137.90	201.67	0.00	201.67
19	ESAF SF Bank	175.45	29.17	53.64	183.89	0.00	183.89
20	Federal Bank	84.97	4320.24	3302.43	76.44	0.00	76.44
21	HDFC Bank	52.91	57068.98	33365.60	58.47	0.00	58.47
22	ICICI Bank	67.8	45759.82	32890.66	71.88	0.00	71.88
23	IDBI Bank	37.59	14567.00	7581.58	52.05	0.00	52.05
24	IDFC First Bank	156.64	2455.00	3828.00	155.93	0.00	155.93
25	Indusind Bank	125.27	11122.45	12283.59	110.44	0.00	110.44
26	Jana Small Finance Bank	63.69	1296.93	846.45	65.27	0.00	65.27
27	Karnataka Bank Ltd.	113.22	1303.15	1464.15	112.35	0.00	112.35
28	Karur Vysya Bank	94.24	1138.71	672.74	59.08	0.00	59.08
29	Kotak Mahindra Bank	77.68	7849.60	6242.60	79.53	0.00	79.53
30	Lakshmi Vilas Bank (DBS)	603.27	101.34	570.05	562.50	0.00	562.50
31	Ratnakar Bank Ltd	97.27	5005.06	3336.53	66.66	0.00	66.66
32	South Indian Bank Ltd.	117.92	1183.49	1029.52	86.99	0.00	86.99
33	SIDBI	0.00	0.00	110.70	#DIV/0!	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	306.11	643.72	145.02	22.53	0.00	22.53
35	Ujjivan Small Finance Bank	211.07	1098.97	1909.40	173.74	0.00	173.74
36	Utkarsh Small Finance Bank	46.47	154.59	59.28	38.35	0.00	38.35
37	YES Bank	71.48	8465.00	5892.00	69.60	0.00	69.60
Total PVT		69.34	253324.87	169594.23	66.95	0.00	66.95
38	BGVB (PNB)	40.94	17777.83	6898.09	38.80	11000.88	100.68
39	PBGB (UCO)	54.09	6076.55	3266.35	53.75	2130.82	88.82
40	UBKGB (CBI)	67.59	3797.46	2523.94	66.46	1111.33	95.73
Total RRB		47.38	27651.84	12688.38	45.89	14243.03	97.39
41	WB State Co-Op Bank Ltd.	62.8	32208.10	18963.34	58.88	21220.74	124.76
42	WBSCARD Bank Ltd.	546.52	252.12	1281.63	508.34	131.98	560.69
Total Co-Optv		66.23	32460.22	20244.97	62.37	21352.72	128.15
Grand Total		51.2	967116.02	487363.51	50.39	66311.75	57.25
Amount sanctioned from outside State but fund utilised in the State of West Bengal		60.79		93537.80			
RIDF Support				7593.00			
Total Credit in the State				588494.31			
Credit Deposit Ratio				60.85			
Total Credit + Investment				654806.06			
Total Credit + Investment Deposit Ratio					67.71		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2021											
(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	50	58	84	106	298	2378.00	3842.00	12280.00	16177.00	34677.00
2	Bank of India	143	83	88	68	382	7895.24	5884.34	9484.36	12925.47	36189.41
3	Bank of Maharashtra	3	4	20	16	43	68.54	123.14	561.45	1675.09	2428.22
4	Canara Bank	166	84	95	75	420	2942.00	2530.00	8514.00	14130.00	28116.00
5	Central Bank of India	133	65	69	51	318	5590.55	5030.29	7804.05	5993.76	24418.65
6	Indian Bank	267	93	133	108	601	16859.00	11513.00	23301.00	27848.00	79521.00
7	Indian Overseas Bank	31	21	47	53	152	1270.15	708.74	5292.69	7212.45	14484.03
8	Punjab & Sind Bank	5	4	12	20	41	36.09	45.00	663.00	1668.00	2412.09
9	Punjab National Bank	594	196	229	201	1220	24206.97	23473.53	44716.54	30907.82	123304.86
10	State Bank of India	554	243	279	295	1371	47358.24	37408.78	72852.75	79926.87	237546.64
11	UCO Bank	148	70	86	77	381	8061.49	7246.78	10698.34	11305.26	37311.87
12	Union Bank of India	67	55	100	67	289	3262.58	2995.61	13964.63	13046.50	33269.32
Total PSU		2161	976	1242	1137	5516	119928.85	100801.21	210132.81	222816.22	653679.09
13	Axis Bank	35	86	106	79	306	1626.45	6565.39	19460.00	24394.49	52046.33
14	Au Small finance Bank	0	0	0	2	2	0.00	0.00	0.00	110.10	110.10
15	Bandhan Bank	234	96	85	48	463	5549.00	4248.01	14768.85	12689.90	37255.77
16	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	51.78	51.78
17	City Union Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	229.28	229.28
18	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	44.75	23.63	68.38
19	ESAF SF Bank	0	1	1	2	4	0.00	0.40	0.69	28.08	29.17
20	Federal Bank	6	3	5	16	30	90.08	31.81	304.73	3893.62	4320.24
21	HDFC Bank	29	42	73	89	233	1174.58	2732.19	14297.15	38865.06	57068.98
22	ICICI Bank	24	47	81	90	242	916.64	2176.28	14779.95	27886.95	45759.82
23	IDBI Bank	21	23	31	24	99	1048.00	1812.00	5226.00	6481.00	14567.00
24	IDFC First Bank	1	1	10	11	23	0.00	0.00	766.00	1689.00	2455.00
25	Indusind Bank	5	21	27	30	83	188.76	593.80	1246.00	9093.89	11122.45
26	Jana Small Finance Bank	3	12	11	13	39	5.70	150.56	238.34	902.33	1296.93
27	Karnataka Bank Ltd.	1	2	9	8	20	18.74	47.41	395.24	841.76	1303.15
28	Karur Vysya Bank	1	1	3	9	14	64.60	39.15	106.23	928.73	1138.71
29	Kotak Mahindra Bank	1	1	6	34	42	63.97	52.57	642.79	7090.27	7849.60
30	Lakshmi Vilas Bank (DBS)	1	0	3	0	4	24.94	0.00	76.40	0.00	101.34
31	Ratnakar Bank Ltd	0	2	2	13	17	0.00	40.33	239.43	4725.30	5005.06
32	South Indian Bank Ltd.	1	0	6	12	19	19.07	0.00	369.74	794.68	1183.49
33	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	643.72	643.72
35	Ujjivan Small Finance Bank	37	15	22	9	83	115.67	179.97	440.31	363.02	1098.97
36	Utkarsh Small Finance Bank	0	0	3	5	8	0.00	0.00	2.83	151.76	154.59
37	YES Bank	0	1	11	14	26	0.00	100.00	891.00	7474.00	8465.00
Total PVT		400	354	497	515	1766	10906.21	18769.87	74296.43	149352.36	253324.87
38	BGVB (PNB)	496	68	23	0	587	14157.17	2055.49	1565.17	0.00	17777.83
39	PBGB (UCO)	204	16	7	3	230	5031.68	692.05	241.79	111.03	6076.55
40	UBKGB (CBI)	88	47	7	0	142	1665.13	1775.14	357.19	0.00	3797.46
Total RRB		788	131	37	3	959	20853.98	4522.68	2164.15	111.03	27651.84
41	WB State Co-Op Bank Ltd.	196	64	88	16	364	14532.52	3799.59	6225.30	7650.69	32208.10
42	WBSCARD Bank Ltd.	11	0	0	0	11	252.12	0.00	0.00	0.00	252.12
Total Co-Optv		207	64	88	16	375	14784.64	3799.59	6225.30	7650.69	32460.22
Grand Total		3556	1525	1864	1671	8616	166473.68	127893.35	292818.68	379930.30	967116.02

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2021											
(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	597.00	1021.00	3465.00	18763.00	23846.00	25.11	26.57	28.22	115.99	68.77
2	Bank of India	2682.80	1598.28	2215.45	11640.90	18137.43	33.98	27.16	23.36	90.06	50.12
3	Bank of Maharashtra	26.89	60.17	192.54	2151.26	2430.86	39.23	48.86	34.29	128.43	100.11
4	Canara Bank	1434.00	1053.00	1800.00	11929.00	16216.00	48.74	41.62	21.14	84.42	57.68
5	Central Bank of India	1664.44	933.53	1703.98	4302.95	8604.90	29.77	18.56	21.83	71.79	35.24
6	Indian Bank	2963.00	1808.00	3627.00	21131.00	29529.00	17.58	15.70	15.57	75.88	37.13
7	Indian Overseas Bank	249.03	175.43	894.21	5207.13	6525.80	19.61	24.75	16.90	72.20	45.06
8	Punjab & Sind Bank	17.00	17.00	246.00	3599.00	3879.00	47.10	37.78	37.10	215.77	160.81
9	Punjab National Bank	10549.12	4427.36	8898.13	30809.15	54683.76	43.58	18.86	19.90	99.68	44.35
10	State Bank of India	12014.33	9943.13	19143.70	37980.38	79081.54	25.37	26.58	26.28	47.52	33.29
11	UCO Bank	1731.22	1411.72	8965.76	2570.93	14679.63	21.48	19.48	83.81	22.74	39.34
12	Union Bank of India	612.02	696.61	3458.90	22454.48	27222.01	18.76	23.25	24.77	172.11	81.82
Total PSU		34540.85	23145.23	54610.67	172539.18	284835.93	28.80	22.96	25.99	77.44	43.57
13	Axis Bank	207.87	1382.29	5739.78	19834.98	27164.92	12.78	21.05	29.50	81.31	52.19
14	Au Small finance Bank	0.00	0.00	0.00	0.22	0.22	#DIV/0!	#DIV/0!	#DIV/0!	0.20	0.20
15	Bandhan Bank	1753.80	13909.82	6767.26	4131.68	26562.55	31.61	327.44	45.82	32.56	71.30
16	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	25.09	25.09	#DIV/0!	#DIV/0!	#DIV/0!	48.46	48.46
17	City Union Bank Ltd.	0.00	0.00	0.00	119.6	119.60	#DIV/0!	#DIV/0!	#DIV/0!	52.16	52.16
18	Dhanlaxmi Bank Ltd.	0.00	0.00	13.89	124.01	137.90	#DIV/0!	#DIV/0!	31.04	524.80	201.67
19	ESAF SF Bank	0.00	17.53	7.07	29.04	53.64	#DIV/0!	4382.50	1024.64	103.42	183.89
20	Federal Bank	97.46	91.75	150.41	2962.80	3302.43	108.20	288.47	49.36	76.09	76.44
21	HDFC Bank	1008.49	2480.05	6518.56	23358.50	33365.60	85.86	90.77	45.59	60.10	58.47
22	ICICI Bank	238.90	1232.84	10012.63	21406.28	32890.66	26.06	56.65	67.74	76.76	71.88
23	IDBI Bank	379.86	501.81	2018.51	4681.40	7581.58	36.25	27.69	38.62	72.23	52.05
24	IDFC First Bank	131.00	47.00	428.00	3222.00	3828.00	#DIV/0!	#DIV/0!	55.87	190.76	155.93
25	Indusind Bank	3268.70	997.90	1693.19	6323.80	12283.59	1731.63	168.05	135.89	69.54	110.44
26	Jana Small Finance Bank	79.92	241.96	247.83	276.74	846.45	1401.59	160.70	103.98	30.67	65.27
27	Karnataka Bank Ltd.	21.47	41.14	356.43	1045.11	1464.15	114.57	86.77	90.18	124.16	112.35
28	Karur Vysya Bank	21.84	15.45	49.36	586.09	672.74	33.81	39.46	46.47	63.11	59.08
29	Kotak Mahindra Bank	326.84	0.88	260.90	5653.98	6242.60	510.92	1.66	40.59	79.74	79.53
30	Lakshmi Vilas Bank (DBS)	7.08	0.00	562.97	0.00	570.05	28.39	#DIV/0!	736.85	#DIV/0!	562.50
31	Ratnakar Bank Ltd	0.00	73.11	39.01	3224.41	3336.53	#DIV/0!	181.27	16.29	68.24	66.66
32	South Indian Bank Ltd.	5.44	0.00	202.08	822.00	1029.52	28.53	#DIV/0!	54.65	103.44	86.99
33	SIDBI	0.00	0.00	0.00	110.70	110.70	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
34	Tamilnad Mercantile Bank	0.00	0.00	0.00	145.02	145.02	#DIV/0!	#DIV/0!	#DIV/0!	22.53	22.53
35	Ujjivan Small Finance Bank	286.38	510.41	796.78	315.83	1909.40	247.58	283.61	180.96	87.00	173.74
36	Utkarsh Small Finance Bank	0.00	0.00	0.02	59.26	59.28	#DIV/0!	#DIV/0!	0.71	39.05	38.35
37	YES Bank	0.00	1.00	336.00	5555.00	5892.00	#DIV/0!	1.00	37.71	74.32	69.60
Total PVT		7835.05	21544.94	36200.69	104013.55	169594.23	71.84	114.78	48.72	69.64	66.95
38	BGVB (PNB)	5691.36	746.46	460.27	0.00	6898.09	40.20	36.32	29.41	#DIV/0!	38.80
39	PBGB (UCO)	2846.57	295.62	98.71	25.45	3266.35	56.57	42.72	40.82	22.92	53.75
40	UBKGB (CBI)	1638.39	779.59	105.96	0.00	2523.94	98.39	43.92	29.66	#DIV/0!	66.46
Total RRB		10176.32	1821.67	664.94	25.45	12688.38	48.80	40.28	30.73	22.92	45.89
41	WB State Co-Op Bank Ltd.	7370.73	2503.03	2985.19	6104.39	18963.34	50.72	65.88	47.95	79.79	58.88
42	WBSCARD Bank Ltd.	1281.63	0.00	0.00	0.00	1281.63	508.34	#DIV/0!	#DIV/0!	#DIV/0!	508.34
Total Co-Optv		8652.36	2503.03	2985.19	6104.39	20244.97	58.52	65.88	47.95	79.79	62.37
Grand Total		61204.58	49014.87	94461.49	282682.56	487363.51	36.77	38.32	32.26	74.40	50.39

Position of ATMs & BC Outlets in West Bengal as on 30.09.2021											
SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Bank of Baroda	44	65	159	227	495	311	328	298	103	1040
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharashtra	0	0	5	9	14	7	4	14	2	27
4	Canara Bank	113	72	97	94	376	231	75	7	3	316
5	Central Bank of India	74	52	57	29	212	508	0	10	0	518
6	Indian Bank	32	61	75	76	244	1153	6	162	4	1325
7	Indian Overseas Bank	14	18	24	28	84	58	11	10	6	85
8	Punjab & Sind Bank	4	4	10	11	29	0	0	0	0	0
9	Punjab National Bank	533	293	379	294	1499	2403	471	124	11	3009
10	State Bank of India	762	850	1799	871	4282	4640	521	440	15	5616
11	UCO Bank	55	45	114	50	264	123	74	4	0	201
12	Union Bank of India	103	96	182	139	520	246	40	16	45	347
Total PSU		1850	1645	2997	1938	8430	10069	1648	1178	199	13094
13	Axis Bank	396	369	423	297	1485	11	0	0	0	11
14	Au Small finance Bank	0	0	0	2	2	0	0	0	0	0
15	Bandhan Bank	1	15	67	37	120	662	300	146	45	1153
16	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
17	City Union Bank Ltd.	0	0	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0	0	0	0	0
19	ESAF SF Bank	0	1	0	2	3	0	1	0	1	2
20	Federal Bank	2	3	4	17	26	0	0	0	0	0
21	HDFC Bank	26	94	221	220	561	88	366	202	7	663
22	ICICI Bank	69	84	153	239	545	8	0	0	0	8
23	IDBI Bank	23	31	74	45	173	0	0	0	0	0
24	IDFC First Bank	0	0	5	11	16	637	137	27	0	801
25	Indusind Bank	8	33	33	96	170	0	0	0	0	0
26	Jana Small Finance Bank	0	2	2	4	8	10	0	0	0	10
27	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
28	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
29	Kotak Mahindra Bank	1	1	6	66	74	0	0	0	0	0
30	Lakshmi Vilas Bank (DBS)	1	0	4	0	5	0	0	0	0	0
31	Ratnakar Bank Ltd	0	2	2	10	14	0	0	0	0	0
32	South Indian Bank Ltd.	1	0	6	7	14	0	0	0	0	0
33	SIDBI	0	0	0	0	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	0	0
35	Ujjivan Small Finance Bank	14	15	23	9	61	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	1	4	5	0	0	0	0	0
37	YES Bank	0	1	14	20	35	0	0	0	0	0
Total PVT		546	655	1057	1112	3370	1416	804	375	53	2648
38	BGVV (PNB)	0	0	0	0	0	2449	325	40	0	2814
39	PBGB (UCO)	0	0	0	0	0	601	0	0	0	601
40	UBKGB (CBI)	0	0	0	0	0	385	0	0	0	385
Total RRB		0	0	0	0	0	3435	325	40	0	3800
41	WB State Co-Op Bank Ltd.	71	22	36	3	132	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		71	22	36	3	132	0	0	0	0	0
43	India Post Payment Bank	0	0	0	0	0	44	2291	4090	493	6918
44	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		2467	2322	4090	3053	11932	45705	17458	7486	4843	75492

Branch and BC Network of Payment Banks in the state:

Name	Branch Network	BC Network
Fino Payments Bank	1	18367
Jio Payment Bank	0	42
NSDL Payment Bank	0	101117

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

Negative trend is shown in 8 Districts (Coochbehar, Darjeeling, Jalpaiguri, Jhargram, Nadia, Paschim Medinipur, Purba Medinipur, Purulia) as on September, 2021 in comparison to June, 2021. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 30.06.2021	As on 30.09.2021	Increase/Decrease (+) (-)
1.	Alipurduar	41.73	46.10	+
2.	Bankura	46.09	46.13	+
3.	Dakshin Dinajpur	60.95	61.02	+
4.	Hooghly	30.24	31.61	+
5.	Howrah	42.01	42.12	+
6.	Kalimpong	40.02	40.09	+
7.	Malda	56.01	56.54	+
8.	Paschim Burdwan	41.19	41.66	+
9.	Uttar Dinajpur	61.22	61.63	+
10.	Purba Burdwan	44.03	47.82	+
11.	24 Pgs. (N)	35.20	39.70	+
12.	Birbhum	40.03	40.41	+
13.	Kolkata	59.68	60.01	+
14.	Murshidabad	42.58	42.83	+
15.	24 Pgs. (S)	44.13	44.74	+
16.	Coochbehar	72.76	72.01	-
17.	Darjeeling	63.48	57.82	-
18.	Jalpaiguri	58.35	46.77	-
19.	Jhargram	40.05	40.02	-
20.	Nadia	50.03	49.75	-
21.	Purba Medinipur	45.16	44.55	-
22.	Paschim Medinipur	47.23	44.61	-
23.	Purulia	53.35	47.67	-

AGENDA-6

Deployment of Credit in Agriculture including KCC:

The disbursement in Agriculture sector in last 3 (Three) financial years are as follows,

(Amount in Cr)

Financial Year	Yearly Target	Achievement	% of Achievement
31.03.2019	64071	45586	71
30.09.2019	55000	21524	39
31.03.2020	55000	49066	89
30.09.2020	77236	16640	22
31.03.2021	77236	57008	74
30.09.2021	87603	27952	32

Agriculture in India is the essence of livelihood for around 60% of the population. Agriculture States in India are growing with super quality food grains and other food items. For some years, in India, an increase in population, an increase in Income, rural/urban migration and extension in rural per capita productivity has been recorded. West Bengal is the largest food grain producing state in India. It is known for its rice production, followed by Andhra Pradesh, Punjab, and Uttar Pradesh. Apart from rice production, it is famous for jute, sesame, tobacco, and tea too.

West Bengal comes under rice producing states in India. West Bengal is engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produced almost all the items namely Cauliflower, Tomato, Cucurbits, Cabbage, Okra, and Brinjal. Rice, jute, and wheat are the main crops grown in West Bengal. In West Bengal, some spices produced namely Chilli, Ginger, Garlic, Coriander, and Turmeric. West Bengal comes under the top most agriculture states in India.

The Agriculture disbursement up to September, 2021 of the financial year 2021-22 is Rs. 27951.68 crore, which was Rs. 16640 crore upto the September, 2020 of the financial year 2020-21. With Rs. 22430.86 crore deployments in Farm Credit at 80 % of the total agriculture deployment, 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 under 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.

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 on 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. 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 can get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District through this portal.

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 leases, 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 30.09.2021:

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
31.03.2021	2018100	2261113	1441861	229511
30.06.2021	2018100	2265916	1443658	230855
30.09.2021	2018100	2268050	1471359	171432

Now, GoWB have inserted the 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 6.25 lakh proposals have been rejected by the member banks after according 14.71 lakh sanction of KCC leading to 1.71 lakh cases of pendency at branch level of different banks.

Though the subject KCC campaign is already over but as advised by the Hon'ble Secretary, Agriculture Department, GoWB, in the last Sub-Committee meeting on Agriculture held on 09.07.2021, concerned Agriculture Department will responsor the eligible rejected loan proposals to bank branches and update the same in fresh sanction column. Banks to strive their best to clear the pending cases as well as fresh sponsored cases with immediate effect and update the same in portal. Banks also to take utmost care so that no KCC proposals are rejected on flimsy ground. Necessary instruction, in this regard, have already been disseminated to the member banks for ensuring strict compliance.

As decided in the 152nd SLBC meeting held on 22.06.2021, we have distributed a total target of 35.00 lakh KCCs (Fresh & Renewal) amongst member banks for this current financial year.

A comparative position of target & achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal during September quarter of the corresponding financial years.

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2019	20,00,000	21,65,443	109
30.09.2019	35,00,000	11,30,509	33
31.03.2020	35,00,000	23,73,411	68
30.09.2020	46,00,000	12,03,445	26
31.03.2021	46,00,000	26,08,512	57
30.09.2021	35,00,000	13,87,026	40

Bank wise KCC position as on 30.09.2021											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2021 to 30.09.2021)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.09.2021	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)				
			No.	Amount	No.	Amount	No.	Amount		No.	Amount
1	Bank of Baroda	25000	1789	27.10	7545	71.45	9334	98.55	37.34	21578	143.10
2	Bank of India	117000	11104	83.79	33701	140.14	44805	223.93	38.29	194670	861.26
3	Bank of Maharastra	2200	315	4.19	691	16.55	1006	20.74	45.73	1256	57.34
4	Canara Bank	28500	3566	22.00	2360	22.00	5926	44.00	20.79	43221	296.00
5	Central Bank of India	32500	249	1.39	20185	40.95	20434	42.34	62.87	79524	442.87
6	Indian Bank	148500	56214	655.32	125321	265.12	181535	920.44	122.25	355601	2851.59
7	Indian Overseas Bank	7000	173	1.42	1961	7.38	2134	8.80	30.49	7538	43.2
8	Punjab & Sind Bank	50	15	0.75	5	0.04	20	0.79	40.00	25	0.89
9	Punjab National Bank	407000	49755	466.58	86323	472.19	136078	938.77	33.43	690618	4202.67
10	State Bank of India	285000	26322	210.65	28012	316.64	54334	527.29	19.06	252643	1658.00
11	UCO Bank	40000	596	5.53	4785	24.83	5381	30.36	13.45	69576	318.13
12	Union Bank of India	25000	7284	167.50	12610	195.30	19894	362.80	79.58	116035	1154.03
Total PSU		1117750	157382	1646.22	323499	1572.59	480881	3218.81	43.02	1832285	12029.08
13	Axis Bank	2750	0	0	0	0.00	0	0.00	0.00	79981	697.99
14	Au Small finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1500	332	7.20	1000	12.00	1332	19.20	88.80	2151	52.98
21	HDFC Bank	24500	9987	85.21	60	4.10	10047	89.31	41.01	126138	391.68
22	ICICI Bank	2500	1001	30.12	321	8.01	1322	38.13	52.88	4390	243.67
23	IDBI Bank	10000	88	0.79	1507	10.74	1595	11.53	15.95	10943	137.28
24	IDFC First Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
37	YES Bank	1000	64	0.01	0	0.00	64	0.01	6.40	935	1.00
Total PVT		42250	11472	123.33	2888	34.85	14360	158.18	33.99	224538	1524.60
38	BGVB (PNB)	270000	4213	7.90	75688	186.4	79901	194.30	29.59	273885	665.96
39	PBGB (UCO)	60000	2817	17.38	17377	149.47	20194	166.85	33.66	77183	546.09
40	UBKGB (CBI)	25000	1144	12.19	5422	93.09	6566	105.28	26.26	74924	763.63
Total RRB		355000	8174	37.47	98487	428.96	106661	466.43	30.05	425992	1975.68
41	WB State Co-Op Bank Ltd.	1985000	35024	57.54	750100	1904.29	785124	1961.83	39.55	1744174	4671.80
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	35024	57.54	750100	1904.29	785124	1961.83	39.55	1744174	4671.80
Grand Total		3500000	212052	1864.56	1174974	3940.69	1387026	5805.25	39.63	4226989	20201.16

NB: All the banks operating in the State have disbursed 1387026 KCCs including renewal cases during the September quarter of FY 2021-22 registering 39.63 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs. 5805.25 crore as on 30.09.2021 which account for 25.88 % of the farm credit. The Average ticket size of outstanding KCC loans is Rs. 47,791/- as on 30.09.2021 thus it has increased from Rs. 42,515/- on 30.09.2020.

District wise KCC position as on 30.09.2021							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2021 to 30.09.2021(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.09.2021	
			No.	Amount		No.	Amount
1	Alipurduar	38500	7616	55.76	19.78	26625	189.94
2	Bankura	198000	69723	171.17	35.21	167006	671.24
3	Birbhum	240000	143576	497.31	59.82	137543	627.34
4	Coochbehar	190000	40355	224.87	21.24	192860	1589.33
5	Dakshin Dinajpur	115000	39265	147.49	34.14	196220	826.41
6	Darjeeling	18500	6812	46.24	36.82	20604	191.11
7	Hooghly	395000	136601	596.21	34.58	93420	1048.44
8	Howrah	95000	29553	196.17	31.11	71760	347.41
9	Jalpaiguri	40000	16701	311.11	41.75	92011	793.46
10	Jhargram	55000	24837	98.66	45.16	55095	128.87
11	Kalimpong	10000	6735	44.63	67.35	9961	59.19
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	110000	34872	205.67	31.70	140765	644.40
14	Murshidabad	95000	57341	314.48	60.36	89865	473.72
15	Nadia	110000	37325	192.96	33.93	184152	876.50
16	Paschim Burdwan	25000	8275	54.05	33.10	16807	161.68
17	Paschim Medinipur	245000	78175	174.16	31.91	360147	1702.12
18	Purba Burdwan	280000	129757	924.02	46.34	505560	2283.19
19	Purba Medinipur	750000	357800	915.51	47.71	564414	1816.08
20	Purulia	35000	30949	72.56	88.43	98427	243.45
21	Uttar Dinajpur	55000	20107	112.12	36.56	305069	1025.12
22	24 Pgs. (N)	230000	60278	181.97	26.21	293655	1426.11
23	24 Pgs. (S)	170000	50373	268.13	29.63	605023	3076.06
Grand Total		3500000	1387026	5805.25	39.63	4226989	20201.16

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.

Notification for Kharif-2021 crop coverage under BSBS was issued on 16.07.2021 and shared accordingly with the member banks by SLBC.

The enrolment position of KCC coverage under BSB as on 30.09.2021 for Kharif 2021 is as follows,

As on	Total Enrolment
30.09.2020	67.15 Lakh
30.09.2021	46.85 Lakh

A total no. of 46.85 lakh farmers are enrolled in Kharif, 2021 season where a total no. of 67.15 lakh were covered under BSB in Kharif, 2020 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 Sub Committee on Animal Husbandry & Fishery, it is decided that ARD department is going to conduct GP level camp in 3342 no of GPs shortly where active participation of GP level bankers, LDMS & DCOs are needed.

In the Special Sub Committee meeting on Animal Husbandry & Fishery held on 08-07-2021, a target of 107000 for Animal Husbandry KCC loans were fixed in the State for FY 2021-22.

Target of Animal Husbandry under KCC in FY 2021-2022:

Dairy	Poultry	Goat & Sheep rearing	Total
90000	7000	10000	107000

Target of Fishery under KCC in FY 2021-22:

Fishery	Target updated on KCC IMS (Fishery) portal
100000	83996

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 30.09.2021:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.09.2020	69717	6146	4368	441	6833	980	1114	510	30714	1751
31.12.2020	69731	8799	4513	668	7138	1259	1210	573	30770	2972
31.03.2021	70082	14146	4514	1444	7138	2124	1210	809	30770	6904
30.06.2021	31923	677	1778	256	3038	329	232	192	12014	990
30.09.2021	31923	1032	1778	377	3038	640	232	599	12014	1097

Bank wise progress under Animal Husbandry & Fishery during the FY 2021-22 (01.04.2021 to 30.09.2021)																
(Amount in Crore)																
Sr. No.	Bank Name	DAIRY			POULTRY			GOATERY			PIGGERY			FISHERY		
		Sponsored	Sanctioned		Sponsored	Sanctioned		Sponsored	Sanctioned		Sponsored	Sanctioned		Sponsored	Sanctioned	
		No.	No.	Amount	No.	No.	Amount	No.	No.	Amount	No.	No.	Amount	No.	No.	Amount
1	Bank of Baroda	30	21	0.23	0	0	0.00	7	3	0.03	0	0	0.00	34	22	0.22
2	Bank of India	213	126	0.81	86	49	0.25	49	28	0.09	0	0	0.00	18	8	0.03
3	Canara Bank	0	41	0.31	0	9	0.18	0	10	0.16	0	2	0.07	0	13	0.58
4	Central Bank of India	796	113	0.76	28	16	0.79	76	39	0.29	0	0	0.00	132	86	1.67
5	Indian Bank	1997	35	1.09	29	12	0.70	164	24	1.43	6	4	1.09	411	61	2.12
6	Indian Overseas Bank	41	2	0.01	3	2	0.02	1	0	0.00	0	0	0.00	15	1	0.02
7	Punjab National Bank	2993	112	0.96	189	12	0.12	723	15	0.32	0	0	0.00	1638	47	0.67
8	Punjab & Sindh Bank	1	0	0.00	1	0	0.00	0	0	0.00	0	0	0.00	7	0	0.00
9	State Bank of India	22276	77	0.70	1298	111	6.75	1766	88	0.58	207	34	0.06	6927	47	0.45
10	UCO Bank	269	33	0.34	46	12	0.39	55	37	0.31	12	0	0.00	239	18	0.18
11	Union Bank of India	59	37	0.91	7	2	0.03	19	15	0.10	0	0	0.00	24	14	0.14
12	Axis Bank	13	0	0.00	3	0	0.00	2	0	0.00	0	0	0.00	45	0	0.00
13	Bandhan Bank	249	0	0.00	12	0	0.00	10	0	0.00	0	0	0.00	85	0	0.00
14	HDFC Bank	9	0	0.00	1	0	0.00	5	0	0.00	6	0	0.00	7	0	0.00
15	ICICI Bank	1	0	0.00	1	0	0.00	1	0	0.00	0	0	0.00	0	10	6.00
16	IDBI Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
17	IDFC First Bank	2	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
18	Indusind Bank	1	0	0.00	0	0	0.00	0	0	0.00	1	0	0.00	1	0	0.00
19	BGVV (PNB)	1149	285	1.50	0	140	1.60	0	374	4.44	0	555	1.94	1659	567	1.91
20	PBGB (UCO)	1554	64	0.59	67	0	0.00	142	0	0.00	0	0	0.00	562	24	0.17
21	UBKGB (CBI)	0	34	0.17	0	8	0.06	0	5	0.01	0	4	0.01	0	15	0.13
22	WB State Co-Op Bank	270	52	0.31	7	4	0.02	18	2	0.03	0	0	0.00	210	164	0.65
	Grand Total	31923	1032	8.69	1778	377	10.91	3038	640	7.78	232	599	3.17	12014	1097	14.94

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.09.20	44115	256.08	13961	99.30	18214	108.68	19309	133.57
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06
30.06.21	11931	121.29	4461	64.76	5521	63.59	3551	47.03
30.09.21	42040	390.12	14659	171.94	17778	196.82	15622	143.59

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2021-2022 (01.04.2021 - 30.09.2021) (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	9334	98.55	410	16.10	238	9.85	101	4.10	101	8.10	314	5.10	71	10.10	6305	233.10	16874	385.00
2	Bank of India	44805	223.93	938	8.57	113	0.88	55	1.54	336	2.12	26	0.46	73	5.27	24197	239.48	70543	482.25
3	Bank of Maharashtra	315	4.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	315	4.19
4	Canara Bank	19372	114.35	176	2.88	70	0.70	39	1.79	27	0.21	1	0.02	13	0.47	40283	597.44	59981	717.86
5	Central Bank of India	20373	159.50	25	0.08	20	0.03	12	0.23	4	0.06	1	0.17	2	0.43	30150	416.03	50587	576.53
6	Indian Bank	2007	1098.32	39	1.12	69	2.32	14	0.90	32	2.60	23	0.15	298016	1548.50	170	252.57	300370	2906.48
7	Indian Overseas Bank	2134	8.80	8	0.06	2	0.01	5	0.02	1	0.01	0	0.00	5	0.02	171	56.16	2326	65.08
8	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
9	Punjab National Bank	70459	820.12	817	9.74	160	4.65	482	9.59	419	9.15	190	1.45	1578	36.49	158255	3487.71	232360	4378.90
10	State Bank of India	54334	527.29	540	2.95	115	0.68	19	1.00	84	0.71	104	1.15	21	1.50	132271	2619.53	187488	3154.81
11	UCO Bank	2326	139.67	58	0.82	7	0.12	10	0.23	69	0.33	36	0.34	32	0.61	70472	701.61	73010	843.73
12	Union Bank of India	7284	167.50	218	4.20	52	7.02	45	3.13	20	0.13	0	0.00	0	0.00	5154	102.13	12773	284.11
Total PSU		232743	3362.22	3229	46.52	846	26.26	782	22.53	1093	23.42	695	8.84	299811	1603.39	467428	8705.76	1006627	13798.94
13	Axis Bank	351	33.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3482	87.22	3833	120.97
14	Au Small finance 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
15	Bandhan Bank	0	0.00	34376	238.86	14320	108.51	12221	97.43	6782	44.66	0	0.00	15513	99.38	183729	1192.15	266941	1780.99
16	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
17	City Union 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
18	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
19	ESAF SF 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
20	Federal Bank	9208	116.87	22	0.24	11	0.04	2	0.00	1	0.00	0	0.00	0	0.00	4	0.17	9248	117.33
21	HDFC Bank	169	49.65	0	0.00	0	0.00	9	0.02	0	0.00	261	0.87	993	6.86	8657	54.59	10089	112.00
22	ICICI Bank	1322	38.13	0	0.00	10	6.00	0	0.00	0	0.00	0	0.00	0	0.00	26484	160.41	27816	204.54
23	IDBI Bank	2226	15.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11189	97.75	13415	113.61
24	IDFC First Bank	0	0.00	791	2.00	135	0.40	68	0.22	2622	8.00	0	0.00	0	0.00	1776	6.11	5392	16.74
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	634996	1461.84	634996	1461.84
26	Jana Small Finance Bank	0	0.00	130	0.56	135	0.40	68	0.22	2622	8.00	0	0.00	0	0.00	9817	44.69	12772	53.88
27	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	0.58	4	0.58
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	240	12.76	240	12.76
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1851	45.36	1	0.12	1852	45.48
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	24	0.28	24	0.28
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23468	65.45	23468	65.45
32	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	81	1.32	81	1.32
33	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
34	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
35	Ujjivan Small Finance Bank	0	0.00	611	6.76	1	0.01	0	0.00	0	0.00	0	0.00	5598	21.30	32247	125.67	38457	153.74
36	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	1043	3.91	1043	3.91
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1164	1.00	1164	1.00
Total PVT		13276	254.27	35930	248.42	14612	115.37	12368	97.90	12027	60.67	261	0.87	23955	172.90	938406	3316.01	1050835	4266.41
38	BGVB (PNB)	79901	194.30	285	1.50	567	1.91	140	1.60	931	6.38	150	1.49	0	0.00	102514	884.30	184488	1091.48
39	PBGB (UCO)	20194	166.85	2508	83.73	1568	52.35	1227	40.31	1557	49.15	243	8.02	6	0.34	11358	371.75	38661	772.50
40	UBKGB (CBI)	17715	159.44	36	0.18	21	0.20	10	0.11	12	0.04	61	0.71	7	0.48	8983	112.63	26845	273.79
Total RRB		117810	520.59	2829	85.41	2156	54.46	1377	42.02	2500	55.57	454	10.22	13	0.82	122855	1368.68	249994	2137.77
41	WB State Co-Op Bank Ltd.	785124	1961.83	52	7.04	164	0.65	132	3.06	2	0.03	0	0.00	0	0.00	32550	211.84	818024	2184.45
42	WBSCARD Bank Ltd.				2.73		0.08		6.43		3.91		26.30		0.75	1410	3.09	1410	43.29
Total Co-Optv		785124	1961.83	52	9.77	164	0.73	132	9.49	2	3.94	0	26.30	0	0.75	33960	214.93	819434	2227.74
Grand Total		1148953	6098.91	42040	390.12	17778	196.82	14659	171.94	15622	143.59	1410	46.23	323779	1777.86	1562649	13605.39	3126890	22430.86

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.09.20	239213	1647.92	56416	645.23	75291	551.77	118161	710.67
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13
30.06.21	235109	1888.12	74605	803.37	89305	780.09	143109	885.67
30.09.21	276766	1599.04	92507	944.50	116473	940.43	144152	922.07

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2021 (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	21578	143.10	510	18.10	271	12.10	151	3.60	641	10.15	435	9.05	345	20.10	10170	281.80	34101	498.00
2	Bank of India	194670	861.26	1905	16.25	612	9.23	598	17.65	629	4.80	612	15.11	562	19.11	54414	496.75	254002	1440.16
3	Bank of Maharashtra	1354	58.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1354	58.94
4	Canara Bank	60377	390.00	937	20.28	402	23.01	179	15.96	99	1.54	7	0.77	87	5.09	39115	484.30	101203	940.95
5	Central Bank of India	79708	444.60	500	4.17	175	1.36	213	2.66	278	1.57	493	13.28	59	0.98	60352	902.24	141778	1370.86
6	Indian Bank	69975	490.45	240	15.12	400	58.63	250	17.12	2200	22.00	70	0.28	1650	25.80	280816	2222.19	355601	2851.59
7	Indian Overseas Bank	7538	43.20	22	0.20	18	11.78	12	0.23	4	0.04	40	0.09	64	1.01	4328	80.03	12026	136.58
8	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
9	Punjab National Bank	691130	4246.44	11863	183.39	3478	48.14	6133	150.40	31997	345.71	6279	43.72	26405	651.76	61	37.37	777346	5706.93
10	State Bank of India	252643	1658.00	1594	39.64	600	61.74	358	58.54	240	3.50	1854	20.32	1320	55.21	250925	2728.05	509534	4625.00
11	UCO Bank	69576	354.17	1584	17.43	250	2.24	561	13.68	503	1.23	1121	9.73	770	6.81	98152	1349.91	172517	1755.20
12	Union Bank of India	35104	515.69	653	10.21	102	17.78	143	14.72	49	0.47	0	0.00	35	1.40	0	0.00	36086	560.27
Total PSU		1483653	9205.85	19808	324.79	6308	246.01	8598	294.56	36640	391.01	10911	112.35	31297	787.27	798333	8582.64	2395548	19944.48
13	Axis Bank	4512	379.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	46636	748.25	51148	1128.03
14	Au Small finance 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
15	Bandhan Bank	0	0.00	189383	787.78	97173	451.81	72012	363.03	30519	120.24	0	0.00	114439	542.67	1108609	5249.42	1612135	7514.95
16	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
17	City Union 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
18	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
19	ESAF SF 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
20	Federal Bank	12111	164.13	25	1.49	12	0.55	3	0.22	1	0.05	1	0.05	0	0.00	18	1.25	12171	167.72
21	HDFC Bank	266	84.88	151	5.79	4	0.58	410	0.67	0	0.00	10008	13.14	5120	130.30	110246	167.88	126205	403.23
22	ICICI Bank	3883	226.54	0	0.00	120	36.00	0	0.00	0	0.00	0	0.00	0	0.00	63865	411.26	67868	673.80
23	IDBI Bank	10621	127.51	0	0.00	5	0.87	11	0.09	0	0.00	0	0.00	6	0.30	50159	216.08	60802	344.84
24	IDFC First Bank	0	0.00	6925	10.00	1389	3.00	0	0.00	25308	45.00	0	0.00	0	0.00	12833	23.08	46455	81.08
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1034164	2325.70	1034164	2325.70
26	Jana Small Finance Bank	0	0.00	12446	31.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	25043	94.25	37489	126.18
27	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.73	3	0.93	0	0.00	0	0.00	0	0.00	14	2.88	22	4.54
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	240	11.70	240	11.70
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9683	312.81	12	18.92	9695	331.73
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	34	0.38	34	0.38
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	359785	619.81	359785	619.81
32	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	169	97.68	169	97.68
33	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
34	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
35	Ujivan Small Finance Bank	0	0.00	3057	19.50	66	0.21	8	0.01	0	0.00	0	0.00	29901	70.73	179156	391.91	212188	482.36
36	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	9146	18.84	9146	18.84
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1141	1.00	1141	1.00
Total PVT		31393	982.84	211987	856.49	98774	493.74	72447	364.94	55828	165.28	10009	13.19	159149	1056.81	3001270	10400.28	3640857	14333.57
38	BGVB (PNB)	273885	665.96	5176	53.95	2833	23.31	2436	36.15	20555	240.57	12419	98.49	0	0.00	154224	2386.58	471528	3505.01
39	PBGB (UCO)	77183	546.09	13409	303.37	7417	168.62	6105	139.57	4018	92.07	121	10.01	168	5.24	12413	249.36	120834	1514.33
40	UBKGB (CBI)	75300	764.41	109	0.60	147	0.60	24	0.28	43	0.28	190	1.82	36	2.11	65394	991.03	141243	1761.13
Total RRB		426368	1976.46	18694	357.92	10397	192.53	8565	176.00	24616	332.92	12730	110.32	204	7.35	232031	3626.97	733605	6780.47
41	WB State Co-Op Bank Ltd.	1744174	4671.80	153	3.67	377	3.43	6	0.81	23	0.40	303	1.45	151	8.22	176834	783.37	1922021	5473.15
42	WBSCARD Bank Ltd.	0	0.00	26124	56.17	617	4.72	2891	108.19	27045	32.46	32102	571.14	369	17.13	132031	194.89	221179	984.70
Total Co-Optv		1744174	4671.80	26277	59.84	994	8.15	2897	109.00	27068	32.86	32405	572.59	520	25.35	308865	978.26	2143200	6457.85
Grand Total		3685588	16836.95	276766	1599.04	116473	940.43	92507	944.50	144152	922.07	66055	808.45	191170	1876.78	4340499	23588.15	8913210	47516.37

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 & 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, 42.26 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 9.74 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 leases etc are also to be brought under the ambit of KCC.
- 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 people 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 Warehouse Receipts. However, no banks have reportedly financed against NWRs as yet in the State.

In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 65 FPOs under Agri Marketing Department and shared the same with the banks. 5 FPOs have so far been financed by SBI, 2 by PNB, 1 by BOB, 4 by BGVB and 22 by WBSCB. NABARD also shared the list of 164 FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

With a view to encouraging 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.

Bank wise target for financing total 165 FPOs have been shared by NABARD for this FY 2021-22 was adopted in Agriculture Sub-Committee meeting dated 09.07.2021.

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	

Agriculture Infrastructure in Rural areas and Credit absorption:

West Bengal is envisaging a big structural transformation both in terms of economic progress and public welfare. Infrastructure is a prerequisite of development. Creation of rural infrastructure is an enabler for the achievement of inclusive and sustainable development. As regards basic infrastructure of village connectivity through all- weather roads, electrification of villages with assured electric supply and provision of safe drinking water, the state has made rapid progress. However, significant infrastructure gaps exist with regards to agri storage & marketing, irrigation,dairy,fisheries,food & agri processing sectors in the state While infrastructure development was primarily the domain of public investment ,private investments, particularly in social infrastructure and infrastructure like irrigation, storage and market yard, have also picked up in recent years even road and power sectors are being developed under PPP mode, but this trend for rural roads is yet to pick up.

NABARD has been assisting the State Government by funding various infrastructure projects in rural areas under Rural Infrastructure Development Fund (RIDF), namely:

- Warehouse Infrastructure Fund (WIF)
- NABARD Infrastructure Development Assistance (NIDA)
- Food Processing Fund (FPF)
- Dairy Infrastructure Development Fund
- Agri Marketing Infrastructure Fund
- Micro Irrigation Fund
- Fisheries and Aquaculture Infrastructure Development Fund
- Agriculture Infrastructure Fund (AIF)
- Rural Infrastructure Assistance to State Governments (RIAS)

Infrastructure gaps and interventions required: -

- Accelerating the pace of ensuring rural connectivity through all-weather roads, providing irrigation to every field, electrification of all the households and pump sets, bridging the gaps of storage- both dry and cold storage requirements and providing basic social infrastructures such as school, colleges, health centres, sanitation, drinking water, roads.
- To meet the vast investment requirements, for which public finance may not be sufficient, financial support may be availed form NABARD and other such infrastructure financing agencies.
- Separate Feeder lines for agriculture has been added in the list of eligible activities to be financed under RIDF during the year. The State Govt. may avail financial assistance for the project under RIDF.
- PPP mode of infrastructure development/financing may be given thrust.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2021-22							
(Position from 01.04.2021-30.09.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	4490	1874	19.10	41.74	12874	103.00
2	Bank of India	87770	44805	223.93	51.05	194670	861.26
3	Bank of Maharashtra	1290	385	3.95	29.84	1305	58.06
4	Canara Bank	19640	0	0.00	0.00	82790	598.28
5	Central Bank of India	15000	32882	298.00	219.21	92156	891.00
6	Indian Bank	34200	35953	61.46	105.13	357955	4209.59
7	Indian Overseas Bank	1280	2134	8.80	166.72	7538	43.20
8	Punjab & Sind Bank	15	0	0.00	0.00	0	0.00
9	Punjab National Bank	201600	55665	473.50	27.61	746621	4935.04
10	State Bank of India	162400	59234	507.43	36.47	384512	3458.00
11	UCO Bank	22100	3713	31.92	16.80	23073	124.74
12	Union Bank of India	3460	4542	65.82	131.27	35163	120.38
Total PSU		553245	241187	1693.91	43.59	1938657	15402.55
13	Axis Bank	10900	1967	37.24	18.05	10864	329.72
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	282689	1885.05	#DIV/0!	1794757	8392.41
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	2143	6.89	#DIV/0!	5172	10.81
20	Federal Bank	100	6093	77.97	6093.00	7735	103.98
21	HDFC Bank	85700	1991	14.41	2.32	10841	112.74
22	ICICI Bank	2800	0	0.00	0.00	0	0.00
23	IDBI Bank	5100	13282	110.87	260.43	46596	258.76
24	IDFC First Bank	0	4022	13.00	#DIV/0!	33224	59.00
25	Indusind Bank	0	310552	670.48	#DIV/0!	1027522	2102.74
26	Jana Small Finance Bank	0	5665	21.31	#DIV/0!	24974	76.33
27	Karnataka Bank Ltd.	0	108	1.72	#DIV/0!	198	5.28
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	1721	46.61	#DIV/0!	9358	328.35
30	Lakshmi Vilas Bank (DBS)	0	32	0.35	#DIV/0!	32	0.35
31	Ratnakar Bank Ltd	0	23468	65.44	#DIV/0!	359785	619.81
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	348	1.56	#DIV/0!	104480	168.65
36	Utkarsh Small Finance Bank	0	1043	3.91	#DIV/0!	9146	18.84
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		104600	655124	2956.81	626.31	3444684	12587.78
38	BGVB (PNB)	125000	175943	1076.57	140.75	362073	3507.57
39	PBGB (UCO)	24700	35931	704.87	145.47	118228	1476.01
40	UBKGB (CBI)	24900	21476	219.03	86.25	59939	600.62
Total RRB		174600	233350	2000.47	133.65	540240	5584.20
41	WB State Co-Op Bank Ltd.	1189600	818024	2184.45	68.76	1606974	4784.12
42	WBSCARD Bank Ltd.	0	2316	51.55	#DIV/0!	2316	51.55
Total Co-Optv		1189600	820340	2236.00	68.96	1609290	4835.67
Grand Total		2022045	1950001	8887.20	96.44	7532871	38410.20

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2021-22							
(Position from 01.04.2021-30.09.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	760	8	0.04	1.05	350	1.24
2	Bank of India	6800	2264	8.73	33.29	32170	85.66
3	Bank of Maharashtra	150	0	0.00	0.00	0	0.00
4	Canara Bank	900	0	0.00	0.00	0	0.00
5	Central Bank of India	7600	3920	35.58	51.58	10988	106.24
6	Indian Bank	8400	165	2.01	1.96	3321	6.99
7	Indian Overseas Bank	760	0	0.00	0.00	0	0.00
8	Punjab & Sind Bank	150	0	0.00	0.00	0	0.00
9	Punjab National Bank	16000	2831	15.98	17.69	67124	145.19
10	State Bank of India	18300	8243	21.54	45.04	77452	152.24
11	UCO Bank	3000	504	0.86	16.80	10274	60.97
12	Union Bank of India	2400	0	0.00	0.00	0	0.00
Total PSU		65220	17935	84.74	27.50	201679	558.53
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	300	0	0.00	0.00	0	0.00
21	HDFC Bank	300	0	0.00	0.00	0	0.00
22	ICICI Bank	300	0	0.00	0.00	0	0.00
23	IDBI Bank	15300	1258	5.31	8.22	9861	18.95
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		18500	1258	5.31	6.80	9861	18.95
38	BGVB (PNB)	15200	432	0.61	2.84	432	0.61
39	PBGB (UCO)	15200	1366	10.31	8.99	18291	165.37
40	UBKGB (CBI)	7700	0	0.00	0.00	753	7.16
Total RRB		38100	1798	10.92	4.72	19476	173.14
41	WB State Co-Op Bank Ltd.	76000	15916	7.79	20.94	23230	12.11
42	WBSCARD Bank Ltd.	31000	0	0.00	0.00	0	0.00
Total Co-Optv		107000	15916	7.79	14.87	23230	12.11
Grand Total		228820	36907	108.76	16.13	254246	762.73

Bank wise flow of credit to Patta Holders under ACP 2021-22							
(Position from 01.04.2021-30.09.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	3800	85	0.91	2.24	1215	11.00
2	Bank of India	9900	430	1.69	4.34	17009	52.12
3	Bank of Maharashtra	1500	0	0.00	0.00	0	0.00
4	Canara Bank	7600	0	0.00	0.00	0	0.00
5	Central Bank of India	4200	3668	33.28	87.33	10279	99.38
6	Indian Bank	9200	1001	7.77	10.88	10968	51.11
7	Indian Overseas Bank	3800	0	0.00	0.00	0	0.00
8	Punjab & Sind Bank	1500	0	0.00	0.00	0	0.00
9	Punjab National Bank	17000	2817	8.74	16.57	45122	240.14
10	State Bank of India	14500	3204	8.14	22.10	42153	96.24
11	UCO Bank	7600	403	3.52	5.30	4892	6.45
12	Union Bank of India	6800	0	0.00	0.00	0	0.00
Total PSU		87400	11608	64.05	13.28	131638	556.44
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1600	0	0.00	0.00	0	0.00
21	HDFC Bank	2300	0	0.00	0.00	0	0.00
22	ICICI Bank	2300	0	0.00	0.00	0	0.00
23	IDBI Bank	3800	0	0.00	0.00	0	0.00
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		12300	0	0.00	0.00	0	0.00
38	BGVB (PNB)	15200	104	1.96	0.68	104	1.96
39	PBGB (UCO)	7600	0	0.00	0.00	0	0.00
40	UBKGB (CBI)	3800	0	0.00	0.00	59	0.28
Total RRB		26600	104	1.96	0.39	163	2.24
41	WB State Co-Op Bank Ltd.	24800	15915	7.79	64.17	23229	12.10
42	WBSCARD Bank Ltd.	1500	0	0.00	0.00	0	0.00
Total Co-Optv		26300	15915	7.79	60.51	23229	12.10
Grand Total		152600	27627	73.80	18.10	155030	570.78

Bank wise flow of credit to New Farmers under ACP 2021-22							
(Position from 01.04.2021-30.09.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Bank of Baroda	10000	1154	15.10	11.54	1154	15.10
2	Bank of India	66500	70543	482.25	106.08	70543	463.25
3	Bank of Maharashtra	15	315	4.19	2100.00	1354	58.94
4	Canara Bank	27000	3566	24.00	13.21	3566	24.00
5	Central Bank of India	48000	10117	91.82	21.08	28355	274.00
6	Indian Bank	101000	1689	23.51	1.67	26001	122.51
7	Indian Overseas Bank	3500	173	1.42	4.94	173	1.42
8	Punjab & Sind Bank	22	0	0.00	0.00	0	0.00
9	Punjab National Bank	337000	89421	1083.19	26.53	282879	1810.15
10	State Bank of India	340000	84469	900.00	24.84	50423	450.00
11	UCO Bank	87000	596	5.53	0.69	596	2.97
12	Union Bank of India	16000	7284	167.50	45.53	19894	362.80
Total PSU		1036037	269327	2798.51	26.00	484938	3585.14
13	Axis Bank	14000	251	5.64	1.79	10232	703.63
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	1822	5.86	#DIV/0!	4396	9.19
20	Federal Bank	120	1111	19.38	925.83	962	16.80
21	HDFC Bank	7200	2131	14.61	29.60	1806	7.94
22	ICICI Bank	7100	0	0.00	0.00	0	0.00
23	IDBI Bank	3300	10497	7.68	318.09	10497	7.68
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	16	0	0.00	0.00	0	0.00
26	Jana Small Finance Bank	0	5665	21.31	#DIV/0!	24974	76.33
27	Karnataka Bank Ltd.	0	70	0.80	#DIV/0!	194	1.97
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		31736	21547	75.28	67.89	53061	823.54
38	BGVB (PNB)	214000	17270	129.84	8.07	17270	129.84
39	PBGB (UCO)	35000	4235	41.23	12.10	4235	40.75
40	UBKGB (CBI)	34100	1144	7.51	3.35	1144	7.51
Total RRB		283100	22649	178.58	8.00	22649	178.10
41	WB State Co-Op Bank Ltd.	180000	35024	57.54	19.46	17823	41.39
42	WBSCARD Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		180000	35024	57.54	19.46	17823	41.39
Grand Total		1530873	348547	3109.91	22.77	578471	4628.17

AGENDA-7

Deployment of Credit in MSME

As per the annual report 2019-20 published by the Ministry of MSME, Govt of India, West Bengal surfaced as one of the top performers in the MSME sector, employing 135.52 lakh people in 88.67 lakh units. In addition, all this was achieved at a time when the state battled against two of its worst crisis in recent times, COVID-19 pandemic and super-cyclone, Amphan, Yaas that left a trail of death and destruction on its track.

The nationwide lockdown imposed by the government in March 2020 to tackle Covid-19 pandemic, affected the Indian economy immensely. Many small establishments and manufacturing units were compelled to shut down and many people lost their jobs. Unemployment rates soared in the country. It is worth mentioning here that amid the bleak scenario, West Bengal continued its consistency and again topped in the Micro, Small and Medium Enterprises (MSME) or small-scale industries (SSI's) sector. In West Bengal, the status of MSME has witnessed a steady growth and has recorded a phenomenal achievement.

Moreover, the state of employment in West Bengal is much better than the rest of India since the Government has consistently backed and encouraged the growth of this sector with various incentives to attract entrepreneurs. Bengal is one of the leading job providers in the MSME sector and managed to curb unemployment. Even during Lockdown months, the sector was encouraged and given constant flow of work for making masks and PPE kits for COVID frontline workers. MSMEs have played a crucial role in pushing West Bengal's GDP by 2.7 times from 2011.

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 90237 Crore to Rs.102036 Crore for FY 2021-22 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State have disbursed altogether Rs. 45781.96 Crore under MSME as against the said target of Rs. 102036.53 Crore with achievement of 44.87 % of the total target upto September quarter of FY 2021-22.

The disbursement in MSME for the last 3 (three) financial years during September quarter of the corresponding financial years is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2019	50000	56458	112
30.09.2019	70000	35089	50
31.03.2020	70000	69408	99
30.09.2020	90237	33694	37
31.03.2021	90237	87166	97
30.09.2021	102036	45782	45

The disbursement during the period April to September of the financial year 2021-22 is Rs. 45781.96 Crore with a Y-O-Y increase of 35.87% over the disbursement of Rs. 33694 crore made during the corresponding period in last financial year 2020-21.

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 550 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 in the financial year which is expected to reach MSME target of 102036 Crore in the current FY 2021-22.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2019	801	1166	146
30.09.2019	1325	952	72
31.03.2020	1325	1985	150
30.09.2020	1610	634	39
31.03.2021	1610	1117	70
30.09.2021	1834	584	32

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 05.05.2021 regarding Resolution “Framework 2.0- MSME sector Restructuring of Advances” and RBI revised the threshold limit for aggregate exposure from 25 crores to 50 crores through circular on 04.06.2021. 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 ₹50 Crore as on March 31, 2021.
- The borrower's account was a 'standard asset' as on March 31, 2021.
- The borrower's account was not restructured in terms of the RBI circular dated 06.08.2020, 11.02.2020 and 01.01.2019.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.
- Restructuring of the borrower account is to be implemented within 90 days from the date of invocation.
- If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented

- Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.
- It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.
- All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.
- In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.
- In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The decision with regard to above shall be taken by lending institutions by September 30, 2021. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.
- The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

The progress during the financial year 2019-20, 2020-21 and 2021-22 are as follows.

(Amount in Cr)

As on	No.	Amount
31.03.2019	2389	98.46
30.09.2019	13881	517.19
31.03.2020	70623	4194.10
30.09.2020	73959	4208.08
31.03.2021	115998	4959.94
30.06.2021	134342	5393.06
30.09.2021	204067	7164.19

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.09.2021									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1285	34.15	216	56.13	37	73.72	1538	164.00
2	Bank of India	17974	305.18	656	99.69	8	60.96	18638	465.83
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	9029	212.73	414	85.28	15	68.60	9458	366.61
5	Central Bank of India	3589	81.04	560	124.80	41	368.22	4190	574.06
6	Indian Bank	786	19.92	14	2.67	1	6.37	801	28.96
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	1145	40.41	540	106.42	19	43.41	1704	190.24
9	Punjab National Bank	8608	360.37	951	228.15	83	362.64	9642	951.16
10	State Bank of India	8419	199.33	570	123.07	46	115.50	9035	437.90
11	UCO Bank	4417	62.12	177	41.75	36	96.41	4630	200.28
12	Union Bank of India	6558	72.51	648	127.15	24	438.95	7230	638.61
Total PSU		63398	1438.05	4895	1014.00	324	1674.58	68617	4126.63
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	187	3.83	0	0.00	0	0.00	187	3.83
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	975	2.22	0	0.00	0	0.00	975	2.22
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	76949	187.25	503	95.85	14	31.44	77466	314.54
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	3252	9.10	178	56.52	11	18.36	3441	83.98
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
26	Jana Small Finance Bank	979	13.00	1	0.38	0	0.00	980	13.38
27	Karnataka Bank Ltd.	2	0.10	7	3.74	6	20.36	15	24.20
28	Karur Vysya Bank	0	0.00	3	1.47	5	108.17	8	109.64
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		123307	2181.82	1223	413.86	36	178.33	124566	2774.01
38	BGVB (PNB)	1020	9.07	13	3.91	1	7.42	1034	20.40
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	574	11.82
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		9988	208.10	92	19.35	8	23.89	10088	251.34
41	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
42	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		197463	3830.90	6236	1456.49	368	1876.80	204067	7164.19

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. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eccls dated April1,2021 and circular no.0388/ncgtc/eccls dated May 31,2021 respectively.
- The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.09.2021:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)					
(Amount in Crore)					
Sr. No.	Bank Name	Sanctioned from 01.04.2021 to 30.09.2021		Disbursement from 01.04.2021 to 30.09.2021	
		No.	Amount	No.	Amount
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	187	26.59	151	22.06
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	123	6.57	123	6.57
5	Central Bank of India	242	49.28	240	49.24
6	Indian Bank	9532	215.21	9532	198.63
7	Indian Overseas Bank	141	22.84	141	22.84
8	Punjab & Sind Bank	185	8.92	162	6.76
9	Punjab National Bank	102	30.93	88	25.99
10	State Bank of India	47	29.00	45	27.00
11	UCO Bank	832	24.01	832	18.36
12	Union Bank of India	9	72.87	9	72.87
Total PSU		11400	486.22	11323	450.32
13	Axis Bank	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	71706	78.54	71706	76.87
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00
21	HDFC Bank	738	550.13	148	345.50
22	ICICI Bank	19	21.84	137	82.13
23	IDBI Bank	18	4.05	16	3.43
24	IDFC First Bank	3	0.41	3	0.41
25	Indusind Bank	1673	113.86	1300	95.38
26	Jana Small Finance Bank	1715	5.83	1715	5.83
27	Karnataka Bank Ltd.	13	9.63	13	5.82
28	Karur Vysya Bank	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00
32	South Indian Bank Ltd.	2	0.78	1	0.12
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00
Total PVT		75887	785.07	75039	615.49
38	BGVB (PNB)	52	0.39	52	0.39
39	PBGB (UCO)	22	0.20	22	0.20
40	UBKGB (CBI)	0	0.00	0	0.00
Total RRB		74	0.59	74	0.59
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		87361	1271.88	86436	1066.40

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 & 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. As per information received from office of the Development Commissioner, Ministry of MSME, the time limit for the scheme has been extended till September 30, 2021.

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.

Bank wise progress in Weavers Mudra under Directorate of Textile as on 30.09.2021:

As on	Sponsored	Sanctioned	Amount (in Cr.)
30.09.2020	4628	212	0.82
31.12.2020	7266	430	1.65
31.03.2021	7266	896	4.13
30.06.2021	7266	1132	5.29
30.09.2021	8222	1187	6.04

Bank wise Progress under Handloom Weavers Mudra						
(Amount in Lakh)						
Sr. No.	Bank Name	Sponsored	As on 30.09.2021			
			Sanctioned		Returned	Pending
		No.	No.	Amount	No.	No.
1	Bank of Baroda	119	28	20.00	91	0
2	Bank of India	1060	181	90.50	332	547
3	Canara Bank	69	12	5.55	0	57
4	Central Bank of India	288	82	37.00	172	34
5	Indian Bank	810	17	8.50	0	793
6	Indian Overseas Bank	31	7	3.50	23	1
7	Punjab National Bank	1508	267	133.50	600	641
8	State Bank of India	1743	36	18.00	934	773
9	UCO Bank	334	24	12.60	28	282
10	Union Bank of India	343	127	72.30	182	34
Sub Total of PSU Banks		6305	781	401.45	2362	3162
11	AXIS BANK	1	0	0.00	0	1
12	BANDHAN	3	0	0.00	3	0
13	IDBI Bank	12	2	1.00	10	0
Sub total of PVT Banks		16	2	1.00	13	1
14	BGVV	1548	364	181.50	1184	0
15	PBGB	119	5	2.50	114	0
16	UBKGB	84	35	17.50	46	3
Sub Total of RRBs		1751	404	201.50	1344	3
17	WBSCB	64	0	0.00	60	4
18	Others	86	0	0.00	0	86
Sub Total of WBCorp.		150	0	0.00	60	90
Total		8222	1187	603.95	3779	3256

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.

Progress of PMSVNidhi Scheme as on 30.09.2021 as per Udyamimitra Portal (WB)								
Sr. No.	Bank Name	Sponsored	Sanctioned	Disbursed	Returned	Ineligible	Closed	Pending
		No.	No.	No.	No.	No.	No.	No.
1	Bank of Baroda	2617	1573	291	362	103	4	575
2	Bank of India	1853	880	800	667	208	55	43
3	Bank of Maharastra	31	11	10	2	1	0	17
4	Canara Bank	1180	695	661	297	67	50	71
5	Central Bank of India	1019	427	359	224	61	37	270
6	Indian Bank	2602	1571	1262	317	132	26	556
7	Indian Overseas Bank	511	172	141	253	20	0	66
8	Punjab & Sind Bank	126	27	18	8	0	0	91
9	Punjab National Bank	4876	1795	357	1142	124	3	1812
10	State Bank of India	7745	5201	3614	1192	408	3	941
11	Union Bank of India	1018	603	559	244	20	84	67
12	UCO Bank	1342	414	287	354	69	11	494
	PSU Total	24920	13369	8359	5062	1213	273	5003
13	Axis Bank	81	1	0	3	17	0	60
14	Bandhan Bank	406	5	0	7	29	0	365
15	Federal Bank	4	0	0	0	1	0	3
16	HDFC Bank	132	29	4	7	34	0	62
17	ICICI Bank	37	0	0	0	14	0	23
18	IDBI Bank	236	34	24	156	16	0	30
19	IDFC Bank	1	0	0	0	0	0	1
20	Indusind Bank	6	0	0	3	1	0	2
21	Jana SF Bank	1	0	0	0	1	0	0
22	Karnataka Bank	9	0	0	1	0	0	8
23	Kotak Mahindra Bank	7	0	0	0	3	0	4
24	RBL Bank	1	0	0	0	1	0	0
25	Ujjivan SF Bank	36	1	1	0	0	0	35
26	Yes Bank	1	0	0	0	0	0	1
	PVT Total	958	70	29	177	117	0	594
27	BGVB (PNB)	224	167	116	8	3	3	43
28	PBGB (UCO)	51	25	12	8	2	0	16
29	UBKGB (CBI)	123	77	73	26	5	0	15
	RRBS Total	398	269	201	42	10	3	74
30	Arohan Fin Service	3	0	0	0	2	0	1
31	Annapurna Finance	1	0	0	0	1	0	0
32	Belghoria Janakalyan Samity	1	0	0	0	1	0	0
33	Centrum Micro Credit Ltd	4	0	0	0	4	0	0
34	Fincare SF Bank	1	0	0	0	0	0	1
35	Vedika Credit Capital	1	0	0	0	1	0	0
	MFIs Total	11	0	0	0	9	0	2
36	KDCCB	1	1	1	0	0	0	0
37	NCCB	8	0	0	0	0	0	8
	Sub Total	9	1	1	0	0	0	8
	Grand Total	26296	13709	8590	5281	1349	276	5681

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2021-22						
(Position from 01.04.2021-30.09.2021)						
(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	21	0.19	101	0.61
3	Bank of Maharashtra	100	0	0.00	0	0.00
4	Canara Bank	600	0	0.00	0	0.00
5	Central Bank of India	1500	2	0.002	139	0.13
6	Indian Bank	1600	31	0.28	488	1.32
7	Indian Overseas Bank	100	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00
9	Punjab National Bank	3200	17	0.09	39	1.31
10	State Bank of India	3000	0	0.00	0	0.00
11	UCO Bank	1000	4	0.01	44	0.06
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	75	0.57	811	3.43
13	Axis Bank	200	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	200	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	200	0	0.00	0	0.00
22	ICICI Bank	200	0	0.00	0	0.00
23	IDBI Bank	200	46	0.94	55	1.56
24	IDFC First Bank	100	0	0.00	0	0.00
25	Indusind Bank	100	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	200	0	0.00	0	0.00
Total PVT		2600	46	0.94	55	1.56
38	BGVB (PNB)	2000	4520	12.40	15471	64.29
39	PBGB (UCO)	1000	335	1.56	1452	5.41
40	UBKGB (CBI)	1000	827	1.86	3334	11.28
Total RRB		4000	5682	15.82	20257	80.98
41	WB State Co-Op Bank Ltd.	2000	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		3000	0	0.00	0	0.00
Grand Total		24000	5803	17.33	21123	85.97

Bank wise flow of credit to General Credit Card (GCC) under ACP 2021-22						
(Position from 01.04.2021-30.09.2021)						
(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	39	0.11	1126	5.26
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	0	0.00	0	0.00
5	Central Bank of India	1000	16	0.02	35	0.02
6	Indian Bank	1200	1211	2.81	13999	71.21
7	Indian Overseas Bank	1000	0	0.00	0	0.00
8	Punjab & Sind Bank	200	0	0.00	0	0.00
9	Punjab National Bank	2000	365	21.69	1554	45.17
10	State Bank of India	2000	0	0.00	0	0.00
11	UCO Bank	1000	27	0.94	8010	78.76
12	Union Bank of India	600	18	0.12	168	0.65
Total PSU		12200	1676	25.69	24892	201.07
13	Axis Bank	500	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	100	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	700	1495	290.52	35567	1795.25
22	ICICI Bank	700	0	0.00	18	0.002
23	IDBI Bank	500	43	0.87	51	1.46
24	IDFC First Bank	100	0	0.00	0	0.00
25	Indusind Bank	300	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	300	424	56.00	1695	189.00
Total PVT		4400	1962	347.39	37331	1985.71
38	BGVB (PNB)	8200	4456	3.51	18972	38.56
39	PBGB (UCO)	7000	3119	14.10	12510	41.49
40	UBKGB (CBI)	5000	225	0.16	3141	5.80
Total RRB		20200	7800	17.77	34623	85.85
41	WB State Co-Op Bank Ltd.	8200	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		11200	0	0.00	0	0.00
Grand Total		48000	11438	390.85	96846	2272.63

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2021-22						
(Position from 01.04.2021-30.09.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1500	0	0.00	0	0.00
2	Bank of India	1500	32	0.09	152	0.64
3	Bank of Maharashtra	500	0	0.00	0	0.00
4	Canara Bank	1200	12	0.06	23	0.04
5	Central Bank of India	1500	99	0.06	172	0.45
6	Indian Bank	3000	169	1.10	2589	6.71
7	Indian Overseas Bank	700	0	0.00	0	0.00
8	Punjab & Sind Bank	500	0	0.00	0	0.00
9	Punjab National Bank	8000	24	0.10	41	1.21
10	State Bank of India	7500	5	0.03	31	0.18
11	UCO Bank	2000	0	0.00	258	0.30
12	Union Bank of India	2000	14	0.59	220	3.96
Total PSU		29900	355	2.03	3486	13.49
13	Axis Bank	500	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	300	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	500	0	0.00	0	0.00
22	ICICI Bank	500	0	0.00	0	0.00
23	IDBI Bank	500	1	0.07	2	0.07
24	IDFC First Bank	300	0	0.00	0	0.00
25	Indusind Bank	300	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	100	0	0.00	0	0.00
Total PVT		4200	1	0.07	2	0.07
38	BGVB (PNB)	1000	572	0.25	1794	4.69
39	PBGB (UCO)	500	7	0.02	32	0.07
40	UBKGB (CBI)	500	0	0.00	32	0.16
Total RRB		2000	579	0.27	1858	4.92
41	WB State Co-Op Bank Ltd.	700	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	0	0.00	0	0.00
Grand Total		37000	935	2.37	5346	18.48

Progress in 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 30.06.2021 is furnished below.

So far, list of 550 no of clusters from Department of MSME, GoWB have been received which includes 252 no of clusters adopted previously. LDMs have been instructed to complete the process of branch mapping and necessary adoption of those clusters by 31.12.2021.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.03.2020	1524	976	23.41
30.09.2020	3027	2511	92.02
31.03.2021	10949	9078	281.80
30.09.2021	12384	11860	934.42

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on September 30, 2021														
Sr No.	District	Proposals sponsored/ generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
		No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	44	0	0.00	0	0.00	78	0.86	49	0.58	21	0.56	21	0.56
2	Bankura	180	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	1100	1055	18.23	1010	16.95	7	0.11	7	0.11	6	0.52	6	0.52
5	Dakshin Dinajpur	29	10	0.09	10	0.09	0	0.00	0	0.00	3	0.06	3	0.06
6	Darjeeling	153	2067	640.89	2067	640.89	0	0.00	0	0.00	12	0.42	12	0.42
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	3196	3196	100.50	2809	97.18	0	0.00	132	1.50	132	1.50	40	0.54
10	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	14	0.50	14	0.50	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	74	56	0.19	56	0.19	56	0.14	56	0.14	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	247	12	0.18	12	0.18	310	15.50	45	2.25	35	7.15	22	4.84
16	Paschim Medinipur	3251	2706	105.19	2706	105.19	9	0.34	7	0.21	41	1.57	10	0.32
17	Paschim Burdwan	7	6	0.37	6	0.37	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	1962	1069	44.75	1069	44.75	21	0.16	21	0.16	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	1962	1548	19.87	1537	19.36	0	0.00	0	0.00	0	0.00	0	0.00
22	24 Pgs. (N)	26	16	0.80	12	0.60	0	0.00	0	0.00	0	0.00	0	0.00
23	24 Pgs. (S)	22	11	0.65	9	0.44	0	0.00	0	0.00	8	0.14	6	0.10
	Total	12384	11860	934.42	11361	927.43	689	18.53	515	6.33	368	12.47	138	7.51

AGENDA - 8

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 3 years as per WBSRLM data base are given below: -

(Amt. in Crore)

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.19	150000	572874	153765	523235	11368.90
30.09.19	150000	578652	48543	295051	3818.66
31.03.20	150000	578652	102442	538259	9191.07
30.09.20	150000	613960	55965	366169	3629.08
31.03.21	150000	613960	87289	921749	11913.62
30.09.21	150000	588203	39079	369998	5430.26

The total physical target of credit linkage for the State as a whole was 588203 nos SHG with targeted amount of Rs.15018 Crore disbursement for FY 2021-22 (as per ACP).

As per data provided by WBSRLM Deptt, GoWB, at the end of September, 2021, disbursed credit linkage of SHG stood at Rs. 5430.26 Crore (36.16 % of financial target) covering 369998 no of groups (62.90 % of physical target) as against Credit Linkage of Rs.3629.08 crore covering 366169 no of groups at the end of September, 2020.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.09.2021 stood at Rs. 14241.70 crore covering 958969 no of groups.

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

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

Bank wise performance DAY-NRLM for April-September, 2021 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON SEPTEMBER 2021										
(Amount in Crore)										
Sr. No.	Bank Name	Target for 2021-22		Total Sanction		Total Disbursement		Average disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	Bank of Baroda	6901	173.06	2392	58.04	5639	56.79	1.01	81.71%	32.82%
2	Bank of India	20814	531.40	7798	183.61	14575	216.85	1.49	70.02%	40.81%
3	Bank of Maharashtra	0	0.00	0	0.00	4	0.04	1.06	#DIV/0!	#DIV/0!
4	Canara Bank	14650	380.58	6407	149.27	56	0.95	1.70	0.38%	0.25%
5	Central Bank of India	30292	838.69	13198	367.02	24828	265.63	1.07	81.96%	31.67%
6	Indian Bank	48602	1304.16	20892	551.89	27874	429.67	1.54	57.35%	32.95%
7	Indian Overseas Bank	2258	59.84	836	20.17	829	8.85	1.07	36.71%	14.79%
8	Punjab and Sind Bank	0	0.00	0	0.00	39	0.27	0.70	#DIV/0!	#DIV/0!
9	Punjab National Bank	97353	2603.84	38034	1002.08	73718	786.54	1.07	75.72%	30.21%
10	State Bank of India	84272	2271.15	41321	1036.37	59706	1030.37	1.73	70.85%	45.37%
11	Union Bank of India	7155	179.73	2051	47.21	16256	157.70	0.97	227.20%	87.74%
12	Uco Bank	23355	614.42	8799	222.99	5723	67.74	1.18	24.50%	11.03%
	PSB total	335652	8956.86	141728	3638.66	229247	3021.41	1.32	68.30%	33.73%
13	Bandhan Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	HDFC Bank	0	0.00	0	0.00	1	0.04	3.63	#DIV/0!	#DIV/0!
15	ICICI Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
16	IDBI Bank	321	7.81	108	2.84	154	2.00	1.30	47.98%	25.66%
	Pvt. Bank total	321	7.81	108	2.84	155	2.04	1.32	48.29%	26.12%
17	BGVB (PNB)	102228	2845.13	34673	943.83	60035	711.05	1.18	58.73%	24.99%
18	PBGB (UCO)	59010	1650.51	26817	770.05	28946	957.54	3.31	49.05%	58.01%
19	UBKGB (CBI)	27992	858.35	14192	429.42	27059	354.48	1.31	96.67%	41.30%
	RRB Total	189230	5353.99	75682	2143.31	116040	2023.06	1.74	61.32%	37.79%
20	Co-Operative Bank	63000	700.00	25859	403.38	24556	383.74	1.56	38.98%	54.82%
	Co-Op Bank total	63000	700.00	25859	403.38	24556	383.74	1.56	38.98%	54.82%
	Grand Total	588203	15018.65	243377	6188.17	369998	5430.26	1.47	62.90%	36.16%

DISTRICT WISE CREDIT LINKAGE POSITION (SANCTION _DISBURSEMENT _OUTSTANDINGS) UNDER SHG-NRLM AS ON SEPTEMBER 30,2021												
(Amount in Crore)												
Sr. No.	District Name	Target 2021-22		Total Sanctioned		Total Disbursement		Total Outstanding		% of achievement		Average Disbursement
1	Alipurduar	12235	325.86	6842	175.68	9667	126.51	18686	316.73	79.01	38.83	1.31
2	Bankura	29110	765.13	11393	310.03	16430	253.77	45983	654.04	56.44	33.17	1.54
3	Birbhum	50988	1316.81	17486	444.20	20412	479.47	56254	944.11	40.03	36.41	2.35
4	Coochbehar	28810	830.47	15761	487.60	27405	320.50	45227	887.16	95.12	38.59	1.17
5	Dakshin Dinajpur	14598	412.50	5906	150.54	8781	75.08	19883	274.75	60.15	18.20	0.86
6	Darjeeling	3928	155.36	1487	39.96	3235	51.47	5032	89.92	82.36	33.13	1.59
7	Hooghly	19739	639.69	10640	292.63	19543	321.73	37202	630.28	99.01	50.29	1.65
8	Howrah	23863	613.24	8280	250.47	14146	273.68	31397	593.91	59.28	44.63	1.93
9	Jalpaiguri	14989	447.34	11268	308.26	14460	192.03	31361	548.62	96.47	42.93	1.33
10	Jhargram	9400	240.00	4700	115.94	5592	74.87	14714	202.12	59.49	31.19	1.34
11	Kalimpong	1880	79.35	566	17.55	1439	23.28	2537	45.43	76.54	29.35	1.62
12	Malda	28051	714.11	7578	183.17	19129	194.78	48546	702.25	68.19	27.28	1.02
13	Murshidabad	31883	789.40	12963	301.74	22400	248.32	70369	833.94	70.26	31.46	1.11
14	Nadia	24190	726.44	8117	187.08	14098	157.86	42628	533.68	58.28	21.73	1.12
15	North 24 Parganas	38018	909.99	13964	339.92	23226	244.11	54551	728.24	61.09	26.83	1.05
16	Paschim Bardhaman	8257	170.25	2671	59.19	3452	74.30	8432	128.12	41.81	43.65	2.15
17	Paschim Medinipur	29762	873.07	16101	436.71	20952	324.42	52654	861.60	70.40	37.16	1.55
18	Purba Bardhaman	37805	1040.84	17453	490.05	18164	456.95	47243	865.40	48.05	43.90	2.52
19	Purba Medinipur	43328	1323.50	17795	559.32	27948	506.75	67391	1317.94	64.50	38.29	1.81
20	Purulia	20472	467.19	5841	132.24	9169	90.33	30860	311.78	44.79	19.33	0.99
21	Siliguri M.P.	8076	228.00	3456	95.96	5428	60.48	9106	177.92	67.21	26.53	1.11
22	South 24 Parganas	31893	882.48	13248	308.87	27732	380.98	64720	846.66	86.95	43.17	1.38
23	Uttar Dinajpur	13928	367.68	4002	97.70	12634	114.83	32105	456.19	90.71	31.23	0.90
	SubTotal	525203	14318.65	217518	5784.80	345442	5046.52	836881	12950.80	65.77	35.24	1.46
	Coopertative Bank	63000	700.00	25859	403.38	24556	383.74	122088	1290.90	38.98	54.82	0.00
	Grand Total	588203	15018.65	243377	6188.17	369998	5430.26	958969	14241.70	62.90	36.16	1.47

Due to some unavoidable circumstances, Canara Bank has uploaded the SHG-NRLM data of 30.09.2021 in the 1st week of November, 2021. They have disbursed Rs. 136.29 crore in 7218 nos of a/cs up to 30.09.2021 thus achieving 49.26% and 36% of the target in disbursement number and amount respectively. If we consider this updated figure of Canara Bank, the State will achieve 64.12% (377160 no of a/cs) and 37.06% (Rs. 5565.60 crore) of the target in disbursement number and amount respectively.

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/2021-2022/05FIDD.GSSD.CO.BC.No.04/09.01.01/2021-22 dated 01.04.2021 also stipulates that Banks can sanction minimum loan of ₹ 6 lakh to each eligible SHGs for a period of 3 years with a cap on yearly drawing power as below.

- 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.
- Recently, the limit of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM has increased from Rs. 10.00 lakh to Rs.20.00 lakh as per circular no FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dated 09.08.2021 issued by RBI.

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 17790 beneficiaries (both Individual, Groups & SHGs) for the FY 2021-22.

At the end of September-2021, 1868 no of SEP-Individual proposals were sponsored to banks, out of which 430 cases have so far been sanctioned & 418 cases have been disbursed. Only 76 proposals under SEP-Groups were sponsored to the banks, out of which only 37 cases have so far been sanctioned & 39 cases have been disbursed while 7713 proposals have been sponsored under SHG Credit Linkage, out of which 2937 cases have been sanctioned & 2992 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the September quarter of 3 (three) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2019	22390	11859	6925	101.16
30.09.2019	22390	8609	3903	60.67
31.03.2020	22390	13967	8344	120.30
30.09.2020	17700	4265	2908	37.11
31.03.2021	17700	15684	7487	98.52
30.09.2021	17790	9657	3449	49.18

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 is 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 Credit Linkage under DAY NULM as on September 2021 for FY 2021-22										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3192	833	12.58	423	142	2.28	151	2.42	261
2	Bank of India	5124	995	14.46	602	369	5.92	390	5.62	204
3	Bank of Maharashtra	8	5	0.08	0	0	0.00	0	0.00	3
4	Canara Bank	3377	686	9.44	301	224	3.59	234	3.75	153
5	Central Bank of India	2159	469	7.12	193	22	0.35	37	0.59	160
6	Indian Bank	10840	2170	31.89	1240	338	4.42	350	4.61	890
7	Indian Overseas Bank	1388	317	4.50	128	33	0.53	29	0.47	76
8	Punjab & Sind Bank	387	73	1.08	52	6	0.10	6	0.10	31
9	Punjab National Bank	16694	2776	40.19	1622	453	6.27	473	6.59	1154
10	State Bank of India	7956	1476	24.12	848	394	5.32	359	4.76	437
11	UCO Bank	5156	986	14.47	452	164	1.63	172	1.75	243
12	Union Bank of India	2852	565	8.15	356	75	1.20	76	1.22	255
Total of PSUs		59133	11351	168.05	6217	2220	31.60	2277	31.88	3867
13	IDBI Bank	1311	149	2.09	101	7	0.11	7	0.11	48
Total of PVTs		1311	149	2.09	101	7	0.11	7	0.11	48
14	BGVB (PNB)	3483	818	12.31	445	251	4.03	254	4.07	165
15	PBGB (UCO)	805	192	2.78	163	73	1.17	79	1.27	59
16	UBKGB (CBI)	1370	218	3.33	195	127	2.04	123	1.97	45
Total of RRBs		5658	1228	18.42	803	451	7.23	456	7.31	269
17	W.B. St. Co-op.Bk	4177	972	12.08	592	259	3.35	252	4.04	288
Total of Co-Optvs		4177	972	12.08	592	259	3.35	252	4.04	288
Grand Total		70279	13700	200.62	7713	2937	42.30	2992	43.35	4472

District wise performance report of SHG Credit Linkage under DAY NULM as on September 2021 for FY 2021-22										
(Amount in Crore)										
Sr. No.	Name of the District	No. of Active SHGs	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total pending
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	578	140	3.50	53	22	0.46	21	0.44	0
2	Bankura	2323	260	3.90	230	112	1.66	103	1.53	114
3	Birbhum	3515	785	11.78	367	150	2.31	179	2.85	203
4	CoochBehar	1656	390	6.31	129	75	0.73	83	0.91	82
5	Dakshin Dinajpur	1732	370	7.15	192	129	2.18	120	1.99	56
6	Darjeeling	2138	339	5.07	215	109	1.56	109	1.56	45
7	Hooghly	5696	1245	18.23	682	219	3.00	263	3.67	463
8	Howrah	1668	400	6.00	214	57	0.86	57	0.86	140
9	Jalpaiguri	1456	396	5.25	103	30	0.43	30	0.43	59
10	Jhargram	454	75	1.13	11	11	0.16	11	0.16	0
11	Kalimpong	124	52	0.78	12	10	0.00	9	0.00	0
12	Kolkata	1457	250	3.75	149	31	0.57	31	0.57	103
13	Malda	964	250	3.51	262	50	0.69	50	0.69	204
14	Murshidabad	5285	1060	16.40	432	243	3.60	227	3.36	176
15	Nadia	5754	1143	17.07	877	346	5.01	377	5.44	494
16	North 24 Parganas	15576	2815	38.34	1590	449	6.42	443	6.43	1143
17	Paschim Burdwan	2745	600	6.54	230	58	0.73	62	0.77	173
18	Paschim Medinipur	3775	697	10.47	372	217	3.25	198	2.97	143
19	Purba Burdwan	3252	638	9.44	486	204	2.91	183	2.61	266
20	Purba Medinipur	3344	480	7.13	312	155	2.19	152	2.15	143
21	Purulia	1230	155	2.18	140	46	0.70	46	0.70	18
22	South 24 Parganas	3489	730	10.82	575	173	2.26	197	2.63	384
23	Uttar Dinajpur	2068	430	5.90	80	41	0.63	41	0.63	63
Grand Total		70279	13700	200.62	7713	2937	42.30	2992	43.35	4472

Bank wise performance report of SEP-I under DAY NULM as on September 2021 for FY 2021-22									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	206	2.45	73	6	0.08	20	0.29	33
2	Bank of India	355	5.21	414	101	1.29	99	1.26	140
3	Bank of Maharashtra	8	0.04	0	0	0.00	0	0.00	4
4	Canara Bank	236	3.31	167	33	0.38	31	0.34	24
5	Central Bank of India	160	2.18	45	3	0.04	3	0.04	31
6	Indian Bank	542	6.93	111	26	0.29	25	0.29	21
7	Indian Overseas Bank	95	1.27	89	17	0.22	17	0.22	12
8	Punjab & Sind Bank	8	0.13	3	0	0.00	0	0.00	12
9	Punjab National Bank	748	10.33	181	55	0.65	47	0.56	108
10	State Bank of India	469	6.11	92	12	0.15	12	0.15	44
11	UCO Bank	386	4.19	146	23	0.29	22	0.28	47
12	Union Bank of India	201	2.33	139	25	0.32	25	0.32	26
Total of PSUs		3414	44.47	1460	301	3.71	301	3.75	502
13	IDBI Bank	28	0.41	8	2	0.03	2	0.03	32
Total of PVTs		28	0.41	8	2	0.03	2	0.03	32
14	BGVB (PNB)	213	3.53	135	44	0.54	27	0.34	21
15	PBGB (UCO)	30	0.38	89	39	0.44	39	0.44	14
16	UBKGB (CBI)	34	0.51	38	10	0.13	15	0.22	33
Total of RRBs		277	4.42	262	93	1.10	81	1.00	68
17	W.B. St. Co-op.Bk	61	0.78	138	34	0.33	34	0.33	67
Total of Co-Optvs		61	0.78	138	34	0.33	34	0.33	67
Grand Total		3780	50.07	1868	430	5.18	418	5.12	669

District wise performance report of SEP-I under DAY NULM as on September 2021 for FY 2021-22									
(Amount in Crore)									
Sr. No.	Name of the District	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	30	0.48	1	0	0.00	0	0.00	1
2	Bankura	65	0.42	30	4	0.03	3	0.02	13
3	Birbhum	205	1.31	195	77	0.87	77	0.87	13
4	CoochBehar	135	2.00	120	17	0.01	36	0.02	26
5	Dakshin Dinajpur	80	1.23	35	2	0.04	2	0.04	10
6	Darjeeling	100	1.34	29	1	0.02	1	0.02	8
7	Hooghly	355	3.87	93	40	0.53	44	0.59	28
8	Howrah	89	1.23	10	0	0.00	0	0.00	10
9	Jalpaiguri	126	1.87	34	4	0.03	4	0.03	31
10	Jhargram	20	0.20	1	0	0.00	0	0.00	1
11	Kalimpong	30	0.70	1	0	0.00	0	0.00	1
12	Kolkata	125	2.50	83	17	0.00	0	0.00	16
13	Malda	55	0.40	81	0	0.00	0	0.00	34
14	Murshidabad	270	4.26	173	38	0.45	38	0.46	28
15	Nadia	260	3.86	295	75	1.04	61	0.92	29
16	North 24 Parganas	797	11.20	269	64	0.83	64	0.86	168
17	Paschim Burdwan	130	1.02	13	0	0.00	0	0.00	58
18	Paschim Medinipur	195	1.51	35	4	0.02	4	0.02	61
19	Purba Burdwan	170	2.06	35	18	0.31	17	0.29	40
20	Purba Medinipur	135	2.21	64	8	0.08	6	0.06	21
21	Purulia	75	1.05	31	10	0.11	10	0.11	17
22	South 24 Parganas	200	3.06	179	48	0.77	48	0.77	29
23	Uttar Dinajpur	133	2.33	61	3	0.03	3	0.03	26
Grand Total		3780	50.07	1868	430	5.18	418	5.12	669

Bank wise performance report of SEP-G under DAY NULM as on September 2021 for FY 2021-22									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	11	0.38	5	2	0.04	2	0.04	2
2	Bank of India	25	1.05	2	0	0.00	1	0.02	2
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	17	0.70	4	2	0.04	2	0.04	1
5	Central Bank of India	10	0.43	6	3	0.06	3	0.06	1
6	Indian Bank	52	2.02	17	8	0.16	8	0.16	4
7	Indian Overseas Bank	5	0.24	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	3	0.13	1	0	0.00	0	0.00	1
9	Punjab National Bank	56	1.98	18	8	0.13	9	0.14	4
10	State Bank of India	31	0.85	7	4	0.07	4	0.07	2
11	UCO Bank	23	0.64	7	4	0.07	4	0.07	1
12	Union Bank of India	13	0.35	4	2	0.04	2	0.04	1
Total of PSUs		246	8.75	71	33	0.60	35	0.64	19
13	IDBI Bank	2	0.09	0	0	0.00	0	0.00	0
Total of PVTs		2	0.09	0	0	0.00	0	0.00	0
14	BGVB (PNB)	23	0.63	2	2	0.04	2	0.04	0
15	PBGB (UCO)	3	0.08	0	0	0.00	0	0.00	0
16	UBKGB (CBI)	9	0.30	0	0	0.00	0	0.00	0
Total of RRBs		35	1.01	2	2	0.04	2	0.04	0
17	W.B. St. Co-op.Bk	27	0.34	3	2	0.04	2	0.04	0
Total of Co-Optvs		27	0.34	3	2	0.04	2	0.04	0
Grand Total		310	10.18	76	37	0.68	39	0.71	19

District wise performance report of SEP-G under DAY NULM as on September 2021 for FY 2021-22									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	2	0.40	0	0	0.00	0	0.00	0
2	Bankura	5	0.09	5	2	0.01	2	0.01	2
3	Birbhum	14	0.43	16	11	0.23	11	0.23	1
4	CoochBehar	10	0.33	6	3	0.09	3	0.09	2
5	Dakshin Dinajpur	7	0.27	0	0	0.00	0	0.00	0
6	Darjeeling	6	0.27	6	3	0.05	3	0.05	1
7	Hooghly	30	1.02	5	1	0.01	2	0.02	2
8	Howrah	9	0.44	2	1	0.02	1	0.02	1
9	Jalpaiguri	11	0.37	1	1	0.03	1	0.03	0
10	Jhargram	2	0.04	0	0	0.00	0	0.00	0
11	Kalimpong	4	0.12	0	0	0.00	0	0.00	0
12	Kolkata	5	0.10	0	0	0.00	0	0.00	0
13	Malda	5	0.11	3	2	0.04	2	0.04	1
14	Murshidabad	28	0.62	4	2	0.03	2	0.03	1
15	Nadia	18	0.71	3	0	0.00	1	0.02	1
16	North 24 Parganas	63	2.74	5	2	0.02	1	0.02	1
17	Paschim Burdwan	10	0.25	0	0	0.00	0	0.00	0
18	Paschim Medinipur	18	0.35	2	0	0.00	0	0.00	1
19	Purba Burdwan	16	0.44	10	5	0.03	6	0.04	2
20	Purba Medinipur	14	0.31	3	2	0.07	2	0.07	1
21	Purulia	8	0.04	4	2	0.06	2	0.06	1
22	South 24 Parganas	14	0.28	1	0	0.00	0	0.00	1
23	Uttar Dinajpur	11	0.48	0	0	0.00	0	0.00	0
Grand Total		310	10.18	76	37	0.68	39	0.71	19

AGENDA – 9

Progress in Joint Liability Groups (JLGs) Finance:

The JLG approach is a major product propagated by NABARD for purveying microfinance in rural India for meeting the credit needs of Small / Marginal farmers / Tenant / Oral lessees and share croppers and micro enterprises in Off-farm sector to enhance opportunities for livelihood in terms of income and employment by making available collateral free credit through the banking system. The JLG product plays a vital role in covering the excluded farmers/ micro-enterprises in the fold of banking system.

Objectives:

- To build a good quality JLG portfolio with the objective of increasing flow of credit to farmers, especially small, marginal, tenant farmers, oral lessees, share croppers/ individuals taking up farming activities.
- To rope in Small Finance Banks and Scheduled Private Banks into JLG finance on a much larger scale, at affordable cost, by leveraging on the existing BC network/ local NGOs as channel partners.
- To ensure high touch and close monitoring of JLGs through BCs/NGOs/Bank Staff for ensuring quality credit portfolio with high repayment performance.
- To make available additional income opportunity to BC Agents/ CSP on a sustainable basis through management of JLG portfolio by building capacities.
- To augment flow of credit to Micro Entrepreneurs/ artisans/ individuals in Non-Farm sector activities through JLG mechanism.

Support from NABARD

- Incentive from NABARD for promotion of JLGs
- Training of dedicated team of Master Trainers
- Mentoring

Support from participating Banks

- Financial Incentive
- Training of Branch Officials/ BCAs
- Training of BC Agents

Performance of JLGs loan during the September quarter of the FY 2021-22:

(Amt. in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2019	60000	221371	2091.00	221371	2088.19
30.09.2019	60000	221371	2091.00	221371	2088.19
31.03.2020	60000	434749	4755.85	434617	4624.42
30.09.2020	61000	95070	788.11	92787	779.99
31.03.2021	61000	521121	4615.20	518661	4602.00
30.09.2021	61000	188300	1494.38	201158	1534.42

Bank wise progress of JLGs as on 30.09.2021 is annexed.

Progress of JLG in FY 2021-22 as on 30.09.2021								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2021-22 (01.04.21 to 30.09.2021)		JLGs Credit Linked (Disbursed) during the year 2021-22 (01.04.21 to 30.09.2021)		Outstanding position of JLGs as on 30.09.2021	
			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	8	0.22	8	0.22	49	0.85
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	848	4.46	848	4.46	1469	15.13
5	Central Bank of India	2400	220	0.1834	218	0.1824	303	2.21
6	Indian Bank	4300	0	0.00	0	0.00	0	0
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	9000	29	0.71	29	0.71	65612	137.12
10	State Bank of India	9000	162	1.20	162	1.20	15013	62.24
11	UCO Bank	2700	2	0.04	2	0.04	1401	35.91
12	Union Bank of India	900	9	0.25	9	0.25	39	1.30
Total PSU		36200	1278	7.06	1276	7.06	83886	254.76
13	Axis Bank	1000	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	500	4742	22.78	4742	22.78	16167	52.31
20	Federal Bank	0	0	0.00	0	0.00	0	0.00
21	HDFC Bank	1800	3483	55.17	3483	55.17	59224	471.65
22	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
23	IDBI Bank	500	0	0.00	0	0.00	0	0.00
24	IDFC First Bank	500	0	0.00	12813	39.82	128771	222.37
25	Indusind Bank	500	73473	905.08	73473	905.08	194341	2694.09
26	Jana Small Finance Bank	500	990	24.47	990	24.47	27369	205.23
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	788	0.78
31	Ratnakar Bank Ltd	2000	7583	99.83	7583	99.83	183759	746.48
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	3000	86009	309.61	86009	309.61	455371	963.01
36	Utkarsh Small Finance Bank	1000	1074	9.26	1074	9.26	14963	52.70
37	YES Bank	1000	0	0.00	0	0.00	214	1.00
Total PVT		13700	177354	1426.20	190167	1466.03	1080967	5409.62
38	BGVB (PNB)	6000	4918	14.57	4784	14.17	27456	41.91
39	PBGB (UCO)	500	86	1.42	86	1.42	1623	21.51
40	UBKGB (CBI)	1600	0	0.00	181	0.62	2808	9.65
Total RRB		8100	5004	15.99	5051	16.21	31887	73.07
41	WB State Co-Op Bank Ltd.	3000	4664	45.12	4664	45.12	8197	50.77
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
Total Co-Optv		3000	4664	45.12	4664	45.12	8621	54.38
Grand Total		61000	188300	1494.38	201158	1534.42	1205361	5791.83

AGENDA-10

Progress in Education Loan (Including WBSCC) & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on September 2019, 2020 and 2021 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	30.09.2019	31.03.2020	30.09.2020	31.03.2021	30.09.2021
2527.60	2273.42	2525.20	2675.72	2709.73	2675.20

Comparison of disbursement position during April to September of the last 4 financial years

(Amount Rs in crore)

September, 2018		September, 2019		September, 2020		September, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
7450	259.81	16953	662.45	10661	210.81	14397	469.53

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

Target	Achievement	% of Achievement
4481.14	469.53	10.48 %

With disbursement of Rs. 469.53 Crore against annual target of Rs.4481.14 crore for FY 2021-22, the achievement is 10.48 % which is very low. Banks are to scout for quality education loan proposals aggressively in the next two quarter of the FY 2021-22.

Progress of Education Loan as on 30.09.2021					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	606	48.00	3273	142.00
2	Bank of India	994	10.16	4349	126.22
3	Bank of Maharashtra	50	3.01	315	12.11
4	Canara Bank	1100	28.03	4537	174.19
5	Central Bank of India	466	6.55	2472	102.95
6	Indian Bank	1687	147.68	6652	212.13
7	Indian Overseas Bank	101	1.62	927	60.00
9	Punjab & Sind Bank	31	1.76	308	10.71
8	Punjab National Bank	1618	25.19	10195	427.78
10	State Bank of India	5866	145.88	20713	969.00
11	UCO Bank	510	5.92	2548	67.32
12	Union Bank of India	596	13.19	2692	181.53
Total PSU		13625	436.988	58981	2485.94
13	Axis Bank	69	6.46	743	67.78
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	9	0.64	36	2.25
21	HDFC Bank	379	5.04	2420	57.80
22	ICICI Bank	99	16.16	311	28.13
23	IDBI Bank	131	2.37	584	20.38
24	IDFC First Bank	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	11	0.47
28	Karur Vysya Bank	12	1.07	12	0.57
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	34	0.09	135	0.20
32	South Indian Bank Ltd.	0	0.00	19	1.27
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	1	0.00	1	0.03
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	1	0.01	0	0.00
Total PVT		735	31.84	4272	178.88
38	BGVB (PNB)	16	0.13	117	2.62
39	PBGB (UCO)	13	0.41	241	5.91
40	UBKGB (CBI)	7	0.06	76	1.39
Total RRB		36	0.60	434	9.92
41	WB State Co-Op Bank Ltd.	1	0.11	16	0.46
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1	0.11	16	0.46
Grand Total		14397	469.53	63703	2675.20

(i) Progress in West Bengal Student Credit Card (WBSCC):

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. Maximum loan limit is Rs.10.00 lac and margin requirement is nil upto Rs.4.00 lac and 5% above Rs.4.00 lac. This arrangement benefits all categories of students irrespective of income for pursuing education / research from class 10 onwards in India and overseas and intends to provide affordable higher education. The Arrangement, envisages uplifting the students from the grass root level and increasing the number of qualified technicians / professionals in the nation.

Initially the scheme has been entrusted to 18 banks, in the state by Higher Education Department, Government of West Bengal, namely Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, IDBI Bank, Axis Bank, HDFC Bank, Federal Bank, ICICI Bank, Bangiya Gramin Vikash Bank, Uttar Bangiya Khestriya Gramin Bank and West Bengal State Co-Operative Bank. Necessary gazette notifications along with login credentials have already been shared with those banks. However, necessary implementation of the scheme depends upon board approval of individual banks. All member banks have taken it proactively for getting necessary approval from their apex authorities. By this time, West Bengal State Co-Operative Bank, Punjab National Bank, Bangiya Gramin Vikash Bank, UCO Bank, ICICI Bank, HDFC Bank, Axis etc. have already approved the scheme.

Bank wise progress of WBSCC as on 30.09.2021 is annexed.

Progress of WBSCC as on 30.09.2021						
Sr. No.	Bank	Applications Forwarded	Applications Sanctioned	Applications Rejected	Applications Returned Back	Applications Pending
1	Punjab National Bank	6955	158	32	84	6681
Total PSU		6955	158	32	84	6681
2	ICICI Bank	392	6	0	5	381
Total PVT		392	6	0	5	381
3	BGVB (PNB)	572	100	203	62	207
4	PBGB (UCO)	42	0	1	0	41
5	UBKGB (CBI)	24	0	0	1	23
Total RRB		638	100	204	63	271
6	Total Co-Op Banks	19162	673	806	2470	15213
Grand Total		27147	937	1042	2622	22546

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on September, 2019, 2020 and 2021 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	30.09.2019	31.03.2020	30.09.2020	31.03.2021	30.09.2021
44194.24	47034.13	51079.89	61708.36	57991.19	67370.08

Comparison of disbursement position during April to September of the last 4 (four) financial year.

(Amount Rs in crore)

September, 2018		September, 2019		September, 2020		September, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
40646	4105.02	65701	5896.98	46329	4035.99	95754	7486.55

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 are also expected to be generated which is essential for growth in volumes.

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

(Amount Rs in crore)

Target	Achievement	% of Achievement
21437.58	7486.55	34.92

With disbursement of Rs. 7486.55 Crore against annual target of Rs. 21437.58 crore for FY 21-22, the achievement is 34.92 % which is not very satisfactory. Banks are to scout for quality housing loan proposals aggressively in the next two quarter of the FY 2021-22.

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 30.09.2021					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	2630	346.00	23913	3779.00
2	Bank of India	2227	263.22	25325	2609.32
3	Bank of Maharashtra	210	47.63	1735	267.23
4	Canara Bank	1315	147.87	10745	1681.48
5	Central Bank of India	1366	71.91	9238	1035.87
6	Indian Bank	9084	1504.42	37582	4314.66
7	Indian Overseas Bank	351	40.53	4664	499.23
8	Punjab & Sind Bank	177	30.02	2755	343.48
9	Punjab National Bank	3965	377.71	67965	6256.34
10	State Bank of India	49635	2135.00	281909	25214.00
11	UCO Bank	3336	268.20	22919	2015.64
12	Union Bank of India	698	191.16	10993	2338.05
Total PSU		74994	5423.67	499743	50354.30
13	Axis Bank	1330	226.21	13037	2977.88
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	1146	40.58	3272	233.85
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	2	0.23	32	3.64
19	ESAF SF Bank	0	0.00	55	0.08
20	Federal Bank	145	33.16	1381	255.71
21	HDFC Bank	5538	43.81	22152	1613.95
22	ICICI Bank	2173	1065.48	20064	6319.10
23	IDBI Bank	1945	247.14	23618	3070.22
24	IDFC First Bank	8	1.37	295	42.00
25	Indusind Bank	0	0.00	6	0.15
26	Jana Small Finance Bank	406	4.86	1920	22.21
27	Karnataka Bank Ltd.	29	6.46	819	159.96
28	Karur Vysya Bank	420	58.60	413	56.71
29	Kotak Mahindra Bank	9	1.61	24	4.30
30	Lakshmi Vilas Bank (DBS)	0	0.00	15	1.18
31	Ratnakar Bank Ltd	81	0.20	747	8.18
32	South Indian Bank Ltd.	6	0.30	171	34.01
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	2	0.24	13	1.46
35	Ujjivan Small Finance Bank	3530	62.27	20317	276.35
36	Utkarsh Small Finance Bank	6	1.43	9	1.56
37	YES Bank	1723	85.00	290	28.00
Total PVT		18499	1878.95	108650	15110.50
38	BGVB (PNB)	258	19.51	9254	410.64
39	PBGB (UCO)	180	20.57	3091	194.62
40	UBKGB (CBI)	170	13.21	2055	122.19
Total RRB		608	53.29	14400	727.45
41	WB State Co-Op Bank Ltd.	1413	124.54	6323	979.88
42	WBSCARD Bank Ltd.	240	6.10	5104	197.96
Total Co-Optv		1653	130.64	11427	1177.84
Grand Total		95754	7486.55	634220	67370.08

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.09.2021

(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	2630	368.00	385	41.00	371	38.00	1810	34.10	345	7.10	1801	33.10	145	2.45
2	Bank of India	2985	475.89	187	40.33	167	36.54	2428	53.59	216	4.58	1167	25.38	223	5.26
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	1650	279.11	128	20.76	113	16.37	1650	40.24	131	3.28	1021	22.12	182	4.35
5	Central Bank of India	1420	253.79	313	60.01	313	22.46	1183	20.83	497	10.82	313	4.94	50	1.10
6	Indian Bank	6184	793.46	0	0.00	0	0.00	4821	105.97	0	0.00	4800	90.15	0	0.00
7	Indian Overseas Bank	593	93.92	13	2.34	30	4.25	593	93.92	34	5.98	187	4.63	15	0.39
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	5691	905.45	405	50.14	315	32.75	5461	124.21	512	14.60	5249	122.34	376	9.26
10	State Bank of India	20314	4381.00	1112	212.00	1812	360.00	28980	700.00	4775	143.00	23274	539.00	1964	48.00
11	UCO Bank	1336	217.47	160	26.03	160	18.25	1100	24.50	320	7.46	340	7.57	95	2.09
12	Union Bank of India	1025	160.54	185	38.42	176	27.67	725	15.20	120	2.10	603	12.98	0	0.00
Total PSU		43944	7958.63	2888	491.03	3457	556.29	48751	1212.56	6950	198.92	38755	862.21	3050	72.90
13	Axis Bank	100	24.00	180	42.35	0	0.00	613	15.00	0	0.00	525	12.18	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	91181	9170.73	4377	466.30	4377	373.06	0	0.00	0	0.00	7	0.16	0	0.00
16	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
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	2	0.22	0	0	0	0	2	0.05	0	0.00	2	0.05	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	ICICI Bank	2907	651.50	272	46.48	272	46.48	2907	66.11	272	6.80	2907	66.11	272	6.80
23	IDBI Bank	2182	421.80	0	0.00	0	0.00	1114	221.76	0	0.00	814	15.07	0	0.00
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	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
27	Karnataka Bank Ltd.	109	18.74	3	0.57	3	0.35	0	0.00	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	49	16.45	2	1.22	2	1.22	9	0.18	0	0.00	9	0.18	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	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
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	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
36	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
37	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		96530	10303.44	4834	556.92	4654	421.11	4645	303.10	272	6.80	4264	93.75	272	6.80
38	BGVV (PNB)	42	4.11	0	0.00	0	0.00	42	0.85	9	0.18	35	0.69	3	0.03
39	PBGB (UCO)	97	14.96	36	5.67	36	5.24	85	1.58	24	0.48	44	0.78	40	0.70
40	UBKGB (CBI)	47	6.82	7	1.13	7	1.13	40	0.79	3	0.06	8	0.17	0	0.00
Total RRB		186	25.89	43	6.80	43	6.37	167	3.22	36	0.72	87	1.64	43	0.73
41	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
42	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		140660	18287.96	7765	1054.75	8154	983.77	53563	1518.88	7258	206.44	43106	957.60	3365	80.43

AGENDA- 11

Review of MUDRA, Stand up India, PMEGP & SVSKP Loans:

❖ MUDRA Loans:

In the Quarter of September 2021, all the Financial Institutions together have disbursed Rs.7694.02 Crore against sanction amount of Rs.8146.37 Crore. Performance of the Banks in the State of West Bengal from 01.04.2021 to 30.09.2021 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2021-22 as on 30.09.2021:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	64221	70.86	58427	1364.54	16342	1215.10	138990	2650.50
PVT	991477	2117.69	177291	1578.25	2401	151.79	1171169	3847.73
RRB	3967	13.25	13680	372.37	1151	85.52	18798	471.14
NON-NBFC MFI	0	0	0	0	0	0	0	0
NBFC MFI	352894	1057.66	6775	39.33	0	0.00	359669	1096.99
NBFC	25	0.10	109	2.16	14	0.94	148	3.20
Small Fin.	14939	50.26	3379	26.55	0	0	18318	76.81
Total	1427523	3309.82	259661	3383.20	19908	1453.35	1707092	8146.37

Comparative study for last 3 years & disbursement during April-September,2021 quarter:

(Rupees in Crore)

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
30.09.19	1563666	4084.65	124380	1908.56	96490	1302.68	1784536	7295.80
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
30.09.20	528210	1318.63	88175	1397.57	18056	824.05	63441	3540.24
31.03.21	4143432	9316.51	1248968	15597.36	53188	3515.19	5445588	28429.06
30.09.21	1427523	3287.30	259661	3117.01	19908	1289.71	1707092	7694.02

It is noted that in the current FY 2021-22, there is an increase in disbursed amount by Rs.4153.78 crore in comparison to the same period of FY 2020-21 with increase of 1643651 number of Mudra beneficiaries. The NBFCs have also contributed to this recent uptrend.

Bank wise performance of MUDRA loan from 01.04.2021 to 30.09.2021 is annexed below:

Bank wise performance in MUDRA loan as on 30.09.2021													(Amount in Crore)
Sr. No.	Bank Name	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Bank of Baroda	918	2.90	2.90	1665	46.07	45.98	892	78.35	78.20	3475	127.32	127.08
2	Bank of India	13488	11.47	7.30	4817	92.83	68.69	891	70.92	37.53	19196	175.22	113.52
3	Bank of Maharashtra	93	0.15	0.11	92	2.58	2.58	47	3.90	3.75	232	6.63	6.44
4	Canara Bank	9113	5.90	5.86	3417	71.01	70.40	494	41.08	40.76	13024	117.99	117.02
5	Central Bank of India	23653	4.65	1.84	2470	72.82	39.09	747	68.95	42.87	26870	146.42	83.80
6	Indian Bank	706	0.94	0.94	909	19.17	19.17	174	13.52	13.52	1789	33.63	33.63
7	Indian Overseas Bank	1088	3.29	3.27	1432	22.73	22.09	72	5.50	5.02	2592	31.52	30.38
8	Punjab & Sind Bank	55	0.12	0.09	171	4.48	4.24	53	4.45	4.27	279	9.05	8.60
9	Punjab National Bank	7585	22.29	16.06	30974	716.52	573.64	9716	657.28	581.53	48275	1396.09	1171.23
10	State Bank of India	2809	6.15	5.28	6606	179.16	173.96	2257	188.35	188.29	11672	373.66	367.53
11	Union Bank of India	1424	4.08	3.10	1524	31.18	24.54	257	20.93	15.57	3205	56.19	43.21
12	UCO Bank	3289	8.92	2.66	4350	105.99	56.76	742	61.87	41.31	8381	176.78	100.73
	Public Sector Commercial Banks	64221	70.86	49.41	58427	1364.54	1101.14	16342	1215.10	1052.62	138990	2650.50	2203.17
13	Axis Bank	41451	123.41	123.41	1394	34.68	34.68	554	44.89	44.89	43399	202.98	202.98
14	Bandhan Bank	60300	229.27	229.27	94849	997.34	997.34	128	8.26	8.26	155277	1234.87	1234.87
15	Catholic Syrian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16	DCB Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17	Federal Bank	19	0.09	0.09	7	0.25	0.23	7	0.64	0.50	33	0.98	0.82
18	HDFC Bank	1133	3.55	3.55	155	4.79	4.79	294	18.67	18.67	1582	27.01	27.01
19	ICI Bank	0	0.00	0.00	126	4.49	4.49	111	7.99	7.99	237	12.48	12.48
20	IDBI Bank Limited	968	3.27	3.27	286	7.21	7.21	252	16.25	16.25	1506	26.73	26.73
21	IDFC Bank Limited	18196	51.28	51.28	4113	32.81	32.81	228	13.96	13.96	22537	98.05	98.05
22	IndusInd Bank	859146	1689.74	1689.74	76339	496.07	496.07	809	39.70	39.70	936294	2225.51	2225.51
23	Jammu & Kashmir Bank	0	0.00	0.00	3	0.09	0.09	0	0.00	0.00	3	0.09	0.09
24	Karnataka Bank	0	0.00	0.00	15	0.34	0.16	10	0.83	0.25	25	1.17	0.41
25	Kotak Mahindra Bank	0	0.00	0.00	4	0.18	0.18	7	0.54	0.54	11	0.72	0.72
26	Ratnakar Bank	10132	16.73	16.73	0	0.00	0.00	0	0.00	0.00	10132	16.73	16.73
27	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28	Yes Bank	132	0.35	0.35	0	0.00	0.00	1	0.06	0.06	133	0.41	0.41
	Private Sector Commercial Banks	991477	2117.69	2117.69	177291	1578.25	1578.05	2401	151.79	151.07	1171169	3847.73	3846.81
29	NON NBFC-Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	NON NBFC-Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
30	Adhikar Microfinance Private Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
31	Annapurna Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
32	Arohan Financial Services	51363	166.81	166.81	3379	19.47	19.47	0	0.00	0.00	54742	186.28	186.28
33	ASA International India Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
34	Asirvad Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
35	Belstar Investment and Finance	9002	27.45	27.45	5	0.03	0.03	0	0.00	0.00	9007	27.48	27.48
36	Fusion Microfinance Pvt. Ltd.	12008	38.34	37.43	57	0.31	0.31	0	0.00	0.00	12065	38.65	37.74
37	Grameen Shakti Microfinance Services	9309	25.27	25.27	86	0.45	0.45	0	0.00	0.00	9395	25.72	25.72
38	JAGARAN MICROFIN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	Janakalyan Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	MADURA MICRO FINANCE	978	3.33	3.33	0	0.00	0.00	0	0.00	0.00	978	3.33	3.33
41	Midland Microfinance Limited	146	0.44	0.44	0	0.00	0.00	0	0.00	0.00	146	0.44	0.44
42	Muthoot Microfin	6720	23.55	23.55	660	3.93	3.93	0	0.00	0.00	7380	27.48	27.48
43	Samasta Microfinance	127131	387.04	387.04	521	3.11	3.11	0	0.00	0.00	127652	390.15	390.15
44	Sarala Development & Microfinance	60471	139.40	139.40	140	0.83	0.83	0	0.00	0.00	60611	140.23	140.23
45	Satin Creditcare Network	11953	39.17	39.17	0	0.00	0.00	0	0.00	0.00	11953	39.17	39.17
46	SATYA MicroCapital Limited	4583	14.68	14.68	58	0.34	0.34	0	0.00	0.00	4641	15.02	15.02
47	SHARE MICROFIN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	SVATANTRA MICROFIN	36424	125.60	125.60	1657	9.59	9.59	0	0.00	0.00	38081	135.19	135.19
49	Uttayan Financial Services	10962	32.02	32.02	212	1.27	1.27	0	0.00	0.00	11174	33.29	33.29
50	VEDIKA CREDIT CAPITAL	4474	8.63	8.63	0	0.00	0.00	0	0.00	0.00	4474	8.63	8.63
51	Village Finance Services	7370	25.93	25.93	0	0.00	0.00	0	0.00	0.00	7370	25.93	25.93
	NBFC-Micro Finance Institutions	352894	1057.66	1056.75	6775	39.33	39.33	0	0.00	0.00	359669	1096.99	1096.08
52	Bajaj Finance Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
53	Cholamandalam Investment & Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
54	Fullerton India Credit Company	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
55	Hinduja Leyland Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56	India Infoline Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
57	Indostar Capital Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
58	L & T Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
59	Lending Kart	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
60	Magma Fincorp	25	0.10	0.10	109	2.16	2.16	14	0.94	0.94	148	3.20	3.20
61	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
62	Neogrowth credit	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
63	Shriram Transport Finance Co.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
64	Tata Motors Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Non Banking Financial Companies	25	0.10	0.10	109	2.16	2.16	14	0.94	0.94	148	3.20	3.20
65	ESAF Small Finance Bank	2020	6.73	6.73	65	0.53	0.53	0	0.00	0.00	2085	7.26	7.26
66	Jana Small Finance Bank Limited	2	0.01	0.00	91	1.76	1.76	0	0.00	0.00	93	1.77	1.76
67	Ujjivan Small Finance Bank	11729	39.19	39.19	3223	24.26	24.26	0	0.00	0.00	14952	63.45	63.45
68	Utkarsh Small Finance Bank	1188	4.33	4.29	0	0.00	0.00	0	0.00	0.00	1188	4.33	4.29
	Small Finance Banks	14939	50.26	50.21	3379	26.55	26.55	0	0.00	0.00	18318	76.81	76.76
69	Bangiya Gramin Vikash Bank (PNB)	531	2.00	1.89	1496	29.24	26.65	44	3.33	2.89	2071	34.57	31.43
70	Paschim Banga Gramin Bank (UCO)	3349	10.83	10.83	11429	331.56	331.56	1103	81.89	81.89	15881	424.28	424.28
71	Uttaranga Kshetriya Gramin Bank (CBI)	87	0.42	0.42	755	11.57	11.57	4	0.30	0.30	846	12.29	12.29
	Regional Rural Banks	3967	13.25	13.14	13680	372.37	369.78	1151	85.52	85.08	18798	471.14	468.00
	Grand Total	1427523	3309.82	3287.30	259661	3383.20	3117.01	19908	1453.35	1289.71	1707092	8146.37	7694.02

District wise performance in MUDRA loan as on 30.09.2021													
													[Amount Rs. in Crore]
Sr. No	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	35501	84.27	84.23	5907	56.43	53.66	290	19.67	15.41	41698	160.37	153.30
2	Bankura	30280	69.89	69.02	5432	83.06	72.78	619	44.48	40.26	36331	197.43	182.06
3	Bardhaman	54546	158.98	157.88	14731	236.14	229.75	1124	83.11	78.23	70401	478.23	465.86
4	Birbhum	46574	124.22	122.12	15955	263.69	251.55	673	50.33	46.87	63202	438.24	420.54
5	Cooch Behar	20051	36.79	36.32	5393	72.42	64.67	712	47.12	35.64	26156	156.33	136.63
6	Dakshin Dinajpur	39479	99.51	99.39	5687	54.97	52.21	243	17.07	14.79	45409	171.55	166.39
7	Darjiling	36798	94.09	93.38	10184	119.02	110.20	704	54.99	48.45	47686	268.10	252.03
8	Howrah	80764	180.58	179.00	14446	216.69	203.96	762	61.58	53.05	95972	458.85	436.01
9	Hugli	59625	145.97	143.93	11995	181.73	169.37	1357	97.65	86.54	72977	425.35	399.84
10	Jalpaiguri	62247	140.98	140.42	10764	115.65	103.15	1032	71.07	54.50	74043	327.70	298.07
11	Jhargram	8005	21.49	21.47	1295	20.25	17.23	158	10.70	10.36	9458	52.44	49.06
12	Kalimpong	132	0.42	0.42	250	3.10	3.10	10	0.75	0.70	392	4.27	4.22
13	Kolkata	69662	143.08	141.59	13509	183.70	170.56	1957	161.57	146.15	85128	488.35	458.30
14	Maldah	83803	206.47	206.20	10571	122.64	116.07	484	35.26	31.53	94858	364.37	353.80
15	Murshidabad	197965	491.41	490.27	32863	315.62	292.02	1220	84.63	77.41	232048	891.66	859.70
16	Nadia	110693	252.59	252.01	17104	206.45	196.72	1213	90.16	80.35	129010	549.20	529.08
17	North 24 Parganas	135957	275.18	271.68	24560	305.63	279.52	1499	112.84	95.41	162016	693.65	646.61
18	Other	18221	51.37	51.37	4222	34.97	34.97	242	14.90	14.90	22685	101.24	101.24
19	Paschim Medinipur	50391	126.18	124.71	11509	179.95	155.80	1385	96.50	89.27	63285	402.63	369.78
20	Purba Bardhaman	51142	107.71	107.31	6023	71.91	69.05	954	65.63	59.47	58119	245.25	235.83
21	Purba Medinipur	68545	175.32	174.43	13627	237.47	192.29	1313	92.39	80.61	83485	505.18	447.33
22	Puruliya	12001	32.40	30.58	3638	60.65	51.86	421	30.84	28.51	16060	123.89	110.95
23	South 24 Parganas	112848	200.94	199.71	15010	179.00	169.72	1224	85.68	79.86	129082	465.62	449.29
24	Uttar Dinajpur	42293	89.98	89.86	4986	62.06	56.80	312	24.43	21.44	47591	176.47	168.10
	Total	1427523	3309.82	3287.30	259661	3383.20	3117.01	19908	1453.35	1289.71	1707092	8146.37	7694.02

❖ STAND-UP INDIA (SUI)

SUI Loans have been extended to 11565 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1405.94 Crore as on 30.09.2021. The addition of 3362 nos of beneficiaries in the current fiscal against a base of 8203 loanees (as on 30-09-2020) is a positive development and the banks should carry forward the momentum. **Cumulative position under SUI, as reported by member banks are furnished below.**

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	
31.03.19	1806	4213	6019	238.52	905.44	1143.96
30.09.19	2428	4506	6934	281.20	957.57	1238.77
31.03.20	2966	4643	7609	388.60	713.32	1101.91
30.09.20	3232	4971	8203	369.17	696.68	1065.85
31.03.21	3965	6036	10001	442.83	852.72	1295.55
30.09.21	4265	7300	11565	461.37	944.57	1405.94

Bank wise progress under Stand up India loans as on 30.09.2021 (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	298	260	644	326	970	65.50	30.60	96.10
2	Bank of India	382	284	1169	1488	2657	150.03	277.31	427.34
3	Bank of Maharashtra	62	11	10	38	48	1.10	5.70	6.80
4	Canara Bank	424	195	377	329	706	61.51	59.98	121.49
5	Central Bank of India	318	36	22	54	76	3.12	7.15	10.27
6	Indian Bank	600	415	109	335	444	15.09	59.10	74.19
7	Indian Overseas Bank	153	59	29	91	120	2.94	10.59	13.53
8	Punjab National Bank	1220	768	1235	1299	2534	99.12	151.89	251.01
9	Punjab & Sind Bank	41	17	50	19	69	2.01	1.50	3.51
10	State Bank of India	1359	475	288	945	1233	20.10	106.04	126.14
11	UCO Bank	381	164	89	347	436	11.80	64.72	76.52
12	Union Bank of India	289	82	22	227	249	1.96	20.10	22.06
Sub total of PSU Banks		5527	2766	4044	5498	9542	434.28	794.68	1228.96
13	Axis Bank	306	0	0	0	0	0.00	0.00	0.00
14	Au Small finance Bank	2	0	0	0	0	0.00	0.00	0.00
15	Bandhan Bank	463	0	0	0	0	0.00	0.00	0.00
16	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
18	Dhanalaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
19	ESAF Small Finance Bank	4	0	0	0	0	0.00	0.00	0.00
20	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
21	HDFC Bank	233	83	8	207	215	0.51	16.37	16.88
22	IDBI Bank Ltd	96	38	65	6	71	8.68	0.30	8.98
23	ICICI Bank	243	43	0	46	46	0.00	10.34	10.34
24	IndusInd Bank	83	75	70	729	799	5.09	55.77	60.86
25	IDFC Bank	23	0	0	0	0	0.00	0.00	0.00
26	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
27	Karnataka Bank Ltd.	20	20	40	704	744	1.77	46.77	48.54
28	Karur Vysya Bank Ltd.	14	0	0	0	0	0.00	0.00	0.00
29	Kotak Mahindra Bank	42	35	6	60	66	0.62	9.18	9.80
30	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
31	RBL Bank	17	0	0	0	0	0.00	0.00	0.00
32	South Indian Bank	19	0	0	0	0	0.00	0.00	0.00
33	Tamilnadu Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
34	Utkarsh Small Finance Bank	7	0	0	0	0	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
36	Yes Bank	26	0	0	0	0	0.00	0.00	0.00
Sub total of PVT Banks		1762	294	189	1752	1941	16.67	138.73	155.4
37	BGVB	587	52	23	44	67	6.89	8.86	15.75
38	PBGB	230	0	0	0	0	0.00	0.00	0.00
39	UBKGB	142	7	9	6	15	3.53	2.30	5.83
Sub total of RRBs		959	59	32	50	82	10.42	11.16	21.58
40	W.B.St Co-op. Bank	364	0	0	0	0	0.00	0.00	0.00
41	WBSCARD Bank	11	0	0	0	0	0.00	0.00	0.00
Sub total of Co-Op Banks		375	0	0	0	0	0.00	0.00	0.00
Grand total		8623	3119	4265	7300	11565	461.37	944.57	1405.94

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 is 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 Stand Up India 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 the last 3 (three) financial years and during April-September,2021 quarter in the corresponding financial years are given hereunder:

(Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.19	11886	368.69	1912	66.90	2238	72.93
30.09.19	7301	243.41	745	28.71	783	29.78
31.03.20	15124	516.39	2280	91.00	2135	83.48
30.09.20	3803	131.94	689	25.62	714	28.81
31.03.21	12303	419.91	1846	67.74	2045	74.04
30.09.21	4061	143.36	828	28.15	572	23.71

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a point of concern for the stakeholders. 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.

DISTRICT WISE PERFORMANCE REPORT AS ON 30.09.2021															
(Amount in Cr)															
Sr. No.	District	Target 2021-22		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		% Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. Wise	Amount Wise
1	Alipurduar	130	3.90	153	4.82	27	0.87	10	0.35	16	0.60	40	1.24	12.31	15.51
2	Bankura	130	3.90	91	3.17	8	0.29	3	0.06	2	0.03	39	1.38	1.54	0.80
3	Bardhaman	130	3.90	148	2.84	32	0.48	21	0.52	27	0.64	38	0.68	20.77	16.31
4	Birbhum	130	3.90	117	3.41	33	1.02	20	0.71	25	0.87	24	0.95	19.23	22.39
5	Coochbehar	130	3.90	199	5.80	26	0.64	10	0.20	10	0.22	49	1.42	7.69	5.74
6	Darjeeling	120	3.60	106	3.36	19	0.62	17	0.52	24	0.72	20	0.67	20.00	19.93
7	Hooghly	120	3.60	164	4.86	25	0.70	8	0.24	9	0.31	42	1.04	7.50	8.70
8	Howrah	120	3.60	123	3.78	18	0.32	3	0.04	11	0.30	24	0.85	9.17	8.35
9	Jalpaiguri	120	3.60	281	5.93	49	1.42	21	0.72	23	0.77	59	1.43	19.17	21.52
10	Jhargram	120	3.60	16	0.50	6	0.15	1	0.04	1	0.04	3	0.05	0.83	0.97
11	Kalimpong	120	3.60	24	0.70	7	0.17	5	0.17	4	0.14	1	0.03	3.33	3.88
12	Kolkata	120	3.60	44	0.87	3	0.03	1	0.03	2	0.03	7	0.08	1.67	0.84
13	Maldah	120	3.60	157	4.80	23	0.67	9	0.29	8	0.25	54	1.58	6.67	7.02
14	Medinipur East	450	13.47	697	30.55	184	7.91	155	8.02	161	8.84	123	4.45	35.78	65.64
15	Murshidabad	253	7.59	289	11.00	77	2.52	51	1.89	55	2.12	111	5.12	21.74	27.99
16	Nadia	120	3.60	95	4.65	10	0.38	5	0.17	8	0.31	12	0.80	6.67	8.65
17	North Dinajpur	120	3.60	45	1.64	41	1.22	11	0.33	9	0.23	4	0.20	7.50	6.39
18	North 24 Parganas	200	6.00	519	18.35	106	3.97	78	2.81	78	2.73	105	4.10	39.00	45.58
19	Paschim Burdwan	120	3.60	19	0.62	2	0.04	1	0.05	2	0.14	4	0.09	1.67	3.93
20	Paschim Medinipur	170	5.10	214	8.97	16	0.63	16	0.75	17	0.76	39	1.25	10.00	14.98
21	Purulia	120	3.60	74	2.20	11	0.29	5	0.12	2	0.07	11	0.28	1.67	2.07
22	South Dinajpur	120	3.60	116	5.73	17	0.57	23	1.53	26	1.74	18	0.75	21.67	48.25
23	South 24 Parganas	300	9.00	370	14.80	88	3.25	54	2.12	52	1.82	84	3.58	17.33	20.23
Total		3583	107.46	4061	143.36	828	28.15	528	21.69	572	23.71	911	32.02	15.96	22.07

Bank wise performance of PMEGP loan from 01.04.2021 to 30.09.2021 is annexed below:

Bank wise PMEGP loan performance from 01.04.2021 to 30.09.2021																	
(Amount in Cr)																	
Sr.No.	Bank	Target for 2021-22		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		Pending at bank		% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	BANK OF BARODA	190	5.70	144	4.15	8	0.37	3	0.13	5	0.23	17	0.58	122	3.34	2.63	4.01
2	BANK OF INDIA	175	5.25	346	10.86	101	2.74	58	1.75	65	1.83	23	0.96	245	7.65	37.14	34.87
3	BANK OF MAHARASHTRA	45	1.35	20	0.86	3	0.21	2	0.12	4	0.22	0	0.00	19	0.78	8.89	16.48
4	CANARA BANK	285	8.55	246	11.21	61	3.08	49	2.61	53	2.77	121	5.04	87	3.88	18.60	32.45
5	CENTRAL BANK OF INDIA	215	6.45	199	6.66	26	0.96	13	0.46	20	0.67	41	1.55	140	4.48	9.30	10.46
6	INDIAN BANK	405	12.15	398	12.80	83	2.84	64	2.27	61	2.17	80	2.83	285	9.02	15.06	17.86
7	INDIAN OVERSEAS BANK	130	3.90	75	2.54	25	1.15	11	0.48	13	0.58	12	0.32	52	1.73	10.00	14.98
8	PUNJAB AND SIND BANK	10	0.30	37	1.07	15	0.41	8	0.24	9	0.28	8	0.22	17	0.47	90.00	92.50
9	PUNJAB NATIONAL BANK	640	19.20	761	25.78	146	4.07	68	2.02	74	2.24	172	6.52	495	16.40	11.56	11.67
10	STATE BANK OF INDIA	583	17.49	587	19.13	41	1.45	28	1.10	27	1.08	256	8.68	323	10.09	4.63	6.16
11	UCO BANK	160	4.80	142	3.76	33	0.36	22	0.31	24	0.39	25	0.40	106	3.25	15.00	8.10
12	UNION BANK OF INDIA	195	5.85	115	3.49	29	0.67	20	0.40	18	0.35	20	0.67	81	2.30	9.23	5.90
Total PSU		3033	90.99	3070	102.33	571	18.30	346	11.87	373	12.82	775	27.76	1972	63.38	12.30	14.08
13	AXIS BANK LTD	0	0.00	3	0.19	0	0.00	0	0.00	0	0.00	0	0.00	3	0.19	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	7	0.29	0	0.00	0	0.00	0	0.00	0	0.00	7	0.29	#DIV/0!	#DIV/0!
15	FEDERAL BANK	0	0.00	2	0.17	0	0.00	0	0.00	0	0.00	1	0.09	1	0.09	#DIV/0!	#DIV/0!
16	HDFC BANK	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	0	0.00	1	0.02	#DIV/0!	#DIV/0!
17	ICICI BANK LIMITED	0	0.00	11	0.86	8	0.65	7	0.56	7	0.56	0	0.00	6	0.42	#DIV/0!	#DIV/0!
18	IDBI BANK	55	1.65	149	10.81	33	2.25	38	3.13	46	3.96	4	0.14	132	9.99	83.64	240.25
19	KARNATAKA BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
20	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
21	INDUSIND BANK	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	0	0.00	1	0.02	#DIV/0!	#DIV/0!
Total PVT		55	1.65	174	12.37	41	2.90	45	3.69	53	4.52	5	0.23	151	11.02	96.36	274.15
21	PBGB	115	3.45	8	0.18	2	0.04	0	0.00	0	0.00	0	0.00	6	0.14	0.00	0.00
22	BGVB	125	3.75	226	7.23	93	2.92	26	0.88	25	0.81	93	2.58	69	2.48	20.00	21.54
23	UBKGB	115	3.45	202	4.38	31	0.80	13	0.53	20	0.75	11	0.21	169	3.64	17.39	21.86
Total RRB		355	10.65	436	11.79	126	3.76	39	1.41	45	1.56	104	2.79	244	6.26	12.68	14.66
24	THE WBSCB	140	4.17	381	16.87	90	3.19	98	4.72	101	4.81	27	1.24	319	14.28	72.14	115.39
Co-Op Banks Total		140	4.17	381	16.87	90	3.19	98	4.72	101	4.81	27	1.24	319	14.28	72.14	115.39
Grand Total		3583	107.46	4061	143.36	828	28.15	528	21.69	572	23.71	911	32.02	2686	94.94	15.96	22.07

❖ **SVSKP loans**

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

- Joint inspections with Block Supervisors/ Prakaalpa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from the date of 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 the last 3 (three) financial years:

(Amount in Crore)

During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.2019	100684	44305	1200.01	41575	327.60	8119	62.19
30.06.2019	8997	3623	97.62	0	0.00	0	0.00
31.03.2020	32607	17180	467.59	19885	150.03	5110	37.05
30.06.2020	23	145	4.26	1904	19.76	16	0.24
31.03.2021	23	145	4.26	7986	73.29	749	5.87
30.06.2021	0	0	0.00	0	0.00	749	5.87
30.09.2021	0	0	0.00	0	0.00	749	5.87

In current financial year, no application sponsored by department to member banks till September quarter.

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. The loan proposals with project cost 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 subsidy amount. Since the subsidy amount is capped at Rs. 90000/- and most of the loan proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the proposals. In case of bigger loan projects, the banks may enhance the bank loan portion accordingly.

AGENDA- 12

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 14.10 % as of September, 2021 in the State of West Bengal. Amount Rs. 68702.26 Crore as on September, 2021 in comparison to Rs. 61858.43 Crore as on September, 2020.

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

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
March,2017	367642.87	55049.25	14.97
Sept, 2017	389710.48	62086.32	15.93
March,2018	415115.06	64105.19	15.44
Sept, 2018	423049.65	56773.18	13.42
March,2019	427666.36	54012.04	12.63
Sept, 2019	447269.80	54067.19	12.09
March,2020	465133.58	57301.61	12.32
Sept, 2020	469644.42	61858.43	13.17
March,2021	480724.18	65074.00	13.54
Sept, 2021	487363.51	68702.26	14.10

NPA level has been increased from September, 2020 to September, 2021 by Rs. 6843.83 crore. 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 and further reduction in NPA level is expected in the coming days.

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

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2021 stood at 60.91%, 55.19% and 46.81% respectively.

Recovery Status of PRISEC loans as on 30.09.2021:

(Amt. Rs. in crore)

Sector	September, 2020			September, 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12006	6974	58	17362	10575	61
MSME	10381	5769	56	17422	9616	55
OPS	3191	1649	52	7937	3716	47
Total Prisec	25578	14392	56	42721	23907	56
NPS	33055	16824	51	41973	24420	58
Total	58633	31216	53	84694	48327	57

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

Sector wise NPA Position as on 30.09.2021													
(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	1236.00	105.00	5206.00	405.00	3902.00	211.00	10344.00	721.00	13502.00	123.00	23846.00	844.00
2	Bank of India	2343.93	341.00	4108.66	741.00	1804.98	59.00	8257.57	1141.00	9879.86	2983.00	18137.43	4124.00
3	Bank of Maharashtra	101.88	2.63	669.86	286.00	233.02	0.45	1004.76	289.08	1426.10	173.82	2430.86	462.90
4	Canara Bank	1372.15	103.00	4088.99	962.83	1083.70	39.63	6544.84	1105.46	9671.16	3525.00	16216.00	4630.46
5	Central Bank of India	1524.31	178.87	2915.09	1450.00	1821.35	982.00	6260.75	2610.87	2344.15	1254.00	8604.90	3864.87
6	Indian Bank	4209.59	155.30	9114.61	862.94	3059.21	0.05	16383.41	1018.29	13145.59	2379.29	29529.00	3397.58
7	Indian Overseas Bank	466.75	280.15	1358.25	519.51	596.42	8.17	2421.42	807.83	4104.38	2812.48	6525.80	3620.31
8	Punjab & Sind Bank	118.00	1.82	709.26	122.45	295.74	29.54	1123.00	153.81	2756.00	80.88	3879.00	234.69
9	Punjab National Bank	9399.64	2166.06	13236.73	3836.21	4149.76	231.06	26786.13	6233.33	27897.63	2034.69	54683.76	8268.02
10	State Bank of India	5441.00	559.58	7156.57	218.30	11767.14	60.61	24364.71	838.49	54716.83	6421.19	79081.54	7259.68
11	UCO Bank	1905.44	139.54	3144.37	780.49	1454.04	1127.90	6503.85	2047.93	8175.78	5580.72	14679.63	7628.65
12	Union Bank of India	1510.89	405.76	4658.50	1627.01	2450.15	65.93	8619.54	2098.70	18602.47	7284.51	27222.01	9383.21
Total PSU		29629.58	4438.71	56366.89	11811.74	32617.51	2815.34	118613.98	19065.79	166221.95	34652.58	284835.93	53718.37
13	Axis Bank	2237.67	9.14	6912.72	575.87	1009.43	106.65	10159.82	691.66	17005.09	821.65	27164.92	1513.31
14	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	0.00	0.22	0.00
15	Bandhan Bank	9122.47	2788.75	88.25	0.00	4761.39	22.41	13972.11	2811.16	12590.44	1708.73	26562.55	4519.89
16	Catholic Syrian Bank Ltd.	0.00	0.00	25.09	0.00	0.00	0.00	25.09	0.00	0.00	0.00	25.09	0.00
17	City Union Bank Ltd.	0.00	0.00	119.60	0.00	0.00	0.00	119.60	0.00	0.00	0.00	119.60	0.00
18	Dhanlaxmi Bank Ltd.	3.50	0.00	3.94	0.50	1.61	0.00	9.05	0.50	128.85	11.61	137.90	12.11
19	ESAF SF Bank	10.81	1.37	23.56	6.04	18.19	1.05	52.56	8.46	1.08	0.00	53.64	8.46
20	Federal Bank	363.73	12.61	639.72	8.72	79.34	3.3276	1082.78	24.66	2219.65	39.08	3302.43	63.74
21	HDFC Bank	844.88	100.63	8216.01	179.42	1057.39	75.39	10118.28	355.45	23247.32	716.24	33365.60	1071.69
22	ICICI Bank	904.69	112.55	4314.07	22.03	1024.05	36.56	6242.81	171.14	26647.85	1622.13	32890.66	1793.28
23	IDBI Bank	416.67	69.34	1612.95	273.11	2198.05	30.57	4227.67	373.02	3353.91	240.45	7581.58	613.47
24	IDFC First Bank	81.08	0.00	535.00	0.00	42.26	0.00	658.34	0.00	3169.67	0.00	3828.00	0.00
25	Indusind Bank	2334.30	30.44	3358.26	64.46	26.99	0.00	5719.55	94.91	6564.04	28.36	12283.59	123.27
26	Jana Small Finance Bank	126.18	19.01	81.89	10.84	499.20	63.83	707.27	93.68	139.18	10.15	846.45	103.84
27	Karnataka Bank Ltd.	154.85	12.69	588.46	110.79	186.82	3.24	930.13	126.72	534.02	145.83	1464.15	272.55
28	Karur Vysya Bank	11.70	0.00	318.88	8.40	24.06	0.00	354.64	8.40	318.10	0.00	672.74	8.40
29	Kotak Mahindra Bank	569.92	36.55	2676.73	32.35	5.56	0.00	3252.21	68.90	2990.39	150.44	6242.60	219.34
30	Lakshmi Vilas Bank (DBS)	0.38	0.00	0.14	0.00	7.06	0.00	7.58	0.00	562.47	376.00	570.05	376.00
31	Ratnakar Bank Ltd.	721.14	0.00	134.94	0.00	113.87	0	969.95	0.00	2366.58	0.00	3336.53	0.00
32	South Indian Bank Ltd.	97.68	0.00	542.22	0.00	15.21	0.00	655.11	0.00	374.41	0.00	1029.52	0.00
33	SIDBI	0.00	0.00	110.70	0.00	0.00	0.00	110.70	0.00	0.00	0.00	110.70	0.00
34	Tamilnad Mercantile Bank	0.00	0.00	41.09	0.00	0.72	0.00	41.81	0.00	103.21	0.00	145.02	0.00
35	Ujjivan Small Finance Bank	482.36	63.94	55.17	0.00	759.21	96.11	1296.74	160.05	612.66	38.11	1909.39	198.16
36	Utkarsh Small Finance Bank	18.84	0.65	2.33	0.05	36.15	1.20	57.32	1.90	1.96	0.00	59.28	1.90
37	YES Bank	352.00	44.00	2365.00	6.00	13.00	0.00	2730.00	50.00	3162.00	555.00	5892.00	605.00
Total PVT		18854.85	3301.68	32766.71	1298.59	11879.56	440.34	63501.11	5040.61	106093.11	6463.79	169594.22	11504.40
38	BGVV (PNB)	3735.19	270.20	2179.12	757.94	391.88	68.38	6306.19	1096.52	591.90	49.29	6898.09	1145.81
39	PBGB (UCO)	1526.41	173.36	1357.29	194.02	196.83	16.04	3080.53	383.42	185.82	22.8	3266.35	406.22
40	UBKGB (CBI)	1761.18	108.73	198.47	64.73	123.58	2.90	2083.23	176.36	440.71	16.39	2523.94	192.75
Total RRB		7022.78	552.29	3734.88	1016.69	712.29	87.32	11469.95	1656.30	1218.43	88.48	12688.38	1744.78
41	WB State Co-Op Bank Ltd.	5538.52	824.29	647.45	97.21	1948.04	145.17	8134.01	1066.66	10829.33	448.45	18963.34	1515.12
42	WBSCARD Bank Ltd.	984.70	185.09	98.97	34.51	197.96	0.00	1281.63	219.60	0.00	0.00	1281.63	219.60
Total Co-Optv		6523.22	1009.38	746.42	131.72	2146.00	145.17	9415.64	1286.26	10829.33	448.45	20244.97	1734.72
Grand Total		62030.43	9302.06	93614.90	14258.74	47355.36	3488.17	203000.69	27048.96	284362.82	41653.30	487363.51	68702.26

Sector wise NPA Position as on 30.09.2021

(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	142.00	5.20	3779.00	61.50	19.00	3.50	12.00	4.00	22.10	0.30	16.40	1.00	143.10	23.00	403.00	32.00	96.10	11.00
2	Bank of India	126.22	5.65	2609.32	53.00	35.58	7.59	55.68	7.26	348.35	0.96	34.46	1.61	861.26	144.00	1016.00	85.00	427.34	10.89
3	Bank of Maharashtra	12.11	0.19	267.23	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.34	2.63	57.40	5.74	6.80	0.00
4	Canara Bank	174.19	7.27	1681.48	84.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296.00	34.70	0.00	0.00	121.49	0.00
5	Central Bank of India	102.95	6.60	1035.87	45.59	48.78	10.40	145.69	22.80	732.66	4.80	5.12	0.50	442.87	124.09	115.78	6.10	10.27	0.74
6	Indian Bank	212.13	12.12	4314.66	54.10	78.60	11.20	19.05	3.15	586.70	24.10	4.52	1.61	2851.59	149.12	452.00	252.00	74.19	6.12
7	Indian Overseas Bank	60.00	0.69	499.23	4.58	4.75	0.42	10.69	0.44	28.24	0.13	4.05	0.00	43.20	7.02	93.50	5.87	13.53	1.32
8	Punjab & Sind Bank	10.71	1.30	343.48	19.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89	0.00	0.00	0.00	251.01	0.00
9	Punjab National Bank	427.78	43.39	6256.34	292.67	115.00	53.67	0.00	0.00	1961.89	106.41	116.70	16.05	4202.67	625.45	4151.38	764.61	3.51	108.33
10	State Bank of India	969.00	11.00	25214.00	46.50	36.22	3.90	0.00	0.00	1670.00	49.53	0.84	0.63	1658.00	323.20	1463.74	252.00	126.14	4.19
11	UCO Bank	67.32	7.77	2015.64	64.98	18.78	6.59	37.83	14.57	300.47	11.86	18.52	0.14	318.13	86.95	607.90	67.87	76.52	8.69
12	Union Bank of India	181.53	1.72	2338.05	8.09	22.37	2.38	0.00	0.00	320.00	7.88	272.20	6.04	1154.03	28.50	354.50	36.15	22.06	0.00
Total PSU		2485.94	102.90	50354.30	734.81	379.08	99.65	280.94	52.22	5970.41	205.97	472.81	27.58	12029.08	1548.66	8715.20	1507.34	1228.96	151.28
13	Axis Bank	67.78	1.90	2977.88	4.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	697.99	0.00	0.00	0.00	0.00	0.00
14	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Bandhan Bank	0.00	0.00	233.85	22.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2180.27	202.35	0.00	0.00
16	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Dhanlaxmi Bank Ltd.	0.00	0.00	3.64	0.31	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
19	ESAF SF Bank	0.00	0.00	0.08	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.01	6.50	0.00	0.00
20	Federal Bank	2.25	0.06	255.71	6.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.98	8.67	7.53	1.02	0.00	0.00
21	HDFC Bank	57.80	1.11	1613.95	9.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	391.68	99.84	483.97	93.99	16.88	0.02
22	ICICI Bank	28.13	0.17	6319.10	36.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	243.67	12.48	0.00	0.00	8.98	0.00
23	IDBI Bank	20.38	0.47	3070.22	49.08	6.61	0.03	1.04	0.06	2.13	0.07	0.15	0.00	137.28	36.68	83.30	5.75	10.34	1.03
24	IDFC First Bank	0.00	0.00	42.00	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	60.86	0.00
25	Indusind Bank	0.00	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Jana Small Finance Bank	0.00	0.00	22.21	0.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.93	6.61	0.00	0.00
27	Karnataka Bank Ltd.	0.47	0.07	159.96	7.26	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.47	0.72	48.54	3.40
28	Karur Vysya Bank	0.57	0.00	56.71	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	Kotak Mahindra Bank	0.00	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.90	0.00	9.80	0.00
30	Lakshmi Vilas Bank (DBS)	0.00	0.00	1.18	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	Ratnakar Bank Ltd	0.20	0.00	8.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00
32	South Indian Bank Ltd.	1.27	0.00	34.01	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
33	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
34	Tamilnad Mercantile Bank	0.03	0.00	1.46	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
35	Ujjivan Small Finance Bank	0.00	0.00	276.35	0.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470.47	100.50	0.00	0.00
36	Utkarsh Small Finance Bank	0.00	0.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.21	0.81	0.00	0.00
37	YES Bank	0.00	0.00	28.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
Total PVT		178.88	3.77	15110.50	137.60	6.62	0.04	1.04	0.06	2.13	0.07	0.15	0.00	1524.60	157.68	3319.07	418.26	155.40	4.45
38	BGVB (PNB)	2.62	0.74	410.64	18.95	95.14	42.68	187.14	102.50	3060.00	72.92	15.75	0.01	665.96	117.94	790.81	109.02	15.75	0.46
39	PBGB (UCO)	5.91	1.21	194.62	14.89	0.00	0.00	89.86	20.87	1642.22	40.99	9.40	0.35	546.09	112.3	1009.07	86.55	0.00	0.00
40	UBKGB (CBI)	1.39	0.41	122.19	2.49	10.56	2.45	37.96	12.55	566.88	6.08	407.28	5.79	763.63	78.83	560.68	56.37	5.83	0.11
Total RRB		9.92	2.36	727.45	36.33	105.70	45.13	314.96	135.92	5269.10	119.99	432.43	6.15	1975.68	309.07	2360.56	251.94	21.58	0.57
41	WB State Co-Op Bank Ltd.	0.46	0.00	979.88	0.00	0.00	0.00	79.20	7.25	1298.55	26.55	0.00	0.00	4671.80	355.62	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	197.96	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		0.46	0.00	1177.84	0.00	0.00	0.00	79.20	7.25	1298.55	26.55	0.00	0.00	4671.80	355.62	0.00	0.00	0.00	0.00
Grand Total		2675.20	109.03	67370.08	908.74	491.41	144.82	676.14	195.45	12540.19	352.58	905.39	33.73	20201.16	2371.03	14394.83	2177.54	1405.94	156.30

Sector wise Recovery performance as on 30.09.2021																			
(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	73.00	51.00	69.86	152.00	79.00	51.97	35.00	18.00	51.43	260.00	148.00	56.92	135.00	36.00	26.67	395.00	184.00	46.58
2	Bank of India	178.00	100.66	56.55	232.00	128.67	55.46	89.00	49.94	56.11	499.00	279.27	55.97	287.00	159.77	55.67	786.00	439.04	55.86
3	Bank of Maharastra	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	1097.00	888.00	80.95	2943.00	2089.00	70.98	505.00	323.00	63.96	4545.00	3300.00	72.61	7736.00	5879.00	76.00	12281.00	9179.00	74.74
5	Central Bank of India	174.21	36.58	21.00	420.00	33.60	8.00	42.10	5.05	12.00	636.31	75.23	11.82	2062.50	185.62	9.00	2698.81	260.85	9.67
6	Indian Bank	2160.10	1625.89	75.27	2535.78	1671.01	65.90	920.14	612.00	66.51	5616.02	3908.90	69.60	7925.45	5458.11	68.87	13541.47	9367.01	69.17
7	Indian Overseas Bank	466.75	0.33	0.07	1358.25	99.16	7.30	596.42	1.12	0.19	2421.42	100.61	4.15	4104.38	0.22	0.01	6525.80	100.83	1.55
8	Punjab & Sind Bank	20.00	0.84	4.20	412.12	48.22	11.70	324.00	51.70	15.96	756.12	100.76	13.33	98.00	19.00	19.39	854.12	119.76	14.02
9	Punjab National Bank	2166.27	941.68	43.47	2519.18	1484.96	58.95	984.96	658.47	66.85	5670.41	3085.11	54.41	6991.21	4702.35	67.26	12661.62	7787.46	61.50
10	State Bank of India	1142.61	841.06	73.61	2003.84	1445.12	72.12	588.35	421.15	71.58	3734.80	2707.33	72.49	6566.02	4901.21	74.65	10300.82	7608.54	73.86
11	UCO Bank	444.88	65.42	14.71	780.49	188.16	24.11	1127.90	52.94	4.69	2353.27	306.52	13.03	595.63	113.80	19.11	2948.90	420.32	14.25
12	Union Bank of India	220.20	1.24	0.56	312.75	15.16	4.85	25.00	6.12	24.48	557.95	22.52	4.04	1276.00	16.12	1.26	1833.95	38.64	2.11
Total PSU		8145.65	4552.70	55.89	13955.41	7284.46	52.20	5238.32	2199.49	41.99	27339.38	14036.65	51.34	37951.19	21471.20	56.58	65290.57	35507.85	54.38
13	Axis Bank	1101.00	907.97	82.47	572.66	451.62	78.86	5.80	3.62	62.41	1679.46	1363.21	81.17	0.00	0.00	#DIV/0!	1679.46	1363.21	81.17
14	Au Small finance 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	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!
16	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!
17	City Union 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!
18	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!
19	ESAF SF Bank	1.35	1.18	87.41	2.95	2.19	74.24	2.27	2.14	94.27	6.57	5.51	83.87	0.14	0.14	100.00	6.71	5.65	84.20
20	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!
21	HDFC Bank	117.17	54.58	46.58	303.35	287.91	94.91	112.64	71.68	63.64	533.16	414.17	77.68	788.31	750.66	95.22	1321.46	1164.83	88.15
22	ICICI 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!
23	IDBI Bank	111.60	71.09	63.70	145.25	119.37	82.18	168.19	159.60	94.89	425.04	350.06	82.36	1115.70	853.08	76.46	1540.73	1203.14	78.09
24	IDFC First 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!
25	Indusind 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!
26	Jana Small Finance Bank	30.48	23.25	76.30	15.15	15.91	105.02	132.09	105.54	79.90	177.72	144.70	81.42	11.98	9.76	81.48	189.70	154.47	81.43
27	Karnataka Bank Ltd.	11.96	0.01	0.08	103.27	4.38	4.24	3.63	1.23	33.88	118.86	5.62	4.73	128.58	5.38	4.18	247.44	11.00	4.45
28	Karur Vysya 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	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!
30	Lakshmi Vilas Bank (DBS)	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	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!
32	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!
33	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!
34	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!
35	Ujjivan Small Finance Bank	861.04	380.12	44.15	6.71	6.20	92.48	1339.14	585.29	43.71	2206.89	971.60	44.03	532.34	279.13	52.44	2739.23	1250.74	45.66
36	Utkarsh Small Finance Bank	14.63	13.72	93.78	0.32	0.3	93.75	5.53	5.21	94.21	20.48	19.23	93.90	2.94	2.79	94.90	23.42	22.02	94.02
37	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		2249.23	1451.91	64.55	1149.66	887.88	77.23	1769.29	934.31	52.81	5168.18	3274.11	63.35	2579.98	1900.95	73.68	7748.15	5175.05	66.79
38	BGVB (PNB)	358.90	234.09	65.23	590.63	190.57	32.26	98.14	84.46	86.06	1047.67	509.12	48.59	336.92	283.73	84.21	1384.59	792.84	57.26
39	PBGB (UCO)	1161.84	974.30	83.86	1339.07	1052.17	78.57	180.31	95.09	52.74	2681.22	2121.56	79.13	186.06	65.13	35.00	2867.28	2186.69	76.26
40	UBKGB (CBI)	433.13	284.63	65.71	33.65	17.86	53.08	15.28	14.28	93.46	482.06	316.77	65.71	81.70	76.46	93.59	563.76	393.23	69.75
Total RRB		1953.87	1493.02	76.41	1963.35	1260.60	64.21	293.73	193.83	65.99	4210.95	2947.45	69.99	604.68	425.32	70.34	4815.63	3372.76	70.04
41	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
42	WBSCARD Bank Ltd.	476.05	69.59	14.62	87.44	2.48	2.84	110.75	4.38	3.95	674.24	76.45	11.34	0.00	0.00	#DIV/0!	674.24	76.45	11.34
Total Co-Optv		5013.03	3077.43	61.39	353.98	182.91	51.67	635.61	387.96	61.04	6002.62	3648.30	60.78	837.32	622.92	74.39	6839.94	4271.22	62.45
Grand Total		17361.78	10575.07	60.91	17422.40	9615.85	55.19	7936.95	3715.58	46.81	42721.13	23906.50	55.96	41973.17	24420.38	58.18	84694.30	48326.88	57.06

STATUS OF PDR CASES AS ON 30.09.2021:

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 30.09.2021 there are 7851 PDR cases pending amounting Rs. 973.47 Crore and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2018	13695	169.27	4937	34.48
30.09.2018	14856	189.70	4974	35.02
31.03.2019	14429	226.57	4921	47.96
30.09.2019	7623	394.18	1802	25.67
31.03.2020	8101	379.57	2134	29.17
30.09.2020	7601	380.14	2130	30.74
31.03.2021	9176	491.33	2186	31.18
30.09.2021	9896	1000.28	2045	26.81

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.09.2021									
Sl. No.	Bank	Outstanding cases as on 31.03.2021		Cases filed from 01.04.2021 to 30.09.2021		Cases Settled from 01.04.2021 to 30.09.2021		(Amount in Crore) Pending cases as on 30.09.2021	
		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	1391	30.22	0	0.00	0	0.00	1391	30.22
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	Indian Overseas Bank	1	0.02	0	0.00	0	0.00	1	0.02
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	2072	31.78	0	0.00	2036	15.74	36	16.04
10	State Bank of India	321	2.34	0	0.00	0	0.00	321	2.34
11	UCO Bank	2442	396.52	62	123.60	0	0.00	2504	520.12
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
	Total PSU	7149	537.64	62	123.60	2036	15.74	5175	645.50
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	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
38	BGVV (PNB)	1053	47.47	0	0.00	3	0.06	1050	47.41
39	PBGB (UCO)	452	3.91	252	4.82	0	0.00	704	8.73
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
	Total RRB	1505	51.38	252	4.82	3	0.06	1754	56.14
41	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	922	271.83
42	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	9566	858.98	330	141.30	2045	26.81	7851	973.47

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. Authorities are requested to kindly 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 2394 loan accounts as reported as on September 2021. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.09.2021						
Sr. No.	District	Pending below 60 days	Above 60 day below 6 months	6 months to 1 year	1 year and above	Total pending
1	Alipurduar	0	5	0	0	5
2	Bankura	0	5	9	13	27
3	Birbhum	6	4	16	34	60
4	Coochbehar	1	1	6	42	50
5	Dakshin Dinajpur	0	2	6	46	54
6	Darjeeling	0	3	11	25	39
7	Hooghly	7	57	39	118	221
8	Howrah	10	28	75	109	222
9	Jalpaiguri	0	0	4	23	27
10	Jhargram	0	0	2	1	3
11	Kalimpong	0	1	0	0	1
12	Kolkata	2	4	366	18	390
13	Malda	0	2	13	48	63
14	Murshidabad	10	3	15	80	108
15	Nadia	0	12	4	30	46
16	Paschim Burdwan	6	16	16	36	74
17	Purba Burdwan	9	20	9	62	100
18	Paschim Medinipur	0	11	8	67	86
19	Purba Medinipur	0	4	25	35	64
20	Purulia	2	3	9	7	21
21	Uttar Dinajpur	0	0	4	39	43
22	24 Pgs. (N)	24	53	55	90	222
23	24 Pgs. (S)	8	43	34	294	379
Total		85	277	726	1217	2305

AGENDA – 13

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 person/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 resolved 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.

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

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

Performance of Digital Coverage & Provision of Digital Infrastructure as on 30.09.2021.

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
30.06.2020	7159066	3255436	45.47	84113	19185	22.54
30.09.2020	5906742	3253901	55.09	81277	19937	24.53
31.12.2020	5384113	4497876	83.54	96125	41773	43.46
31.03.2021	5466086	5054141	92.46	84787	77197	91.05
30.06.2021	5515124	5143685	93.27	88006	82423	93.66
30.09.2021	5599808	5242899	93.63	89260	83996	94.10

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
Sr. No.	Bank Name	For Bank Customers											
		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) ^A	% AEPs coverage	Total No. of Eligible Operative SB Accounts 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	23132	20641	89.23	13082	56.55	20571	88.93	1338	5.78	21712	93.86	1798
2	Bank of India	422718	400643	94.78	91512	21.65	102870	24.34	416687	98.57	418853	99.09	0
3	Canara Bank	129462	42232	32.62	23136	17.87	17119	13.22	118729	91.71	118729	91.71	4949
4	Central Bank of India	48783	42063	86.22	15461	31.69	5644	11.57	46950	96.24	48783	100.00	0
5	Indian Overseas Bank	28311	12912	45.61	1795	6.34	6983	24.67	24668	87.13	26874	94.92	33536
6	Indian Bank	289217	111784	38.65	31756	10.98	51914	17.95	285399	98.68	286498	99.06	12498
7	Punjab National Bank	1347126	532509	39.53	34198	2.54	62849	4.67	1109956	82.39	1331097	98.81	19997
8	State Bank of India	1049220	938743	89.47	249545	23.78	409456	39.02	922255	87.90	1038385	98.97	11073
9	UCO Bank	81619	31044	38.04	3471	4.25	20278	24.84	62445	76.51	69980	85.74	29366
10	Union Bank of India	99424	80276	80.74	12644	12.72	11878	11.95	89951	90.47	92714	93.25	255
11	Ais Bank	53531	50078	93.55	12225	22.84	28408	53.07	18698	34.93	51782	96.73	9538
12	Bandhan Bank	533204	430125	80.67	17979	3.37	512392	96.10	0	0.00	524887	98.44	374
13	Federal Bank	3158	2900	91.83	911	28.85	2545	80.59	545	17.26	2798	88.60	98
14	HDFC Bank Ltd.	31235	30821	98.67	22135	70.87	22220	71.14	16604	53.16	31226	99.97	7190
15	ICICI Bank Ltd.	31889	31889	100.00	31889	100.00	22058	69.17	17258	54.12	31889	100.00	0
16	IDBI Bank	22346	16901	75.63	7979	35.71	21941	98.19	18710	83.73	22280	99.70	0
17	IDFC First Bank	12132	4861	40.07	12132	100.00	1619	13.34	9142	75.35	12132	100.00	0
18	Ratnakar Bank Ltd.	26878	1593	5.93	569	2.12	1495	5.56	21287	79.20	22979	85.49	0
19	Ujjivan SF Bank	27504	26694	97.05	20572	74.80	14684	53.39	27450	99.80	27350	99.44	0
20	Yes Bank	38	38	100.00	38	100.00	38	100.00	1	2.63	38	100.00	0
21	BGVB	853256	656228	76.91	0	0.00	0	0.00	658962	77.23	658962	77.23	0
22	Nadia DCCB Ltd.	359529	118835	33.05	0	0.00	0	0.00	256998	71.48	276855	77.00	0
23	IPPB	94335	75343	79.87	28437	30.14	31432	33.32	94335	100.00	94335	100.00	0
24	Airtel Payment Bank	31761	0	0.00	31761	100.00	31761	100.00	31761	100.00	31761	100.00	0
	Total	5599808	3659153	65.34	663227	11.84	1400155	25.00	4250129	75.90	5242899	93.63	130672

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
Sr. No.	Bank Name	For Bank Customers											
		2. Digital coverage for business (Current Accounts)											
		Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	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 - Debit/ RuPay cards/ 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	1003	733	73.08	606	60.42	693	69.09	698	69.59	925	92.22	94
2	Bank of India	14658	12968	88.47	12161	82.96	10244	69.89	11052	75.40	13228	90.24	0
3	Canara Bank	2538	987	38.89	1324	52.17	2119	83.49	1516	59.73	2219	87.43	121
4	Central Bank of India	2240	851	37.99	754	33.66	501	22.37	228	10.18	1099	49.06	0
5	Indian Overseas Bank	865	286	33.06	160	18.50	109	12.60	578	66.82	735	84.97	104
6	Indian Bank	5852	5139	87.82	3635	62.12	5009	85.59	2494	42.62	5726	97.85	114
7	Punjab National Bank	10481	4574	43.64	1957	18.67	8851	84.45	895	8.54	10226	97.57	2588
8	State Bank of India	9620	0	0.00	6596	68.57	3029	31.49	1306	13.58	9328	96.96	6765
9	UCO Bank	840	241	28.69	129	15.36	531	63.21	241	28.69	829	98.69	207
10	Union Bank of India	4885	2281	46.69	2293	46.94	1758	35.99	2873	58.81	4402	90.11	0
11	Axis Bank	6293	4519	71.81	2089	33.20	389	6.18	3148	50.02	5654	89.85	115
12	Bandhan Bank	20852	10174	48.79	2749	13.18	104	0.50	19843	95.16	20851	100.00	26
13	Federal Bank	102	95	93.14	48	47.06	8	7.84	49	48.04	98	96.08	12
14	HDFC Bank Ltd.	2354	1605	68.18	2304	97.88	301	12.79	2304	97.88	2353	99.96	642
15	ICICI Bank Ltd.	4146	4037	97.37	4037	97.37	2105	50.77	3530	85.14	4038	97.40	0
16	IDBI Bank	1677	1205	71.85	1040	62.02	5	0.30	761	45.38	1440	85.87	0
17	IDFC First Bank	11	0	0.00	11	100.00	0	0.00	0	0.00	11	100.00	0
18	Ratnakar Bank Ltd.	402	206	51.24	132	32.84	87	21.64	377	93.78	398	99.00	0
19	Ujjivan SF Bank	289	257	88.93	215	74.39	249	86.16	0	0.00	284	98.27	0
20	Yes Bank	2	2	100.00	2	100.00	0	0.00	2	100.00	2	100.00	0
21	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7072
22	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
23	IPPB	150	0	0.00	81	54.00	29	19.33	150	100.00	150	100.00	0
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
	Total	89260	50160	56.20	42323	47.42	36121	40.47	52045	58.31	83996	94.10	17860

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format							
Sr. No.	Bank Name	For non-customers				4. Digital Financial Literacy	
		3. Provision of Digital infrastructure				No. of FLC camps on Digital FL	No. of people participated
		A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders		
1	Bank of Baroda	0	0	0	0	12	76
2	Bank of India	4203	1164	1829	7196	265	2849
3	Canara Bank	15	0	838	853	0	0
4	Central Bank of India	0	0	0	0	40	540
5	Indian Overseas Bank	1	0	0	1	0	0
6	Indian Bank	15	0	578	593	186	6718
7	Punjab National Bank	253	0	0	253	212	6984
8	State Bank of India	356	372	218	946	96	2520
9	UCO Bank	389	1	0	390	0	0
10	Union Bank of India	0	46	29	75	0	0
11	Axis Bank	12	4	65	81	0	0
12	Bandhan Bank	0	0	0	0	0	0
13	Federal Bank	1	1	1	3	1	10
14	HDFC Bank Ltd.	271	12	0	283	16	50
15	ICICI Bank Ltd.	4	2	7	13	0	0
16	IDBI Bank	0	0	0	0	0	0
17	IDFC First Bank	6	0	0	6	0	0
18	Ratnakar Bank Ltd.	1644	1	5839	7484	0	0
19	Ujjivan SF Bank	0	0	0	0	0	0
20	Yes Bank	0	0	0	0	0	0
21	BGVB	0	0	0	0	87	3546
22	Nadia DCCB Ltd.	0	0	0	0	377	17025
23	IPPB	2	0	48	50	1	150
24	Airtel Payment Bank	19596	0	0	19596	4	285
	Total	26768	1603	9452	37823	1297	40753

Adoption of new district for extending extend “Expanding and Deepening of Digital Payments Ecosystem”.

RBI vide their mail dated 27.07.2021 requested to identify one or two districts in order to extend the programme and allot Nodal Banks in the identified districts for necessary implementation. As in our earlier meeting with other stakeholders, Howrah district had been adopted. SLBC advised the nodal bank of the district to emphasize special focus for achieving target in time bound manner.

Performance of Digital Coverage & Provision of Digital Infrastructure in Howrah as on 30.09.2021: -

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
30.09.2021	7686204	5616431	73.07	578506	333799	57.70

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 areas 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 6918 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 these outlets.

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

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

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

Basic Data of Payment Banks as on 30.09.2021:**(Amount in Crore)**

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	Sept, 2020	1376127	48.83	4042	0.42
IPPB	Dec, 2020	1553765	55.48	986	0.55
IPPB	Mar, 2021	1688308	63.11	5606	0.60
IPPB	June, 2021	1734288	70.46	5840	0.63
IPPB	Sept, 2021	1963301	76.80	7029	0.72
Airtel Payment Bank	Sept, 2020	2159000	47.63	0	0.00
Airtel Payment Bank	Dec, 2020	2418841	50.39	0	0.00
Airtel Payment Bank	Mar, 2021	2647000	59.90	0	0.00
Airtel Payment Bank	June, 2021	2806000	69.04	0	0.00
Airtel Payment Bank	Sept, 2021	2979000	76.17	0	0

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	Sept, 2020	73984	4.86	145133	3.12
IPPB	Sept, 2021	212581	24.79	224637	6.22
Airtel Payment Bank	Sept, 2020	103000	10.36	676585	72.43
Airtel Payment Bank	Sept, 2021	81000	8.02	796420	91.35

AGENDA-14

Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School: -

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 has been 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

- a) Responsible borrowing;**
- b) Borrowing from formal institutions and**
- c) Timely repayments.**

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, responsible lending practices, etc. As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion of Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc.

Financial literacy camps conducted by Financial literacy centres is mentioned below: -

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Mar, 21	314	20600	147	5360	461	25960
June, 21	31	905	64	2252	95	3157
Sept, 21	186	10816	225	14972	411	25788

Financial literacy camps conducted by Rural Branches is mentioned below: -

During the Quarter	Sept,2020	March,2021	June,2021	September,2021
Total Camps	114	561	524	1103

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

District wise progress of FLC during September, 2021 quarter of FY 2021-22 is given hereunder.

District wise camp conducted by FLCs and rural branches during the September, 2021 quarter							
State	West Bengal						
During the Quarter	September						
Year	2021						
Sr. No.	District	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Camp conducted by Rural branches during the quarter	Total camps conducted during the quarter
1	24 Pgs (N)	0	0	0	0	84	84
2	24 Pgs (S)	4	94	9	239	7	20
3	Alipurduar	1	250	1	250	46	48
4	Bankura	6	159	0	0	73	79
5	Birbhum	69	2278	69	2220	69	207
6	Coochbehar	12	4581	12	4581	13	37
7	Darjeeling	3	52	19	3491	0	22
8	Dakshin Dinajpur	0	0	3	71	27	30
9	Hooghly	27	748	0	0	28	55
10	Howrah	2	85	50	1479	0	52
11	Jalpaiguri	0	0	0	0	80	80
12	Jhargram	9	213	9	213	154	172
13	Kalimpong	0	0	0	0	3	3
14	Kolkata	0	0	1	30	0	1
15	Malda	1	30	5	129	5	11
16	Murshidabad	2	44	4	156	0	6
17	Nadia	15	1066	15	1066	15	45
18	Paschim Bardhaman	1	100	8	379	35	44
19	Paschim Medinipur	3	47	3	47	169	175
20	Purba Bardhaman	1	55	1	43	28	30
21	Purba Medinipur	7	316	7	316	235	249
22	Purulia	6	168	9	262	15	30
23	Uttar Dinajpur	17	530	0	0	17	34
Total		186	10816	225	14972	1103	1514

Financial Inclusion Fund (FIF): -

Government of India has created Financial Inclusion Fund (FIF) in NABARD during 2015-16 by merging the FIF and Financial Inclusion Technology Fund (FITF) for better synergy in fulfilling the objective of Financial Inclusion. The Reserve Bank of India has finalised the new scope of activities and guidelines for utilisation of FIF in consultation with GOI.

The objectives of FIF is to support “development and promotional activities” including creating of FI infrastructure across the country, capacity building of stakeholders, creation of awareness to address demand side issues, enhanced investment in Green information and Communication Technology (ICT) solution, research and transfer of technology, increased technological absorption capacity of financial service providers/users with a view to securing greater financial inclusion. The fund shall not be utilized for normal business /banking activities.

Schemes/activities eligible for grant support under FIF: -

- (i) Financial Literacy awareness programmes through branches, FLCs, demonstration by Van for financial literacy and reimbursement of examination fee of BCs/BFs who pass the certification exam of IIBF.
- (ii) Adoption of Banking Technology: - Micro ATM, Pos/mPos, On boarding Bhim UPI, VSAT, Solar power unit/UPS deployment.
- (iii) Other requirement

The banks may invariably seek prior approval from NABARD for being eligible to seek admissible grant assistance from FIF in respect of identified schemes/activities after implementation.

Review of status of Financial Education in School: -

In the 152nd SLBC meeting held on 22.06.2021, Higher Education Department, GoWB was requested for necessary inclusion of Financial Education in School in order to improve particularly the financial capability of youth by way of making the aware about basic financial matters and financial transactions. Again we have requested Higher Education Department, GoWB the same vide letter dated 26.07.2021. However, positive outcome from the department is still awaited.

AGENDA-15

Review of functioning of RSETIs & setting up of 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, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur
2	Central bank of India	3	Darjeeling, Coochbehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Indian Bank	2	Birbhum, Paschim Medinipur
7	Bank of India	1	North 24 Parganas
8	Canara Bank	1	Murshidabad

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

The position of Settlement and Credit Linkage cases as on 30.09.2021 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
April – Sept, 2020	6	150	0	0.00	0.00
April – Sept, 2021	50	1124	31	2.76	54.84
Cumulative, Sept, 20	4609	122324	89900	73.49	59.59
Cumulative, Mar, 21	4868	128050	94389	73.71	59.64
Cumulative, June 21	4880	128328	94411	73.57	60.14
Cumulative, Sept 21	4918	129174	95185	73.69	60.26

- RSETIs of West Midnapur, North 24 Parganas, Jalpaiguri & Howrah are having 80% and above settlement percentage.
- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation.

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

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

RSETI wise settlement & credit linkage % upto 30.09.2021 since inception (Cummulative)											
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	236	6925	3504	1258	4762	8	4770	68.88	73.58
2	West Midnapore (Debra)	Indian Bank	206	6493	4144	854	4998	251	5249	80.84	82.91
3	North 24 Parganas	Bank of India	280	7113	3331	2326	5657	124	5781	81.27	58.88
4	Coochbehar	Central Bank of India	145	3432	1267	1143	2410	34	2444	71.21	52.57
5	Darjeeling	Central Bank of India	116	3016	1467	755	2222	44	2266	75.13	66.02
6	Jalpaiguri	Central Bank of India	265	5505	3304	965	4269	264	4533	82.34	77.40
7	Purba Midnapore	Punjab National Bank	240	6907	2588	2240	4828	49	4877	70.61	53.60
8	Berhampore	Canara Bank	314	9024	3568	2920	6488	0	6488	71.90	54.99
9	Malda	State Bank of India	238	6969	2535	2087	4622	594	5216	74.85	54.85
10	Nadia (Haringhata)	State Bank of India	224	5677	1683	2078	3761	74	3835	67.55	44.75
11	Burdwan	UCO Bank	257	6505	2706	1816	4522	0	4522	69.52	59.84
12	Hooghly	UCO Bank	276	6942	4206	663	4869	0	4869	70.14	86.38
13	Howrah	UCO Bank	223	6400	4459	54	4513	3	4516	70.56	98.80
14	Bankura (Ranbahal)	Punjab National Bank	316	7464	2599	2197	4796	607	5403	72.39	54.19
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	213	5893	2743	1479	4222	206	4428	75.14	64.97
16	Howrah	Punjab National Bank	637	16105	3448	9833	13281	653	13934	86.52	25.96
17	Purulia	Punjab National Bank	189	4844	1651	894	2545	0	2545	52.54	64.87
18	South 24 Parganas	Punjab National Bank	319	8364	4069	1172	5241	121	5362	64.11	77.64
19	Uttar Dinajpur	Punjab National Bank	224	5596	2212	1855	4067	80	4147	74.11	54.39
Total			4918	129174	55484	36589	92073	3112	95185	73.69	60.26

RSETI wise settlement & credit linkage % during FY 2020-21 (01.04.2021 to 30.09.2021)											
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	4	99	0	0	0	0	0	0.00	#DIV/0!
2	West Midnapore (Debra)	Indian Bank	2	45	0	0	0	0	0	0.00	#DIV/0!
3	North 24 Parganas	Bank of India	2	49	0	0	0	0	0	0.00	#DIV/0!
4	Coochbehar	Central Bank of India	2	62	9	0	9	0	9	14.52	100.00
5	Darjeeling	Central Bank of India	3	81	0	0	0	0	0	0.00	#DIV/0!
6	Jalpaiguri	Central Bank of India	1	13	0	0	0	0	0	0.00	#DIV/0!
7	Purba Midnapore	Punjab National Bank	1	35	0	0	0	0	0	0.00	#DIV/0!
8	Berhampore	Canara Bank	2	40	0	0	0	0	0	0.00	#DIV/0!
9	Malda	State Bank of India	4	83	0	1	1	0	1	1.20	0.00
10	Nadia (Haringhata)	State Bank of India	4	58	0	0	0	0	0	0.00	#DIV/0!
11	Burdwan	UCO Bank	4	69	0	0	0	0	0	0.00	#DIV/0!
12	Hooghly	UCO Bank	2	35	0	0	0	0	0	0.00	#DIV/0!
13	Howrah	UCO Bank	3	83	0	0	0	0	0	0.00	#DIV/0!
14	Bankura (Ranbahal)	Punjab National Bank	2	36	0	0	0	0	0	0.00	#DIV/0!
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	2	40	0	0	0	0	0	0.00	#DIV/0!
16	Howrah	Punjab National Bank	1	30	0	0	0	0	0	0.00	#DIV/0!
17	Purulia	Punjab National Bank	2	32	0	0	0	0	0	0.00	#DIV/0!
18	South 24 Parganas	Punjab National Bank	4	110	0	0	0	0	0	0.00	#DIV/0!
19	Uttar Dinajpur	Punjab National Bank	5	124	8	13	21	0	21	16.94	38.10
Total			50	1124	17	14	31	0	31	2.76	54.84

AGENDA- 16

Social Security Schemes (Including PMJDY, 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 processes 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 30.09.2021 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2020	36646275	13473.64	3190693
30.09.2020	39134465	12640.32	2295938
31.03.2021	40397438	13247.08	2332637
30.09.2021	42964828	14005.35	2889062

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2020	25019200	28627762
30.09.2020	24829548	30823496
31.03.2021	25287761	32255660
30.09.2021	27128499	35234659

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2020	10227585	2686728	1509104	13481007
30.09.2020	12066954	3150792	2058625	17276371
31.03.2021	13598596	3837712	2751682	20187990
30.09.2021	15432064	4395511	2633232	22460807

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
30.09.2020	PMSBY	1805	1275	219	311
	PMJJBY	5132	4631	330	171
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278
30.09.2021	PMSBY	2206	1689	214	303
	PMJJBY	8268	7467	480	322

APY Campaign:

A campaign titled Citizens Choice has been launched by PFRDA where the performance of the SLBCs and LDMs were assessed. Against the fresh enrolment target of 517200 in the current FY, the banks have achieved 306058 enrolment upto 30-09-2021 (Achievement is 59 %).

Saturation drive for Jan Suraksha Schemes: -

Department of Financial Services (DFS), GoI has started saturation drive for Jan suraksha schemes to connect every entitled person with Government's insurance and pension schemes. SLBC organised special meeting on saturation drive for Jan Suraksha schemes held on 01.10.2021 and prepared road maps for 100 % achievement in PMJSS. All member banks agreed and confirmed for wholehearted participation in the Saturation drive and to make the programme a grand success. Banks were advised to bring all eligible existing PMJDY customers under these schemes by 31.12.2021, who are still left out and to mandatorily register new customers under these schemes, who are opening new accounts w.e.f. 02.10.2021.

Bank wise cumulative report of PMJDY accounts as on 30.09.2021 (as per PMJDY portal)

(Amount in Crore)

Sr. No.	Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance A/c's	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	1736490	952021	1107162	1581349	2688511	672.64	111276	2560003	2564256
2	Bank of India	1289303	295191	657574	926920	1584494	572.32	152735	1321111	1477250
3	Bank of Maharashtra	12462	35727	22530	25659	48189	14.03	17783	41522	44071
4	Canara Bank	533049	126722	287679	372092	659771	234.43	34613	212656	548741
5	Central Bank of India	960768	79699	409461	631006	1040467	281.48	111425	629571	899596
6	Indian Bank	2666801	488652	1326448	1829005	3155453	1263.52	57383	1409114	2802842
7	Indian Overseas Bank	105366	181281	124894	161753	286647	98.46	25637	269417	232113
8	Punjab & Sind Bank	2311	15325	9503	8133	17636	10.22	225	15097	11567
9	Punjab National Bank	7619328	812074	3591846	4839556	8431402	2722.76	820381	3950999	7316614
10	State Bank of India	8862229	6818154	7017572	8662811	15680383	5498.76	276539	14795236	11939830
11	UCO Bank	975133	487642	571758	891017	1462775	415.35	126326	540652	1195346
12	Union Bank of India	568086	258329	337493	488922	826415	181.83	171592	282477	732276
	PSUs Total	25331326	10550817	15463920	20418223	35882143	11965.79	1905915	26027855	29764502
13	Axis Bank Ltd	3167	45092	23783	24476	48259	13.93	17564	23300	27890
14	City Union Bank Ltd	0	80	58	22	80	0.02	7	70	35
15	Federal Bank Ltd	1084	3145	2869	1360	4229	1.37	940	1774	2834
16	HDFC Bank Ltd	7575	118373	17842	108106	125948	21.45	11426	125936	47593
17	ICICI Bank Ltd	25651	13851	19387	20115	39502	5.55	23065	39502	32399
18	IDBI Bank Ltd.	6024	24430	17478	12976	30454	9.68	2516	22688	22273
19	IndusInd Bank Ltd	250	10054	7486	2818	10304	1.58	1870	6777	8997
20	Jammu & Kashmir Bank Ltd	0	241	165	76	241	0.09	32	238	134
21	Karur Vysya Bank	617	1009	934	692	1626	0.27	268	1614	1178
22	Kotak Mahindra Bank Ltd	132	725	632	225	857	0.14	287	84	289
23	Lakshmi Vilas Bank Ltd	36	30	31	35	66	0.01	9	50	21
24	South Indian Bank Ltd	8	290	127	171	298	0.13	43	189	223
25	Yes Bank Ltd	2	60	51	11	62	0.01	5	59	45
	PBVTs Total	44546	217380	90843	171083	261926	54.23	58032	222281	143911
26	BGVB (PNB)	5057997	53477	2125325	2986149	5111474	1494.22	719727	420769	3948934
27	PBGB (UCO)	1073783	159615	430787	802611	1233398	321.88	152336	39052	968322
28	UBKGB (CBI)	332042	143845	205782	270105	475887	169.23	53052	418542	408990
	RRBS Total	6463822	356937	2761894	4058865	6820759	1985.33	925115	878363	5326246
	Grand Total	31839694	11125134	18316657	24648171	42964828	14005.35	2889062	27128499	35234659

Bank wise cumulative enrolment position under social security schemes as on 30.09.2021 (as per PMJDY portal)

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes	% of Enrolment
1	Bank of Baroda	2688511	150699	857140	104320	1112159	41.37%
2	Bank of India	1584494	220460	884554	138562	1243576	78.48%
3	Bank of Maharashtra	48189	5875	18525	5678	30078	62.42%
4	Canara Bank	659771	83104	323285	95529	501918	76.07%
5	Central Bank of India	1040467	161207	410664	139986	711857	68.42%
6	Indian Bank	3155453	275434	320693	301037	897164	28.43%
7	Indian Overseas Bank	286647	47779	137682	40462	225923	78.82%
8	Punjab National Bank	8431402	537305	3068722	293436	3899463	46.25%
9	Punjab & Sind Bank	17636	5281	28860	6457	40598	230.20%
10	State Bank of India	15680383	2279552	7312806	1040305	10632663	67.81%
11	UCO Bank	1462775	106737	269478	54689	430904	29.46%
12	Union Bank of India	826415	86532	350755	82648	519935	62.91%
	PSU Banks	35882143	3959965	13983164	2303109	20246238	56.42%
13	Axis Bank Ltd	48259	11123	39944	59309	110376	228.72%
14	Bandhan Bank	0	0	0	7622	7622	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0	29	29	#DIV/0!
16	City Union Bank Ltd	80	153	379	44	576	720.00%
17	Dhanlaxmi Bank Ltd.	0	0	0	165	165	#DIV/0!
18	ESAF SF Bank	0	0	0	0	0	#DIV/0!
19	Federal Bank Ltd	4229	1829	4612	335	6776	160.23%
20	HDFC Bank Ltd	125948	37618	72126	21157	130901	103.93%
21	ICICI Bank Ltd	39502	14254	33708	3947	51909	131.41%
22	IDBI Bank Ltd.	30454	23787	85659	19974	129420	424.97%
23	IDFC Bank Ltd.	0	366	1622	0	1988	#DIV/0!
24	Indusind Bank Ltd	10304	257	8062	52	8371	81.24%
25	Jammu & Kashmir Bank Ltd	241	23	44	11	78	32.37%
26	Jana Small Finance Bank	0	0	0	0	0	#DIV/0!
27	Karnataka Bank Ltd.	0	0	0	1579	1579	#DIV/0!
28	Karur Vysya Bank Ltd	1626	1561	2394	365	4320	265.68%
29	Kotak Mahindra Bank Ltd	857	4215	6434	521	11170	1303.38%
30	Lakshmi Vilas Bank Ltd	66	39	109	45	193	292.42%
31	Ratnakar Bank Ltd	0	67	119	2	188	#DIV/0!
32	South Indian Bank Ltd	298	970	1844	574	3388	1136.91%
33	SIDBI	0	0	0	0	0	#DIV/0!
34	Tamilnad Mercantile Bank Ltd	0	276	490	420	1186	#DIV/0!
35	Ujjivan Small Finance Bank	0	0	0	0	0	#DIV/0!
36	Utkarsh Small Finance Bank	0	0	0	0	0	#DIV/0!
37	Yes Bank Ltd	62	236	300	16	552	890.32%
	PVT Banks	261926	96774	257846	116167	470787	179.74%
38	BGVB (PNB)	5111474	145994	757460	111695	1015149	19.86%
39	PBGB (UCO)	1233398	123090	264663	44020	431773	35.01%
40	UBKGB (CBI)	475887	69688	168931	58241	296860	62.38%
	RRBs	6820759	338772	1191054	213956	1743782	25.57%
41	WB State Co-Op Bank Ltd.	0	0	0	0	0	#DIV/0!
42	WBSCARD Bank Ltd.	0	0	0	0	0	#DIV/0!
	Co-Op Banks	0	0	0	0	0	#DIV/0!
	Grand Total	42964828	4395511	15432064	2633232	22460807	52.28%

Bank wise enrolment position under social security schemes during FY 2021-22 (01.04.2021 to 30.09.2021)

Sr.No.	Bank Name	PMJJBY enrolled during the year	PMSBY enrolled during the year	ATAL PENSION YOJANA (APY)					
				No. of branches considered for APY enrolment	AAPB Target	Annual Target	APY accounts opened in the current FY	AAPB Achieved	% of Achievement of Annual target
1	Bank of Baroda	21342	138404	291	70	20370	11379	39	55.86%
2	Bank of India	32379	238906	366	70	25620	18408	50	71.85%
3	Bank of Maharashtra	323	1650	37	70	2590	1415	38	54.63%
4	Canara Bank	3137	10548	413	70	28910	15338	37	53.05%
5	Central Bank of India	9644	25342	328	70	22,960	11,067	34	48.00%
6	Indian Bank	12006	40269	602	70	42140	25122	42	59.62%
7	Indian Overseas Bank	0	0	152	70	10640	6000	39	56.39%
8	Punjab National Bank	18079	75819	1231	70	86170	14921	12	17.32%
9	Punjab & Sind Bank	153	5494	41	70	2,870	470	11	16.00%
10	State Bank of India	363812	1022919	1200	70	84000	147960	123	176.14%
11	UCO Bank	8872	25473	387	70	27090	7332	19	27.07%
12	Union Bank of India	15545	68219	297	70	20790	11826	40	56.88%
	PSU Banks	485292	1653043	5345	840	374150	271238	51	72.49%
13	Axis Bank Ltd	0	281	299	70	20,930	2,147	7	10.00%
14	Bandhan Bank	0	0	384	30	11520	230	1	2.00%
15	Catholic Syrian Bank Ltd.	0	0	3	30	90	0	0	0.00%
16	City Union Bank Ltd	1	6	2	30	60	0	0	0.00%
17	DCB Bank Ltd.	0	0	4	30	120	0	0	0.00%
18	Dhanlaxmi Bank Ltd.	0	0	5	30	150	3	1	2.00%
19	ESAF SF Bank	0	0	0	0	0	0	0	0.00%
20	Federal Bank Ltd	25	57	30	30	900	14	0	1.56%
21	HDFC Bank Ltd	242	298	230	70	16100	475	2	2.95%
22	ICICI Bank Ltd	319	82	198	70	13,860	210	1	2.00%
23	IDBI Bank Ltd.	437	2475	96	70	6720	2460	26	36.61%
24	IDFC Bank Ltd.	1	1	2	30	60	0	0	0.00%
25	Indusind Bank Ltd	24	31	34	30	1020	5	0	0.49%
26	Jammu & Kashmir Bank Ltd	0	0	2	30	60	1	1	1.67%
27	Jana Small Finance Bank	0	0	0	0	0	0	0	0.00%
28	Karnataka Bank Ltd.	0	0	20	30	600	141	7	23.50%
29	Karur Vysya Bank Ltd	23	24	16	30	480	25	2	5.21%
30	Kotak Mahindra Bank Ltd	58	111	41	30	1230	59	1	4.80%
31	Lakshmi Vilas Bank Ltd	0	0	4	30	120	0	0	0.00%
32	Ratnakar Bank Ltd	1	0	8	30	240	0	0	0.00%
33	South Indian Bank Ltd	6	23	19	30	570	80	4	14.04%
34	Standard Chatered Bank	0	0	17	30	510	0	0	0.00%
35	Tamilnad Mercantile Bank Ltd	6	19	1	30	30	120	120	400.00%
36	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0.00%
37	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0.00%
38	Yes Bank Ltd	3	3	16	30	480	0	0	0.00%
	PVT Banks	1146	3411	1431	820	75850	5970	4	7.87%
39	BGVB (PNB)	23907	105201	587	70	41090	15311	26	37.26%
40	PBGB (UCO)	29061	40511	231	70	16170	7711	33	47.69%
41	UBKGB (CBI)	18637	31303	142	70	9940	5828	41	58.63%
	RRBs	71605	177015	960	210	67200	28850	30	42.93%
	Grand Total	558043	1833469	7736	1870	517200	306058	40	59.18%

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 30.09.2021							
		PMSBY (No.)				PMJJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Bank of Baroda	140	133	1	6	147	135	1	11
2	Bank of India	388	331	55	2	411	353	55	3
3	Bank of Maharashtra	1	0	1	0	1	0	1	0
4	Canara Bank	80	4	76	0	265	38	227	0
5	Central Bank of India	174	157	5	12	384	337	44	3
6	Indian Bank	75	72	3	0	2092	2020	15	57
7	Indian Overseas Bank	16	10	4	2	12	8	4	0
9	Punjab & Sind Bank	0	0	0	0	0	0	0	0
8	Punjab National Bank	305	115	10	180	1375	1296	18	62
10	State Bank of India	503	456	0	47	1951	1873	0	78
11	UCO Bank	98	73	15	10	507	440	32	35
12	Union Bank of India	12	12	0	0	25	20	5	0
Total PSU		1792	1363	170	259	7170	6520	402	249
13	Axis Bank	0	0	0	0	0	0	0	0
14	Au Small finance Bank	0	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0
17	City Union Bank Ltd.	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0
19	ESAF SF Bank	0	0	0	0	0	0	0	0
20	Federal Bank	0	0	0	0	0	0	0	0
21	HDFC Bank	62	58	3	1	15	9	2	4
22	ICICI Bank	0	0	0	0	0	0	0	0
23	IDBI Bank	0	0	0	0	78	72	2	4
24	IDFC First Bank	0	0	0	0	0	0	0	0
25	Indusind Bank	0	0	0	0	0	0	0	0
26	Jana Small Finance Bank	0	0	0	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
28	Karur Vysya Bank	0	0	0	0	0	0	0	0
29	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
30	Lakshmi Vilas Bank (DBS)	0	0	0	0	0	0	0	0
31	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
32	South Indian Bank Ltd.	0	0	0	0	0	0	0	0
33	SIDBI	0	0	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
37	YES Bank	0	0	0	0	0	0	0	0
Total PVT		62	58	3	1	15	9	2	4
38	BGVB (PNB)	206	187	5	14	483	448	21	14
39	PBGB (UCO)	100	56	23	21	355	278	36	41
40	UBKGB (CBI)	39	19	13	7	213	184	18	11
Total RRB		345	262	41	42	1051	910	75	66
41	WB State Co-Op Bank Ltd.	7	6	0	1	32	28	1	3
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		7	6	0	1	32	28	1	3
Grand Total		2206	1689	214	303	8268	7467	480	322

AGENDA-17

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 2021-22 onwards.
- Some member banks have reported that the necessary system enablement is 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.
- Portal is made live. Some banks have already given data in the portal on test basis. We request all member banks to upload the reporting files in the said portal from the December 31, 2021 quarter onwards.
- Member banks facing any problem of uploading the data in the portal may escalate the issue to SLBC for necessary guidance.

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 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.

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- 18

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

SLBC proposes to hold the quarterly review meeting in the FY 2021-22 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
March, 2021	11.05.2021	Tuesday
June, 2021	10.08.2021	Tuesday
September, 2021	10.11.2021	Wednesday
December, 2021	11.02.2022	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/ analyse the data and prepare the background notes/agenda note in time accordingly.

LDMs & BLBC convenors: BLBC convenors have to prepare the annual calendar for convening BLBC meetings in consultation with BDOs and other stakeholders and to conduct the meetings in time. In the same way, LDMs are also to prepare the annual calendar of meetings (DCC/DLRC) in co-ordination with the District Magistrates under intimation of RBI/NABARD 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 1st week for necessary action, if any. LDMs must intimate all DCOs well in advance for attending the meetings.

Action Points emerging in the BLBC/DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting. Any unresolved issues of these meetings may be escalated to SLBC for further discussion.

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.

AGENDA- 19

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:

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 September, 2021			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	06.11.2021
2	Bank of India	Submitted	30.10.2021
3	Bank of Maharashtra	Submitted	05.11.2021
4	Canara Bank	Submitted	10.11.2021
5	Central Bank of India	Submitted	03.11.2021
6	Indian Bank	Submitted	05.11.2021
7	Indian Overseas Bank	Submitted	06.11.2021
8	Punjab National Bank	Submitted	13.10.2021
9	Punjab & Sind Bank	Submitted	07.11.2021
10	State Bank of India	Submitted	06.11.2021
11	UCO Bank	Submitted	05.11.2021
12	Union Bank of India	Submitted	26.10.2021
13	Axis Bank	Submitted	17.11.2021
14	Au Small finance Bank	Submitted	22.10.2021
15	Bandhan Bank	Submitted	22.10.2021
16	Catholic Syrian Bank Ltd.	Submitted	17.11.2021
17	City Union Bank Ltd.	Submitted	09.11.2021
18	Dhanlaxmi Bank Ltd.	Submitted	05.11.2021
19	ESAF SF Bank	Submitted	13.10.2021
20	Federal Bank	Submitted	25.10.2021
21	HDFC Bank	Submitted	22.10.2021
22	ICICI Bank	Submitted	02.11.2021
23	IDBI Bank	Submitted	22.10.2021
24	IDFC First Bank	Submitted	13.10.2021
25	Indusind Bank	Submitted	21.10.2021
26	Jana Small Finance Bank	Submitted	26.10.2021
27	Karnataka Bank Ltd.	Submitted	26.10.2021
28	Karur Vysya Bank	Submitted	02.11.2021
29	Kotak Mahindra Bank	Submitted	18.10.2021
30	Lakshmi Vilas Bank (DBS)	Submitted	25.10.2021
31	Ratnakar Bank Ltd	Submitted	25.10.2021
32	South Indian Bank Ltd.	Submitted	21.10.2021
33	SIDBI	Submitted	10.11.2021
34	Tamilnad Mercantile Bank	Submitted	27.10.2021
35	Ujjivan Small Finance Bank	Submitted	19.10.2021
36	Utkarsh Small Finance Bank	Submitted	13.10.2021
37	YES Bank	Submitted	19.10.2021
38	BGVB (PNB)	Submitted	22.10.2021
39	PBGB (UCO)	Submitted	26.10.2021
40	UBKGB (CBI)	Submitted	25.10.2021
41	WB State Co-Op Bank Ltd.	Submitted	05.11.2021
42	WBSCARD Bank Ltd.	Submitted	28.10.2021



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

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

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

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

Ref. No: SLBC/WB/153rdSLBC Meeting/ 778 /2021

Date:24.09.2021

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

Re: Minutes of the 153rd SLBC, West Bengal meeting held on 21.09.2021

The 153rd SLBC meeting for the state of West Bengal was held on 21.09.2021 in a virtual mode to review the progress made in various banking parameters till quarter ending June, 2021. After a brief inaugural speech on significant developments taken place in June' 2021 quarter by Sri Nabin Kumar Dash, Chief General Manager & Convener, SLBC West Bengal, the meeting commenced under the chairmanship of Dr. Amit Mitra, Hon'ble Finance Minister of GoWB. Sh. Ch. S.S. Mallikarjuna Rao, MD & CEO, Punjab National Bank; Dr. Manoj Pant, Principal Secretary, Finance Dept; Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation; Sri Rajesh Pandey, Principal Secretary, MSME & Textile Department, GoWB; Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB; Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Deptt. of Financial Services, GoI; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Susobhan Sinha, RD, RBI, Dr.A.R. Khan, CGM, NABARD and Sri Ranjan Kumar Mishra, CGM, SBI, LHO were among other notable dignitaries who had participated in the meeting.

At the outset, Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB briefly narrated that CD ratio of the state stood at 60.58% as on June 2021. Again in the current FY upto June 2021, banks have strived their best to disburse (i) Rs.12790 cr (15% of annual target) registering Y-o-Y growth of 78.67% in Agriculture sector, (ii) Rs.26818 cr (26% of annual target) registering Y-o-Y growth of 74.11% in MSME sector, (iii) Rs.1373.75 cr registering Y-o-Y growth of 35.18% in NRLM SHG, (iv) Rs.3526.28 cr registering Y-o-Y growth of 330.86% in Pradhan Mantri Mudra Yojana scheme. By cumulative focused attention of all member banks, total deposit & total advance of the state of West Bengal have posted a positive growth of 13.67% & 2.52% respectively. He thanked all member banks for providing uninterrupted, seamless, tireless services to the public, braving all odds during the unprecedented COVID-19.

Welcoming all the participants, Hon'ble Finance Minister encouraged the Banks for their collective endeavor in lending as well as implementation of various government schemes. Followings are the excerpt of observations made during his brief speech along with responses from the dignitaries where asked for-

- i) He congratulated all the bankers along with LDMs for their whole hearted support in Duare Sarkar campaign and acknowledged the remarkable performance of banks by opening of more than 3 lakh bank accounts for Lakshmir Bhandar scheme within a very short period of time.
- ii) He highlighted that for the first time in India, migration of labour has shown a reversed trend i.e labours migrated from Industry to Agriculture, due to Covid 19 pandemic. From the latest data received from Central Govt., India grew by (-) 7.73% where West Bengal grew by (+) 1.02% in last FY 2020-21. Again, as per recent bulletin from RBI, West Bengal have been ranked as 4th largest economy in India with respect to Net value added concept. These are very good indicators in macroeconomics for the state of

Page 1 of 5



West Bengal. The state of West Bengal has witnessed its 85% of its budgetary expenditure as fiscal stimulation, with maximum amount goes as cash in hand to people. Thus following such Demand stimulation model in West Bengal, people get money in their hand through some incentivizing schemes and demand was created automatically. As a whole, the state economics flourished in contrary to nationwide such tough situation.

iii) The performance of banks in MSME sector is satisfactory as 26% of the annual ACP target set under MSME have already been achieved as on 30.06.2021. He requested banks to put their focused attention in MSME cluster finance. He requested MSME department for giving a progress report on Karmasathi Prakalpa before adoption of the same by member banks.

iv) The progress in Agriculture sector is better to some extent against the previous year's performance. He suggested the member banks to concentrate on (a) Animal Husbandry, (b) Fishery, (c) Tea Garden, (d) Farm mechanization, (e) Food processing & (f) Farmer Producer Organizations (FPOs), as having immense potentiality in these sectors and there is ample scope to grow.

v) He highlighted that banks have disbursed total 7.13 lakh KCC (fresh + renewal) in this FY upto 30.06.2021 against target of 35 lakh, thus achieved 20% of target.

vi) Banks have managed to disburse Rs.1373.75 Crore (9.14% of financial target) covering 124147 no of groups (21.10% of physical target), which is very much impressive. He requested banks to share the month wise SHG data in the specified template to WBSRLM for updation of data in the separate SHG portal developed by Govt. of West Bengal. He requested WBSRLM to explore the possibility of exporting SHG products outside West Bengal for better income generation of SHG members.

vii) CD ratio of the state which stands at 60.79% is not satisfactory. Though the CD ratio of the state had increased from June' 2020 but it had slightly decreased from March'2021 figure. Banks especially in North 24 Parganas & Hooghly must strive for attaining good figure in subsequent quarters, in order to achieve a new milestone in CD ratio.

viii) He showed his extreme displeasure in some banking activities which have been emerged after amalgamation of some banks, which are as follows-

- Passbook is not being updated regularly, creating dissatisfaction amongst customers.
- Account statement is not being provided to customers, on requirement.
- ATM cards are not properly working.
- Many bank branches are running by officers & staff who are not capable of speaking Bengali, creating a communication gap with customers.

He requested amalgamated banks to take a note of that and take suitable action to resolve the issues at the earliest. He also suggested that HR department of such banks should consider the linguistic capability factor before posting an employee in any branch.

Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB assured from bank side that all member banks would look into the areas of his concern and take necessary actions so that these issues might not appear in next meeting. He requested all member banks to be careful in implementing directions of the government.

After initial deliberation of the Hon'ble Finance Minister, Dr. Manoj Pant, Principal Secretary, Finance Dept steered the meeting with agenda wise discussion. Summary of the agenda wise discussion and action points emerged thereof are enumerated below.

1. West Bengal Student Credit Card (WBSCC):

Dr. Manoj Pant appraised the house that only a few banks have approved the scheme in their board and have on boarded in this scheme. He urged upon other banks to expedite the process of approval of the scheme from their respective board and start disposing of pending proposals.

(Action Point 1: Member Banks)

Page 2 of 5



2. Agriculture & KCC:

Sri Pradip Majumder narrated that though the overall disbursement in agriculture sector has increased on Y-O-Y basis, but the performance is not satisfactory as only 15% of ACP target have been achieved during 1st quarter. He requested bankers to provide sector/ sub-sector wise disbursement/ achievement data so that GoWB can explore the areas where banks are facing problem in financing and to come out with specific guidelines to succeed the crisis. Dr Amit Mitra requested him to give him some short notes about different schemes under Agriculture, preferably Agri allied, horticulture, animal husbandry, fishery etc, from bankers' point of view including profitability, securitization, insurance prospect of that scheme.

Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB informed the house that the concerned department will responsor eligible rejected loan proposals to bank branches and update the same in fresh sanction column in KCC IMS portal. He requested banks to strive their best to clear the pending cases as well as fresh sponsored cases with immediate effect and update the same in KCC IMS portal and to take utmost care so that no KCC proposals are rejected on flimsy ground. He also stressed upon renewal of KCCs on time to meet the need of farmers. Bank branch wise pendency will be shared amongst banks to focus on it and to achieve the annual target thereon. Sri S.G. Saha appraised the house that necessary instruction in this regard have already been disseminated amongst member banks for its necessary compliance.

Dr. A.R.Khan, CGM, NABARD requested banks to target FPOs/ FPCs to achieve agriculture target. Sri Susobhan Sinha, RD, RBI requested to increase the KCC ticket size by following updated scale of finance.

(Action Point 2: Line Department & Member Banks)

3. MSME:

Sri Rajesh Pandey, Principal Secretary, MSME & Textile Department, GoWB narrated following issues in order to achieve MSME target,

- i) Banks may approach to Karmasathi Prakalpa applicants, after necessary adoption of the scheme.
- ii) Village level industries may be financed. Cluster financing may be a booming factor in MSME sector to achieve the target.
- iii) Banks to focus on Weavers' Mudra Credit Card too.
- iv) GoWB will launch MSME portal very soon in order to capturing of MSME data in a better way.

Sri S. Sinha also voiced for cluster financing, which will help banks to achieve their respective MSME target and state target too. Sri S. G. Saha was very much optimistic that this year banks by their whole hearted active participation will achieve MSME target well. SLBC will be in continuous touch with member banks in financing MSME clusters and Weavers Mudra Credit card.

(Action Point 3: Member Banks)

4. Self Help Group:

Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation was happy over banks' SHG performance. However, he requested member banks to ensure sanctioning of fresh as well as renewal SHG cases in a time bound manner with its simultaneous disbursement as well. He also requested bankers for opening of SHG SB accounts within shortest possible time. Sri S.G.Saha narrated that this year all banks will again excel in SHG performance and not only achieve the target but also surpass the target.

(Action Point 4: Member Banks)

5. CD Ratio:

Sri S. Sinha, RD, RBI highlighted the issue of low CD ratio particularly in North 24 Parganas and Hooghly districts. Again the Murshidabad had witnessed a considerable decline in CD ratio and requested the banks to analyse the reason behind it. He also pointed out that SBI, CBI, Indian Bank and UCO Bank had CD



Page 3 of 5
✓

ratios below 40%. These four banks were requested to analyse the reasons for low CD ratio and take steps to improve the same. Sri S.G. Saha informed the house that in the last DCC meetings of North 24 Parganas and Hooghly, the issue of CD ratio was discussed and the competent authority have advised to implement a time bound action plan to make good in this particular area.

(Action Point 5: LDM Hooghly, North 24 Parganas, Murshidabad, SBI, CBI, Indian bank, UCO Bank)

6. Expanding & Deepening of Digital payment Eco System:

Sri S. Sinha, RD, RBI highlighted that as on 30.06.2021, 93.27% of SB A/c's in the Nadia district are covered with at least one digital mode, whereas in case of Current A/c's the achievement stands at 93.66%. He requested bankers in Nadia district to make it 100% digital by December 2021. Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Deptt. of Financial Services, Govt of India requested RBI to take up with banks so that all the current account customers accept onboarding at merchant place to make this programme a grand success.

(Action Point 6: RBI & Member Banks in Nadia district)

7. Progress in Social Security Schemes:

Sri S. Sinha narrated that performance of the banks in the state in achieving the annual targets under APY scheme is very much satisfactory. But, out of all PMJDY Accounts, PMSBY has coverage of 34.24% (54.24% national), PMJJBY has coverage of 9.68% (23.97% national) and APY has a coverage of 5.92% (7% national). He requested SLBC to chalk out a monitorable action plan to achieve at least national average. Sri S. G. Saha assured the house that SLBC will formulate a target and distribute the same to banks in order to achieve the national average by 31.03.2022.

(Action Point 7: SLBC & Member Banks)

8. FLCs and Awareness Drive:

Sri S. Sinha pointed out that the camps conducted by both FLCs and rural branches are very low and they have been way behind their annual target during the last three years. Sri S.G. Saha narrated that due to 2nd wave of Covid-19 pandemic the progress is hampered. However, he requested member banks to strive their best to organise more camps by their FLCs. Member banks may explore innovative ways, during this pandemic situation, for conducting Financial Literacy Camps so that the FLC target of rural branches and FL Counsellors can be achieved.

(Action Point 8: Member Banks)

9. Revamped Data Management System under LBS:

Sri S. Sinha pointed out that some banks are yet to be on-boarded to the standardised system for management of data flow for LBS for as prescribed in the revamped Lead Bank Scheme. He requested SLBC and those banks, who are yet to be on-boarded to complete the process latest by the end of this month.

(Action Point 9: Member Banks)

10. Duare Ration:

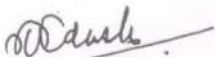
Sri M. Dhar, SS & Director, IF, GoWB briefly narrated that State Govt. has decided to provide a subsidy of 20% on the ex-showroom price of the vehicle- subject to a maximum of Rs.1.00 lakh per dealer for purchasing of 3/ 4 wheeler vehicle for door step delivery of food grains under Duare Ration scheme, which will come under Mudra scheme and the vehicle will be hypothecated as primary security against the loan. He requested member banks to adopt the scheme. Sri S. G. Saha apprised the house that more than 21000 fair price shop dealers are existing in West Bengal and bank can make a good business over financing vehicle loan to them. The scheme was unanimously adopted by all the member banks.

(Action Point 10: Member Banks)



Page 4 of 5
9

The meeting ended with vote of thanks by Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB to the chair & other participants.


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



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

E-mail: slbc.westbengal@pnb.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 SHG & SE / 781/2021

Date: 26.11.2021

1) The Member Banks under SLBC, West Bengal

2) The LDMs in West Bengal

3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on SHG & SE held on 25.11.2021.

One meeting of the SLBC Sub-Committee on SHG & SE was held through virtual mode on 25.11.2021. The meeting was participated by Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB; Smt. Smita Pandey, SMD & CEO, WBSRLM; Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB; Smt. Shaon Sen, Addl. Director, SUDA, GoWB; Sri Arindam Roy, Joint Secretary, SHG & SE Department, GoWB; Smt Anwita D. Surin, Dy. General Manager, NABARD; Sri P. Choudhury, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, heartily welcomed all the participants in the meeting. He highlighted that the bank wise disbursement target of total Rs. 15018.65 Cr. to 588203 no of NRLM SHGs have already been set up by WBSRLM and the same has been disseminated amongst the member banks. He praised all member banks for their wholehearted participation for exhibition of encouraging performance during the period under review in SHG movement despite difficulties faced on account of COVID-19 pandemic situation. The member banks altogether have disbursed Rs.5430.26 Cr. in 369998 no of accounts thus achieving 62.90% & 36.16% of the target in number of SHGs disbursed and disbursement amount respectively during the said period of the current FY 2021-22.

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

1. Review of progress under NRLM:

At the outset Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB praised all the member banks of SLBC, West Bengal for their cumulative effort during this financial year. However, he expressed his concern regarding the following issues:

- Banks have achieved 63% & 36% of the target in number of SHGs disbursed and disbursement amount respectively by 30.09.2021 during the current FY 2021-22. But, still 50139 no of SHGs amounting Rs.1258.44 Cr. are pending for disbursement in different bank branches till date. He stressed upon banks for disposal of all pending loan proposals at the earliest and latest by 15.12.2021.
- An amount of Rs.6030.99 Crore is lying undrawn/ undisbursed in different NRLM-SHG loan accounts maintained in different bank branches. Member banks have been urged to ensure disbursement of the undrawn/ undisbursed amount in all eligible SHGs at the earliest.
- Average ticket size to be increased to Rs.2.50 lakh per SHG.
- Banks to accept the amended common SHG loan application format only.

Sri S. G. Saha appraised the house that the member banks have managed to disburse Rs.6191.93 Cr. in 403246 no of NRLM SHG accounts as on 31.10.2021 thus achieving 68.56% & 41.23% of the target in number of SHGs disbursed and disbursement amount respectively. While expressing his optimistic view in achieving the set target of FY 2021-22 by the member banks, Mr.Saha requested to WBSRLM for submission of bank branch wise pending details of 50139 no of SHGs for credit linkage to SLBC for onward submission to member banks and ensuring better follow up by SLBC. All member banks acknowledged that the pending loan applications will be disposed of by 15.12.2021.

Page 1 of 3



4

Sri S.G. Saha informed that the Banks have been conducting SHG credit delivery camps on every Thursday starting from 15.07.2021 to the end of 30.09.2021 and reaped the benefit out of that. He mentioned that, average ticket size of SHG loans have increased to Rs.1.47 Cr. as on 30.09.2021 from Rs.1.11 Cr. as on 30.06.2021. He requested member banks to remain specially focused to ensure that the average ticket size of SHG accounts reaches to Rs.2.50 Lacs at the earliest and latest by 31.03.2022. He once again requested to all the member banks to ensure meticulous compliance of use of the amended common SHG loan application format which has already been adopted by member banks in the 152nd SLBC meeting held on 22.06.2021.

P.Choudhury, AGM, RBI highlighted that banks have achieved 62.90% of target in number of SHGs, but only 36% in disbursement amount. He expressed his concern over such dismal achievement in disbursement amount target. Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB also urged upon the member banks to take a note of that and requested for disbursing undrawn portion of SHG loan accounts to make good the shortfall of disbursement amount. Sri S.G. Saha highlighted that the target was set up by WBSRLM putting average ticket size of Rs. 2.50 lakh per SHG, but as in the first grading the maximum amount of Rs. 1.50 lakh is being disbursed, the achievement in disbursement amount is low in comparison to number of accounts. He also highlighted that after getting loan, SHGs are repaying some fixed amount to their loan accounts in each month to liquidate the total amount in one year and to be eligible for second grading on next year leaving the SHG accounts having some undrawn portion in each account. However, he requested member banks for exploring each and every avenue to disburse the undrawn portion.

Sri Sunil Goyal, General Manager, PNB and Sri Pravakar Sahoo, SBI informed the house that in many occasions, SHGs are not drawing their undrawn portion in spite of the repeated requests to the SHGs and the CSPs as well. Besides, sometime after availing the full disbursement and drawing the undrawn portion, SHG members are repaying the entire balance amount in one stroke within 2-3 days thus the very purpose of providing disbursement of undrawn portion remains frustrated. Sri S.G. Saha urged upon WBSRLM to take care of that. Smt. Smita Pandey, SMD & CEO, WBSRLM informed that District officers will be suitably instructed in this regard.

Sri Ranjit Roy, SPM (MF & FI), WBSRLM informed the house that, they are going to submit all the SHG loan proposals to the branches in advance by 31.12.2021, likely to be due for credit linkage (fresh+ renewal) during the period from 01.01.2022 to 31.03.2022. No further loan proposals will be sponsored in the last quarter of FY 2021-22, so branches will get ample time to dispose of at their convenient time. Appreciating this proposal, Sri S.G.Saha requested WBSRLM to submit the such proposals which are likely to be due for fresh credit linkage and renewal as well till 28.02.2022 since the proposals for credit linkage during the month of Mar,2022 might be hampered on account of preoccupation of the member banks for yearly closing works. The member banks have been requested to instruct the field functionaries suitably to ensure that all eligible loan applications are disposed of by 28.02.2022 without any exception. All member banks accepted this proposal.

Smt. S. Pandey informed the house that WBSRLM will choose “SHG-Friendly Bank” from this year and member banks will be awarded/felicitated with the certificate of recognition accordingly.

(Action point 1: Member Banks & WBSRLM)

2. Review of progress under NULM:

Smt. Shaon Sen, Addl. Director, SUDA, GoWB informed the house that against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G loans for the FY 2021-22, banks have disbursed Rs. 27.89 Cr to 1936 SHGs, Rs. 3.59 crore to 288 SEP-I, Rs. 0.59 crore to 32 SEP-G as on 30.09.2021 in FY 2021-22. She appraised the house that 3945 no of SHGs are pending at different bank branches for credit linkage, again 755 number of NULM SHGs are pending for SB account opening. She requested the member banks to expedite the process of disposal of NULM SHG loan proposals and account opening of SB accounts at the earliest and latest by 15.12.2021. Sri S.G. Saha requested SUDA for providing bank branch wise list of SHGs whose SB account opening is pending for taking up the matter with member banks.

Smt S. Sen briefly narrated some branch specific problems which are being faced by NULM SHG borrowers related to SBI, Indian Bank, IDBI Bank, Punjab & Sind Bank & UCO Bank and requested the nodal officers of these banks to resolve the issues at the earliest.

(Action point 2: Member Banks, SBI, Indian Bank, IDBI Bank, Punjab & Sind Bank & UCO Bank)

Page 2 of 3



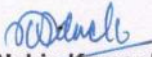
h

3. Review of progress under SVSKP:

Sri S.G. Saha appraised the house that out of Rs.88.33 Cr subsidy pendency in 12463 no of accounts for disbursement, as reported by WBSCL, only Rs.27.48 Cr subsidy is now pending for disbursement in 3997 no of accounts as on 30.09.2021. He requested member banks to disburse the pending subsidy at the earliest.

(Action point 3: Member Banks)

There being no other points of discussion, the meeting ended with vote of thanks to the chair & the participants by Sri S. G. Saha.


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





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

E-mail: slbc.westbengal@pnb.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 / 782 /2021

Date: 29.11.2021

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

Re: Minutes of the SLBC Sub-Committee meeting on Agriculture held on 26.11.2021.

Meeting of the Sub-committee of SLBC on Agriculture was held through virtual mode on 26.11.2021. The meeting was participated by Sri Pradip Mazumdar, Advisor- Agriculture & Agril-Allied Departments, Govt. of West Bengal, Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB, Sri Jitendra Roy, Special Secretary, Agriculture Department, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri Samrat Mukherjee, Dy. General Manager, NABARD, Sri P C Choudhury, AGM, RBI and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the cumulative efforts of all member banks including the support received from the Govt. Departments for boosting up Agriculture & allied sector despite difficulties faced on account of 2nd wave of COVID-19 pandemic situation during FY 2021-22. He requested Sri O. S. Meena to preside over the meeting.

The agenda wise discussion and the action points emerging thereof are appended below:

1. Agriculture ACP 2021-22:

General Manager, SLBC West Bengal briefly narrated the house that banks have exerted their best effort in Agriculture sector and managed to disburse Rs. 27951.68 crore up to 30.09.2021 during this financial year against an ACP target of Rs.87603.12 Cr., thus achieving 31.91% of the target. He also apprised the house that Agriculture credit disbursement increased by 67.97% on Y-o-Y basis and 118.55% on Q-o-Q basis. Sri O.S. Meena, Secretary-Agriculture, GoWB praised all the member banks for a good growth in Farm credit, considering that such credit is availed by the farming community only. He requested the member banks to maintain this pace in coming days so that the farmers get their need based finance in time. Sri. P. Mazumdar, Advisor- Agriculture & Agril-Allied Departments, Govt. of West Bengal requested all the banks to sympathetically consider the needs of the farmers and to help them at their point of need. He also advised the member banks to increase number of loans under Farm Credit.

Sri Manas Dhar, Director, Institutional Finance, GoWB requested member banks to give thrust on Agriculture Infrastructure and Agriculture Ancillary Activities too. He requested member banks to provide Term loan details disbursed under Farm mechanisation to SLBC for necessary publication. He also informed the house about availability of potential proposals under Custom Hiring Centre scheme and to favourably consider said proposals for increasing credit deployment under Agriculture, which in turn would help in achieving their ACP target.

Sri S.G. Saha, General Manager, SLBC West Bengal requested member banks to consider financing of Tractor, Combined harvester, Power Tiller, large poultry farm, large dairy farm, dairy product processing unit, large fishery project, composite farming project etc. to give a boost to Agriculture credit.

1 | Page



He also requested the member banks to remain focused in financing of FPO/ FPC, as the achievement no. is only 34 up to 30.09.2021 out of the targeted figure of 165 for the FY 2021-22. A detail list of 287 no. of FPCs has already been shared with the member banks for their ready reference.

Sri Samrat Mukherjee, Dy.General Manager, NABARD requested the member banks to also consider financing to JLGs and projects under Watershed management etc.

(Action Point 1: Member Banks)

2. Achievement under KCC and KCC ticket size:

Sri S.G. Saha, General Manager, SLBC West Bengal informed the house that banks have cumulatively disbursed 1387026 no of KCCs (fresh+ renewal) against a target of 35 lakh KCCs, thus achieving 39.63% of KCC target as on 30.09.2021. Average ticket size per KCC has increased to Rs.47800/- as on 30.09.2021 against Rs.43839/- as on 30.06.2021. He stressed about the ample scope to increase KCC ticket size with onset of Rabi season and increasing the credit portfolio under agriculture simultaneously. He requested WB State Cooperative Bank to look into the KCC ticket size issue as they are one of the major players in KCC in the state of West Bengal. Having more than 50% share of state's KCC portfolio, ticket size of WBSCB stood at Rs.26785/- thereby pulling down the average KCC ticket size to below Rs.50000/-. Sri Prasenjit Maity, General Manager, WBSCB acknowledged the same and informed the house that most of their KCC holders being small and marginal farmers, KCC ticket size remains a crucial factor for all DCCBs. Sri Maity also informed that they are unable to check the BSB coverage status of all the applicants for Kharif 2021 in BSB portal and requested the Agriculture Dept. GoWB to resolve the issue.

Sri M. Dhar, Director-Institutional Finance highlighted the following issues:

- i) Pending proposals as per KCC IMS portal to be disposed of in a time bound manner. As sowing window for any crop is very limited, banks to take necessary actions for timely disposal of the cases in order to ensure that the crop cultivated is covered under Bangla Sashya Bima.
- ii) Full disbursement need to be completed for the sanctioned cases as per KCC IMS portal.
- iii) Rejected & returned cases, after making necessary rectification, to be re-sponsored by the concerned ADA offices to the respective branches.
- iv) "Progress in KCC" to be put up as a mandatory agenda in BLBC and DCC meetings.

Sri S.G. Saha, General Manager, SLBC West Bengal further envisaged that on few occasions, borrowers having sanctioned loan proposals are not turning up in spite of several communications made by the Branch for necessary documentation followed by disbursement. He requested for support of Agriculture Deptt in this regard so that necessary disbursement can take place concerning the sanctioned cases. Sri O.S. Meena, Secretary, Agriculture Department, GoWB advised member banks to send bulk SMS to such borrowers for making them aware. He also stated that in case an exhaustive list of such borrowers is provided by the branches to the concerned ADA offices, the matter will be definitely taken care of by the concerned department.

Sri O.S. Meena, Secretary, Agriculture Department, GoWB mentioned the following points and directed DDAs, LDMs and member banks to follow the same accordingly.

- i) DDAs to monitor where sponsoring of KCCs is less. More no. of KCC proposals to be scouted and to be sponsored to the bank branches.
- ii) Eligible returned cases after necessary rectification to be re-sponsored to the bank branches at the earliest, so that branches can get enough time to dispose of those cases within this Rabi season.
- iii) Banks should not reject any proposal on flimsy ground. Rather rejecting the proposals, effort should be given for rectification of minor mistakes at bank branch level.



- iv) WBSCB to take a note of small KCC ticket size. In the ensuing Rabi & Boro season, DCCBs to strive their best to increase the average KCC ticket size.
- v) LDMs to complete the BLBC meetings under their jurisdiction positively by 15.12.2021 and to put up the agenda of KCC pendency, renewal & disbursement in the said meetings.
- vi) Rejected proposals lying at bank branches to be revisited. All the pending proposals to be necessarily disposed of at the earliest and latest by 31.12.2021.
- vii) New applications sponsored or the proposals which are already sanctioned, must be disbursed within 15.01.2022 or maximum up to 31.01.2022. Banks may organize camps in this regard to achieve the allocated target.
- viii) Banks should strive their best to disburse **Rs. 50000 Cr. in Farm Credit sector by 31.12.2021.**
- ix) DDAs will sponsor proposals under Custom Hiring Centre, a subsidy linked project. Banks to take care of this proposals in order to increase their Agriculture credit outflow.
- x) SLBC may consider to have Weekly review of the above mentioned points involving Special Secretary, Agriculture Deptt; Director-Institutional Finance, GoWB; Addl Director of Agriculture (General) and General Manager, SLBC West Bengal.

(Action Point 2: Member Banks, LDMs, DDAs & Line Department)

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S. G. Saha, General Manager, SLBC West Bengal.


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



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL
E-mail: slbc.westbengal@pnb.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/184 /2021

Date:04.12.2021

- 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 03.12.2021.

Meeting of the Sub-committee of SLBC on MSME was held through virtual mode on 03.12.2021. The meeting was chaired by Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB and was attended among others by Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Sri Kamallesh Kumar, General Manager NABARD, Sri Sudip Bhattacharyya, AGM, RBI and other dignitaries of the Line Departments, representatives of major member Banks and LDMS.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the cumulative efforts of all member banks including the support received from the Govt. Department for boosting up MSME sector despite difficulties faced on account of ongoing COVID-19 pandemic situation during FY 2021-22.

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

At the outset, Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB congratulated the member banks for their outstanding performance during the current financial year despite adverse impact due to pandemic situation. He pointed out that the State government has been according the highest priority to the MSME sector and exhorted the banks to fulfil their obligations in tandem. He highlighted some key points which are mentioned below:

- i) GoWB will start the next round of Duare Sarkar campaign from 01.01.2022. In the camps and with the help of the line department, fresh applications for Weavers Credit Card (WCC) and Artisan Credit Card (ACC) will be submitted to the Banks in the Duare Sarkar camps. In turn the Banks are to follow strict turnaround time in disposing of these proposals and ensure sanctioning of eligible loan applications and distribution of the respective sanction letters along with the specially designed Weavers Credit Card and Artisan Credit Card to the beneficiaries. Necessary SOP in this regard will be provided by the department shortly.
- ii) For Artisan Credit Card, loan amount will be from Rs.25000/- to Rs.2.00 lakh in the form of working capital/ term loan. For Weavers Credit Card, Govt. of West Bengal is providing 4% additional interest subvention over & above the existing maximum 7% interest subvention.
- iii) A separate stall will be set up for the artisans and weavers in the Duare Sarkar Camps.
- iv) Adequate number of blank application forms should be made available by the banks in the Duare Sarkar camps.
- v) GoWB is going to conduct Synergy and Business Facilitation Conclaves in selected districts starting from 11.12.2021. Apart from holding finance clinics, Banks to explore the possibility of providing sanction letter to the maximum number of customers from that platform or to give spot sanction to borrowers coming there with all requisite documents. Necessary SOP in this regard will be provided by the Department very shortly.

Page 1 of 3



Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB requested LDMs to take proactive steps in Duare Sarkar campaign, like previous occasion, to make the programme a grand success. LDMs to prepare roster with the help of BLBC conveners so that bank counters always remain manned by bank officials on the camp dates. Sri S. G Saha informed that many loan proposals under Weavers Mudra Credit card are kept pending in different bank branches because the borrowers are not turning up. He requested the line department to take necessary steps on that score. Sri R. Pandey informed that suitable instruction in this regard will be given to district handloom officers for bringing such borrowers to respective bank branches.

(Action point 1: Member Banks, LDMs and Line Department)

After initial deliberation of Sri R. Pandey, GM SLBC steered the meeting with agenda wise discussion. Summary of the agenda wise discussion and action points emerged thereof are enumerated below.

1) MSME ACP 2021-22 vis-à-vis provisional achievement by member banks as on 30.09.2021:

Sri S. G. Saha apprised the house that the member banks have managed to disburse total Rs.45781.96 crore as on 30.09.2021, thus achieving 44.87% of the MSME ACP target of Rs.102037 Crore thus posting a Y-O-Y growth of 36%. Bandhan Bank have reported only Rs.9.72 crore disbursement as on 30.09.2021 on account of failure in mandatory registration of borrowers under Udyami Mitra Portal against a reported figure of Rs.1249.46 Cr. as on 30.06.2021. Otherwise, the overall state figure could have risen by more than 2-3%.. Sri R. Pandey appreciated all member banks for their combined efforts and requested them to keep the same pace in sanction and disbursement of MSME proposals in coming quarters so as to achieve the ACP target by 31.03.2022. He requested LDMs of Kalimpong, Coochbehar, Hooghly, Purba Medinipur and Birbhum to take a note of their MSME achievement having less than 30% figure and to register a good progress in coming quarters.

(Action point 2: Member Banks and LDMs of Kalimpong, Coochbehar, Hooghly, Purba Medinipur and Birbhum)

2) Progress in MSME clusters as on 30.09.2021:

Sri S.G. Saha informed the house that list of 550 no of clusters, including 252 clusters adopted earlier, received from Department of MSME, GoWB have been shared with LDMs and Lead banks of the districts for necessary adoption of the clusters. The process of branch mapping and necessary adoption of the clusters are supposed to be completed by 31.12.2021 and the last quarter will be fully utilized for necessary cluster financing. Sri R. Pandey instructed MSME department to complete the GIS mapping of the clusters and to send the same report to SLBC for completion of adoption at the earliest and latest by 15.12.2021. Sri Sudip Bhattacharyya, AGM, RBI requested member banks to instruct their branches for visiting the cluster prior to adoption of the same to know its where about.

Sri S.G. Saha appraised the house that cumulatively (i) 11361 no of loans disbursed under MSME clusters involving Rs.927.43 Cr. (ii) Rs.6.33 Cr. disbursed in 515 no of Handloom clusters and (iii) Rs.7.51 Cr. disbursed in 138 no of KVIB cluster cumulatively as on 30.09.2021.

(Action point 3: LDMs, Member Banks and Line Department)

3) Progress under Pradhan Mantri Mudra Yojana as on 30.09.2021:

Sri S.G. Saha highlighted that banks have cumulatively disbursed Rs.7694.02 cr in PMMY upto 30.09.2021 in the current financial year posting a Y-o-Y growth of 117% and Q-o-Q growth of 118%. Sri R. Pandey congratulated all banks for such admirable performance. Sri M. Dhar also praised the banks for increasing exposure in Kishore category and mentioned that loan disbursement under Tarun category also remained praiseworthy. GM SLBC requested member banks to surpass the previous year's achievement by 31.03.2022 and to achieve a new milestone.

(Action point 4: Member Banks)

Page 2 of 3



4) Progress under PMEGP as on 30.09.2021:

Sri S.G. Saha appraised the house that out of the assigned target of giving loan to 3583 number of PMEGP borrowers with disbursement of Rs.107.46 Cr. as Margin Money, banks have so far disbursed 572 cases involving Rs.23.71 crore as on 30.09.2021. Sri R. Pandey requested member banks to achieve the assigned PMEGP target by 31.03.2022.

(Action point 4: Member Banks)

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


(Sri 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 !