



Kharif Season



MSME Industries



**169^{वां}
th** पश्चिम बंगाल राज्य स्तरीय
बैंकर्स समिति की बैठक
STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

**Special SLBC Meeting on FI
&
Quarterly Review
June, 2025**

**Date : 19.08.2025
Time : 12.00 Noon**

**Hotel "The Lalit Great Eastern"
1, 2, 3, Old Court House Street,
Dalhousie Square, Kolkata - 700069**

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

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Punjab National Bank

Convener: State Level Bankers' Committee for West Bengal

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General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	7
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	9255
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

(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 Populated Districts	Lowest Populated 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	Rs.1,35,288
Per Capita Advance	Rs.95,016

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
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan
Indian Bank	1	24-Parganas (North)

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

Population group	June 2024	September 2024	December 2024	March 2025	June 2025
Rural	4307 (42.88%)	4327 (42.89%)	4350 (42.88%)	4356 (42.54%)	4376 (42.68%)
Semi- urban	1908 (18.99%)	1914 (18.97%)	1913 (18.86%)	1930 (18.85%)	1945 (18.97%)
Metro/Urban	3830 (38.13%)	3847 (38.14%)	3881 (38.26%)	3954 (38.61%)	3931 (38.35%)
Total	10,045	10,088	10,144	10,240	10,252

Position of ATMs in the State of West Bengal:

Population group	June 2024	September 2024	December 2024	March 2025	June 2025
Rural	2048	2061	2090	2074	2160
Semi- urban	2646	2620	2690	2571	2565
Urban/Metro	7132	7067	6984	7095	6965
Total	11,826	11,748	11,764	11,740	11,690

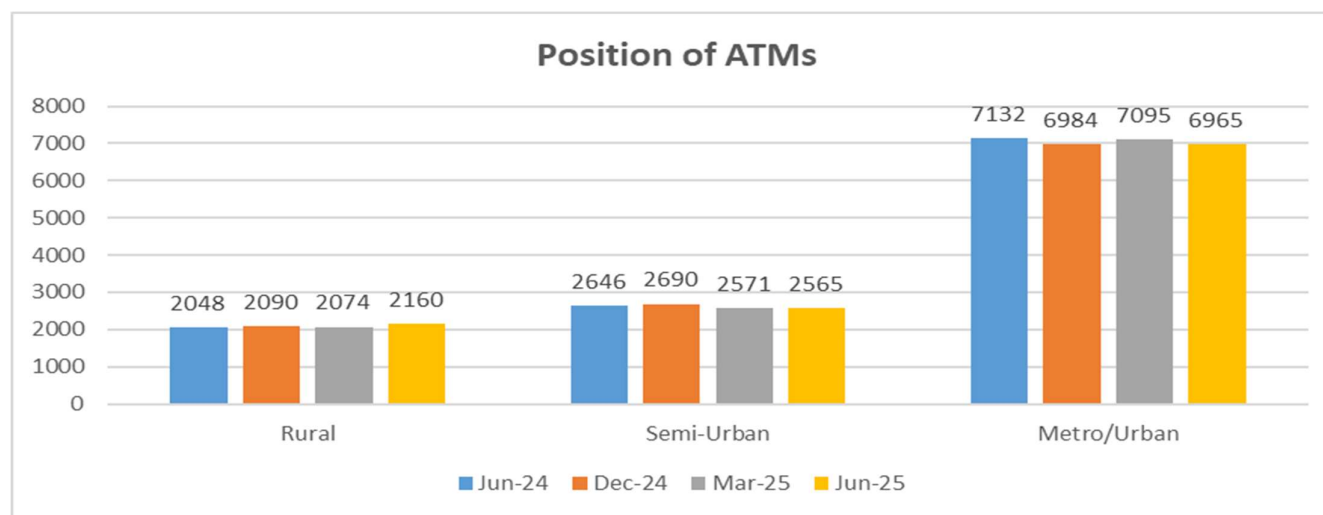
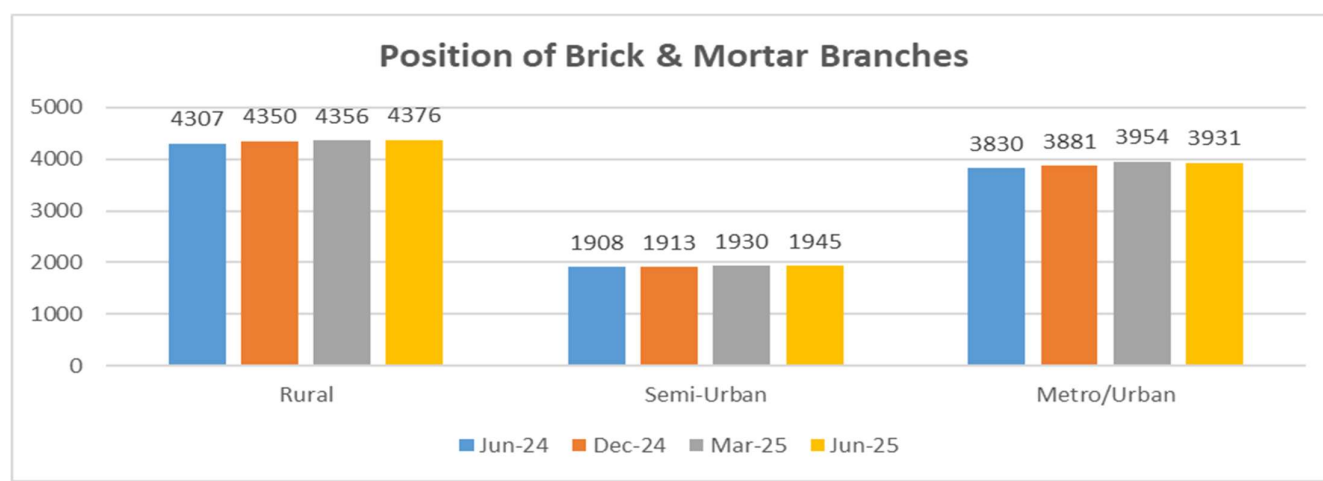
VITAL STATISTICS OF WEST BENGAL**(Amount Rs in crore)**

Parameter	June 2024	September 2024	December 2024	March 2025	June 2025
No. of Branches	10,045	10,088	10,144	10,240	10,252
Total Deposits	1121217	1173719	1184216	1209534	1235175
Total Advances (with RIDF)	781566	820237	827816	848401	867499
Total Business	1902783	1993956	2012032	2057935	2102674
CD Ratio	70	70	70	70	70
C+I: Deposit Ratio	79	76	74	74	77
Priority Sector Advances (PSA)	316974	322699	334140	350825	368376
% of PSA to ANBC	41	39	40	41	42
Agriculture Advances	87446	89293	92474	91314	92218
% of Agri Advances to ANBC	11	11	11	11	11
MSME	137514	145130	152117	159868	167806
Education Loans	4707	5244	5587	6169	5768
Housing Loans	120769	121776	124594	133069	133209
DRI Advances	134	167	114	114	115
% of DRI Advances to ANBC	0.02	0.02	0.01	0.01	0.01
Advances to SC/ST Communities	19935	18015	17438	19333	18883
Adv. to Women Entrepreneurs	82108	154041	87512	88700	90937
% of Adv to Women to ANBC	11	19	11	11	11
Weaker Section Advances	70748	77043	73208	83460	77836
% of Weaker Advances to ANBC	9	9	9	10	9
Minority Community Advances	71697	37035	37888	38097	43836
% of Minority Co Adv. to Prisec	23	11	11	11	12

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2024-25 (As on June'2024)			FY 2025-26 (As on June'2025)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,15,852	33,356	29%	1,15,855	34,687	30%
2	MSME	1,53,509	74,002	48%	2,12,490	88,287	42%
3	OPS	46,220	8,251	18%	36,378	7,021	19%
Total PRISEC		3,15,581	1,15,609	37%	3,64,723	1,29,995	36%
4	NPS	1,06,519	1,54,343	145%	1,17,870	1,54,848	131%
Grand Total		4,22,100	2,69,952	64%	4,82,593	2,84,843	59%



AGENDA NOTES FOR 169th SLBC Meeting

AGENDA - 1

Confirmation of the Proceedings of the 168th SLBC meeting held on 21.05.2025 and review of action points there of:

The proceedings and action points of 168th SLBC Meeting for West Bengal, held on 21st of May 2025, was circulated under cover of Convener Bank's letter to the members on 12.06.2025. Since the SLBC has not received any observation from any of the members, the same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the decision adopted in 168th SLBC meeting.

The Action Taken Report (ATR) for the major action points as emerged in the 168th SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	Proper end use of fund related to "Banglar Bari Prokolpo". Amendment of SLBC scheme (Inclusion of certain entities in Block Level Bankers committee, particularly the authorized officials on behalf of the Finance Department, Gov.WB as Invitee Member for liaison with the stakeholders towards effective implementation of the flagship Credit Linked schemes of the state government). Participation/ On boarding in United Lending Interface (ULI)	In no circumstances the bank branch concerned preventing the 'Banglar Bari' beneficiary from withdrawal of fund from their respective accounts. The instruction was being followed meticulously. The five Lead Banks and Lead District Managers (LDMs) of the 22 districts (except for Kolkata district where there is no block) for the State of West Bengal of the State Level Bankers' Committee have already been advised to adhere to the said instructions strictly. The Regional Director, RBI Kolkata met the Hon'ble Additional Chief Secretary (ACS), Finance, Government of West Bengal on June 3, 2025, and requested the ACS to provide in-principle approval to get onboarded on ULI and integration of digital land records with ULI through Application Programming Interface (API). Moreover, Financial Inclusion and Development Department, RBI Kolkata has requested the office of the ACS, Finance, to share the contact details of the nodal person of National Informatics Centre (NIC) so as to enable RBI Innovation Hub to connect to them for smooth onboarding to ULI platform at the earliest.
2	To increase MSME lending to achieve ACP target for FY 2025-26	The member banks in the State have disbursed altogether Rs.88,286.80 Crore under MSME up to 30.06.2025, against the target of Rs.2,12,490 Crore with overall achievement of 41.55% of the total target for FY 2025-26. Further disbursement in MSME has increased by Rs.14,284.95 crores in absolute terms as on 30.06.2025

	Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	from Rs.74001.85 Cr. as on 30.06.2024 thus registering a growth of 16.18 % on Y-O-Y basis. As on 30.06.2025, 41,130 number of proposals have been sanctioned amounting to Rs.990.25 Crore, out of which 28,985 number of accounts have been disbursed amounting to Rs.639.94 Crore As on 12.08.2025, Member Banks sanctioned 43402 no of proposals amounting to Rs.1058.70Cr. Final disbursement had taken place in 31015 accounts amounting to Rs.694.42 Cr.
3	To increase Agriculture lending to achieve ACP target for FY 24-25. AIF Proposal sanction & Disbursement KCC target for FY-2025-26 to be achieved. KCC renewal to be increased.	The agriculture disbursement up to June 2025 for the financial year 2025-26 is Rs. 34687.03 crores thus achieving 29.94 % of the annual target. The member banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending. Further disbursement in Agriculture has increased by Rs.1330.93 crores in absolute terms as on 30.06.2025 from Rs.33356.10 Cr. as on 30.06.2024 thus registering a growth of 3.83 % on Y-O-Y basis. Member banks have cumulatively sanctioned 6000 no's of AIF proposals amounting to Rs. 2638.30 cr. out of which 5527 no's of proposals have been disbursed amounting to Rs. 2357.11 cr. as on 30.06.2025. All the banks operating in the State have disbursed 8.21 lakh KCCs (Fresh + Renewal) amounting Rs. 3637.76 cr. thus achieving 24.05 % of the annual target of 35.00 lakh No of KCC. Total KCC standing outstanding at Rs. 22837.47 cr. in 43.52 lakh KCCs with average ticket size of Rs. 52475 /- per KCC. In PSBs ticket size 67716.00
4	Member banks to exert their wholehearted effort to increase WBSCC (West Bengal Student Credit Card) sanction and disbursement as well.	As on 30.06.2025, member banks have cumulatively sanctioned 91,048 number of WBSCC proposals out of which disbursement made in 67,973 no. of accounts and 22,350 no. of proposals are pending at various bank branches.
5	Food Processing & Fishery	As on 31.03.2025 out of a total 169 no's of PMFME proposals and 123 no's of proposals have been disbursed.

7	Banks have to achieve the annual target in SHG NRLM positively.	As per the data provided by WBSRLM Dept, Govt. of West Bengal, for FY 2025-26 up to June Quater, disbursed credit linkage of SHG stood at Rs.7070.84 Crore (19.97% of financial target) covering 3,61,331 number of groups (33% of physical target). As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended June 2025 stood at Rs.31,367.86 Crore.
8	CD- ratio of the State of West Bengal.	Over-all CD ratio of the state improved considering the corporate advances by the member banks. CD ratio for the 30thJune 2025 stands at 70.23 as compared to 69.71 as on 30th June 2024.

Agenda – 3

Special SLBC Agenda on FI including last three years comparison on progress made under Financial inclusion

3(A) Banking Outlets:

Banking outlets as on March 2023, March 2024 and March 2025 are as follows:

Parameters	31.03.2023	31.03.2024	31.03.2025
Branches	9,773	10,014	10,240
ATMs	11,996	11,892	11,740
BCs	2,80,079	2,46,056	2,39,920

Sr. No.	Bank Name	31.03.2023			31.03.2024			31.03.2025		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Bank of Baroda	297	491	1578	298	491	1726	322	491	1553
2	Bank of India	372	383	941	372	383	1274	371	281	1502
3	Bank of Maharashtra	45	29	35	53	29	35	60	30	35
4	Canara Bank	386	357	308	386	397	467	403	386	417
5	Central Bank of India	316	199	1081	313	219	1041	317	218	1135
6	Indian Bank	587	216	1410	587	219	1294	590	228	1294
7	Indian Overseas Bank	152	166	97	153	148	262	155	139	688
8	Punjab & Sind Bank	40	30	0	41	30	0	41	30	15
9	Punjab National Bank	1147	1446	4611	1146	1318	6462	1145	1348	7684
10	State Bank of India	1254	4281	5930	1257	4281	7049	1282	4269	6936
11	UCO Bank	380	232	656	391	232	656	391	232	656
12	Union Bank of India	282	478	650	281	377	953	286	333	1065
Total PSU		5258	8308	17297	5278	8124	21219	5363	7985	22980
13	Axis Bank	325	1396	2853	356	1401	2867	406	1290	2867
14	Bandhan Bank	1686	119	0	1727	120	0	1729	120	0
15	Catholic Syrian Bank Ltd.	2	1	0	2	1	0	8	8	0
16	City Union Bank	2	2	0	2	2	0	2	2	0
17	Dhanlaxmi Bank Ltd.	3	3	0	3	3	0	3	3	0
18	Federal Bank	33	27	0	37	28	0	36	29	0
19	HDFC Bank	289	623	640	342	632	578	362	618	605
20	ICICI Bank	255	680	5	288	702	3	324	752	3
21	IDBI Bank	96	172	0	98	173	0	106	181	0
22	IDFC First Bank	31	19	756	42	27	907	44	26	610
23	Indusind Bank	122	187	17363	127	192	15367	127	196	18376
24	Karnataka Bank Ltd.	20	15	0	20	15	0	21	15	0
25	Karur Vysya Bank	14	23	0	14	25	0	14	25	0
26	Kotak Mahindra Bank	44	78	610	49	90	308	53	98	0
27	Lakshmi Vilas Bank (DBS)	4	5	0	5	5	0	5	5	0
28	Ratnakar Bank Ltd	22	16	17147	22	14	3609	22	15	671
29	South Indian Bank Ltd.	19	14	0	20	18	0	19	17	0
30	SIDBI	1	0	0	1	0	0	1	0	0
31	Tamilnad Mercantile Bank	1	1	0	1	1	0	1	2	0
32	YES Bank	31	39	132959	36	38	108515	38	42	81606
Total PVT		3149	3512	172384	3365	3591	132264	3321	3444	104738
33	AU Small Finance Bank	7	6	0	7	6	0	23	15	0
34	ESAF SF Bank	5	4	41	14	4	96	14	14	96
35	Jana Small Finance Bank	39	5	10	39	5	10	40	5	8
36	Ujjivan Small Finance Bank	84	62	0	97	73	4	97	74	0
37	Utkarsh Small Finance Bank	14	15	0	16	16	0	17	17	0
Total Small Finance		149	92	51	173	104	110	191	125	104
38	BGVB (PNB)	587	0	2755	587	0	3450	587	0	3450
39	PBGB (UCO)	230	0	617	230	0	719	230	0	673
40	UBKGB (CBI)	143	0	384	143	0	384	143	0	384
Total RRB		960	0	3756	960	0	4553	960	0	4507
41	WB State Co-Op Bank Ltd.	368	176	45	374	177	45	369	186	0
42	WBSCARD Bank Ltd.	11	0	0	11	0	0	11	0	0
Total Co-Optv		379	176	45	385	177	45	380	186	0
43	India Post Payment Bank	25	0	6918	25	0	8537	25	0	8537
44	Airtel Payment Bank	1	0	52513	0	0	52272	0	0	59075
45	Fino Payment Bank	1	0	27166	1	0	27166	0	0	39979
Total Payment Banks		27	0	86597	26	0	87975	25	0	107591
Grand Total		9773	11996	280079	10014	11892	246056	10240	11740	239920

Sr. No.	District Name	31.03.2023			31.03.2024			31.03.2025		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Alipurduar	138	63	3183	146	130	1621	151	131	2080
2	Bankura	287	260	11596	295	250	3660	301	258	6557
3	Birbhum	336	283	10003	341	285	10657	346	277	13287
4	Coochbehar	292	191	15982	301	220	2653	301	207	7794
5	Dakshin Dinajpur	147	143	6731	151	119	1607	165	157	3399
6	Darjeeling	285	489	5728	307	500	4892	344	520	4345
7	Hooghly	580	690	9935	609	624	3618	620	632	6431
8	Howrah	528	639	8547	558	708	7134	553	611	8189
9	Jalpaiguri	254	380	14585	263	332	3676	262	300	6873
10	Jhargram	93	44	1002	94	75	841	101	75	1491
11	Kalimpong	35	38	200	40	128	376	45	138	343
12	Kolkata	1578	2562	6990	1533	2331	97765	1567	2359	51318
13	Malda	285	272	19720	304	259	16508	307	238	12799
14	Murshidabad	521	628	30076	548	577	11289	550	575	18585
15	Nadia	490	582	17648	517	666	16334	524	652	15474
16	Paschim Burdwan	365	576	4736	401	486	3709	403	459	3476
17	Paschim Medinipur	401	458	14817	431	332	12514	465	356	11432
18	Purba Burdwan	492	507	13185	509	389	12938	550	536	11353
19	Purba Medinipur	410	444	13844	430	419	3217	444	414	8636
20	Purulia	185	184	9301	200	209	1750	209	238	5644
21	Uttar Dinajpur	224	203	16875	236	203	3909	236	198	8873
22	24 Pgs. (N)	1148	1645	21681	1120	1619	19460	1123	1484	19091
23	24 Pgs. (S)	699	715	23714	680	1031	5928	673	925	12450
Grand Total		9773	11996	280079	10014	11892	246056	10240	11740	239920

(3B) Pradhan Mantri Jan Dhan Yojna (PMJDY)

All member banks in the state of West Bengal have cumulatively opened 4.79 Crore PMJDY accounts up to 31.03.2023. This figure further increased to 5.09 Crore up to 31.03.2024 and again increased to 5.38 Crore up to 31.03.2025.

Cumulative Progress under PMJDY					
Gender \ As on	31.03.2023	31.03.2024	31.03.2025	% Growth 2023-2024	% Growth 2024-2025
Male	2,03,27,380	2,16,93,704	2,30,42,588	6.72%	6.22%
Female	2,76,28,145	2,92,56,445	3,07,75,077	5.89%	5.19%
Total	4,79,55,525	5,09,50,149	5,38,17,665	6.24%	5.63%

Bank wise and district wise PMJDY accounts position as on 31.03.2023, 31.03.2024 and 31.03.2025 in the state of West Bengal (As per PMJDY portal) is mentioned below:

Sr. No.	Name Name	Bank wise Enrolment under PMJDY					
		31.03.2023		31.03.2024		31.03.2025	
		Male	Female	Male	Female	Male	Female
1	Bank of Baroda	1323721	1843628	1438141	1973722	1539654	2092183
2	Bank of India	748652	1049244	733351	1066823	810721	1137637
3	Bank of Maharastra	28487	35369	38638	46314	42113	49313
4	Canara Bank	368023	524464	395866	571291	454506	628215
5	Central Bank of India	496534	752178	557577	840404	601139	908310
6	Indian Bank	1472740	2067757	1601207	2288305	1641069	2365872
7	Indian Overseas Bank	151722	191347	175674	215708	198876	245109
8	Punjab & Sind Bank	11155	13850	13086	16808	14886	19116
9	Punjab National Bank	3989842	5542669	4357980	5914905	4678776	6282719
10	State Bank of India	7543403	9379341	7948342	9727113	8319401	10074385
11	UCO Bank	667292	1028784	729748	1125568	806877	1240454
12	Union Bank of India	473910	641620	525680	704190	608312	786230
Total PSU		17275481	23070251	18515290	24491151	19716330	25829543
13	Axis Bank	31694	35332	32771	35952	33219	36159
14	Bandhan Bank	0	0	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
16	City Union Bank	57	23	58	24	57	25
17	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
18	Federal Bank	2809	1379	3651	2317	4317	2573
19	HDFC Bank	20217	110293	26060	131790	27317	185542
20	ICICI Bank	19267	20342	19393	20400	19795	20364
21	IDBI Bank	36831	25175	38171	48638	41727	51600
22	IDFC First Bank	0	0	0	0	0	0
23	Indusind Bank	6893	3126	6870	3177	6847	3084
24	Jammu & Kashmir Bank Ltd	159	81	139	79	104	67
25	Karnataka Bank Ltd.	0	0	0	0	0	0
26	Karur Vysya Bank	932	691	902	677	692	689
27	Kotak Mahindra Bank	842	275	9779	5624	12603	7698
28	Lakshmi Vilas Bank (DBS)	0	0	0	0	0	0
29	Ratnakar Bank Ltd	0	0	0	0	0	0
30	South Indian Bank Ltd.	193	222	252	268	1175	688
31	Standard Chartered Bank	0	0	0	0	0	0
32	Tamilnad Mercantile Bank	0	0	0	0	0	0
33	YES Bank	67	15	6820	13155	12674	22679
Total PVT		119961	196954	144866	262101	160527	331168
34	AU Small Finance Bank	0	0	0	0	0	0
35	ESAF SF Bank	0	0	0	0	0	0
36	Jana Small Finance Bank	0	0	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0	0	0
Total Small Finance		0	0	0	0	0	0
39	BGVB (PNB)	2223037	3137285	2306433	3244952	2466696	3406716
40	PBGB (UCO)	488660	910478	505857	942510	464483	865503
41	UBKGB (CBI)	220241	313177	221258	315731	234552	342147
Total RRB		2931938	4360940	3033548	4503193	3165731	4614366
42	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
43	WBSCARD Bank Ltd.	0	0	0	0	0	0
Total Co-Optv		0	0	0	0	0	0
Grand Total		20327380	27628145	21693704	29256445	23042588	30775077

Sr. No.	District Name	District wise Enrolment under PMJDY					
		31.03.2023		31.03.2024		31.03.2025	
		Male	Female	Male	Female	Male	Female
1	Alipurduar	109143	143182	255086	339503	271084	362273
2	Bankura	958384	1202577	1008306	1260165	1079467	1333297
3	Bardhaman	1348728	2220303	1435706	2350694	1511723	2423668
4	Birbhum	960192	1300124	1014689	1361350	1055376	1403445
5	Dakshin Dinajpur	492788	654650	523367	691773	556438	725419
6	Darjiling + Kalimpong	268221	380164	279928	397519	292644	415176
7	Howrah	808068	1161954	856737	1224586	902984	1279362
8	Hooghly	936613	1359753	990659	1445748	1039221	1514207
9	Jalpaiguri	755853	1028216	661505	895246	701730	942505
10	Coochbehar	684131	875865	728573	925390	779619	986843
11	Kolkata	375920	465867	430918	537107	448942	569379
12	Malda	1337627	1817354	1450384	1935290	1552136	2055422
13	Murshidabad	1843199	2439274	2018092	2608731	2185376	2788829
14	Nadia	1254905	1704109	1339152	1801095	1432992	1899651
15	North 24 Parganas	1758496	2459844	1908659	2639473	2026152	2753573
16	Paschim Medinipur + Jhargram	1244516	1683866	1353638	1826403	1404627	1897006
17	Purba Medinipur	1131712	1441298	1151968	1466270	1196385	1529906
18	Purulia	878454	1066590	937909	1128613	1000011	1189565
19	South 24 Parganas	2062499	2785659	2162491	2904996	2342065	3087214
20	Uttar Dinajpur	1117931	1437496	1185937	1516493	1263616	1618337
Grand Total		20327380	27628145	21693704	29256445	23042588	30775077

(3C) Social Security Schemes (Micro Insurance & Micro Pension)

In order to move towards creating a universal social security system for all Indians, specially the poor and the under-privileged, three ambitious Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were announced by the Government of India in the Budget for FY'2015-16. The schemes were launched on 9th May, 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY), (b) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (c) Atal Pension Yojana (APY).

Cumulative Progress under Social Security Scheme			
As on	PMJJBY No of Cumulative Enrolment	PMSBY No of Cumulative Enrolment	APY No of Cumulative Enrolment
31.03.2023	78,24,965	2,16,53,722	39,08,670
31.03.2024	1,03,80,182	2,80,14,252	48,85,166
31.03.2025	1,31,18,686	3,36,76,608	58,67,149

❖ **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):**

All member banks in the state of West Bengal have cumulatively enrolled 78.24 Lakh accounts under PMJJBY up to 31.03.2023. This figure further increased to 103.80 Lakh up to 31.03.2024 and again increased to 131.18 Lakh up to 31.03.2025.

Sr. No.	Name Name	Bank wise Enrolment under PMJJBY		
		31.03.2023	31.03.2024	31.03.2025
1	Bank of Baroda	263538	322847	371193
2	Bank of India	592607	644173	793985
3	Bank of Maharastra	11147	22764	25998
4	Canara Bank	138858	243321	290953
5	Central Bank of India	202571	270085	322253
6	Indian Bank	424039	636726	822834
7	Indian Overseas Bank	80196	112341	146286
8	Punjab & Sind Bank	7436	9305	13272
9	Punjab National Bank	704951	735870	906769
10	State Bank of India	4475669	6205898	7818733
11	UCO Bank	171708	198422	252210
12	Union Bank of India	119666	146239	193630
Total PSU		7192386	9547991	11958116
13	Axis Bank	11149	11259	11408
14	Bandhan Bank	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0
16	City Union Bank	154	152	161
17	Dhanlaxmi Bank Ltd.	0	0	0
18	Federal Bank	1907	2005	2016
19	HDFC Bank	38616	38215	46122
20	ICICI Bank	14254	15215	16536
21	IDBI Bank	29560	30433	45965
22	IDFC First Bank	384	470	564
23	Indusind Bank	411	586	770
24	Jammu & Kashmir Bank Ltd	23	24	37
25	Karnataka Bank Ltd.	0	0	0
26	Karur Vysya Bank	1590	1607	1752
27	Kotak Mahindra Bank	4442	4795	5855
28	Lakshmi Vilas Bank (DBS)	39	0	0
29	Ratnakar Bank Ltd	86	92	94
30	South Indian Bank Ltd.	985	1072	1544
31	Standard Chartered Bank	0	0	0
32	Tamilnad Mercantile Bank	284	284	284
33	YES Bank	224	258	261
Total PVT		104108	106467	133369
34	AU Small Finance Bank	0	0	0
35	ESAF SF Bank	0	0	0
36	Jana Small Finance Bank	0	0	0
37	Ujjivan Small Finance Bank	0	0	0
38	Utkarsh Small Finance Bank	0	0	0
Total Small Finance		0	0	0
39	BGVB (PNB)	188630	285150	479678
40	PBGB (UCO)	212316	264803	314643
41	UBKGB (CBI)	127525	175771	232880
Total RRB		528471	725724	1027201
42	WB State Co-Op Bank Ltd.	0	0	0
43	WBSCARD Bank Ltd.	0	0	0
Total Co-Optv		0	0	0
Grand Total		7824965	10380182	13118686

Sr. No.	District Name	District wise Enrolment under PMJJBY		
		31.03.2023	31.03.2024	31.03.2025
1	Alipurduar	125944	170353	216653
2	Bankura	271374	385268	514660
3	Bardhaman	686259	913422	1146378
4	Birbhum	471093	609444	734667
5	Dakshin Dinajpur	164508	225798	294174
6	Darjiling + Kalimpong	269340	341270	412463
7	Howrah	370637	468584	581526
8	Hooghly	459282	596164	750878
9	Jalpaiguri	302185	398474	491801
10	Coochbehar	268486	363665	459889
11	Kolkata	433650	503455	599492
12	Malda	392983	523834	669275
13	Murshidabad	663839	914243	1154845
14	Nadia	388455	550625	726627
15	North 24 Parganas	699459	917862	1168287
16	Paschim Medinipur + Jhargram	463191	608474	757555
17	Purba Medinipur	376680	501111	651026
18	Purulia	221913	302571	387287
19	South 24 Parganas	550920	754714	968189
20	Uttar Dinajpur	244767	330851	433014
Grand Total		7824965	10380182	13118686

❖ **Pradhan Mantri Suraksha Bima Yojana (PMSBY):**

All member banks in the state of West Bengal have cumulatively enrolled 216.53 Lakh accounts under PMSBY up to 31.03.2023. This figure further increased to 280.14 Lakh up to 31.03.2024 and again increased to 336.76 Lakh up to 31.03.2025.

Sr. No.	Name Name	Bank wise Enrolment under PMSBY		
		31.03.2023	31.03.2024	31.03.2025
1	Bank of Baroda	1282603	1607505	1864232
2	Bank of India	1172172	1826952	2121077
3	Bank of Maharastra	34356	70662	83259
4	Canara Bank	508946	877389	975613
5	Central Bank of India	589921	812725	981494
6	Indian Bank	675279	1401221	1831370
7	Indian Overseas Bank	188703	297444	373809
8	Punjab & Sind Bank	37724	46869	62424
9	Punjab National Bank	3616900	3797140	4561178
10	State Bank of India	10815473	13886648	16313264
11	UCO Bank	482782	630877	768445
12	Union Bank of India	496895	699787	906885
Total PSU		19901754	25955219	30843050
13	Axis Bank	40043	40146	40340
14	Bandhan Bank	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0
16	City Union Bank	380	380	402
17	Dhanlaxmi Bank Ltd.	0	0	0
18	Federal Bank	4718	4984	4997
19	HDFC Bank	78297	94187	206167
20	ICICI Bank	33708	33816	83704
21	IDBI Bank	96897	103663	135250
22	IDFC First Bank	1636	1662	2453
23	Indusind Bank	8481	8839	9183
24	Jammu & Kashmir Bank Ltd	44	47	88
25	Karnataka Bank Ltd.	0	0	0
26	Karur Vysya Bank	2518	2538	2820
27	Kotak Mahindra Bank	6717	7646	12799
28	Lakshmi Vilas Bank (DBS)	109	0	0
29	Ratnakar Bank Ltd	119	124	126
30	South Indian Bank Ltd.	1856	2101	5218
31	Standard Chartered Bank	0	0	0
32	Tamilnad Mercantile Bank	1032	1033	1044
33	YES Bank	291	311	2805
Total PVT		276846	301477	507396
34	AU Small Finance Bank	0	0	0
35	ESAF SF Bank	0	0	0
36	Jana Small Finance Bank	0	0	0
37	Ujjivan Small Finance Bank	0	0	0
38	Utkarsh Small Finance Bank	0	0	0
Total Small Finance		0	0	0
39	BGVB (PNB)	843254	919920	1290799
40	PBGB (UCO)	367099	463917	516632
41	UBKGB (CBI)	264769	373719	518731
Total RRB		1475122	1757556	2326162
42	WB State Co-Op Bank Ltd.	0	0	0
43	WBSCARD Bank Ltd.	0	0	0
Total Co-Optv		0	0	0
Grand Total		21653722	28014252	33676608

Sr. No.	District Name	District wise Enrolment under PMSBY		
		31.03.2023	31.03.2024	31.03.2025
1	Alipurduar	312684	401271	481633
2	Bankura	904236	1169984	1426711
3	Bardhaman	1541792	2065731	2620196
4	Birbhum	1063257	1383097	1586394
5	Dakshin Dinajpur	454991	585891	704520
6	Darjiling + Kalimpong	599209	735134	861431
7	Howrah	977661	1294970	1521244
8	Hooghly	1227327	1621794	1916759
9	Jalpaiguri	709929	928479	1104790
10	Coochbehar	694385	923746	1130793
11	Kolkata	1418927	1744580	2007677
12	Malda	1056316	1338369	1603485
13	Murshidabad	1942267	2437045	2896523
14	Nadia	1312729	1626913	1950489
15	North 24 Parganas	2178226	2699258	3179115
16	Paschim Medinipur + Jhargram	1435593	1732932	2050348
17	Purba Medinipur	1187485	1447789	1754492
18	Purulia	545598	828617	995494
19	South 24 Parganas	1440619	2195664	2819062
20	Uttar Dinajpur	650491	852988	1065452
Grand Total		21653722	28014252	33676608

❖ Atal Pension Yojana (APY)

All member banks in the state of West Bengal have cumulatively enrolled 29.97 Lakh accounts under APY up to 31.03.2022. This figure further increased to 39.08 Lakh up to 31.03.2023 and again increased to 48.85 Lakh up to 31.03.2024.

Bank wise Enrolment under APY				
Sr. No.	Name Name	31.03.2023	31.03.2024	31.03.2025
1	Bank of Baroda	151791	186997	210620
2	Bank of India	225690	283515	343974
3	Bank of Maharashtra	10085	13689	16951
4	Canara Bank	143711	163960	178400
5	Central Bank of India	196641	232683	271476
6	Indian Bank	440794	524228	608701
7	Indian Overseas Bank	75067	88201	100558
8	Punjab & Sind Bank	9474	10595	13961
9	Punjab National Bank	461328	656088	847311
10	State Bank of India	1472422	1808568	2152195
11	UCO Bank	95643	124042	144465
12	Union Bank of India	130211	163262	198337
PSU Banks		3412857	4255828	5086949
13	Axis Bank Ltd	70082	72274	73085
14	Bandhan Bank	13915	18121	33278
15	Catholic Syrian Bank Ltd.	29	31	34
16	City Union Bank Ltd	45	49	65
17	Dhanlaxmi Bank Ltd.	231	241	272
18	Federal Bank Ltd	524	540	1097
19	HDFC Bank Ltd	28189	34627	44266
20	ICICI Bank Ltd	4514	4675	4812
21	IDBI Bank Ltd.	35011	44827	56067
22	IDFC Bank Ltd.	1	2	3
23	Indusind Bank Ltd	177	433	1868
24	Jammu & Kashmir Bank Ltd	13	14	36
25	Karnataka Bank Ltd.	2246	2916	4112
26	Karur Vysya Bank Ltd	439	466	511
27	Kotak Mahindra Bank Ltd	1458	3666	5654
28	Lakshmi Vilas Bank Ltd	45	45	45
29	Ratnakar Bank Ltd	26	30	30
30	Standard Chartered Bank	1	1	1
31	South Indian Bank Ltd	1305	1378	2122
32	Tamilnad Mercantile Bank Ltd	634	765	802
33	Yes Bank Ltd	18	19	41
34	DCB Bank Ltd	0	0	31
PVT Banks		158903	185120	228232
35	AU SF Bank	0	0	469
36	ESAF SF Bank	0	0	1097
37	Jana Small Finance Bank	0	0	0
38	Ujjivan Small Finance Bank	0	0	3748
39	Utkarsh Small Finance Bank	0	0	155
Small Finance Banks		0	0	5469
40	BGVB (PNB)	167146	234001	304026
41	PBGB (UCO)	86093	111396	128135
42	UBKGB (CBI)	83671	98588	114094
RRBs		336910	443985	546255
43	WB State Co-Op Bank Ltd.	0	233	244
44	WBSCARD Bank Ltd.	0	0	0
Co-Op Banks		0	233	244
Grand Total		3908670	4885166	5867149

District wise enrolment under APY				
Sr. No.	District Name	31.03.2023	31.03.2024	31.03.2025
1	Alipurduar	48834	59976	71535
2	Bankura	130915	179499	227780
3	Bardhaman	284981	359146	430480
4	Birbhum	188288	231682	272667
5	Dakshin Dinajpur	72246	95059	115740
6	Darjiling + Kalimpong	94253	110950	126620
7	Howrah	186445	227583	264565
8	Hooghly	235879	297183	361389
9	Jalpaiguri	142300	178125	210807
10	Coochbehar	149868	184833	221164
11	Kolkata	173616	201304	231733
12	Malda	220904	275257	330689
13	Murshidabad	369928	466780	557410
14	Nadia	221897	278356	340086
15	North 24 Parganas	350799	431310	517805
16	Paschim Medinipur + Jhargram	245250	306302	368226
17	Purba Medinipur	285537	351421	420110
18	Purulia	100117	133570	164867
19	South 24 Parganas	279780	357477	442484
20	Uttar Dinajpur	126833	159353	190992
Total		3908670	4885166	5867149

(3D) Self Help Group

The performance under NRLM – SHG for our state remained satisfactory for last three years. The financial year wise NRLM – SHG position is as follows:

As on	Target		Achievement Credit Linked (Disbursement)		% Achievement	
	No.	Amount (Cr)	No.	Amount (Cr)	No.	Amount
31.03.2023	6,69,638	20,007.20	8,98,283	19,150.63	134.14%	95.72%
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21	124.67%	83.61%
31.03.2025	7,51,587	30,002.71	10,37,472	30,006.20	138.04%	100.01%

Bankwise SHG- NRLM							
(Amount in Rs. Lakh)							
Sr. No.	Bank Name	Disbursement During the FY					
		2022-23		2023-24		2024-25	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	9334	18073.00	10154	23504.00	10563	27439.53
2	Bank of India	25814	64318.00	37834	112455.00	42199	122234.92
3	Bank of Maharashtra	217	321.00	276	532.00	214	522.32
4	Canara Bank	23078	37539.00	22755	46838.00	23318	64637.67
5	Central Bank of India	41177	84347.00	47567	131127.00	52717	155805.08
6	Indian Bank	64234	112763.00	71119	206230.00	83929	281803.61
7	Indian Overseas Bank	2965	6332.00	3990	10543.00	5953	15944.36
8	Punjab & Sind Bank	86	114.00	152	281.00	253	529.23
9	Punjab National Bank	169243	401395.00	160249	470788.00	184637	551082.59
10	State Bank of India	110478	265930.00	124710	413634.00	141127	528723.15
11	UCO Bank	35071	58854.00	29841	73688.00	44669	119353.00
12	Union Bank of India	11221	23879.00	12301	30853.00	12976	37633.19
Total PSU		492918	1073865.00	520948	1520473.00	602555	1905708.65
13	Axis Bank	0	0.00	0	0.00	0	0.00
14	AU Small Finance Bank	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
17	City Union Bank	0	0.00	0	0.00	0	0.00
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00
21	Federal Bank	0	0.00	0	0.00	0	0.00
22	HDFC Bank	3	3.00	1	6.00	11	30.62
23	ICICI Bank	0	0.00	1	4.00	0	0.00
24	IDBI Bank	335	710.00	491	1128.00	156	405.45
25	IDFC First Bank	0	0.00	0	0.00	0	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00
Total PVT		338	713.00	493	1138.00	167	436.07
38	BGVB (PNB)	179635	311697.00	185565	392002.00	186071	441809.59
39	PBGB (UCO)	69923	236395.00	70288	252138.00	69764	262080.18
40	UBKGB (CBI)	54026	111705.00	50523	129569.00	51227	141381.34
Total RRB		303584	659797.00	306376	773709.00	307062	845271.11
41	WB State Co-Op Bank Ltd.	754	1753.00	109215	213301.00	127688	249204.15
42	WBSCARD Bank Ltd.	100689	178935.00	0	0.00	0	0.00
Total Co-Optv		101443	180688.00	109215	213301.00	127688	249204.15
Grand Total		898283	1915063.00	937032	2508621.00	1037472	3000619.98

District Wise SHG- NRLM							
(Amount in Rs. Lakh)							
Sr. No.	District Name	Disbursement During the FY					
		2022-23		2023-24		2024-25	
		No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	18325	37790.51	18697	47900.73	20652	69318.34
2	Bankura	38089	79192.64	44079	101496.63	46851	114883.85
3	Birbhum	52963	140718.72	51104	160347.58	55233	180784.00
4	Cooch Behar	47364	97170.71	47424	169087.00	49992	145066.57
5	Dakshin Dinajpur	20403	31903.58	21400	43502.71	22036	54168.62
6	Darjeeling	6020	16531.87	6603	23168.47	7089	28761.00
7	Hooghly	38016	86238.26	42626	115891.00	46864	153278.00
8	Howrah	29231	77639.77	30471	90160.52	32825	101037.06
9	Jalpaiguri	40984	86078.00	40064	104577.33	42807	115745.57
10	Jhargram	13204	27554.08	14286	35811.51	15836	43535.25
11	Kalimpong	2753	8649.22	2974	11732.72	3154	14004.00
12	Kolkata	1005	1545.43	959	1586.70	1544	2818.00
13	Malda	46429	79084.56	47148	97980.87	52499	121652.79
14	Murshidabad	67304	106813.92	63347	133555.87	67450	148109.15
15	Nadia	41273	68718.00	46887	114221.00	51892	124995.35
16	North 24 Parganas	53514	93857.81	59033	143800.00	67130	153545.73
17	Paschim Barddhaman	7986	19510.18	8506	25850.43	9774	29988.04
18	Paschim Medinipur	48395	119568.58	48057	165126.00	55134	225912.05
19	Purba Barddhaman	41275	116624.17	45732	152392.88	54651	181591.30
20	Purba Medinipur	61830	216175.31	61068	263030.99	64125	357333.79
21	Purulia	25458	38748.34	26945	51246.51	30248	53541.25
22	South 24 Parganas	65841	135761.40	69467	173851.13	75136	241526.52
23	Uttar Dinajpur	29932	50251.87	32253	71982.82	36978	90339.43
	Total	797594	1736126.93	829130	2298301.40	909900	2751935.66
Co-Operative Bank		100689	178936.07	107902	210320.00	127572	248684.32
Grand Total		898283	1915063.00	937032	2508621.40	1037472	3000619.98

Bankwise SHG- NRLM										
(Amount in Rs. Lakh)										
Sr. No.	Bank Name	Outstanding as on						Average Ticket Size		
		31.03.2023		31.03.2024		31.03.2025		31.03.2023	31.03.2024	31.03.2025
		No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	10314	18398.00	11501	23996.00	12288	31437.40	1.78	2.09	2.56
2	Bank of India	29576	60273.00	40833	105971.00	48198	155192.85	2.04	2.60	3.22
3	Bank of Maharashtra	232	238.00	475	498.00	559	565.70	1.03	1.05	1.01
4	Canara Bank	23146	44061.00	25275	55078.00	26432	67038.48	1.90	2.18	2.54
5	Central Bank of India	55537	122737.00	58925	170139.00	63705	208087.15	2.21	2.89	3.27
6	Indian Bank	98589	185600.00	107437	254394.00	116834	333591.94	1.88	2.37	2.86
7	Indian Overseas Bank	6075	5601.00	5420	8894.00	8198	15988.05	0.92	1.64	1.95
8	Punjab & Sind Bank	198	169.00	261	230.00	297	338.65	0.85	0.88	1.14
9	Punjab National Bank	203624	355425.00	215296	421901.00	229028	565138.19	1.75	1.96	2.47
10	State Bank of India	135234	262762.00	145794	356818.00	155349	465200.99	1.94	2.45	2.99
11	UCO Bank	39612	58703.00	43364	77594.00	47191	103122.77	1.48	1.79	2.19
12	Union Bank of India	12990	23157.00	14448	30342.00	15402	38718.07	1.78	2.10	2.51
Total PSU		615127	1137124.00	669029	1505855.00	723481	1984420.24	1.85	2.25	2.74
13	Axis Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
17	City Union Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
21	Federal Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
22	HDFC Bank	4	4.00	1	1.00	11	21.45	1.00	1.00	1.95
23	ICICI Bank	1	1.00	2	2.00	2	1.35	1.00	1.00	0.68
24	IDBI Bank	1036	1030.00	1938	1964.00	921	1144.03	0.99	1.01	1.24
25	IDFC First Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
26	Indusind Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
33	SIDBI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
37	YES Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
Total PVT		1041	1035.00	1941	1967.00	934	1166.83	0.99	1.01	1.25
38	BGVB (PNB)	215855	402584.00	232262	480191.00	245026	567428.94	1.87	2.07	2.32
39	PBGB (UCO)	84446	191161.00	88023	199421.00	89765	209490.70	2.26	2.27	2.33
40	UBKGB (CBI)	55955	146080.00	58417	172877.00	60770	176954.16	2.61	2.96	2.91
Total RRB		356256	739825.00	378702	852489.00	395561	953873.80	2.08	2.25	2.41
41	WB State Co-Op Bank Ltd.	1438	2137.00	137866	180360.00	134412	206160.67	1.49	1.31	1.53
42	WBSCARD Bank Ltd.	144460	181905.00	0	0.00	0	0.00	1.26	#DIV/0!	#DIV/0!
Total Co-Optv		145898	184042.00	137866	180360.00	134412	206160.67	1.26	1.31	1.53
Grand Total		1118322	2062026.00	1187538	2540671.00	1254388	3145621.54	1.84	2.14	2.51

District Wise SHG- NRLM										
(Amount in Rs. Lakh)										
Sr. No.	District Name	Outstanding as on						Average Ticket Size		
		31.03.2023		31.03.2024		31.03.2025		31.03.2023	31.03.2024	31.03.2025
		No.	Amount	No.	Amount	No.	Amount			
1	Alipurduar	21514	48071.82	22912	61901.56	24426	75283.00	2.23	2.70	3.08
2	Bankura	52571	89390.70	57828	106824.38	61144	132146.00	1.70	1.85	2.16
3	Birbhum	64029	121939.04	67080	141561.04	68676	165830.00	1.90	2.11	2.41
4	Cooch Behar	52533	132380.10	54502	169086.86	56962	199085.00	2.52	3.10	3.50
5	Dakshin Dinajpur	24016	39505.36	26085	49841.77	27545	62283.00	1.64	1.91	2.26
6	Darjeeling	6635	17056.92	7359	22549.76	7914	29360.00	2.57	3.06	3.71
7	Hooghly	44593	88437.40	49862	115890.94	52937	145491.00	1.98	2.32	2.75
8	Howrah	34755	72000.70	37379	85519.91	38929	98765.00	2.07	2.29	2.54
9	Jalpaiguri	46617	109770.00	48729	131295.36	51179	145384.00	2.35	2.69	2.84
10	Jhargram	17067	29918.36	18788	40295.32	19774	48803.00	1.75	2.14	2.47
11	Kalimpong	3165	9186.08	3360	12067.26	3529	14365.00	2.90	3.59	4.07
12	Kolkata	2857	3741.65	3294	4139.27	3606	4945.00	1.31	1.26	1.37
13	Malda	55104	94877.27	59351	117269.33	64064	150544.00	1.72	1.98	2.35
14	Murshidabad	79865	121871.34	82931	147033.74	87015	179978.00	1.53	1.77	2.07
15	Nadia	52553	82379.54	60511	114221.27	65999	152301.00	1.57	1.89	2.31
16	North 24 Parganas	63994	109406.43	73838	143799.52	81636	193267.00	1.71	1.95	2.37
17	Paschim Bardhaman	10157	16259.37	11205	20602.29	12441	27333.00	1.60	1.84	2.20
18	Paschim Medinipur	60183	124101.78	64043	165125.64	68105	218129.00	2.06	2.58	3.20
19	Purba Bardhaman	55622	113480.17	61455	141475.18	68004	174385.00	2.04	2.30	2.56
20	Purba Medinipur	75547	212746.47	78794	263808.42	82575	331581.00	2.82	3.35	4.02
21	Purulia	37203	47500.97	40063	57881.35	42313	72468.00	1.28	1.44	1.71
22	South 24 Parganas	77264	134029.67	83003	169369.39	89226	212621.00	1.73	2.04	2.38
23	Uttar Dinajpur	36018	62069.31	39474	82049.47	44248	108633.00	1.72	2.08	2.46
	Total	973862	1880120.45	1051846	2363609.03	1122247	2942980.00	1.93	2.25	2.62
	Co-Operative Bank	85735	149139.00	144460	181905.55	132141	202642.00	1.74	1.26	1.53
	Grand Total	1059597	2029259.45	1196306	2545514.58	1254388	3145622.00	1.92	2.13	2.51

(3E) Performance under Kisan Credit Card (KCC)

❖ **Kisan Credit Card (KCC): -**

Out of total 52 Lakh (approx.) cultivators in the state of West Bengal, 43.31 Lakh farmers brought under the ambit of KCC as on 31.03.2023. The cumulative figure further was 39.04 Lakh as on 31.03.2024 and again to 41.10 Lakh as on 31.03.2025.

SLBC West Bengal along with all member banks are exerting special focus in this particular sector so that maximum number of farmers can be benefitted by KCC.

Bank wise Performance under Kisan Credit Card (KCC)													
(Amount in Rs. Crore)													
Sr. No.	Name Name	Disbursement during FY						Outstanding as on					
		During FY 2022-23		During FY 2023-24		During FY 2024-25		31.03.2023		31.03.2024		31.03.2025	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	17781	176.20	6616	56.80	8690	115.50	23945	161.20	26230	198.18	20055	454.57
2	Bank of India	120801	325.95	53618	266.95	76264	473.30	198386	933.47	124210	675.45	175690	883.12
3	Bank of Maharashtra	559	11.63	358	3.35	496	4.50	2646	56.24	2090	46.69	1468	30.65
4	Canara Bank	32498	247.88	17896	123.53	23070	187.85	49242	365.77	53019	408.97	56825	456.22
5	Central Bank of India	39373	214.53	41931	285.07	35090	247.01	77944	463.33	71775	446.35	69165	447.64
6	Indian Bank	103950	1182.77	21189	154.98	137900	688.47	524378	4061.50	534384	3427.93	405188	1849.33
7	Indian Overseas Bank	3291	65.94	609	8.28	6093	36.65	9278	173.42	7501	56.23	6375	50.37
8	Punjab & Sind Bank	55	2.02	0	0.00	26	0.26	47	9.01	47	9.01	49	0.63
9	Punjab National Bank	346694	1690.30	302440	1718.41	374545	3015.54	674678	3760.61	488815	2712.43	434572	3842.64
10	State Bank of India	148922	1144.76	161390	1236.61	488927	4767.28	228184	1828.07	260651	2049.11	443531	4416.10
11	UCO Bank	26435	132.15	29823	205.73	46534	223.90	68348	353.67	91066	1024.20	68024	372.06
12	Union Bank of India	22592	330.25	26737	152.00	27821	216.89	38984	528.31	42003	622.94	45365	717.00
Total PSU		862951	5524.38	662607	4211.72	1225456	9977.15	1896060	12694.60	1701791	11677.49	1726307	13520.33
13	Axis Bank	6451	27.87	2039	19.21	30521	2455.56	8914	42.27	27063	237.00	24196	2474.16
14	Bandhan Bank	0	0.00	67	11.74	86	3.72	0	0.00	96	15.29	99	1.35
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	3049	60.49	23	0.39	0	0.00	2752	66.95	2752	66.95	0	0.00
19	HDFC Bank	77898	326.82	125129	662.76	163467	959.13	133202	388.54	199303	826.60	285468	1139.05
20	ICICI Bank	3026	216.98	1528	28.13	806	15.04	3699	175.90	3171	92.92	2818	80.95
21	IDBI Bank	2200	19.55	1594	27.88	5034	83.80	10465	125.45	11345	146.25	51247	120.24
22	IDFC First Bank	8	4.06	7	0.79	7	0.82	0	0.00	8	4.07	8	4.07
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	477	6.46	0	0.00	0	0.00	538	7.60	628	9.34
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	0.03
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	376	0.72	172	0.34	15	0.03	392	0.54	339	0.34	178	0.14
Total PVT		93008	656.49	131036	757.70	199936	3518.10	159424	799.64	244615	1397.01	364645	3829.33
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	46208	705.65	0	0.00	0	0.00	78465	887.87	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	75	0.28	0	0.00	0	0.00	214	0.57
37	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		46208	705.65	0	0.00	75	0.28	78465	887.87	0	0.00	214	0.57
38	BGVB (PNB)	105356	425.63	111521	453.41	163903	567.79	281856	731.9	281180	789.63	277572	766.78
39	PBGB (UCO)	61740	582.24	54826	543.39	52448	536.30	79938	638.97	80165	662.97	76131	647.59
40	UBKGB (CBI)	46208	705.65	55336	854.81	46865	824.37	78061	853.9	79078	957.90	76856	1032.05
Total RRB		213304	1713.52	221683	1851.61	263216	1928.46	439855	2224.77	440423	2410.50	430559	2446.42
41	WB State Co-Op Bank Ltd.	1513534	4611.54	1476876	4687.79	1450690	4914.29	1757860	4738.39	1517702	4758.54	1588842	4996.53
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1513534	4611.54	1476876	4687.79	1450690	4914.29	1757860	4738.39	1517702	4758.54	1588842	4996.53
Grand Total		2729005	13211.58	2492202	11508.81	3139373	20338.28	4331664	21345.28	3904531	20243.55	4110567	24793.19

District wise Performace under Kisan Credit Card (KCC)													
(Amount in Rs. Crore)													
Sr. No.	District Name	Disbursement during FY						Outstanding as on					
		During FY 2022-23		During FY 2023-24		During FY 2024-25		31.03.2023		31.03.2024		31.03.2025	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	31573	352.95	26435	205.79	44204	348.25	94402.5	468.74	65151	425.23	81871	591.54
2	Bankura	169126	663.76	120035	480.20	129362	668.64	174432	961.09	198842	832.61	191032	956.28
3	Birbhum	89665	388.07	118294	544.21	142673	858.65	245080	810.64	244111	863.06	238156	1087.61
4	Coochbehar	154180	1179.08	80545	917.52	84459	1138.14	162231	1480.39	170478	1476.26	179136	1803.75
5	Dakshin Dinajpur	84311	288.34	51629	376.94	71052	458.42	107952	586.02	99754	462.79	143538	546.93
6	Darjeeling	11395	92.75	15592	127.97	31380	211.60	24509.7	123.74	22170	169.89	31122	290.93
7	Hooghly	304544	1195.78	271942	1216.41	314592	1764.57	329980	1465.97	316589	1714.97	324869	2130.03
8	Howrah	39460	186.02	56083	312.61	66863	560.38	86541.2	538.38	68078	374.08	78179	698.14
9	Jalpaiguri	44124	710.17	51369	530.60	59869	784.19	96899.9	881.83	110218	1107.79	75597	858.06
10	Jhargram	31725	161.55	67437	437.34	80501	343.83	72664.2	311.15	119389	606.17	102141	362.49
11	Kalimpong	3183	17.56	10020	74.40	22421	176.97	8610.13	49.73	13429	74.03	22064	178.44
12	Kolkata	1015	23.24	1197	76.50	1460	226.62	436.905	23.49	1587	251.84	2820	231.93
13	Malda	62769	347.07	129634	480.30	153282	1173.98	144897	659.67	136389	655.08	134952	1224.64
14	Murshidabad	62385	478.46	64846	328.15	140170	1151.87	162166	988.67	210027	850.29	225899	1247.94
15	Nadia	87548	605.84	125385	751.95	187802	1424.64	214802	1480.42	272055	1440.67	293382	1692.04
16	Paschim Burdwan	14136	116.35	66702	242.92	100312	528.99	14713.8	239.65	92696	523.18	101426	584.21
17	Paschim Medinipur	291083	1471.34	253359	990.87	283242	1752.85	380758	2186.19	317981	1790.41	349181	1993.23
18	Purba Burdwan	313123	1566.26	139972	954.69	178261	1457.08	458845	2614.44	264391	1909.17	334360	2204.27
19	Purba Medinipur	547833	1579.59	421639	1288.62	551372	2093.93	593003	1690.03	430227	1491.56	463951	2122.83
20	Purulia	29036	120.39	33303	98.43	54251	398.83	116348	313.54	106247	347.14	100718	484.26
21	Uttar Dinajpur	43759	256.34	51131	262.86	57123	610.21	246008	1022.32	205762	807.77	161824	874.29
22	24 Pgs. (N)	154532	635.54	176485	455.30	192866	1181.50	323377	1178.34	268876	1165.75	272074	1414.61
23	24 Pgs. (S)	158499	775.13	159168	354.23	191856	1024.12	273008	1270.83	170084	903.81	202275	1214.74
Grand Total		2729005	13211.58	2492202	11508.81	3139373	20338.26	4331664	21345.28	3904531	20243.55	4110567	24793.19

Joint Liability Group (JLG):

Bank wise JLG performance										
(Amount in Rs. Crore)										
Sr. No.	Bank Name	31.03.2023			31.03.2024			31.03.2025		
		Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)
1	Bank of Baroda	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
2	Bank of India	62	1.09	1.76	55	0.88	1.60	53	1.60	3.01
3	Bank of Maharashtra	5	0.11	2.20	2	0.02	1.00	0	0.00	#DIV/0!
4	Canara Bank	1624	21.76	1.34	1790	25.40	1.42	1824	28.82	1.58
5	Central Bank of India	268	1.89	0.71	233	1.69	0.73	222	1.52	0.69
6	Indian Bank	689	10.31	1.50	912	11.80	1.29	1034	12.93	1.25
7	Indian Overseas Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
8	Punjab & Sind Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
9	Punjab National Bank	3695	75.16	2.03	3535	56.60	1.60	3304	41.94	1.27
10	State Bank of India	10145	51.77	0.51	54339	223.56	0.41	72971	245.74	0.34
11	UCO Bank	213	2.56	1.20	386	6.32	1.64	472	5.77	1.22
12	Union Bank of India	4570	56.92	1.25	12239	145.00	1.18	14417	168.81	1.17
Total PSU		21271	221.57	1.04	73491	471.26	0.64	94297	507.13	0.54
13	Axis Bank	293336	602.00	0.21	362531	1004.18	0.28	424001	882.28	0.21
14	Bandhan Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0.00	#DIV/0!	6907	21.39	0.31	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
18	Federal Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
19	HDFC Bank	74264	623.44	0.84	88841	1010.13	1.14	90570	995.94	1.10
20	ICICI Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
21	IDBI Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
22	IDFC First Bank	58737	85.10	0.14	26270	59.55	0.23	13015	29.78	0.23
23	Indusind Bank	192434	3555.83	1.85	192342	4522.63	2.35	176904	3543.68	2.00
24	Karnataka Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	75098	621.17	0.83	128209	956.13	0.75	75162	401.50	0.53
29	South Indian Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
30	SIDBI	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
32	YES Bank	832	10.86	1.31	1818	23.85	1.31	3612	49.06	1.36
Total PVT		694701	5498.40	0.79	806918	7597.86	0.94	783264	5902.23	0.75
33	Au Small finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	15590	40.62	0.26
34	ESAF SF Bank	37495	180.57	0.48	517	5.65	1.09	112477	469.04	0.42
35	Jana Small Finance Bank	18702	173.63	0.93	79210	238.67	0.30	17273	129.29	0.75
36	Ujjivan Small Finance Bank	605066	2311.68	0.38	702586	2812.83	0.40	593908	1948.78	0.33
37	Utkarsh Small Finance Bank	15410	55.82	0.36	19488	59.90	0.31	18474	50.17	0.27
Total Small Finance		676673	2721.71	0.40	801801	3117.06	0.39	757722	2637.90	0.35
38	BGVB (PNB)	5973	19.67	0.33	3920	17.01	0.43	2675	10.03	0.37
39	PBGB (UCO)	1297	19.95	1.54	1147	17.12	1.49	591	9.84	1.66
40	UBKGB (CBI)	1270	5.77	0.45	1839	4.29	0.23	1751	3.76	0.21
Total RRB		8540	45.39	0.53	6906	38.42	0.56	5017	23.63	0.47
41	WB State Co-Op Bank Ltd.	7237	54.01	0.75	6616	36.30	0.55	5380	34.33	0.64
42	WBSCARD Bank Ltd.	0	0.00	#DIV/0!	80	98.19	122.74	80	98.04	122.55
Total Co-Optv		7237	54.01	0.75	6696	134.49	2.01	5460	132.37	2.42
Grand Total		1408422	8541.08	0.61	1408422	8541.08	0.61	1645760	9203.26	0.56

❖ **Small and Marginal Farmers: -**

Small and Marginal Farmers													
(Amount in Rs. Crore)													
Sr. No.	Name Name	Disbursement during FY						Outstanding as on					
		FY 2022-23		FY 2023-24		FY 2024-25		31.03.2023		31.03.2024		31.03.2025	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	17451	765.20	5698	156.00	0	0.00	32601	565.00	38996	746.00	38996	746.00
2	Bank of India	266744	1646.43	205385	2522.90	72425	766.85	322453	2024.34	398719	2681.82	300704	3230.51
3	Bank of Maharashtra	345	5.51	0	0.00	0	0.00	2500	204.27	0	0.00	0	0.00
4	Canara Bank	110325	921.33	125975	1052.85	101994	952.16	144232	1247.35	163063	1427.48	138960	1370.56
5	Central Bank of India	64155.6	1098.81	91801	1945.66	90700	2276.95	123581.7	1658.07	121764.6	2117.89	121618	2444.64
6	Indian Bank	1085	1047.54	36217	1254.63	33486	861.29	586741	5714.85	80019	2522.45	171659	3710.26
7	Indian Overseas Bank	12437	891.45	168	22.75	2135	89.85	35421	911.45	1224	35.24	42046	1117.02
8	Punjab & Sind Bank	2	0.00	0	0.00	40	0.61	2	0.00	0	0.00	40	0.61
9	Punjab National Bank	120848	1070.46	167683	1903.74	277798	5137.30	743921	9517.77	790415	8306.70	799814	12901.54
10	State Bank of India	414340	2952.52	10872	133.00	675966	12814.71	436543	3882.28	568135	6726.93	698541	9474.52
11	UCO Bank	33258	75.29	863	12.09	0	0.00	21587	127.56	34324	61.96	34324	61.96
12	Union Bank of India	35672	554.02	57705	1092.33	53706	1136.22	53395	755.68	81490	1113.64	86931	1430.20
Total PSU		1076663	11028.56	702367	10095.95	1308250	24035.94	2502978	26608.62	2278149.6	25740.12	2433633	36487.82
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	4053	21.66	199068	1397.50	106340	795.40	216286	1015.80	285522	1443.70	166610	835.11
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	10925	162.37	67	6.91	0	0.00	12264	167.60	82	7.03	0	0.00
19	HDFC Bank	7299	59.60	9106	90.39	0	0.00	10647	132.39	98309	414.45	0	0.00
20	ICICI Bank	245312	822.72	34895	629.43	31158	426.26	1317492	2822.88	42661	1879.81	33892	611.93
21	IDBI Bank	0	0.00	10482	54.97	0	0.00	0	0.00	10482	54.97	0	0.00
22	IDFC First Bank	15432	53.40	7368	25.53	901	3.60	19784	41.65	11689	27.04	3017	5.48
23	Indusind Bank	338583	1063.49	405563	1641.49	185	8.46	1399519	2842.87	1325552	2936.95	1062959	2877.85
24	Karnataka Bank Ltd.	217	2.60	207	2.58	396	24.70	217	2.51	328	6.45	556	34.71
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	9742	265.08	9829	289.06
27	Lakshmi Vilas Bank (DBS)	0	0.00	32	0.52	0	0.00	0	0.00	30	0.36	7	0.11
28	Ratnakar Bank Ltd	137652	530.91	164145	651.21	86999	373.28	204565	547.93	299392	769.94	142823	307.84
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	7771	37.09	0	0.00	0	0.00	12841	191.43
Total PVT		759473	2716.74	830933	4500.53	233750	1668.79	3180774	7573.63	2083789	7805.77	1432534	5153.51
33	Au Small finance Bank	23806	94.90	0	0.00	3116	12.05	31730	83.64	0	0.00	4901	15.25
34	ESAF SF Bank	41048	171.13	93839	412.52	32016	177.03	46114	124.94	123808	398.75	108116	245.09
35	Jana Small Finance Bank	15704	66.47	8867	39.36	25585	148.03	37418	107.53	46337	139.80	18450	152.96
36	Ujivan Small Finance Bank	134924	721.22	140871	787.23	87995	490.50	213534	760.19	239623	892.19	204419	654.06
37	Utkarsh Small Finance Bank	4149	15.73	6820	30.76	5836	25.53	7268	18.34	9972	30.79	10583	30.24
Total Small Finance		219631	1069.45	250397	1269.87	154548	853.14	336064	1094.64	419740	1461.53	346469	1097.60
38	BGVB (PNB)	212228	2289.05	320446	4089.12	375753	4590.63	499772	4159.26	513710	5190.22	505093	5831.54
39	PBGB (UCO)	100306	1832.99	100368	2108.82	95156	2096.81	127174	1699.38	129488	1755.72	125834	1793.08
40	UBKGB (CBI)	78842	1204.01	119895	1897.27	122335	2206.41	134718	2017.51	139448	2402.43	136210	2504.25
Total RRB		391376	5326.05	540709	8095.21	593244	8893.85	761664	7876.15	782646	9348.37	767137	10128.87
41	WB State Co-Op Bank Ltd.	1628567	5480.51	1196723	4166.73	1471366	5338.02	1483128	5064.50	1997508	6089.59	1609555	5447.79
42	WBSCARD Bank Ltd.	561	28.35	20255	238.86	6099	248.33	561	28.35	169263	1040.23	173373	1023.08
Total Co-Optv		1629128	5508.86	1216978	4405.59	1477465	5586.35	1483689	5092.85	2166771	7129.82	1782928	6470.87
Grand Total		4076271	25649.66	3541384	28367.15	3767257	41038.07	8265169	48245.89	7731096	51485.61	6762701	59338.67

(3F) Credit-to-Deposit (CD) Ratio

Credit-to-Deposit (CD) ratio of our state remained at 63.10%, 70.08% and 70.14% for last three years. Member banks have been requested to explore each and every avenue to increase CD ratio in coming days. Apart from that, they have also been requested for proper reporting of advance sanctioned from outside of the State but utilised in the State and RIDF, if any.

Bank wise CD ratio										
Sr. No.	Bank Name	Deposit			Advance			CD Ratio		
		31.03.2023	31.03.2024	31.03.2025	31.03.2023	31.03.2024	31.03.2025	31.03.2023	31.03.2024	31.03.2025
1	Bank of Baroda	39832.26	41095.88	42660.88	25780.26	29327.35	27781.68	64.72%	71.36%	65.12%
2	Bank of India	36742.15	38692.41	41808.38	23780.78	31496.99	32465.65	64.72%	81.40%	77.65%
3	Bank of Maharashtra	2795.02	2825.91	3039.29	1594.92	2222.88	2614.15	57.06%	78.66%	86.01%
4	Canara Bank	33275.11	33252.67	36624.44	18864.62	30321.66	23555.00	56.69%	91.19%	64.31%
5	Central Bank of India	26784.90	28041.61	28163.67	9141.06	9402.54	10903.25	34.13%	33.53%	38.71%
6	Indian Bank	65153.45	67902.51	74579.27	29651.20	44350.28	50182.39	45.51%	65.31%	67.29%
7	Indian Overseas Bank	14548.95	14170.60	17672.82	7214.71	8221.40	8174.48	49.59%	58.02%	46.25%
8	Punjab & Sind Bank	2642.87	3284.71	3639.37	2860.73	3629.41	3950.81	108.24%	110.49%	108.56%
9	Punjab National Bank	130794.02	121810.70	127236.80	58883.66	80914.93	90093.21	45.02%	66.43%	70.81%
10	State Bank of India	266995.66	284746.13	311821.77	102778.37	182605.98	201993.86	38.49%	64.13%	64.78%
11	UCO Bank	39646.77	40046.62	41601.37	18137.59	24507.12	26445.16	45.75%	61.20%	63.57%
12	Union Bank of India	38707.38	39975.19	41639.55	30875.99	26166.05	28643.22	79.77%	65.46%	68.79%
Total PSU		697918.54	715844.94	770487.62	329563.89	473166.59	506802.86	47.22%	66.10%	65.78%
13	Axis Bank	64371.00	62394.74	66511.83	37397.00	41300.12	44671.94	58.10%	66.19%	67.16%
14	Bandhan Bank	45150.74	53370.17	60685.86	31162.45	35211.70	31942.97	69.02%	65.98%	52.64%
15	Catholic Syrian Bank Ltd.	53.55	48.77	60.31	22.74	59.90	81.15	42.46%	122.82%	134.55%
16	City Union Bank Ltd.	230.20	261.42	269.09	158.56	166.63	288.77	68.88%	63.74%	107.32%
17	Dhanlaxmi Bank Ltd.	73.75	86.42	55.09	112.01	57.08	72.92	151.88%	66.05%	132.37%
18	Federal Bank	4550.65	5636.04	5996.77	4242.45	4791.08	5663.93	93.23%	85.01%	94.45%
19	HDFC Bank	75394.06	97571.23	107224.90	42985.30	61046.49	67285.64	57.01%	62.57%	62.75%
20	ICICI Bank	57826.17	66267.42	73148.48	47397.97	54624.18	60622.99	81.97%	82.43%	82.88%
21	IDBI Bank	13209.81	14203.86	14785.12	5870.02	8402.73	9622.14	44.44%	59.16%	65.08%
22	IDFC First Bank	3388.89	5250.09	6953.39	4725.54	6018.62	7775.77	139.44%	114.64%	111.83%
23	Indusind Bank	12652.52	15338.16	15329.23	15848.89	27618.65	19789.13	125.26%	180.06%	129.09%
24	Karnataka Bank Ltd.	1347.47	1490.13	1562.56	1362.59	1127.15	3335.87	101.12%	75.64%	213.49%
25	Karur Vysya Bank	1222.84	1527.46	1579.00	596.40	1048.20	1048.88	48.77%	68.62%	66.43%
26	Kotak Mahindra Bank	9157.41	11549.44	12171.83	8265.40	9540.75	11565.30	90.26%	82.61%	95.02%
27	Lakshmi Vilas Bank (DBS)	84.33	1481.93	1499.34	391.24	1224.91	1372.65	463.94%	82.66%	91.55%
28	Ratnakar Bank Ltd	6269.19	7743.87	9106.53	4895.92	4263.45	4947.05	78.09%	55.06%	54.32%
29	South Indian Bank Ltd.	1533.13	1789.18	1414.42	1388.19	1393.83	1402.84	90.55%	77.90%	99.18%
30	SIDBI	0.00	0.00	0.00	89.25	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	615.43	553.95	615.36	168.86	175.68	150.94	27.44%	31.71%	24.53%
32	YES Bank	9364.03	11210.47	12839.30	7876.49	8724.35	10736.91	84.11%	77.82%	83.63%
Total PVT		306495.16	357774.77	391808.41	214957.26	266884.74	282467.04	70.13%	74.60%	72.09%
33	Au Small finance Bank	464.71	704.15	1164.59	80.85	368.70	421.04	17.40%	52.36%	36.15%
34	ESAF SF Bank	51.28	134.25	108.06	211.62	488.69	552.36	412.68%	364.02%	511.16%
35	Jana Small Finance Bank	1594.35	1825.11	2031.68	954.13	1171.07	1285.49	59.84%	64.16%	63.27%
36	Ujjivan Small Finance Bank	2080.00	2521.79	3114.14	2940.84	3506.68	3746.54	141.39%	139.06%	120.31%
37	Utkarsh Small Finance Bank	377.47	706.91	972.72	114.61	151.08	204.37	30.36%	21.37%	21.01%
Total Small Finance		4567.81	5892.22	7391.20	4302.06	5686.22	6209.80	94.18%	96.50%	84.02%
38	BGVB (PNB)	18671.20	19263.87	21132.99	8008.87	8785.88	10069.10	42.89%	45.61%	47.65%
39	PBGB (UCO)	6569.90	6906.10	7294.52	3747.99	4149.23	4414.73	57.05%	60.08%	60.52%
40	UBKGB (CBI)	4172.73	4501.61	4610.78	3263.26	3716.31	4014.03	78.20%	82.56%	87.06%
Total RRB		29413.83	30671.58	33038.29	15020.12	16651.42	18497.86	51.06%	54.29%	55.99%
41	WB State Co-Op Bank Ltd.	33166.47	36111.64	40354.31	21520.93	23054.49	24467.30	64.89%	63.84%	60.63%
42	WBSCARD Bank Ltd.	259.25	266.71	296.76	1315.47	1361.12	1352.98	507.41%	510.34%	455.92%
Total Co-Optv		33425.72	36378.35	40651.07	22836.40	24415.61	25820.28	68.32%	67.12%	63.52%
Grand Total		1071821.07	1146561.86	1243376.58	586679.73	786804.58	839797.83	54.74%	68.62%	67.54%
CD Ratio With RIDF								63.10%	70.08%	70.14%

District wise CD Ratio				
Sr. No.	District Name	31.03.2023	31.03.2024	31.03.2025
1	Alipurduar	63.23	54.85	63.43
2	Bankura	52.40	54.94	57.00
3	Birbhum	47.59	53.50	53.51
4	Coochbehar	79.37	80.39	105.74
5	Dakshin Dinajpur	62.23	62.42	69.96
6	Darjeeling	65.19	67.55	68.56
7	Hooghly	41.90	45.76	47.14
8	Howrah	49.33	49.14	49.71
9	Jalpaiguri	68.70	93.16	77.17
10	Jhargram	42.19	47.39	45.30
11	Kalimpong	50.54	60.77	50.99
12	Kolkata	64.15	98.70	103.89
13	Malda	60.43	58.84	60.43
14	Murshidabad	52.27	57.06	59.92
15	Nadia	50.02	50.75	51.08
16	Paschim Burdwan	46.31	52.49	54.12
17	Paschim Medinipur	49.32	51.40	53.80
18	Purba Burdwan	51.89	53.50	55.20
19	Purba Medinipur	47.39	50.82	53.58
20	Purulia	48.84	49.34	49.24
21	Uttar Dinajpur	61.17	65.29	69.46
22	24 Pgs. (N)	42.59	44.51	48.25
23	24 Pgs. (S)	46.26	47.08	50.81
Total CD Ratio		54.74	68.62	67.54
CD Ratio With RIDF		63.10	70.08	70.14

(3G) Financial Literacy Centres

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 “Good Financial Behaviour – Your Saviour” which has been observed from February 13-17, 2023. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025.

Financial literacy camps conducted by Financial literacy centres during FY 2021-22, FY 2022-23 and FY 2023-24 are mentioned below:

FLC Camp during FY								
Sr. No.	District	No. of FLCs in district	FY 2022-23		FY 2023-24		FY 2024-25	
			No. of FLC Camps conducted	No. of Beneficiary Attended	No. of FLC Camps conducted	No. of Beneficiary Attended	No. of FLC Camps conducted	No. of Beneficiary Attended
1	24 Pgs (N)	1	104	6024	198	9242	134	4567
2	24 Pgs (S)	1	62	2181	84	2455	61	2541
3	Alipurduar	0	0	0	0	0	0	0
4	Bankura	1	189	5282	702	23205	2064	46055
5	Birbhum	1	310	9919	322	10593	141	4546
6	Coochbehar	2	135	4190	149	4172	356	14530
7	Darjeeling	2	69	4175	102	5901	56	1710
8	Dakhin Dinajpur	2	54	2744	86	3381	846	49592
9	Hooghly	1	169	5765	151	4205	2027	75686
10	Howrah	2	259	13335	319	16800	148	7229
11	Jalpaiguri	1	39	867	110	3012	125	2454
12	Jhargram	1	56	3294	48	2022	963	24957
13	Kalimpong	1	5	110	41	2004	37	2357
14	Kolkata	1	40	988	84	2148	85	1599
15	Malda	2	38	2620	42	4592	1248	76195
16	Murshidabad	2	62	2516	85	3803	95	3993
17	Nadia	1	101	9800	94	8895	124	6782
18	Paschim Bardhaman	1	41	1317	133	3575	396	28127
19	Paschim Medinipur	1	50	2616	40	2372	44	1672
20	Purba Bardhaman	1	43	2155	116	5208	252	12232
21	Purba Medinipur	2	36	1019	58	2485	256	24052
22	Purulia	1	74	2436	86	2969	1151	31431
23	Uttar Dinajpur	1	104	3993	788	19252	1270	59130
Total		29	2040	87346	3838	142291	11879	481437

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

During the Quarter	March, 2023	March, 2024	March, 2025
Total Camps	4,986	7,872	10,532

District wise progress of FLC:

The aim of Financial Inclusion 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 camp in Animal Husbandry intensive area:

As per Financial Literacy policy of Reserve Bank of India, financial literacy centres have been setup in districts for literacy of different types of groups i.e. Farmers, SHGs, small entrepreneurs, Senior citizens, School children, other etc.

Evaluation of Financial Literacy amongst farmers is scanty in the literature in many nations and especially in the context of emerging economies, like India. Financial Literacy can empower the farmers to arrive at the true cost of production and thereby determining the correct selling price and profit, adopting appropriate crop insurance products, exploiting the available marketing opportunities, access to formal credit, efficiently managing the finances and solving the problems.

It has been decided in the SLBC forum that Financial Literacy Camp is to be organized in Animal Husbandry intensive area to bring the farmers engaged in animal husbandry to make them aware of the above mentioned opportunities and access to formal credit as well as building efficiency in managing their activity.

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

(3H) Skill Development initiatives of RSETIs

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.

RSETI wise cumulative performance as on 31.03.2023, 31.03.2024 and 31.03.2025 is as follows:

RSETI wise Performance (Cumulative)						
Sr. No.	RSETIs Name	Sponsored Bank	As on 31.03.2023			
			No of Programmes conducted	Number of Beneficiaries Trained	Settlement %	Credit Linkage %
1	ALHB Birbhum (Bolpur)	Indian Bank	267	7938	70.08	71.67
2	ALHB West Midnapore (Debra)	Indian Bank	242	7500	81.07	84.42
3	BOI North 24 Parganas	Bank of India	320	8324	86.41	62.89
4	CBI Coochbehar	Central Bank of India	170	4079	73.96	54.17
5	CBI Darjeeling	Central Bank of India	136	3622	74.93	64.76
6	CBI Jalpaiguri	Central Bank of India	298	6289	81.78	76.76
7	PNB Purba Midnapore	Punjab National Bank	286	8252	73.99	60.52
8	RUDSETI Berhampore	Canara Bank	358	10334	71.39	56.47
9	SBI Malda	State Bank of India	271	7753	78.21	57.88
10	SBI Nadia (Haringhata)	State Bank of India	259	6483	69.58	48.88
11	UCOB Burdwan	UCO Bank	300	7798	69.42	62.74
12	UCOB Hooghly	UCO Bank	318	8081	71.98	85.37
13	UCOB Howrah	UCO Bank	268	7633	69.46	97.94
14	UNBI Bankura (Ranbahal)	Punjab National Bank	363	8775	71.58	54.54
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	248	6924	76.10	64.41
16	UNBI Howrah	Punjab National Bank	697	17802	83.93	27.84
17	UNBI Purulia	Punjab National Bank	226	5848	53.69	62.93
18	UNBI South 24 Parganas	Punjab National Bank	362	9406	68.33	74.08
19	UNBI Uttar Dinajpur	Punjab National Bank	260	6560	72.90	54.53
Total			5649	149401	74.39	61.75

RSETI wise Performance (Cumulative)						
Sr. No.	RSETIs Name	Sponsored Bank	As on 31.03.2024			
			No of Programmes conducted	Number of Beneficiaries Trained	Settlement %	Credit Linkage %
1	ALHB Birbhum (Bolpur)	Indian Bank	289	8665	69.21	71.65
2	ALHB West Midnapore (Debra)	Indian Bank	265	8159	80.28	85.47
3	BOI North 24 Parganas	Bank of India	345	9013	85.99	63.85
4	CBI Coochbehar	Central Bank of India	188	4614	76.25	58.18
5	CBI Darjeeling	Central Bank of India	152	4016	74.58	65.47
6	CBI Jalpaiguri	Central Bank of India	315	6732	80.18	77.05
7	PNB Purba Midnapore	Punjab National Bank	312	9018	74.72	61.48
8	RUDSETI Berhampore	Canara Bank	391	11337	69.35	56.80
9	SBI Malda	State Bank of India	296	8394	77.94	59.55
10	SBI Nadia (Haringhata)	State Bank of India	286	7144	71.99	50.62
11	UCOB Burdwan	UCO Bank	338	8807	67.58	63.88
12	UCOB Hooghly	UCO Bank	352	9015	71.09	83.24
13	UCOB Howrah	UCO Bank	302	8562	68.44	96.72
14	UNBI Bankura (Ranbahal)	Punjab National Bank	391	9616	71.20	54.95
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	275	7659	75.21	63.11
16	UNBI Howrah	Punjab National Bank	729	18670	83.88	29.79
17	UNBI Purulia	Punjab National Bank	249	6531	55.47	62.66
18	UNBI South 24 Parganas	Punjab National Bank	400	10233	70.22	75.68
19	UNBI Uttar Dinajpur	Punjab National Bank	288	7323	73.40	54.07
Total			6163	163508	74.10	62.55

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 31-03-2025						
Sl. No.	Name of the RSETI	Name of the Sponsor Bank	No. of Programmes Conducted	No. of Candidates Trained	% of Settlement & Credit Linkage	
					% Settled to Trained	% of Credit Linkage to Self Employment
1	ALHB Birbhum (Bolpur)	Indian Bank	320	9683	71%	70%
2	ALHB West Midnapore (Debra)	Indian Bank	299	9168	77%	89%
3	BOI North 24 Parganas	Bank of India	381	10172	83%	64%
4	CBI Coochbehar	Central Bank of India	221	5643	75%	64%
5	CBI Darjeeling	Central Bank of India	184	5041	74%	66%
6	CBI Jalpaiguri	Central Bank of India	347	7736	76%	78%
7	PNB Purba Midnapore	Punjab National Bank	346	10048	74%	63%
8	RUDSETI Berhampore	RUDSETI	422	12348	69%	57%
9	SBI Malda	State Bank of India	328	9389	72%	66%
10	SBI Nadia (Haringhata)	State Bank of India	325	8175	71%	55%
11	UCOB Burdwan	UCO Bank	370	9815	68%	63%
12	UCOB Hooghly	UCO Bank	391	10040	72%	80%
13	UCOB Howrah	UCO Bank	338	9566	69%	95%
14	UNBI Bankura (Ranbahal)	Punjab National Bank	425	10624	66%	62%
15	UNBI Dakshin Dinajpur(Balurghat)	Punjab National Bank	306	8660	72%	64%
16	UNBI Howrah	Punjab National Bank	763	19680	80%	34%
17	UNBI Purulia	Punjab National Bank	285	7534	58%	61%
18	UNBI South 24 Parganas	Punjab National Bank	445	11300	70%	77%
19	UNBI Uttar Dinajpur	Punjab National Bank	324	8343	73%	54%
Grand Total			6820	182965	73%	64%

(3l) Enabling Infrastructure for further Financial Inclusion and digital payment ecosystem

Challenges / issues being faced in provision of formal banking service through Brick & Mortar branches in the region:

Internet Connectivity (provision of VSAT, Bharat Net, etc.):

- 2 mbps connectivity has not been provided in all GP/VCs till date.
- On account of high requirement, upgradation of 2 mbps bandwidth to 4/8/10/100 mbps isn't happening.
- Frequent disruptions in connectivity persist throughout the State, adversely affecting customer services of banks.

Issues/Challenges being faced in the existing Business Correspondent Model in the region:

Most of the banks have corporate BCs and following challenges have been observed:

- As BCs are catering to low-income customers with low volume transactions, their share of commission is just at subsistence level. Hence, frequent attrition is happening.
- Allowing BCs to handle cash is the biggest challenge. An extremely high proportion of the financial transactions are in cash, warranting high-cost cash-handling operations and added operational risks.

Strengthening Financial Awareness Efforts and Building Robust Consumer Grievance Redressal Mechanism

Existing Financial Literacy Initiatives –

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, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc. The 32 Financial Literacy Centres in the State are mandated to organize a minimum of 2 special camps and 5 target specific camps every month.

Specific Financial Literacy Modules (based on prevailing cultural practices and demographic) – Financial literacy modules include awareness generation on Pradhan Mantri Jan Dhan Yojana (PMJDY), PMJJBY, PMSBY, Atal Pension Yojana, Digital Banking Channels – usage and safeguarding measures, benefits of maintaining credit discipline among borrowers, grievance redressal mechanism of Banks, etc.

Financial Awareness as part of School curriculum – State Govt's intervention is sought for the same.

Leveraging digital financial inclusion to address concerns of difficult terrain and low population density:

The State is affected with intermittent network connectivity issues quite frequently, in addition to the presence of shadow areas in many remote and hilly areas in the State in terms of digital connectivity reach. As such, adoption of digital banking alternatives by the populace has not kept pace with more developed parts of the country. Though banking coverage has been achieved in all parts of the State, other than urban areas, people prefer to make use of traditional banking channels and the BC model.

Financial awareness camps organized by rural branches and FLCs repeatedly endeavor to emphasize the benefits of using digital banking channels among the general population, but it is understood that more efforts over an extended period of time will provide noticeable improvements in digital adoption rates. A massive campaign involving all stake holders including State Govt machinery at the panchayat level is the need of the hour.

As Aadhaar seeding in Bank accounts is approaching near saturation levels, issues related to DBT/ABPS/AEPS are on the verge of being fully streamlined, with very little left to be done in this area. The State Govt has taken initiatives to leverage ABPS for crediting beneficiary accounts of MGNREGA workers without exception. Besides, digitized Govt receipts, digitized land records and a plethora of other noteworthy steps taken by the State Govt is ensuring the movement towards a less-cash and fully digitized society.

The recently formed SLBC sub-committee on Deepening of Digital Payments has been tasked with exploring ways to improve digital adoption rates among the populace. Nadia and Howrah district have been taken up for achieving 100% digitization on pilot basis.

Details on new initiatives/innovative approach taken/adopted by banks/financial institutions for addressing constraints in furthering of financial inclusion in the region –

In order to ensure the last mile reach of financial inclusion in the State, banks in co-ordination with the State Govt are ensuring that every household has been provided with a bank account – the endeavor being further boosted since the launch of Pradhan Mantri Jan Dhan Yojana and its associated schemes.

Banks have also leveraged the wide network of BC / CSPs to strengthen the Joint Liability Groups (JLGs) through handholding and providing credit for inter-lending among members of JLGs. Banks have also been involved in strengthening of SHG mechanism in the State to provide much-needed credit for inter-lending among SHG members in order to further their livelihood prospects.

Financial Literacy Camps are being regularly organized by rural branches to ensure maximum possible reach among the rural populace to avail benefits of being part of the institutional financial system and wean them away from traditional informal credit system.

Three Months Saturation Campaign for Financial Inclusion Schemes:

The Department of Financial Services (DFS) has launched a nationwide campaign for Saturation of Financial Inclusion schemes from 01.07.2025 to 30.09.2025. The objective of the campaign is to empower undeserved communities by ensuring universal access to formal financial services.

The campaign aims to organise around five thousand camps across all the districts of West Bengal. The campaign will mainly focus on fresh enrolment of left out individuals under various Jan Suraksha Schemes like PMJJBY, PMSBY and APY, opening of bank accounts for unbanked adults under PMJDY (Pradhan Mantri Jan Dhan Yojana), and re-KYC of existing inactive PMJDY accounts and nomination in deposit accounts.

Bank wise and District wise progress under the said campaign up to 13th August, 2025 is given below-

Bank wise Progress as on 13.08.2025:

Bank wise progress of FI Saturation Camp as on 13.08.2025 (As per Jan Suraksha Portal)															
Bank Name	No. of Camps Participates in.	PMJDY Sourced	PMJDY Opened	PMJJBY Sourced	PMJJBY Enrolled	PMSBY Sourced	PMSBY Enrolled	APY Sourced	APY Subscribed	No. of Re-KYC done for PMJDY Acc	No. of Re-KYC done for Other than PMJDY Acc	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
Axis Bank Ltd	8	6	6	12	12	21	21	3	1	18	13	0	0	6	8
Bandhan Bank	14	16	16	10	10	17	17	3	3	23	12	0	0	7	13
Bangiya Gramin Vikash Bank	362	2910	2706	2004	1850	4726	4363	1042	943	3304	1422	2	1	2314	195
Bank Of Baroda	68	7887	6351	4693	3404	10210	8164	1863	1309	2031	8633	0	0	215	305
Bank Of India	96	972	953	354	351	898	867	662	658	338	129	1	1	795	31
Bank Of Maharashtra	4	0	0	3	3	5	5	0	0	0	0	0	0	0	0
Burdwan Dccb	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	108	2976	2144	2162	1616	3354	2534	1626	1249	3914	2852	4	4	1097	864
Central Bank Of India	118	2290	2282	4019	4014	7066	7012	2501	2495	2075	1697	6	1	1106	1812
Darjeeling Dccb	6	2	2	22	22	24	24	4	4	12	14	0	0	2	0
Federal Bank Ltd	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hdfc Bank Ltd	5	0	0	0	0	1	1	0	0	0	2	0	0	0	1
Icici Bank Ltd	4	0	0	0	0	1	1	0	0	0	0	0	0	0	1
Idbi Bank Ltd.	3	9	9	13	13	9	9	5	5	10	4	0	0	0	1
Idfc Bank Ltd.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
India Post Payment Bank	8	0	0	9	9	13	13	0	0	0	0	0	0	2	1
Indian Bank	243	4393	4355	6243	6213	9982	9931	1913	1884	2024	796	17	3	1153	512
Indian Overseas Bank	16	91	86	107	103	511	504	24	20	77	14	1	1	67	17
Karur Vysya Bank Ltd	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Banga Gramin Bank	123	276	206	240	200	338	274	113	86	268	252	0	0	106	240
Punjab & Sind Bank	2	0	0	0	0	1	1	0	0	1	4	0	0	0	1
Punjab National Bank	566	7354	7016	7912	7553	25623	24895	7611	7397	9007	5581	7	2	947	3507
State Bank Of India	455	12118	10429	12224	10676	14974	13348	3483	3210	9234	4096	0	0	3263	1709
Uco Bank	94	1758	1738	564	501	1262	1251	219	208	646	303	0	0	376	272
Union Bank Of India	58	8925	7135	2781	1953	14359	8675	2628	2063	2277	1155	29	23	1449	1165
Uttar Banga Kshetriya Gramin	74	297	297	1093	1086	1594	1581	398	396	537	707	0	0	203	316
Vidyasagar Dccb	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	2447	52280	45731	44465	39589	94989	83491	24098	21931	35796	27686	67	36	13108	10971

District wise Progress as on 13.08.2025:

District wise progress of FI Saturation Camp as on 13.08.2025 (As per Jan Suraksha Portal)														
District	PMJDY Sourced	PMJDY Opened	PMJJBY Sourced	PMJJBY Enrolled	PMSBY Sourced	PMSBY Enrolled	APY Sourced	APY Subscribed	No. of Re-KYC done for PMJDY Acc	No. of Re-KYC done for Other than PMJDY Acc	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
Alipurduar	862	850	1288	1271	1403	1354	332	317	599	548	1	0	354	259
Bankura	827	827	1456	1456	5271	5271	2154	2154	1714	608	4	2	40	38
Birbhum	1014	908	621	542	1242	1134	245	200	966	951	3	1	169	105
Cooch Behar	751	751	1457	1457	2562	2562	1360	1360	686	950	0	0	244	388
Dakshin Dinajpur	567	379	582	443	1927	1655	419	342	1885	984	6	3	1487	24
Darjeeling	231	231	778	778	1258	1258	238	238	939	753	0	0	232	287
Hooghly	0	0	236	236	327	327	88	88	71	234	0	0	65	220
Howrah	652	652	728	728	1067	1067	202	202	840	811	0	0	675	1413
Jalpaiguri	1710	1675	3308	3290	5721	5696	1674	1665	1342	1038	3	0	789	1539
Jhargram	355	295	187	152	476	415	94	68	380	63	0	0	47	31
Kalimpong	18	18	131	131	168	168	25	25	51	60	0	0	8	7
Malda	1092	827	514	419	1036	854	464	341	165	216	0	0	2	0
Murshidabad	1675	1675	358	358	1262	1262	362	362	448	235	16	18	448	235
Nadia	11782	11780	9446	9443	22653	22651	7002	6998	8041	5769	9	5	4056	4015
North 24 Parganas	2716	2686	3678	3622	5589	5523	1026	1025	742	193	1	0	210	33
Paschim Bardhaman	1675	1404	1372	1237	2144	2041	480	381	1358	2288	3	1	147	75
Paschim Medinipur	466	263	684	446	1310	867	353	209	603	548	2	0	103	88
Purba Bardhaman	4156	3355	1807	1283	3838	3191	921	734	1052	2175	5	3	309	236
Purba Medinipur	1099	951	1506	1337	3759	3294	949	838	4888	2615	11	0	582	593
Purulia	6104	5507	3997	3336	11482	10130	1788	1496	1035	4278	0	0	114	107
South 24 Parganas	14152	10321	10155	7450	20042	12319	3774	2740	7917	2290	3	3	3012	1239
Uttar Dinajpur	376	376	176	174	452	452	148	148	74	79	0	0	15	39
Total	52280	45731	44465	39589	94989	83491	24098	21931	35796	27686	67	36	13108	10971

AGENDA – 4

Performance of the banks in respect of deployment of credit during the first quarter of FY 2025-26 against ACP for FY 2025-26:

All the banks operating in the State have cumulatively disbursed Rs.1,29,995 Crore in Priority Sector as on 30.06.2025, i.e. 36% against the annual target of Rs.3,64,723 Crore for the financial year 2025-26. The achievement in Priority Sector as on 31.03.2025 was Rs.1,15,609 Crore against annual target of Rs.3,15,581 Crore during the financial year 2024-25.

Achievement under Agriculture sector is 30% amounting to Rs.34,687 Crore, the achievement in MSME sector is 42% amounting to Rs.88,287 Crore and the achievement in Other Priority Sector (OPS) is 19% amounting to Rs.7,021 Crore as on 30.06.2025 which were Rs.33,356 Crore, Rs.74,002 Crore and Rs.8,251 Crore in Agriculture, MSME & OPS sector respectively as on 31.03.2025.

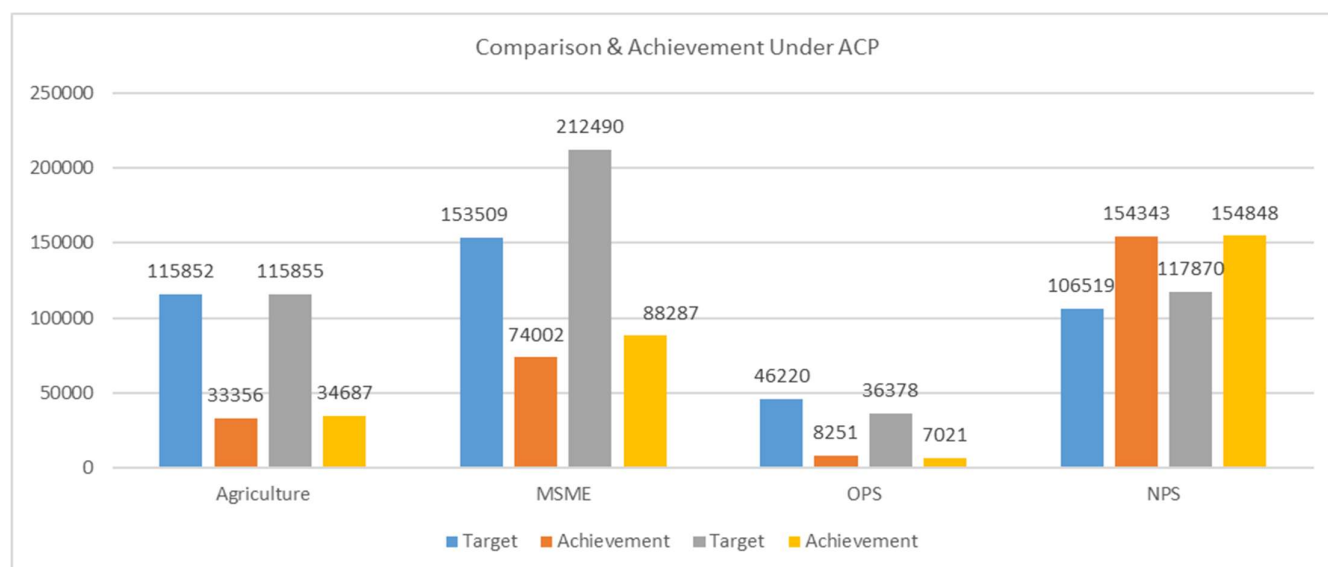
Disbursement in Non-Priority Sector is Rs.1,54,848 Crore i.e.131% of the ACP of Rs.1,17,870 Crore which results in overall disbursement of Rs.2,84,843 Crore i.e.59% against ACP of Rs.4,82,593 Crore as on 30.06.2025.

A comparative position of achievement in disbursement figure under ACP as on June Quarter FY 2025-26 with the same period of last financial year is as under:

(Amount Rs in crore)

Sl.	Parameter	FY 2024-25 (As on June'2024)			FY 2025-26 (As on June'2025)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,15,852	33,356	29%	1,15,855	34,687	30%
2	MSME	1,53,509	74,002	48%	2,12,490	88,287	42%
3	OPS	46,220	8,251	18%	36,378	7,021	19%
	Total PRISEC	3,15,581	1,15,609	37%	3,64,723	1,29,995	36%
4	NPS	1,06,519	1,54,343	145%	1,17,870	1,54,848	131%
	Grand Total	4,22,100	2,69,952	64%	4,82,593	2,84,843	59%

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.



Target FY 2024-25	Achievement as on 30.06.2024	Target FY 2025-26	Achievement as on 30.06.2025
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Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended June, 2025												
(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	34787	167.50	15171	175.39	323	186.20	218611	2646.00	50281	529.10	20.00
2	Bank of India	41487	458.34	51	15.34	25406	1221.71	655189	6097.00	66944	1695.39	27.81
3	Bank of Maharastra	50	0.77	8	0.26	104	3.25	8102	497.00	162	4.28	0.86
4	Canara Bank	18002	245.46	42	2.08	583	74.20	330820	3061.00	18627	321.74	10.51
5	Central Bank of India	51807	677.15	41	16.40	184	160.99	272693	3544.00	52032	854.54	24.11
6	Indian Bank	35804	745.54	338	24.17	62	101.05	367187	6405.00	36204	870.76	13.60
7	Indian Overseas Bank	2486	41.01	14	8.66	43	248.57	66936	1350.00	2543	298.24	22.09
8	Punjab & Sind Bank	0	0.00	6	0.11	19	1.35	963	176.00	25	1.46	0.83
9	Punjab National Bank	63508	1819.43	213	96.37	1008	586.24	1538510	15929.00	64729	2502.04	15.71
10	State Bank of India	84365	1123.30	20	16.38	52819	2038.38	1472525	13889.00	137204	3178.06	22.88
11	UCO Bank	9756	379.77	27	73.67	50	13.72	78436	3194.00	9833	467.16	14.63
12	Union Bank of India	12322	425.46	49	43.86	647	481.66	194233	3512.00	13018	950.98	27.08
Total PSU		354374	6083.73	15980	472.69	81248	5117.32	5204205	60300.00	451602	11673.74	19.36
13	Axis Bank	51142	886.14	68	55.92	1299	2518.59	512819	7984.00	52509	3460.65	43.34
14	Bandhan Bank	43124	394.52	0	0.00	11059	135.64	346854	2118.00	54183	530.15	25.03
15	Catholic Syrian Bank Ltd.	58	7.38	0	0.00	5	0.23	248	12.00	63	7.61	63.45
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	1	4.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	3365	104.65	2	0.29	48	176.85	37488	559.00	3415	281.80	50.41
19	HDFC Bank	33522	263.89	20	50.80	1857	3614.21	572357	3533.00	35399	3928.90	111.21
20	ICICI Bank	10406	152.34	3	1.46	404	1354.41	93483	2406.00	10813	1508.21	62.69
21	IDBI Bank	5814	39.27	7	8.55	262	50.52	154839	406.00	6083	98.34	24.22
22	IDFC First Bank	153	1.03	0	0.00	0	0.00	17600	34.00	153	1.03	3.03
23	Indusind Bank	131828	568.91	0	0.00	0	0.00	2183637	3531.00	131828	568.91	16.11
24	Karnataka Bank Ltd.	7	0.23	0	0.00	3	0.75	820	345.00	10	0.98	0.28
25	Karur Vysya Bank	0	0.00	0	0.00	15	1.35	1	0.00	15	1.35	#DIV/0!
26	Kotak Mahindra Bank	1511	78.76	0	0.00	52	181.47	26558	984.00	1563	260.23	26.45
27	Lakshmi Vilas Bank (DBS)	2	0.01	4	34.87	5	69.85	95498	161.00	11	104.73	65.05
28	Ratnakar Bank Ltd	13296	57.94	0	0.00	3	18.38	306066	604.00	13299	76.32	12.64
29	South Indian Bank Ltd.	240	6.48	0	0.00	0	0.00	3397	90.00	240	6.48	7.20
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	1719	7.99	18	7.49	169	490.73	22492	2034.00	1906	506.21	24.89
Total PVT		296187	2569.54	122	159.38	15181	8612.99	4374158	24805.00	311490	11341.90	45.72
33	Au Small finance Bank	3822	17.77	0	0.00	0	0.00	11017	24.00	3822	17.77	74.02
34	ESAF SF Bank	2727	45.88	0	0.00	0	0.00	216232	284.00	2727	45.88	16.15
35	Jana Small Finance Bank	5645	48.30	0	0.00	0	0.00	167610	312.00	5645	48.30	15.48
36	Ujjivan Small Finance Bank	30811	197.88	0	0.00	0	0.00	454494	887.00	30811	197.88	22.31
37	Utkarsh Small Finance Bank	783	3.51	0	0.00	0	0.00	21166	35.00	783	3.51	10.03
Total Small Finance		43788	313.34	0	0.00	0	0.00	870519	1542.00	43788	313.34	20.32
38	WBG (PNB)	160293	1577.54	29	2.84	75	44.48	1610841	12421.00	160397	1624.86	13.08
Total RRB		160293	1577.54	29	2.84	75	44.48	1610841	12421.00	160397	1624.86	13.08
39	WB State Co-Op Bank Ltd.	532544	1354.91	11	4.84	0	0.00	3370727	6587.00	532555	1359.75	20.64
40	WBSCARD Bank Ltd.	1841	27.96	0	0.00	0	0.00	346667	1187.00	1841	27.96	2.36
Total Co-Optv		534385	1382.87	11	4.84	0	0.00	3717394	7774.00	534396	1387.71	17.85
Grand Total		1389027	11927.02	16142	639.75	96504	13774.79	15777117	106842.00	1501673	26341.56	24.65
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)									9013.00		8345.50	
Grand Total with RIDF								8082902	115855.00	1501673	34687.06	29.94

Statement showing disbursement in MSME under Priority Sector up to the quarter ended June, 2025

(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	4456	671.40	600	358.60	77	265.60	0	0.00	0	0.00	22309	6478.00	5133	1295.60	20.00
2	Bank of India	20571	1496.18	436	1087.79	290	575.81	0	0.00	0	0.00	74480	8401.00	21297	3159.78	37.61
3	Bank of Maharashtra	230	49.51	12	26.41	2	14.10	0	0.00	0	0.00	2287	1064.00	244	90.02	8.46
4	Canara Bank	3831	552.97	325	303.35	21	129.19	0	0.00	20	136.89	29915	6980.00	4197	1122.40	16.08
5	Central Bank of India	11663	813.42	420	484.85	20	161.72	29	0.88	0	0.00	22915	3710.00	12132	1460.87	39.38
6	Indian Bank	2584	907.76	97	146.49	229	458.55	0	0.00	0	0.00	54311	12668.00	2910	1512.80	11.94
7	Indian Overseas Bank	1305	356.45	42	60.35	16	178.35	0	0.00	0	0.00	7449	4516.00	1363	595.15	13.18
9	Punjab & Sind Bank	97	8.35	50	32.85	1	0.15	0	0.00	0	0.00	3625	905.00	148	41.35	4.57
8	Punjab National Bank	14354	1952.36	1481	1028.50	227	859.68	9	0.71	0	0.00	119866	19959.00	16071	3841.25	19.25
10	State Bank of India	54243	5623.83	2581	2528.30	561	3468.97	0	0.00	437	895.09	72981	21312.00	57822	12516.19	58.73
11	UCO Bank	6226	478.16	156	276.67	3	24.82	0	0.00	0	0.00	19535	7748.00	6385	779.65	10.06
12	Union Bank of India	7930	1569.90	836	1421.90	89	867.28	37	0.99	0	0.00	32633	8717.00	8892	3860.07	44.28
Total PSU		127490	14480.29	7036	7756.06	1536	7004.22	75	2.58	457	1031.98	462306	102458.00	136594	30275.13	29.55
13	Axis Bank	4227	1903.08	2523	4279.06	583	4095.06	0	0.00	0	0.00	17769	18140.00	7333	10277.20	56.65
14	Bandhan Bank	71985	889.35	25	10.84	14	55.11	0	0.00	0	0.00	610480	8914.00	72024	955.30	10.72
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	5	2.77	3	5.20	0	0.00	0	0.00	0	0.00	63	184.00	8	7.97	4.33
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	4	10.00	0	0.00	1	0.14	6	32.00	5	10.14	31.69
18	Federal Bank	462	244.76	122	495.15	22	118.68	0	0.00	0	0.00	8688	1156.00	606	858.59	74.27
19	HDFC Bank	9500	3457.55	4033	6557.29	2106	9328.52	0	0.00	0	0.00	23992	23716.00	15639	19343.37	81.56
20	ICICI Bank	9295	5249.09	5000	8186.60	1078	5669.18	0	0.00	0	0.00	22370	26750.00	15373	19104.88	71.42
21	IDBI Bank	2961	291.61	118	161.65	10	54.15	0	0.00	325	55.48	11177	2237.00	3414	562.89	25.16
22	IDFC First Bank	903	125.46	856	144.14	43	14.30	0	0.00	0	0.00	7120	1805.00	1802	283.89	15.73
23	Indusind Bank	26763	517.09	343	791.07	19	71.21	0	0.00	0	0.00	187879	4881.00	27125	1379.37	28.26
24	Karnataka Bank Ltd.	11	3.87	5	2.42	10	18.74	0	0.00	0	0.00	634	1168.00	26	25.03	2.14
25	Karur Vysya Bank	45	26.85	22	8.75	0	0.00	0	0.00	0	0.00	190	255.00	67	35.60	13.96
26	Kotak Mahindra Bank	560	297.56	370	512.28	177	466.17	0	0.00	0	0.00	6163	6087.00	1107	1276.01	20.96
27	Lakshmi Vilas Bank (DBS)	39	33.19	70	189.58	8	63.04	0	0.00	0	0.00	60	183.00	117	285.81	156.18
28	Ratnakar Bank Ltd	152	63.89	100	133.29	80	240.88	0	0.00	0	0.00	75	594.00	332	438.06	73.75
29	South Indian Bank Ltd.	6	1.57	4	23.63	7	90.10	0	0.00	0	0.00	225	427.00	17	115.30	27.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	54.00	0	0.00	0.00
32	YES Bank	750	416.43	401	691.86	203	833.34	0	0.00	0	0.00	2311	4740.00	1354	1941.63	40.96
Total PVT		127664	13524.13	13995	22192.81	4364	21128.48	0	0.00	326	55.62	899212	101323.00	146349	56901.04	56.16
33	Au SF Bank	223	17.75	3	1.48	0	0.00	0	0.00	0	0.00	1857	385.00	226	19.22	4.99
34	ESAF SF Bank	2351	12.24	0	0.00	0	0.00	0	0.00	0	0.00	15490	96.00	2351	12.24	12.75
35	Jana SF Bank	1304	26.89	1	3.02	0	0.00	0	0.00	0	0.00	14893	567.00	1305	29.90	5.27
36	Ujivan SF Bank	7861	60.25	17	11.36	19	12.11	0	0.00	0	0.00	108676	1144.00	7897	83.72	7.32
37	Utkarsh SF Bank	34	4.17	0	0.00	0	0.00	0	0.00	0	0.00	212	110.00	34	4.17	3.79
Total Small Finance		11773	121.29	21	15.85	19	12.11	0	0.00	0	0.00	141128	2302.00	11813	149.26	6.48
38	WBGB (PNB)	66298	868.44	255	33.06	8	2.44	1122	27.49	0	0.00	142200	5311.00	67683	931.43	17.54
Total RRB		66298	868.44	255	33.06	8	2.44	1122	27.49	0	0.00	142200	5311.00	67683	931.43	17.54
39	WB State Co-Op Bank Ltd.	1064	24.39	132	4.65	0	0.00	14	0.33	0	0.00	10190	900.00	1210	29.37	3.26
40	WBSCARD Bank Ltd.	34	0.58	0	0.00	0	0.00	0	0.00	0	0.00	7860	196.00	34	0.58	0.30
Total Co-Optv		1098	24.97	132	4.65	0	0.00	14	0.33	0	0.00	18050	1096.00	1244	29.95	2.73
Grand Total		334323	29019.12	21439	30002.42	5927	28147.25	1211	30.41	783	1087.60	1662896	212490.00	363683	88286.80	41.55

Statement showing disbursement in Export, Education & Housing under Priority Sector up to the quarter ended June, 2025

(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	1713	124.00	165	24.18	19.50	1570	166.00	256	32.37	19.50	5126	1157.00	923	225.62	19.50
2	Bank of India	0	0.00	0	0.00	#DIV/0!	4017	59.00	997	9.06	15.35	2490	422.00	852	72.28	17.13
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	286	7.00	69	0.91	13.00	379	57.00	86	7.80	13.68
4	Canara Bank	0	0.00	0	0.00	#DIV/0!	4414	76.00	1261	14.17	18.64	2160	347.00	461	40.17	11.58
5	Central Bank of India	215	74.00	33	37.04	50.05	2445	54.00	690	9.89	18.31	1624	158.00	460	27.55	17.44
6	Indian Bank	10	3.00	6	4.09	136.33	3573	235.00	1014	9.67	4.11	2665	559.00	597	68.95	12.33
7	Indian Overseas Bank	4276	8.00	426	3.38	42.25	156	12.00	26	1.99	16.58	720	278.00	126	50.38	18.12
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	26	2.00	3	0.10	5.00	59	13.00	12	1.76	13.54
9	Punjab National Bank	20	5.00	1	21.02	420.47	20264	296.00	4284	40.05	13.53	6733	941.00	2346	201.76	21.44
10	State Bank of India	0	0.00	2	18.92	#DIV/0!	32896	637.00	8993	119.17	18.71	32138	3372.00	28963	2666.00	79.06
11	UCO Bank	0	0.00	0	0.00	#DIV/0!	5337	16.00	1202	8.21	51.31	3315	418.00	988	60.06	14.37
12	Union Bank of India	0	0.00	0	0.00	#DIV/0!	4306	68.00	935	10.00	14.71	872	138.00	215	13.24	9.59
Total PSU		6234	214.00	633	108.63	50.76	79290	1628.00	19730	255.59	15.70	58281	7860.00	36029	3435.57	43.71
13	Axis Bank	39	135.00	1	20.49	15.18	1444	76.00	275	8.83	11.62	1428	128.00	82	11.86	9.27
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	11700	626.00	668	20.65	3.30
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	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!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	3	1.00	2	0.41	41.00
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	5	0.00	0	0.00	#DIV/0!	41	9.00	0	0.00	0.00
19	HDFC Bank	0	0.00	0	0.00	#DIV/0!	4912	137.00	868	22.70	16.57	18214	1008.00	3792	122.25	12.13
20	ICICI Bank	39	133.00	7	34.74	26.12	207	29.00	26	3.65	12.59	786	243.00	92	20.34	8.37
21	IDBI Bank	0	0.00	8	115.73	#DIV/0!	167	3.00	79	1.62	54.00	388	141.00	513	110.84	78.61
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	69	17.00	5	0.91	5.36
23	Indusind Bank	59	168.00	1	0.12	0.07	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	29	1.00	0	0.00	0.00	888	149.00	4	0.53	0.36
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16	0.00	2	0.15	#DIV/0!	725	267.00	32	18.43	6.90
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	2.00	9	1.30	65.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	5	1.00	2	0.26	26.21
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	2	1.00	0	0.00	0.00	2	1.00	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	YES Bank	78	27.00	1	1.15	4.26	9	1.00	5	0.11	11.41	54	12.00	17	1.84	15.29
Total PVT		215	463.00	18	172.23	37.20	6791	248.00	1255	37.06	14.94	34318	2605.00	5218	309.61	11.89
33	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!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	54	8.00	9	1.31	16.38
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	80	4.43	#DIV/0!
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	23487	484.00	6944	95.41	19.71
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	62	14.00	2	0.19	1.36
Total Small Finance		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	23603	506.00	7035	101.34	20.03
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	2577	27.00	809	5.60	20.74	1275	926.00	1857	97.59	10.54
Total RRB		0	0.00	0	0.00	#DIV/0!	2577	27.00	809	5.60	20.74	1275	926.00	1857	97.59	10.54
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	3016	67.00	90	3.28	4.89	1055	217.00	299	65.55	30.21
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	93	16.00	11	0.39	2.44
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	3016	67.00	90	3.28	4.89	1148	233.00	310	65.94	28.30
Grand Total		6449	677.00	651	280.86	41.49	91674	1970.00	21884	301.53	15.31	118625	12130.00	50449	4010.04	33.06

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended June, 2025																
(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	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	945	1115.00	171	217.43	19.50
2	Bank of India	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	9	3.00	10	0.89	29.81
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	29	0.10	#DIV/0!
4	Canara Bank	10	2.00	0	0.00	0.00	3611	0.00	15	0.24	#DIV/0!	19	0.00	4	0.02	#DIV/0!
5	Central Bank of India	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	6575	1064.00	3323	148.61	13.97
6	Indian Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1	66.00	0	0.00	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	75	13.00	13	2.83	21.77
9	Punjab & Sind Bank	5	1.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	9	0.00	3	0.08	#DIV/0!
8	Punjab National Bank	0	0.00	0	0.00	#DIV/0!	27683	2.00	39	0.48	24.18	167	4.00	18	0.17	4.30
10	State Bank of India	5	0.00	5	4.96	#DIV/0!	401	8.00	92	1.61	20.13	0	0.00	0	0.00	#DIV/0!
11	UCO Bank	15	29.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	25561	2216.00	7855	338.98	15.30
12	Union Bank of India	20	0.00	6	0.50	#DIV/0!	802	33.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
Total PSU		55	32.00	11	5.46	17.06	32497	43.00	146	2.33	5.43	33361	4481.00	11426	709.11	15.82
13	Axis Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	55957	467.00	9870	42.89	9.18
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	928285	10111.00	151430	963.84	9.53
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	6	0.03	#DIV/0!
16	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!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1798	17.00	5	0.45	2.64
19	HDFC Bank	0	0.00	0	0.00	#DIV/0!	401	0.00	1	11.07	#DIV/0!	275	3.00	1078	5.41	180.22
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	14	1.00	2	0.02	1.80
21	IDBI Bank	15	7.00	2	2.46	35.14	0	0.00	0	0.00	#DIV/0!	1135	168.00	0	0.00	0.00
22	IDFC First 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!
23	Indusind Bank	299	1.00	28	0.12	11.50	0	0.00	0	0.00	#DIV/0!	2516	23.00	2844	10.96	47.66
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	401	1.00	0	0.00	0.00	47	5.00	0	0.00	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	56	0.00	28	0.18	#DIV/0!
26	Kotak Mahindra 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!
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	68	1.00	0	0.00	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	#DIV/0!	401	223.00	0	0.00	0.00	6730	52.00	2384	10.64	20.46
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	312	1.00	1	50.00	5000.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	4	3.43	#DIV/0!	341	23.00	12	2.15	9.35
Total PVT		314	8.00	30	2.58	32.19	1203	224.00	5	14.50	6.47	997534	10872.00	167660	1086.57	9.99
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	1530	11.00	823	3.97	36.10
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	40189	345.00	11700	55.21	16.00
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	20821	359.00	8130	56.66	15.78
36	Ujjivan Small Finance Bank	12472	29.00	830	4.50	15.52	0	0.00	0	0.00	#DIV/0!	77899	877.00	37412	222.71	25.39
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2643	22.00	672	3.18	14.45
Total Small Finance		12472	29.00	830	4.50	15.52	0	0.00	0	0.00	#DIV/0!	143082	1614.00	58737	341.73	21.17
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.01	#DIV/0!	11902	427.00	1994	24.38	5.71
Total RRB		0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.01	#DIV/0!	11902	427.00	1994	24.38	5.71
39	WB State Co-Op Bank Ltd.	461	7.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	128731	3864.00	16689	237.90	6.16
40	WBSCARD 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!
Total Co-Optv		461	7.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	128731	3864.00	16689	237.90	6.16
Grand Total		13302	76.00	871	12.54	16.49	33700	267.00	152	16.84	6.31	1314610	21258.00	256506	2399.68	11.29

Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended June, 2025											
(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	404362	2894.76	0	0.00	0.00	250274	11686.00	56929	2324.29	19.89
2	Bank of India	355816	2547.22	63617	1051.41	41.28	736185	14982.00	90100	4937.40	32.96
3	Bank of Maharashtra	50430	361.02	188	4.67	1.29	11054	1625.00	590	103.11	6.35
4	Canara Bank	280035	2004.72	38392	450.60	22.48	370949	10466.00	24565	1498.74	14.32
5	Central Bank of India	148976	1066.50	0	0.00	0.00	306467	8604.00	68670	2538.50	29.50
6	Indian Bank	508786	3642.31	9751	222.85	6.12	427747	19936.00	40731	2466.27	12.37
7	Indian Overseas Bank	114289	818.18	5354	221.58	27.08	79612	6177.00	4497	951.97	15.41
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	4687	1097.00	191	44.75	4.08
8	Punjab National Bank	959485	6868.79	62562	1012.93	14.75	1713243	37136.00	87488	6606.79	17.79
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1610946	39218.00	233081	18504.91	47.18
11	UCO Bank	262367	1878.24	18034	395.54	21.06	132199	13621.00	26263	1654.06	12.14
12	Union Bank of India	489338	3503.09	17075	381.88	10.90	232866	12468.00	23066	4834.79	38.78
Total PSU		5086472	36413.17	214973	3741.47	10.28	5876229	177016.00	656171	46465.57	26.25
13	Axis Bank	472100	3379.68	58768	957.85	28.34	589456	26930.00	70070	13821.92	51.33
14	Bandhan Bank	499158	3573.38	271286	2212.41	61.91	1897319	21769.00	278305	2469.95	11.35
15	Catholic Syrian Bank Ltd.	325	2.33	131	0.89	38.14	248	12.00	69	7.64	63.69
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	64	188.00	8	7.97	4.24
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	9	33.00	7	10.55	31.97
18	Federal Bank	59418	425.37	0	0.00	0.00	48020	1741.00	4026	1140.83	65.53
19	HDFC Bank	620767	4443.96	37543	682.45	15.36	620151	28397.00	56777	23433.69	82.52
20	ICICI Bank	633227	4533.16	10882	1187.16	26.19	116899	29562.00	26313	20671.83	69.93
21	IDBI Bank	125547	898.77	0	0.00	0.00	167721	2962.00	10099	891.88	30.11
22	IDFC First Bank	68051	487.17	138	0.49	0.10	24789	1856.00	1960	285.83	15.40
23	Indusind Bank	263009	1882.83	56718	853.73	45.34	2374390	8604.00	161826	1959.47	22.77
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	2819	1669.00	40	26.54	1.59
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	988	522.00	144	55.71	10.67
26	Kotak Mahindra Bank	121829	872.15	1281	93.47	10.72	32736	7073.00	2679	1537.54	21.74
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	95626	345.00	128	390.54	113.20
28	Ratnakar Bank Ltd	67808	485.43	15680	68.59	14.13	313277	1474.00	16017	525.28	35.64
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	3938	520.00	258	171.78	33.03
30	SIDBI	1460	10.45	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	10	54.00	0	0.00	0.00
32	YES Bank	112912	808.32	1828	38.00	4.70	25285	6837.00	3299	2456.52	35.93
Total PVT		3113713	22290.54	454255	6095.03	27.34	6313745	140548.00	632025	69865.49	49.71
33	Au Small finance Bank	3	0.02	4727	26.33	142631.95	14404	420.00	4871	40.96	9.75
34	ESAF SF Bank	1788	12.80	16355	76.56	597.99	271965	733.00	16787	114.64	15.64
35	Jana Small Finance Bank	13650	97.71	13629	89.95	92.05	203324	1238.00	15160	139.29	11.25
36	Ujjivan Small Finance Bank	37595	269.14	38103	245.27	91.13	677028	3421.00	83894	604.22	17.66
37	Utkarsh Small Finance Bank	1145	8.20	1462	7.23	88.18	24083	181.00	1491	11.05	6.10
Total Small Finance		54181	387.87	74276	445.34	143501.30	1190804	5993.00	122203	910.16	15.19
38	WBGB (PNB)	135297	1096.98	181054	1752.98	159.80	1768795	19112.00	232741	2683.87	14.04
Total RRB		135297	1096.98	181054	1752.98	159.80	1768795	19112.00	232741	2683.87	14.04
39	WB State Co-Op Bank Ltd.	336595	2409.63	38603	182.26	7.56	3514180	11642.00	550843	1695.84	14.57
40	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	354620	1399.00	1886	28.93	2.07
Total Co-Optv		357946	2562.48	38603	182.26	7.11	3868800	13041.00	552729	1724.77	13.23
Grand Total		8747609	62751.04	963161	12217.07	19.47	19018373	355710.00	2195869	121649.86	34.20
Grand Total with RIDF							19018373	364723.00	2195869	129995.36	35.64

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended June, 2025

(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	150	46.00	32	8.74	19.00		39	7.00	9	1.94	27.71		367	118.00	78	22.42	19.00	
2	Bank of India	0	0.00	0	0.00	#DIV/0!		47	4.00	28	2.77	69.21		1039	171.00	159	50.62	29.60	
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!		7	1.00	9	0.95	95.00		189	31.00	135	25.54	82.39	
4	Canara Bank	87	5.00	21	9.59	191.80		23	1.00	18	0.83	83.00		857	139.00	680	150.38	108.19	
5	Central Bank of India	0	0.00	0	0.00	#DIV/0!		191	12.00	232	12.74	106.17		589	79.00	333	35.71	45.20	
6	Indian Bank	39	36.00	339	36.68	101.89		99	15.00	26	1.39	9.27		1676	371.00	785	137.20	36.98	
7	Indian Overseas Bank	6	2.00	0	0.00	0.00		3	0.00	0	0.00	#DIV/0!		143	14.00	26	2.61	18.64	
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!		5	0.00	1	0.01	#DIV/0!		26	5.00	20	5.83	116.60	
9	Punjab National Bank	38	1.00	25	0.61	61.35		115	9.00	65	5.16	57.31		3810	448.00	1601	282.41	63.04	
10	State Bank of India	0	0.00	0	0.00	#DIV/0!		901	66.00	695	55.00	83.33		21867	2008.00	14173	2039.00	101.54	
11	UCO Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	1	0.02	#DIV/0!		1074	133.00	836	111.26	83.65	
12	Union Bank of India	93	121.00	59	151.87	125.51		265	21.00	170	9.87	47.00		1525	132.00	574	163.29	123.70	
Total PSU		413	211.00	476	207.49	98.34		1695	136.00	1254	90.68	66.67		33162	3649.00	19400	3026.28	82.93	
13	Axis Bank	1	0.00	0	0.00	#DIV/0!		159	19.00	53	8.42	44.32		173	16.00	279	80.46	502.88	
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		672	46.00	49	11.34	24.65	
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!	
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!		1	0.00	0	0.00	#DIV/0!		1	1.00	0	0.00	0.00	
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		2	0.00	0	0.00	#DIV/0!	
18	Federal Bank	0	0.00	0	0.00	#DIV/0!		11	1.00	8	0.20	20.21		73	23.00	39	15.07	65.51	
19	HDFC Bank	536	319.00	189	264.26	82.84		422	5.00	177	4.98	99.65		4443	732.00	2376	479.16	65.46	
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!		190	39.00	47	18.35	47.06		1259	530.00	616	534.99	100.94	
21	IDBI Bank	0	0.00	0	0.00	#DIV/0!		11	1.00	70	0.95	95.00		1477	428.00	242	34.80	8.13	
22	IDFC First Bank	19	4.00	17	5.37	134.13		50	6.00	8	2.05	34.18		71	18.00	16	6.59	36.61	
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		29	6.00	11	3.16	52.68	
24	Karnataka Bank Ltd.	4	4.00	0	0.00	0.00		0	0.00	0	0.00	#DIV/0!		239	50.00	1	0.20	0.40	
25	Karur Vysya Bank	43	0.00	24	0.38	#DIV/0!		2	0.00	0	0.00	#DIV/0!		163	26.00	22	16.85	64.81	
26	Kotak Mahindra 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!	
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		23	8.00	0	0.00	0.00	
28	Ratnakar Bank Ltd.	17	71.00	0	0.00	0.00		0	0.00	0	0.00	#DIV/0!		7	2.00	8	3.55	177.49	
29	South Indian Bank Ltd.	3	29.00	6	195.00	672.41		1	0.00	0	0.00	#DIV/0!		6	2.00	3	1.64	82.00	
30	SIDBI	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!	
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		1	0.00	0	0.00	#DIV/0!	
32	YES Bank	0	0.00	0	0.00	#DIV/0!		7	1.00	6	1.15	115.00		49	19.00	18	3.40	17.89	
Total PVT		623	427.00	236	465.01	108.90		854	72.00	369	36.11	50.15		8688	1907.00	3680	1191.21	62.47	
33	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!	
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!	
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		0	0.00	981	7.50	#DIV/0!	
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		544	44.00	366	47.59	108.17	
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!	
Total Small Finance		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		544	44.00	1347	55.09	125.20	
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		282	17.00	96	13.84	81.41	
Total RRB		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		282	17.00	96	13.84	81.41	
39	WB State Co-Op 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!	
40	WBSCARD 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!	
Total Co-Optv		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!		0	0.00	0	0.00	#DIV/0!	
Grand Total		1036	638.00	712	672.50	105.41		2549	208.00	1623	126.78	60.95		42676	5617.00	24523	4286.41	76.31	

Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended June, 2025											
(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	2357	184.00	495	34.96	19.00	817	385.00	172	73.15	19.00
2	Bank of India	5448	208.00	1501	91.16	43.83	8894	2449.00	17819	2877.18	117.48
3	Bank of Maharashtra	140	4.00	87	4.95	123.75	2036	39.00	1731	310.97	797.36
4	Canara Bank	29693	282.00	31745	431.77	153.11	5957	171.00	2644	6014.28	3517.12
5	Central Bank of India	2257	65.00	1638	49.41	76.02	5463	211.00	3666	163.17	77.33
6	Indian Bank	27785	997.00	11327	396.46	39.77	341	374.00	130	7409.60	1981.18
7	Indian Overseas Bank	69	2.00	19	1.64	82.00	112	9.00	24	3.10	34.44
9	Punjab & Sind Bank	45	2.00	51	2.81	140.50	506	465.00	373	17.10	3.68
8	Punjab National Bank	6979	206.00	2638	140.84	68.37	28524	10713.00	13707	22258.42	207.77
10	State Bank of India	6359	146.00	4432	95.00	65.07	764	378.00	0	0.00	0.00
11	UCO Bank	312	1.00	190	3.76	376.00	2806	1163.00	3638	1430.23	122.98
12	Union Bank of India	6397	376.00	12928	402.99	107.18	3146	4775.00	3944	5909.61	123.76
Total PSU		87841	2473.00	67051	1655.75	66.95	59366	21132.00	47848	46466.81	219.89
13	Axis Bank	8847	142.00	6852	300.82	211.85	53556	14296.00	26713	16709.15	116.88
14	Bandhan Bank	2008	97.00	257	18.14	18.70	493426	3931.00	210800	3625.11	92.22
15	Catholic Syrian Bank Ltd.	59	2.00	77	2.70	134.81	0	0.00	634	54.85	#DIV/0!
16	City Union Bank Ltd.	61	1.00	18	0.82	82.00	3	9.00	10	0.02	0.27
17	Dhanlaxmi Bank Ltd.	117	9.00	97	3.78	42.00	3	8.00	2	0.15	1.88
18	Federal Bank	207	3.00	96	2.63	87.68	5313	1805.00	8235	2136.38	118.36
19	HDFC Bank	29978	898.00	15807	946.92	105.45	96133	19241.00	58572	28159.94	146.35
20	ICICI Bank	12365	334.00	4189	241.57	72.33	409666	14536.00	487341	21411.59	147.30
21	IDBI Bank	114	7.00	127	0.69	9.86	120	6.00	0	0.00	0.00
22	IDFC First Bank	14983	161.00	9443	152.12	94.48	258786	3157.00	91543	2281.73	72.28
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	75759	8847.00	49118	6905.73	78.06
24	Karnataka Bank Ltd.	525	22.00	8	1.59	7.23	2185	590.00	236	129.09	21.88
25	Karur Vysya Bank	1101	23.00	35	2.54	11.04	163	298.00	13	0.89	0.30
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	59862	2109.00	33569	3153.92	149.55
27	Lakshmi Vilas Bank (DBS)	13	0.00	0	0.00	#DIV/0!	891	928.00	447	1195.35	128.81
28	Ratnakar Bank Ltd	1	0.00	0	0.00	#DIV/0!	8707	4065.00	4822	3785.32	93.12
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	240	102.00	685	296.73	290.91
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	YES Bank	981	38.00	488	24.86	65.42	56617	11355.00	59090	8544.21	75.25
Total PVT		71360	1737.00	37494	1699.18	97.82	1521430	85283.00	1031830	98390.15	115.37
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	343	21.00	265	28.28	134.65
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	553	9.00	699	10.61	117.89
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	9307	75.00	8433	78.87	105.16
36	Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	7073	106.00	8452	86.41	81.52
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	75	5.00	0	0.00	0.00
Total Small Finance		0	0.00	0	0.00	#DIV/0!	17351	216.00	17849	204.17	94.52
38	WBGB (PNB)	4375	110.00	3805	155.38	141.25	19063	176.00	28875	385.63	219.11
Total RRB		4375	110.00	3805	155.38	141.25	19063	176.00	28875	385.63	219.11
39	WB State Co-Op Bank Ltd.	2175	49.00	1647	154.19	314.67	7965	231.00	15036	650.53	281.62
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		2175	49.00	1647	154.19	314.67	7965	231.00	15036	650.53	281.62
Grand Total		165751	4369.00	109997	3664.50	83.87	1625175	107038.00	1141438	146097.29	136.49

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2025-26 up to the Quarter June, 2025

(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	250274	11686.00	56929	2324.29	19.89	3730	740.00	786	141.21	19.08	254004	12426.00	57715	2465.50	19.84			
2	Bank of India	736185	14982.00	90100	4937.40	32.96	15428	2832.00	19507	3021.73	106.70	751613	17814.00	109607	7959.13	44.68			
3	Bank of Maharashtra	11054	1625.00	590	103.11	6.35	2372	75.00	1962	342.41	456.55	13426	1700.00	2552	445.52	26.21			
4	Canara Bank	370949	10466.00	24565	1498.74	14.32	36617	598.00	35108	6606.85	1104.82	407566	11064.00	59673	8105.59	73.26			
5	Central Bank of India	306467	8604.00	68670	2538.50	29.50	8500	367.00	5869	261.03	71.13	314967	8971.00	74539	2799.53	31.21			
6	Indian Bank	427747	19936.00	40731	2466.27	12.37	29940	1793.00	12607	7981.33	445.14	457687	21729.00	53338	10447.60	48.08			
7	Indian Overseas Bank	79612	6177.00	4497	951.97	15.41	333	27.00	69	7.35	27.22	79945	6204.00	4566	959.32	15.46			
9	Punjab & Sind Bank	4687	1097.00	191	44.75	4.08	582	472.00	445	25.75	5.46	5269	1569.00	636	70.50	4.49			
8	Punjab National Bank	1713243	37136.00	87488	6606.79	17.79	39466	11377.00	18036	22687.44	199.41	1752709	48513.00	105524	29294.23	60.38			
10	State Bank of India	1610946	39218.00	233081	18504.91	47.18	29891	2598.00	19300	2189.00	84.26	1640837	41816.00	252381	20693.91	49.49			
11	UCO Bank	132199	13621.00	26263	1654.06	12.14	4192	1297.00	4665	1545.27	119.14	136391	14918.00	30928	3199.33	21.45			
12	Union Bank of India	232866	12468.00	23066	4834.79	38.78	11426	5425.00	17675	6637.63	122.35	244292	17893.00	40741	11472.42	64.12			
Total PSU		5876229	177016.00	656171	46465.57	26.25	182477	27601.00	136029	51447.00	186.40	6058706	204617.00	792200	97912.57	47.85			
13	Axis Bank	589456	26930.00	70070	13821.92	51.33	62736	14473.00	33897	17098.85	118.14	652192	41403.00	103967	30920.77	74.68			
14	Bandhan Bank	1897319	21769.00	278305	2469.95	11.35	496106	4074.00	211106	3654.59	89.71	2393425	25843.00	489411	6124.54	23.70			
15	Catholic Syrian Bank Ltd.	248	12.00	69	7.64	63.69	59	2.00	711	57.54	2877.23	307	14.00	780	65.19	465.63			
16	City Union Bank Ltd.	64	188.00	8	7.97	4.24	66	11.00	28	0.84	7.67	130	199.00	36	8.81	4.43			
17	Dhanlaxmi Bank Ltd.	9	33.00	7	10.55	31.97	122	17.00	99	3.93	23.12	131	50.00	106	14.48	28.96			
18	Federal Bank	48020	1741.00	4026	1140.83	65.53	5604	1832.00	8378	2154.28	117.59	53624	3573.00	12404	3295.11	92.22			
19	HDFC Bank	620151	28397.00	56777	23433.69	82.52	131512	21195.00	77121	29855.26	140.86	751663	49592.00	133898	53288.95	107.45			
20	ICICI Bank	116899	29562.00	26313	20671.83	69.93	423480	15439.00	492193	22206.51	143.83	540379	45001.00	518506	42878.34	95.28			
21	IDBI Bank	167721	2962.00	10099	891.88	30.11	1722	442.00	439	36.44	8.24	169443	3404.00	10538	928.32	27.27			
22	IDFC First Bank	24789	1856.00	1960	285.83	15.40	273909	3346.00	101027	2447.85	73.16	298698	5202.00	102987	2733.69	52.55			
23	Indusind Bank	2374390	8604.00	161826	1959.47	22.77	75788	8853.00	49129	6908.89	78.04	2450178	17457.00	210955	8868.36	50.80			
24	Karnataka Bank Ltd.	2819	1669.00	40	26.54	1.59	2953	666.00	245	130.88	19.65	5772	2335.00	285	157.42	6.74			
25	Karur Vysya Bank	988	522.00	144	55.71	10.67	1472	347.00	94	20.66	5.95	2460	869.00	238	76.37	8.79			
26	Kotak Mahindra Bank	32736	7073.00	2679	1537.54	21.74	59862	2109.00	33569	3153.92	149.55	92598	9182.00	36248	4691.46	51.09			
27	Lakshmi Vilas Bank (DBS)	95626	345.00	128	390.54	113.20	927	936.00	447	1195.35	127.71	96553	1281.00	575	1585.89	123.80			
28	Ratnakar Bank Ltd	313277	1474.00	16017	525.28	35.64	8732	4138.00	4830	3788.87	91.56	322009	5612.00	20847	4314.15	76.87			
29	South Indian Bank Ltd.	3938	520.00	258	171.78	33.03	250	133.00	694	493.37	370.95	4188	653.00	952	665.15	101.86			
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!			
31	Tamilnad Mercantile Bank	10	54.00	0	0.00	0.00	1	0.00	0	0.00	#DIV/0!	11	54.00	0	0.00	0.00			
32	YES Bank	25285	6837.00	3299	2456.52	35.93	57654	11413.00	59602	8573.62	75.12	82939	18250.00	62901	11030.14	60.44			
Total PVT		6313745	140548.00	632025	69865.49	49.71	1602955	89426.00	1073609	101781.66	113.82	7916700	229974.00	1705634	171647.15	74.64			
33	Au Small finance Bank	14404	420.00	4871	40.96	9.75	343	21.00	265	28.28	134.65	14747	441.00	5136	69.24	15.70			
34	ESAF SF Bank	271965	733.00	16787	114.64	15.64	553	9.00	699	10.61	117.89	272518	742.00	17486	125.25	16.88			
35	Jana Small Finance Bank	203324	1238.00	15160	139.29	11.25	9307	75.00	9414	86.37	115.16	212631	1313.00	24574	225.66	17.19			
36	Ujjivan Small Finance Bank	677028	3421.00	83894	604.22	17.66	7617	150.00	8818	134.00	89.34	684645	3571.00	92712	738.23	20.67			
37	Utkarsh Small Finance Bank	24083	181.00	1491	11.05	6.10	75	5.00	0	0.00	0.00	24158	186.00	1491	11.05	5.94			
Total Small Finance		1190804	5993.00	122203	910.16	15.19	17895	260.00	19196	259.26	99.72	1208699	6253.00	141399	1169.42	18.70			
38	WBGB (PNB)	1768795	19112.00	232741	2683.87	14.04	23720	303.00	32776	554.85	183.12	1792515	19415.00	265517	3238.72	16.68			
Total RRB		1768795	19112.00	232741	2683.87	14.04	23720	303.00	32776	554.85	183.12	1792515	19415.00	265517	3238.72	16.68			
39	WB State Co-Op Bank Ltd.	3514180	11642.00	550843	1695.84	14.57	10140	280.00	16683	804.72	287.40	3524320	11922.00	567526	2500.57	20.97			
40	WBSCARD Bank Ltd.	354620	1399.00	1886	28.93	2.07	0	0.00	0	0.00	#DIV/0!	354620	1399.00	1886	28.93	2.07			
Total Co-Optv		3868800	13041.00	552729	1724.77	13.23	10140	280.00	16683	804.72	287.40	3878940	13321.00	569412	2529.50	18.99			
Grand Total		19018373	355710.00	2195869	121649.86	34.20	1837187	117870.00	1278293	154847.49	131.37	20855560	473580.00	3474162	276497.35	58.38			
Grand Total with RIDF		19018373	364723.00	2195869	129995.36	35.64	1837187	117870.00	1278293	154847.49	131.37	20855560	482593.00	3474162	284842.85	59.02			

District wise Achievement in Priority sector against ACP 2025-26 up to 30.06.2025

(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	2017.00	377.99	18.74	1322.00	442.82	33.50	423.00	76.93	18.19	3762.00	897.74	23.86
2	Bankura	3405.00	627.32	18.42	2463.00	696.05	28.26	575.00	323.88	56.33	6443.00	1647.25	25.57
3	Birbhum	3823.00	790.15	20.67	4437.00	1180.50	26.61	1725.00	198.38	11.50	9985.00	2169.03	21.72
4	Coochbehar	5143.00	910.31	17.70	2630.00	787.26	29.93	828.00	245.23	29.62	8601.00	1942.80	22.59
5	Dakshin Dinajpur	1736.00	395.08	22.76	1394.00	530.82	38.08	451.00	114.96	25.49	3581.00	1040.86	29.07
6	Darjeeling	2501.00	977.06	39.07	7602.00	3470.83	45.66	829.00	256.22	30.91	10932.00	4704.11	43.03
7	Hooghly	8555.00	1739.15	20.33	7212.00	2146.72	29.77	1751.00	378.98	21.64	17518.00	4264.85	24.35
8	Howrah	2514.00	555.15	22.08	11336.00	4654.75	41.06	2624.00	576.85	21.98	16474.00	5786.75	35.13
9	Jalpaiguri	3388.00	545.09	16.09	4203.00	1368.30	32.56	884.00	451.90	51.12	8475.00	2365.29	27.91
10	Jhargram	1059.00	171.77	16.22	631.00	180.32	28.58	241.00	46.64	19.35	1931.00	398.73	20.65
11	Kalimpong	484.00	55.28	11.42	329.00	61.44	18.67	116.00	16.14	13.91	929.00	132.86	14.30
12	Kolkata	13684.00	7023.61	51.33	96729.00	49593.31	51.27	8781.00	1094.86	12.47	119194.00	57711.78	48.42
13	Malda	3464.00	854.84	24.68	4096.00	1228.39	29.99	1124.00	182.05	16.20	8684.00	2265.28	26.09
14	Murshidabad	5431.00	999.16	18.40	6635.00	1863.96	28.09	1977.00	286.85	14.51	14043.00	3149.97	22.43
15	Nadia	5508.00	722.46	13.12	4730.00	1320.41	27.92	1752.00	216.70	12.37	11990.00	2259.57	18.85
16	Paschim Burdwan	1848.00	377.46	20.43	10021.00	3878.89	38.71	1254.00	310.75	24.78	13123.00	4567.10	34.80
17	Paschim Medinipur	7296.00	1232.38	16.89	6173.00	1290.22	20.90	1150.00	281.34	24.46	14619.00	2803.94	19.18
18	Purba Burdwan	9330.00	2157.27	23.12	4801.00	1909.38	39.77	1333.00	264.79	19.86	15464.00	4331.44	28.01
19	Purba Medinipur	8482.00	2021.39	23.83	7177.00	1587.67	22.12	1742.00	266.93	15.32	17401.00	3875.99	22.27
20	Purulia	1321.00	254.81	19.29	2145.00	473.77	22.09	403.00	218.71	54.27	3869.00	947.29	24.48
21	Uttar Dinajpur	3033.00	904.84	29.83	2572.00	1238.60	48.16	925.00	183.20	19.81	6530.00	2326.64	35.63
22	N-24 Parganas	6242.00	1301.46	20.85	17320.00	6656.16	38.43	3593.00	603.07	16.78	27155.00	8560.69	31.53
23	S-24 Parganas	6578.00	1347.53	20.49	6532.00	1726.23	26.43	1897.00	426.14	22.46	15007.00	3499.90	23.32
Total		106842.00	26341.56	24.65	212490.00	88286.80	41.55	36378.00	7021.50	19.30	355710.00	121649.86	34.20
Grand Total with RIDF		115855.00	34687.06	29.94	212490.00	88286.80	41.55	36378.00	7021.50	19.30	364723.00	129995.36	35.64

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2025									
(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	87724	628.00	9342	662.00	13256	660.00	110322	1950.00
2	Bank of India	305682	2541.06	180	95.20	45934	2362.74	351796	4999.00
3	Bank of Maharastra	1429	26.75	4	0.41	998	334.63	2431	361.79
4	Canara Bank	150807	2022.42	541	147.13	4352	509.66	155700	2679.21
5	Central Bank of India	132162	2690.01	206	155.40	388	193.14	132756	3038.55
6	Indian Bank	180097	4283.39	829	242.25	830	1207.05	181756	5732.69
7	Indian Overseas Bank	32329	267.32	1736	116.25	621	838.16	34686	1221.73
8	Punjab & Sind Bank	48	0.62	119	15.15	303	141.43	470	157.20
9	Punjab National Bank	753113	9500.76	2558	461.55	44610	3491.13	800281	13453.44
10	State Bank of India	562991	5364.00	29	81.37	1132	5612.12	564152	11057.49
11	UCO Bank	91250	1409.34	150	359.13	461	109.97	91861	1878.44
12	Union Bank of India	93121	1701.12	711	174.71	18602	1173.01	112434	3048.84
Total PSU		2390753	30434.79	16405	2510.55	131487	16633.04	2538645	49578.38
13	Axis Bank	458630	6559.40	96	109.57	1914	2719.66	460640	9388.63
14	Bandhan Bank	190370	1051.66	92	3.74	98109	791.76	288571	1847.15
15	Catholic Syrian Bank Ltd.	116	10.62	0	0.00	5	0.24	121	10.85
16	City Union Bank Ltd.	0	0.00	0	0.00	4	2.50	4	2.50
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	14327	275.66	2	0.38	1171	189.99	15500	466.04
19	HDFC Bank	297246	1337.17	70	33.33	2168	2229.12	299484	3599.62
20	ICICI Bank	37069	704.73	8	2.91	695	1364.53	37772	2072.17
21	IDBI Bank	98369	365.35	20	25.32	435	85.64	98824	476.31
22	IDFC First Bank	8121	25.37	0	0.00	0	0.00	8121	25.37
23	Indusind Bank	964590	2690.59	0	0.00	0	0.00	964590	2690.59
24	Karnataka Bank Ltd.	21	5.25	6	3.42	67	99.79	94	108.46
25	Karur Vysya Bank	0	0.00	0	0.00	15	1.15	15	1.15
26	Kotak Mahindra Bank	13926	490.05	3	0.73	186	417.05	14115	907.83
27	Lakshmi Vilas Bank (DBS)	47710	75.89	11	22.47	4	24.82	47725	123.18
28	Ratnakar Bank Ltd	146291	318.78	0	0.00	3	157.08	146294	475.86
29	South Indian Bank Ltd.	1311	21.26	0	0.00	120	43.00	1431	64.26
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	16714	52.62	152	49.00	416	738.67	17282	840.29
Total PVT		2294811	13984.40	460	250.87	105312	8864.99	2400583	23100.26
33	Au Small finance Bank	9143	28.36	0	0.00	9	12.14	9152	40.50
34	ESAF SF Bank	91961	201.58	0	0.00	0	0.00	91961	201.58
35	Jana Small Finance Bank	77531	255.40	0	0.00	0	0.00	77531	255.40
36	Ujjivan Small Finance Bank	242408	886.97	0	0.00	0	0.00	242408	886.97
37	Utkarsh Small Finance Bank	10272	27.07	0	0.00	0	0.00	10272	27.07
Total Small Finance		431315	1399.38	0	0.00	9	12.14	431324	1411.52
38	WBGB (PNB)	773070	10321.61	3700	40.35	8323	53.12	785093	10415.08
Total RRB		773070	10321.61	3700	40.35	8323	53.12	785093	10415.08
39	WB State Co-Op Bank Ltd.	2012435	6601.74	235	30.41	28161	34.29	2040831	6666.45
40	WBSCARD Bank Ltd.	174612	1046.43	0	0.00	0	0.00	174612	1046.43
Total Co-Optv		2187047	7648.17	235	30.41	28161	34.29	2215443	7712.88
Grand Total		8076996	63788.35	20800	2832.18	273292	25597.59	8371088	92218.12

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2025													
(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	30026	2289.00	5662	1396.37	544	945.00	413	28.00	2644	317.10	39289	4975.47
2	Bank of India	99620	3973.05	880	1888.98	809	888.08	0	0.00	0	0.00	101309	6750.12
3	Bank of Maharastra	2858	495.32	99	253.82	14	73.63	0	0.00	0	0.00	2971	822.77
4	Canara Bank	3916	3092.01	2588	1566.40	310	718.16	0	0.00	581	229.63	7395	5606.20
5	Central Bank of India	31367	1658.36	1037	879.78	46	231.36	168	4.59	0	0.00	32618	2774.09
6	Indian Bank	71236	5985.40	5568	2665.23	213	824.40	32	1.44	0	0.00	77049	9476.47
7	Indian Overseas Bank	11252	2021.32	386	272.32	229	1172.81	0	0.00	0	0.00	11867	3466.45
8	Punjab & Sind Bank	4471	400.58	312	229.52	11	4.90	0	0.00	0	0.00	4794	635.00
9	Punjab National Bank	148767	7846.36	14511	3544.20	1008	1798.52	57	6.01	0	0.00	164343	13195.09
10	State Bank of India	101550	8664.08	3702	3222.13	835	4515.09	12	0.12	910	1314.70	107009	17716.12
11	UCO Bank	79257	3464.19	985	2471.33	63	380.18	131	1.20	0	0.00	80436	6316.90
12	Union Bank of India	41690	3126.46	1375	2083.98	193	1105.37	78	5.10	0	0.00	43336	6320.91
Total PSU		626010	43016.13	37105	20474.06	4275	12657.50	891	46.46	4135	1861.43	672416	78055.59
13	Axis Bank	19699	5150.14	8196	6152.68	2600	3658.44	0	0.00	0	0.00	30495	14961.26
14	Bandhan Bank	820009	8539.69	200	90.35	33	144.86	0	0.00	1	0.19	820243	8775.09
15	Catholic Syrian Bank Ltd.	2	0.08	0	0.00	0	0.00	0	0.00	0	0.00	2	0.08
16	City Union Bank Ltd.	49	33.21	52	101.06	5	6.32	0	0.00	0	0.00	106	140.59
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	5	21.00	1	0.14	0	0.00	6	21.14
18	Federal Bank	10743	297.56	323	556.72	129	102.67	0	0.00	0	0.00	11195	956.95
19	HDFC Bank	29147	6694.95	11197	8550.46	3772	5850.31	0	0.00	0	0.00	44116	21095.71
20	ICICI Bank	23888	8369.84	10505	8762.94	3077	4601.41	0	0.00	0	0.00	37470	21734.19
21	IDBI Bank	12138	638.24	398	436.35	77	255.24	0	0.00	4458	462.58	17071	1792.41
22	IDFC First Bank	8516	774.45	1846	431.46	521	89.95	0	0.00	0	0.00	10883	1295.86
23	Indusind Bank	246365	2420.02	1393	646.09	223	392.63	0	0.00	0	0.00	247981	3458.73
24	Karnataka Bank Ltd.	342	137.01	244	227.63	37	117.64	0	0.00	0	0.00	623	482.28
25	Karur Vysya Bank	292	186.54	25	14.75	0	0.00	0	0.00	0	0.00	317	201.29
26	Kotak Mahindra Bank	6227	2087.79	2781	1827.18	1097	883.61	0	0.00	0	0.00	10105	4798.58
27	Lakshmi Vilas Bank (DBS)	46	26.51	60	104.66	6	35.02	0	0.00	0	0.00	112	166.19
28	Ratnakar Bank Ltd	37	155.89	68	166.40	53	270.38	0	0.00	0	0.00	158	592.67
29	South Indian Bank Ltd.	239	78.62	118	141.94	39	67.70	0	0.00	0	0.00	396	288.26
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	1	55.00	0	0.00	0	0.00	1	55.00
32	YES Bank	6318	1096.13	1803	903.90	782	715.44	0	0.00	0	0.00	8903	2715.47
Total PVT		1184057	36686.66	39209	29114.57	12457	17267.62	1	0.14	4567	552.02	1240291	83621.02
33	Au Small finance Bank	2921	121.27	115	136.43	15	37.50	0	0.00	0	0.00	3051	295.21
34	ESAF SF Bank	21872	67.43	0	0.00	0	0.00	0	0.00	0	0.00	21872	67.43
35	Jana Small Finance Bank	21957	375.69	24	15.84	1	0.04	0	0.00	0	0.00	21982	391.56
36	Ujjivan Small Finance Bank	145708	694.73	98	61.94	23	15.40	0	0.00	0	0.00	145829	772.07
37	Utkarsh Small Finance Bank	307	73.89	17	3.57	2	0.53	0	0.00	0	0.00	326	77.99
Total Small Finance		192765	1333.02	254	217.78	41	53.46	0	0.00	0	0.00	193060	1604.26
38	WBGB (PNB)	202213	3565.07	661	112.58	33	19.67	2619	74.49	0	0.00	205526	3771.81
Total RRB		202213	3565.07	661	112.58	33	19.67	2619	74.49	0	0.00	205526	3771.81
39	WB State Co-Op Bank Ltd.	13248	572.06	0	0.00	0	0.00	1924	51.26	0	0.00	15172	623.32
40	WBSCARD Bank Ltd.	10477	130.44	0	0.00	0	0.00	0	0.00	0	0.00	10477	130.44
Total Co-Optv		23725	702.50	0	0.00	0	0.00	1924	51.26	0	0.00	25649	753.76
Grand Total		2228770	85303.38	77229	49918.99	16806	29998.26	5435	172.35	8702	2413.45	2336942	167806.44

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2025																	
(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	385	421.00	3059	300.01	31259	3546.00	0	0.00	0	0.00	8015	2785.00	42718	7052.01	192329	13977.48
2	Bank of India	1	4.29	5779	175.47	26771	3307.10	0	0.00	0	0.00	32	2.85	32583	3489.71	485688	15238.82
3	Bank of Maharastra	0	0.00	458	19.53	2347	365.10	0	0.00	2	0.03	2	0.03	2809	384.69	8211	1569.25
4	Canara Bank	0	0.00	6292	216.92	9915	1126.82	1	1.00	23	0.36	219	1.75	16450	1346.85	179545	9632.26
5	Central Bank of India	38	38.79	3449	142.93	7498	798.09	0	0.00	0	0.00	11209	551.69	22194	1531.50	187568	7344.14
6	Indian Bank	6	8.67	5160	140.79	12421	1515.45	0	0.00	0	0.00	0	0.00	17587	1664.91	276392	16874.07
7	Indian Overseas Bank	9354	121.21	951	20.58	5224	654.37	0	0.00	0	0.00	16546	96.25	32075	892.41	78628	5580.59
8	Punjab & Sind Bank	0	0.00	145	4.08	1803	189.14	0	0.00	0	0.00	157	0.69	2105	193.91	7369	986.11
9	Punjab National Bank	3	1.19	24927	745.84	51283	5511.34	2	0.00	153	1.94	2515	2.34	78883	6262.66	1043507	32911.19
10	State Bank of India	3	21.59	39643	1527.00	384251	44187.00	23	7.61	327	8.41	0	0.00	424247	45751.61	1095408	74525.22
11	UCO Bank	165	196.86	5567	193.28	17634	1837.65	7	15.45	1	0.00	46540	2844.73	69914	5087.97	242211	13283.31
12	Union Bank of India	80	713.45	4787	163.10	7443	731.15	28	6.31	1	3.87	537	0.07	12876	1617.95	168646	10987.70
Total PSU		10035	1527.05	100217	3649.53	557849	63769.21	61	30.37	507	14.61	85772	6285.40	754441	75276.18	3965502	202910.14
13	Axis Bank	2	1731.00	1996	130.66	4094	494.76	0	0.00	0	0.00	207734	370.60	213826	2727.02	704961	27076.91
14	Bandhan Bank	0	0.00	0	0.00	22630	1392.07	0	0.00	0	0.00	1555950	4202.59	1578580	5594.66	2687394	16216.91
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	1	0.13	0	0.00	0	0.00	1937	3.40	1938	3.53	2061	14.46
16	City Union Bank Ltd.	0	0.00	1	0.04	8	0.52	0	0.00	0	0.00	0	0.00	9	0.56	119	143.65
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	2	0.41	0	0.00	0	0.00	0	0.00	2	0.41	8	21.55
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3672	56.87	3672	56.87	30367	1479.85
19	HDFC Bank	0	0.00	4830	117.77	46546	6041.26	0	0.00	0	0.00	31191	38.39	82567	6197.42	426167	30892.76
20	ICICI Bank	4	9.28	1382	80.58	9018	1158.68	0	0.00	1	4.20	54	0.33	10459	1253.07	85701	25059.43
21	IDBI Bank	24	271.64	746	36.25	18576	2069.45	29	15.75	0	0.00	0	0.00	19375	2393.09	135270	4661.81
22	IDFC First Bank	0	0.00	0	0.00	264	34.62	0	0.00	0	0.00	0	0.00	264	34.62	19268	1355.85
23	Indusind Bank	0	0.00	0	0.00	2	0.09	40	0.14	0	0.00	26734	35.55	26776	35.78	1239347	6185.11
24	Karnataka Bank Ltd.	0	0.00	8	0.03	506	57.58	0	0.00	0	0.00	584	7.37	1098	64.98	1815	655.72
25	Karur Vysya Bank	0	0.00	9	0.24	238	35.40	0	0.00	0	0.00	0	0.00	247	35.64	579	238.08
26	Kotak Mahindra Bank	0	0.00	0	0.00	207	36.34	0	0.00	0	0.00	0	0.00	207	36.34	24427	5742.75
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	99	0.06	0	0.00	274	0.31	373	0.37	48210	289.74
28	Ratnakar Bank Ltd	0	0.00	0	0.00	67	5.21	0	0.00	1	1.83	15775	38.41	15843	45.45	162295	1113.98
29	South Indian Bank Ltd.	0	0.00	11	0.52	79	7.06	0	0.00	0	0.00	4	0.83	94	8.41	1921	360.93
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	55.00
32	YES Bank	0	0.00	30	2.12	226	31.21	0	0.00	4	3.43	472	18.21	732	54.97	26917	3610.73
Total PVT		30	2011.92	9013	368.21	102464	11364.80	168	15.95	6	9.46	1844381	4772.86	1956062	18543.19	5596936	125264.47
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8602	16.11	8602	16.11	20805	351.82
34	ESAF SF Bank	0	0.00	0	0.00	39	7.15	0	0.00	0	0.00	62001	218.51	62040	225.66	175873	494.67
35	Jana Small Finance Bank	0	0.00	0	0.00	7989	53.28	0	0.00	0	0.00	56704	288.42	64693	341.71	164206	988.67
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	44822	498.55	4485	19.23	0	0.00	192420	743.36	241727	1261.14	629964	2920.17
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	114	16.23	0	0.00	0	0.00	7328	17.70	7442	33.93	18040	138.99
Total Small Finance		0	0.00	0	0.00	52964	575.21	4485	19.23	0	0.00	327055	1284.10	384504	1878.55	1008888	4894.33
38	WBGB (PNB)	0	0.00	3760	80.97	15800	1614.67	1	2.52	113	0.39	32443	223.92	52117	1922.47	1042736	16109.36
Total RRB		0	0.00	3760	80.97	15800	1614.67	1	2.52	113	0.39	32443	223.92	52117	1922.47	1042736	16109.36
39	WB State Co-Op Bank Ltd.	0	0.00	5536	112.95	11886	1380.57	0	0.00	0	0.00	114977	9053.63	132399	10547.15	2188402	17836.92
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	3716	184.23	0	0.00	0	0.00	0	0.00	3716	184.23	188805	1361.10
Total Co-Optv		0	0.00	5536	112.95	15602	1564.80	0	0.00	0	0.00	114977	9053.63	136115	10731.38	2377207	19198.02
Grand Total		10065	3538.97	118526	4211.66	744679	78888.69	4715	68.08	626	24.45	2404628	21619.92	3283239	108351.76	13991269	368376.32

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2025															
(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	1015	745.08	58	20.30	1056	312.00	30025	801.00	6125	10074.85	38279	11953.23	230608	25930.71
2	Bank of India	0	0.00	134	32.54	1629	890.97	30912	1157.39	55961	16220.36	88636	18301.27	574324	33540.09
3	Bank of Maharastra	0	0.00	29	9.77	498	232.05	7105	327.02	234	309.10	7866	877.94	16077	2447.19
4	Canara Bank	97	67.54	137	23.42	5060	1482.56	79835	1616.60	28032	18118.96	113161	21309.08	292706	30941.34
5	Central Bank of India	0	0.00	477	86.07	3154	876.59	15371	400.86	16565	2277.73	35567	3641.25	223135	10985.39
6	Indian Bank	165	220.43	231	39.52	14567	2590.08	85681	3429.83	1269	27809.43	101913	34089.29	378305	50963.36
7	Indian Overseas Bank	178	70.35	50	6.07	1451	501.36	2402	52.35	8644	2165.58	12725	2795.71	91353	8376.30
8	Punjab & Sind Bank	0	0.00	17	2.36	493	105.85	975	21.43	2582	2883.78	4067	3013.42	11436	3999.53
9	Punjab National Bank	476	282.76	504	101.61	21015	3781.13	58155	1801.59	123537	44573.66	203687	50540.76	1247194	83451.95
10	State Bank of India	0	0.00	2380	604.97	130807	16047.00	111689	15339.16	804419	109756.76	1049295	141747.89	2144703	216273.11
11	UCO Bank	0	0.00	22	4.87	4732	1294.72	4866	46.51	22131	12337.99	31751	13684.09	273962	26967.40
12	Union Bank of India	219	174.66	734	178.76	4802	1467.56	45461	1490.33	13609	14455.21	64825	17766.52	233471	28754.22
Total PSU		2150	1560.82	4773	1110.26	189264	29581.88	472477	26484.08	1083108	260983.41	1751772	319720.45	5717274	522630.59
13	Axis Bank	2	0.22	299	90.11	6193	2435.79	637753	2904.86	226691	12245.67	870938	17676.65	1575899	44753.56
14	Bandhan Bank	0	0.00	0	0.00	2149	371.34	14025	903.66	1433858	14135.85	1450032	15410.85	4137426	31627.76
15	Catholic Syrian Bank Ltd.	1	0.01	0	0.00	4	0.06	188	6.67	1022	75.85	1215	82.59	3276	97.05
16	City Union Bank Ltd.	4	2.50	1	0.04	8	0.52	89	6.89	82	129.67	184	139.62	303	283.27
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	201	31.40	5	16.59	206	47.99	214	69.54
18	Federal Bank	0	0.00	25	2.69	927	296.02	1524	22.09	17341	3622.92	19817	3943.72	50184	5423.58
19	HDFC Bank	11544	160.48	650	16.57	21329	8027.49	148586	5295.02	1532545	24068.00	1714654	37567.56	2140821	68460.32
20	ICICI Bank	15	2.50	783	248.47	17468	7225.52	66152	2281.96	560153	27323.86	644571	37082.31	730272	62141.74
21	IDBI Bank	0	0.00	52	7.25	30157	5143.72	2845	134.24	1845	37.05	34899	5322.26	170169	9984.07
22	IDFC First Bank	117	19.19	303	73.48	432	123.15	86376	1037.58	567337	5704.50	654565	6957.90	673833	8313.75
23	Indusind Bank	0	0.00	0	0.00	102	43.74	0	0.00	419394	13188.88	419496	13232.62	1658843	19417.73
24	Karnataka Bank Ltd.	6	8.42	1	0.04	300	111.26	335	39.46	1878	702.14	2520	861.32	4335	1517.04
25	Karur Vysya Bank	38	0.45	0	0.00	242	55.42	1621	52.45	189	715.62	2090	823.94	2669	1062.02
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	145708	6177.31	145708	6177.31	170135	11920.06
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	49	32.13	0	0.00	310	1055.30	359	1087.43	48569	1377.17
28	Ratnakar Bank Ltd	0	0.00	0	0.00	26	10.64	2	0.01	15476	4420.38	15504	4431.03	177799	5545.01
29	South Indian Bank Ltd.	8	43.62	3	0.82	61	36.91	0	0.00	4267	578.47	4339	659.82	6260	1020.75
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	71.14	1	71.14	2	126.14
32	YES Bank	0	0.00	23	7.06	327	115.63	13233	424.28	77624	6784.64	91207	7331.61	118124	10942.34
Total PVT		11735	237.39	2140	446.53	79774	24029.35	972930	13140.56	5005726	121053.84	6072305	158907.67	11669241	284172.14
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	13	0.13	1079	93.20	1092	93.33	21897	445.15
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	1073	38.54	1073	38.54	176946	533.21
35	Jana Small Finance Bank	1	0.02	0	0.00	1827	19.27	0	0.00	20373	252.91	22201	272.20	186407	1260.88
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	4370	458.66	361	3.34	51175	490.35	55906	952.35	685870	3872.53
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	426	61.65	426	61.65	18466	200.64
Total Small Finance		1	0.02	0	0.00	6197	477.93	374	3.47	74126	936.65	80696	1418.08	1089586	6312.40
38	WBGB (PNB)	0	0.00	0	0.00	1209	231.42	35987	1068.99	74156	1058.53	111352	2358.94	1154088	18468.30
Total RRB		0	0.00	0	0.00	1209	231.42	35987	1068.99	74156	1058.53	111352	2358.94	1154088	18468.30
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	9611	564.43	37846	7807.29	47457	8371.72	2235859	26208.64
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	188805	1361.10
Total Co-Optv		0	0.00	0	0.00	0	0.00	9611	564.43	37846	7807.29	47457	8371.72	2424664	27569.74
Grand Total		13886	1798.24	6913	1556.79	276444	54320.58	1491379	41261.53	6274962	391839.71	8063584	490776.85	22054853	859153.17

AGENDA – 5

CD Ratio of the State 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 70.23% as on 30.06.2025 whereas it was 69.71% on 30.06.2024. For calculation of CD Ratio of the State as on 31.03.2025, the RBI guidelines is followed which is furnished below:

Parameter		(Amt. Rs. in crore)
		30.06.2025
Total Deposit (A)		12,35,174.50
Total Advance utilized in the State (B)		8,59,153.17
RIDF Support (C)		8,345.50
Total Advance to be reckoned (D=B+C)		8,67,498.67
CD Ratio (D*100 / A)		70.23%

Position of districts with less than 40% CD Ratio:

CD ratio of all the districts in the state is above 40% since 30-09-2022.

District Wise CD Ratio of West Bengal as on 30.06.2025						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June, 2024	CD Ratio as on June, 2025		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	61.62	8626.58	5505.51	63.82
2	Bankura	PNB	55.01	21340.43	12163.33	57.00
3	Birbhum	UCO	50.37	22774.45	10414.01	45.73
4	Coochbehar	CBI	78.64	16623.99	17461.13	105.04
5	Dakshin Dinajpur	PNB	62.71	6553.57	4533.43	69.17
6	Darjeeling	CBI	67.58	28422.26	19534.20	68.73
7	Hooghly	UCO	44.00	57241.65	27005.92	47.18
8	Howrah	UCO	49.43	59573.65	29917.08	50.22
9	Jalpaiguri	CBI	75.52	13821.06	10677.42	77.25
10	Jhargram	PNB	45.57	5462.28	2522.40	46.18
11	Kalimpong	SBI	60.81	2237.95	1141.58	51.01
12	Kolkata	SBI	103.17	480519.97	444668.10	92.54
13	Malda	PNB	59.06	18450.80	11137.59	60.36
14	Murshidabad	PNB	57.33	31059.30	18425.78	59.32
15	Nadia	PNB	50.97	35463.00	18140.00	51.15
16	Paschim Burdwan	SBI	52.83	60811.78	35580.19	58.51
17	Paschim Medinipur	PNB	48.47	37946.52	19249.17	50.73
18	Purba Burdwan	UCO	56.04	39348.21	21702.05	55.15
19	Purba Medinipur	PNB	52.76	44934.18	25865.57	57.56
20	Purulia	PNB	50.26	3994.00	1994.00	49.24
21	Uttar Dinajpur	PNB	68.85	10453.00	7422.00	71.00
22	24 Pgs. (N)	Indian	45.28	197496.79	93018.64	47.10
23	24 Pgs. (S)	PNB	45.54	47093.15	21074.06	44.75
Grand Total			68.32	1250248.57	859153.17	68.72
Interbank Deposit			69.71	15074.06		70.23
Final Deposit				1235174.50		
RIDF Support					8345.50	
Total Advances in the State					867498.67	
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2025							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on June, 2024	As on June, 2025				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	71.52	43427.83	25930.71	59.71	0.00	59.71
2	Bank of India	103.39	42563.05	33540.09	78.80	0.00	78.80
3	Bank of Maharastra	81.76	3156.06	2447.19	77.54	0.00	77.54
4	Canara Bank	61.91	38121.76	30941.34	81.16	0.00	81.16
5	Central Bank of India	43.36	28482.06	10985.40	38.57	0.00	38.57
6	Indian Bank	60.29	73698.30	50963.36	69.15	0.00	69.15
7	Indian Overseas Bank	53.73	17246.20	8376.30	48.57	0.00	48.57
8	Punjab & Sind Bank	114.42	3855.50	3999.53	103.74	0.00	103.74
9	Punjab National Bank	68.00	129030.54	83451.94	64.68	0.00	64.68
10	State Bank of India	63.26	313692.43	216273.11	68.94	64100.00	89.38
11	UCO Bank	57.95	41542.05	26967.41	64.92	0.00	64.92
12	Union Bank of India	69.03	40490.45	28754.22	71.01	0.00	71.01
Total PSU		65.48	775306.24	522630.59	67.41	64100.00	75.68
13	Axis Bank	66.23	66934.27	44753.56	66.86	0.00	66.86
14	Bandhan Bank	66.99	62943.34	31627.76	50.25	0.00	50.25
15	Catholic Syrian Bank Ltd.	251.73	528.51	97.05	18.36	0.00	18.36
16	City Union Bank Ltd.	64.36	272.25	283.27	104.05	0.00	104.05
17	Dhanlaxmi Bank Ltd.	68.63	94.90	69.54	73.28	0.00	73.28
18	Federal Bank	88.60	5844.89	5423.58	92.79	0.00	92.79
19	HDFC Bank	64.58	105671.08	68460.32	64.79	0.00	64.79
20	ICICI Bank	88.37	68755.18	62141.74	90.38	0.00	90.38
21	IDBI Bank	66.04	15397.27	9984.07	64.84	0.00	64.84
22	IDFC First Bank	119.04	8124.09	8313.76	102.33	0.00	102.33
23	Indusind Bank	123.14	15481.64	19417.73	125.42	0.00	125.42
24	Karnataka Bank Ltd.	100.92	1479.81	1517.04	102.52	0.00	102.52
25	Karur Vysya Bank	66.19	1555.29	1062.02	68.28	0.00	68.28
26	Kotak Mahindra Bank	87.56	12173.74	11920.05	97.92	0.00	97.92
27	Lakshmi Vilas Bank (DBS)	71.01	1575.46	1377.17	87.41	0.00	87.41
28	Ratnakar Bank Ltd	63.68	9373.07	5545.01	59.16	0.00	59.16
29	South Indian Bank Ltd.	65.63	1477.80	1020.75	69.07	0.00	69.07
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	21.43	604.85	126.14	20.85	0.00	20.85
32	YES Bank	83.41	12839.30	10942.34	85.23	0.00	85.23
Total PVT		74.96	391126.75	284172.14	72.65	0.00	72.65
33	Au Small finance Bank	45.65	1364.40	445.15	32.63	0.00	32.63
34	ESAF SF Bank	359.96	109.50	533.21	486.95	0.00	486.95
35	Jana Small Finance Bank	63.13	2461.80	1260.88	51.22	0.00	51.22
36	Ujjivan Small Finance Bank	131.11	3685.61	3872.53	105.07	0.00	105.07
37	Utkarsh Small Finance Bank	21.42	1033.57	200.64	19.41	0.00	19.41
Total Small Finance		92.00	8654.88	6312.40	72.93	0.00	72.93
38	WBGB (PNB)	56.40	33181.48	18468.30	55.66	16052.57	104.04
Total RRB		56.40	33181.48	18468.30	55.66	16052.57	104.04
39	WB State Co-Op Bank Ltd.	61.97	41707.51	26208.64	62.84	0.00	62.84
40	WBSCARD Bank Ltd.	509.65	271.71	1361.10	500.94	0.00	500.94
Total Co-Optv		64.95	41979.22	27569.74	65.67	0.00	65.67
Total		68.32	1250248.57	859153.17	68.72	80152.57	75.13
Interbank Deposit			15074.06				
Grand total			1235174.50				
RIDF Support		69.71		8345.50			
Total Credit in the State				867498.67			
Credit Deposit Ratio					70.23		
Total Credit + Investment				947651.24			
Total Credit + Investment Deposit Ratio					76.72		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2025									
(Amount in Crore)									
Sl. No.	Name of Banks	NO. OF BRANCHES				D E P O S I T S			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	59	61	190	310	3609.36	5324.54	34493.92	43427.83
2	Bank of India	151	84	143	378	9979.35	6944.82	25638.89	42563.05
3	Bank of Maharashtra	4	10	50	64	153.73	134.31	2868.02	3156.06
4	Canara Bank	157	86	160	403	4335.84	4092.99	29692.93	38121.76
5	Central Bank of India	136	65	116	317	7417.13	5627.62	15437.32	28482.06
6	Indian Bank	269	93	228	590	17225.97	9081.61	47390.72	73698.30
7	Indian Overseas Bank	33	30	92	155	1931.23	1182.75	14132.22	17246.20
8	Punjab & Sind Bank	4	4	33	41	73.58	54.63	3727.29	3855.50
9	Punjab National Bank	566	177	402	1145	40585.20	18692.09	69753.26	129030.54
10	State Bank of India	557	238	468	1263	66351.77	49471.02	197869.64	313692.43
11	UCO Bank	154	75	161	390	9854.44	8067.61	23619.99	41542.05
12	Union Bank of India	68	57	161	286	4411.51	4135.67	31943.27	40490.45
Total PSU		2158	980	2204	5342	165929.11	112809.67	496567.47	775306.24
13	Axis Bank	77	93	237	407	2660.47	8356.71	55917.09	66934.27
14	Bandhan Bank	928	421	380	1729	10472.27	7643.24	44827.82	62943.34
15	Catholic Syrian Bank Ltd.	0	0	8	8	0.00	0.00	528.51	528.51
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	272.25	272.25
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	94.90	94.90
18	Federal Bank	8	2	26	36	180.46	216.52	5447.90	5844.89
19	HDFC Bank	51	74	237	362	2327.43	5269.19	98074.46	105671.08
20	ICICI Bank	45	57	227	329	1675.20	4070.72	63009.26	68755.18
21	IDBI Bank	22	25	61	108	1228.53	2250.17	11918.57	15397.27
22	IDFC First Bank	3	3	38	44	0.00	0.00	8124.09	8124.09
23	Indusind Bank	5	30	92	127	470.41	926.13	14085.10	15481.64
24	Karnataka Bank Ltd.	1	2	18	21	26.01	60.46	1393.34	1479.81
25	Karur Vysya Bank	1	4	9	14	78.20	218.13	1258.96	1555.29
26	Kotak Mahindra Bank	1	1	53	55	98.02	110.15	11965.57	12173.74
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	40.29	0.00	1535.17	1575.46
28	Ratnakar Bank Ltd	0	2	20	22	0.00	132.09	9240.98	9373.07
29	South Indian Bank Ltd.	2	0	19	21	38.32	0.00	1439.48	1477.80
30	SIDBI	0	0	1	1	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	1	1	0.00	0.00	604.85	604.85
32	YES Bank	0	2	36	38	0.00	86.41	12752.89	12839.30
Total PVT		1145	716	1472	3333	19295.61	29339.94	342491.20	391126.75
33	Au Small finance Bank	11	8	19	38	0.76	0.32	1363.32	1364.40
34	ESAF SF Bank	0	4	10	14	0.00	9.73	99.77	109.50
35	Jana Small Finance Bank	4	12	24	40	46.80	200.47	2214.52	2461.80
36	Ujjivan Small Finance Bank	50	16	34	100	416.66	551.05	2717.90	3685.61
37	Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	1033.57	1033.57
Total Small Finance		65	40	104	209	464.23	761.58	7429.07	8654.88
38	WBGB (PNB)	789	131	40	960	25479.30	5309.62	2392.56	33181.48
Total RRB		789	131	40	960	25479.30	5309.62	2392.56	33181.48
39	WB State Co-Op Bank Ltd.	208	69	94	371	17109.62	4925.38	19672.51	41707.51
40	WBSCARD Bank Ltd.	10	0	1	11	24.64	0.00	247.07	271.71
Total Co-Optv		218	69	95	382	17134.26	4925.38	19919.58	41979.22
41	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
42	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
43	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	16	26	0.00	0.00	0.00	0.00
Grand Total		4376	1945	3931	10252	228302.51	153146.18	868799.88	1250248.57

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2025									
(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	1400.44	1965.95	22564.32	25930.71	38.80	36.92	65.42	59.71
2	Bank of India	5109.76	3287.11	25143.22	33540.09	51.20	47.33	98.07	78.80
3	Bank of Maharashtra	69.97	123.90	2253.32	2447.19	45.51	92.25	78.57	77.54
4	Canara Bank	2959.16	2578.28	25403.90	30941.34	68.25	62.99	85.56	81.16
5	Central Bank of India	3052.42	1747.53	6185.45	10985.40	41.15	31.05	40.07	38.57
6	Indian Bank	6008.26	3072.33	41882.77	50963.36	34.88	33.83	88.38	69.15
7	Indian Overseas Bank	682.75	438.10	7255.45	8376.30	35.35	37.04	51.34	48.57
8	Punjab & Sind Bank	34.17	23.02	3942.34	3999.53	46.44	42.14	105.77	103.74
9	Punjab National Bank	16373.77	6280.31	60797.86	83451.94	40.34	33.60	87.16	64.68
10	State Bank of India	23327.06	18952.41	173993.64	216273.11	35.16	38.31	87.93	68.94
11	UCO Bank	3299.95	2365.29	21302.17	26967.41	33.49	29.32	90.19	64.92
12	Union Bank of India	1461.20	1588.30	25704.72	28754.22	33.12	38.40	80.47	71.01
Total PSU		63778.90	42422.53	416429.16	522630.59	38.44	37.61	83.86	67.41
13	Axis Bank	1969.93	8040.81	34742.81	44753.56	74.04	96.22	62.13	66.86
14	Bandhan Bank	12226.18	6800.29	12601.28	31627.76	116.75	88.97	28.11	50.25
15	Catholic Syrian Bank Ltd.	0.00	0.00	97.05	97.05	#DIV/0!	#DIV/0!	18.36	18.36
16	City Union Bank Ltd.	0.00	0.00	283.27	283.27	#DIV/0!	#DIV/0!	104.05	104.05
17	Dhanlaxmi Bank Ltd.	0.00	0.00	69.54	69.54	#DIV/0!	#DIV/0!	73.28	73.28
18	Federal Bank	301.65	134.09	4987.84	5423.58	167.15	61.93	91.56	92.79
19	HDFC Bank	2785.05	5848.89	59826.38	68460.32	119.66	111.00	61.00	64.79
20	ICICI Bank	639.46	2777.79	58724.48	62141.74	38.17	68.24	93.20	90.38
21	IDBI Bank	520.86	910.07	8553.14	9984.07	42.40	40.44	71.76	64.84
22	IDFC First Bank	42.56	68.91	8202.29	8313.76	#DIV/0!	#DIV/0!	100.96	102.33
23	Indusind Bank	3313.17	1725.71	14378.85	19417.73	704.32	186.34	102.09	125.42
24	Karnataka Bank Ltd.	28.48	49.19	1439.37	1517.04	109.50	81.36	103.30	102.52
25	Karur Vysya Bank	25.12	79.81	957.09	1062.02	32.12	36.59	76.02	68.28
26	Kotak Mahindra Bank	552.41	9.49	11358.15	11920.05	563.60	8.61	94.92	97.92
27	Lakshmi Vilas Bank (DBS)	51.67	0.00	1325.50	1377.17	128.25	#DIV/0!	86.34	87.41
28	Ratnakar Bank Ltd	0.00	83.53	5461.48	5545.01	#DIV/0!	63.24	59.10	59.16
29	South Indian Bank Ltd.	18.02	0.00	1002.73	1020.75	47.03	#DIV/0!	69.66	69.07
30	SIDBI	0.00	0.00	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	126.14	126.14	#DIV/0!	#DIV/0!	20.85	20.85
32	YES Bank	0.00	82.69	10859.65	10942.34	#DIV/0!	95.69	85.15	85.23
Total PVT		22474.57	26611.28	235086.30	284172.14	116.48	90.70	68.64	72.65
33	Au Small finance Bank	24.47	12.52	408.16	445.15	3206.07	3882.22	29.94	32.63
34	ESAF SF Bank	0.00	139.63	393.58	533.21	#DIV/0!	1435.05	394.49	486.95
35	Jana Small Finance Bank	252.29	277.22	731.36	1260.88	539.03	138.28	33.03	51.22
36	Ujjivan Small Finance Bank	769.49	1076.33	2026.71	3872.53	184.68	195.32	74.57	105.07
37	Utkarsh Small Finance Bank	0.00	0.00	200.64	200.64	#DIV/0!	#DIV/0!	19.41	19.41
Total Small Finance		1046.25	1505.70	3760.45	6312.40	225.37	197.71	50.62	72.93
38	WBGB (PNB)	14698.02	2755.03	1015.25	18468.30	57.69	51.89	42.43	55.66
Total RRB		14698.02	2755.03	1015.25	18468.30	57.69	51.89	42.43	55.66
39	WB State Co-Op Bank Ltd.	9580.25	2861.05	13767.34	26208.64	55.99	58.09	69.98	62.84
40	WBSCARD Bank Ltd.	1361.10	0.00	0.00	1361.10	5523.94	#DIV/0!	0.00	500.94
Total Co-Optv		10941.35	2861.05	13767.34	27569.74	63.86	58.09	69.11	65.67
41	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
42	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
43	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Payment Banks		0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		112939.09	76155.58	670058.50	859153.17	49.47	49.73	77.12	68.72

Position of ATMs & BC Outlets in West Bengal as on 30.06.2025									
SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	44	65	382	491	480	497	614	1591
2	Bank of India	112	81	184	377	788	459	302	1549
3	Bank of Maharastra	3	9	33	45	9	16	60	85
4	Canara Bank	113	72	201	386	372	137	26	535
5	Central Bank of India	77	54	87	218	818	293	123	1234
6	Indian Bank	43	49	136	228	524	196	574	1294
7	Indian Overseas Bank	15	71	53	139	493	33	182	708
8	Punjab & Sind Bank	4	4	22	30	0	0	0	0
9	Punjab National Bank	495	225	570	1290	6051	1298	490	7839
10	State Bank of India	491	1170	2563	4224	5661	769	501	6931
11	UCO Bank	68	57	132	257	416	126	112	654
12	Union Bank of India	64	60	205	329	496	527	237	1260
Total PSU		1529	1917	4568	8014	16108	4351	3221	23680
13	Axis Bank	352	297	684	1333	460	1926	481	2867
14	Bandhan Bank	1	15	104	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	8	8	0	0	0	0
16	City Union Bank Ltd.	0	0	2	2	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0	0	0	0
18	Federal Bank	5	2	22	29	0	0	0	0
19	HDFC Bank	36	113	467	616	95	346	162	603
20	ICICI Bank	65	96	480	641	4	0	0	4
21	IDBI Bank	26	36	121	183	0	0	0	0
22	IDFC First Bank	0	0	26	26	509	95	9	613
23	Indusind Bank	9	33	154	196	3344	15421	0	18765
24	Karnataka Bank Ltd.	1	0	15	16	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	87	89	0	0	0	0
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	0	115	552	667
29	South Indian Bank Ltd.	2	0	17	19	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	36	38	0	13421	67729	81150
Total PVT		502	604	2259	3365	4412	31324	68933	104669
33	Au Small finance Bank	0	0	15	15	0	0	0	0
34	ESAF SF Bank	0	4	10	14	0	34	62	96
35	Jana Small Finance Bank	0	2	3	5	8	0	0	8
36	Ujjivan Small Finance Bank	23	16	35	74	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	17	17	0	0	0	0
Total Small Finance		23	22	80	125	8	34	62	104
38	WBGB (PNB)	0	0	0	0	4114	327	64	3450
Total RRB		0	0	0	0	4114	327	64	4505
39	WB State Co-Op Bank Ltd.	106	22	58	186	45	0	0	45
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		106	22	58	186	45	0	0	45
41	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
42	Airtel Payment Bank	0	0	0	0	46083	9492	4210	59785
43	Fino Payment Bank	0	0	0	0	30486	6138	4441	41065
Total of Payment Banks		0	0	0	0	76642	17896	14849	109387
Grand Total		2160	2565	6965	11690	101329	53932	87129	242390

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

Negative trend is shown in the districts namely Birbhum, Kalimpong, Kolkata, Purba Bardhaman, Purulia and South 24 Parganas District as on June, 2025 in comparison to June, 2024. These districts to initiate remedial measures to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 30.06.2025					
Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2024	CD Ratio as on June,2025	Increase/ Decrease
1	Alipurduar	CBI	61.62	63.82	+
2	Bankura	PNB	55.01	57.00	+
3	Birbhum	UCO	50.37	45.73	-
4	Coochbehar	CBI	78.64	105.04	+
5	Dakshin Dinajpur	PNB	62.71	69.17	+
6	Darjeeling	CBI	67.58	68.73	+
7	Hooghly	UCO	44.00	47.18	+
8	Howrah	UCO	49.43	50.22	+
9	Jalpaiguri	CBI	75.52	77.25	+
10	Jhargram	PNB	45.57	46.18	+
11	Kalimpong	SBI	60.81	51.01	-
12	Kolkata	SBI	103.17	92.54	-
13	Malda	PNB	59.06	60.36	+
14	Murshidabad	PNB	57.33	59.32	+
15	Nadia	PNB	50.97	51.15	+
16	Paschim Burdwan	SBI	52.83	58.51	+
17	Paschim Medinipur	PNB	48.47	50.73	+
18	Purba Burdwan	UCO	56.04	55.15	-
19	Purba Medinipur	PNB	52.76	57.56	+
20	Purulia	PNB	50.26	49.24	-
21	Uttar Dinajpur	PNB	68.85	71.00	+
22	24 Pgs. (N)	Indian	45.28	47.10	+
23	24 Pgs. (S)	PNB	45.54	44.75	-

AGENDA – 6

Deployment of Credit in Agriculture including

- (i) **KCC**
 - a) **Collateral free agricultural loans up to Rs.2.00 Lakh**
 - b) **End use verification for agricultural gold loans**
- (ii) **Agriculture Infrastructure Fund (AIF)**
- (iii) **Farmers Producer Organizations (FPO)**
- (iv) **KCC Animal Husbandry (KCC-AH)**
- (v) **National Livestock Mission (NLM)**
- (vi) **KCC Fishery (MJCC)**
- (vii) **Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)**
- (viii) **Others**

The comparative position in disbursement in Agriculture sector with corresponding financial year is as follows:

(Amount in Rs. Crore)			
As on	Yearly Target	Achievement	% of Achievement
30.06.2024	1,15,852	33,356	29%
31.03.2025	1,15,852	97,486	84%
30.06.2025	1,15,855	34,687	30%

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 growth spurt in rural per capita productivity have been improved. West Bengal is one of the largest food grains producing state in India. It is known for the largest producer in rice Production, followed by Uttar Pradesh, Punjab and Andhra Pradesh. Apart from rice production, it is known for jute, sesame, tobacco, and tea too.

West Bengal comes under rice producing states in India. West Bengal also engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produces 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 agricultural states in India.

The agriculture disbursement as on June Quarter for the financial year 2025-26 is Rs.34,687 Crore, which was Rs.33,356 Crore for the corresponding period of FY 2024-25. The disbursement in Farm Credit for the FY 2025-26 is Rs.11,927 Crore which is 34% 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. There is huge scope for banks to enrich their agriculture credit portfolio by financing in Agriculture Infrastructure Fund scheme.

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:

A comparative position of target & achievement / disbursement (including renewal cases) under Kisan Credit Card (KCC) in West Bengal as on June Quarter 2025 with the same period of corresponding financial years is as under:

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
30.06.2024	35,00,000	8,01,219	23%
31.03.2025	35,00,000	31,39,373	90%
30.06.2025	35,00,000	8,21,264	23%

Bank wise KCC position as on 30.06.2025											
											(Amount in Crore)
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2025 to 30.06.2025)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.06.2025	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)				
			No.	Amount	No.	Amount	No.	Amount		No.	Amount
1	Bank of Baroda	25000	1012	8.61	3528	34.38	4540	42.99	18.16	20254	129.00
2	Bank of India	117000	797	12.75	58411	84.19	59208	96.94	50.61	159434	745.55
3	Bank of Maharashtra	2200	0	0.00	50	0.77	50	0.77	2.27	1345	25.90
4	Canara Bank	28500	3130	25.54	1792	15.20	4922	40.74	17.27	58738	466.98
5	Central Bank of India	32500	40	0.30	3983	23.18	4023	23.48	12.38	65661	448.17
6	Indian Bank	148500	380	3.04	21780	108.90	22160	111.94	14.92	405568	1852.37
7	Indian Overseas Bank	7000	282	3.10	1142	5.46	1424	8.56	20.34	6487	51.54
8	Punjab & Sind Bank	50	0	0.00	0	0.00	0	0.00	0.00	48	0.62
9	Punjab National Bank	407000	8109	38.84	40667	226.60	48776	265.44	11.98	391553	2308.87
10	State Bank of India	285000	30963	234.61	23922	194.93	54885	429.54	19.26	380354	3740.54
11	UCO Bank	40000	202	1.44	7148	47.58	7350	49.02	18.38	68029	372.08
12	Union Bank of India	25000	416	4.63	5313	129.08	5729	133.71	22.92	45350	712.00
	Total PSU	1117750	45331	332.86	167736	870.27	213067	1203.13	19.06	1602821	10853.62
13	Axis Bank	2750	8221	503.75	6529	238.83	14750	742.58	536.36	23530	2306.74
14	Bandhan Bank	0	12	0.05	0	0.00	12	0.05	#DIV/0!	100	1.26
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00
19	HDFC Bank	24500	351	8.19	32839	193.36	33190	201.54	135.47	296685	1141.11
20	ICICI Bank	2500	0	0.00	188	3.06	188	3.06	7.52	2744	82.05
21	IDBI Bank	10000	12	0.15	81	0.99	93	1.14	0.93	51247	120.24
22	IDFC First Bank	0	2	0.12	0	0.00	2	0.12	#DIV/0!	2	0.12
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DN/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	628	9.34
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DN/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	40	0.08	0	0.00	40	0.08	4.00	162	0.21
	Total PVT	42250	8638	512.33	39637	436.24	48275	948.57	114.26	375098	3661.07
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	WBGB (PNB)	355000	1529	8.38	39917	212.10	41446	220.48	11.67	428344	2416.53
	Total RRB	355000	1529	8.38	39917	212.10	41446	220.48	11.67	428344	2416.53
39	WB State Co-Op Bank Ltd.	1985000	8160	12.74	510316	1252.84	518476	1265.58	26.12	1945816	5906.25
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DN/0!	0	0.00
	Total Co-Optv	1985000	8160	12.74	510316	1252.84	518476	1265.58	26.12	1945816	5906.25
	Grand Total	3500000	63658	866.31	757606	2771.45	821264	3637.76	23.46	4352079	22837.47

District wise KCC position as on 30.06.2025							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2025 to 30.06.2025(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2025	
			No.	Amount		No.	Amount
1	Alipurduar	38500	6651	77.51	17.28	51343	386.14
2	Bankura	198000	25029	137.82	12.64	193339	926.11
3	Birbhum	240000	25834	134.67	10.76	245378	990.48
4	Coochbehar	190000	22625	122.38	11.91	193598	1812.92
5	Dakshin Dinajpur	115000	24400	146.55	21.22	86248	606.28
6	Darjeeling	18500	3421	21.98	18.49	83221	358.71
7	Hooghly	395000	41391	196.49	10.48	326184	1611.45
8	Howrah	95000	13630	51.46	14.35	136381	1130.73
9	Jalpaiguri	40000	10590	68.36	26.48	95930	835.44
10	Jhargram	55000	10129	39.40	18.42	70098	541.58
11	Kalimpong	10000	929	5.95	9.29	39716	90.11
12	Kolkata	0	269	33.74	#DIV/0!	3960	165.47
13	Malda	110000	28219	189.74	25.65	98493	625.28
14	Murshidabad	95000	31288	219.34	32.93	188869	1180.48
15	Nadia	110000	29892	212.17	27.17	213252	1428.93
16	Paschim Burdwan	25000	12785	113.88	51.14	166211	706.62
17	Paschim Medinipur	245000	57814	248.93	23.60	352657	1677.53
18	Purba Burdwan	280000	51211	232.14	18.29	419130	1525.51
19	Purba Medinipur	750000	302081	765.25	40.28	582048	2280.66
20	Purulia	35000	20168	170.62	57.62	139925	804.74
21	Uttar Dinajpur	55000	11077	62.15	20.14	158979	894.10
22	24 Pgs. (N)	230000	37448	194.51	16.28	267131	1262.20
23	24 Pgs. (S)	170000	54383	192.72	31.99	239988	996.00
Grand Total		3500000	821264	3637.76	23.46	4352079	22837.47

NB: All the banks operating in the State have disbursed 8,21,264 number of KCCs including renewal cases up to June Quarter during FY 2025-26, registering 23.46% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.22,837.47 Crore covering 43,52,079 number of accounts as on 30.06.2025. The average ticket size of outstanding KCC loans stands at Rs.52,475/- as on 30.06.2025, which was Rs.48,677/- in corresponding period of previous financial year (June 2024).

Bangla Shasya Bima Yojana:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, Govt. of West Bengal launched the Bangla Shasya Bima (BSB) Yojana, 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 No 626-AG-11031(11)/2025-NAB) for Kharif-2025 season crop coverage under Bangla Shasya Bima (BSB) Yojana has been issued on 24.07.2025 and shared accordingly with the member banks by SLBC West Bengal. SBI General Insurance Company Limited will undertake implementation of Kharif-2025 season. Crops to be covered under insurance during Kharif 2025 are Paddy and Maize.

Collateral free agricultural loans up to Rs.2.00 Lakh & End use verification of agricultural gold loans:

A sample check of instances of violations with regard to instructions on collateral free agricultural loans indicates that there is a lack of clarity among banks at the product level. In certain cases, it was observed that agricultural loans up to collateral free limit (₹2 lakh) were apparently backed by gold as collateral in violation of the stipulated instructions. In some cases, gold loans (where collateral free norms may not apply) given to agriculturist were classified as agricultural loans, without ensuring the end utilization for approved purposes.

The banks informed that they are strictly adhering to the RBI directions with regard to collateral free agricultural loans to the tune of ₹2 lakh (Rupees Two Lakh only). Further, they informed that they also ensure the end use of the funds extended to the agriculturist in the form of gold loans (collateral free norms may not apply) and classified as agricultural loans. They also informed about accepting gold as pledge in case of Gold Loan irrespective of the amount extended even for agriculture purpose by adhering to Loan to Value (LTV) ratio as per the extant instructions.

Progress under Agriculture Infrastructure Fund (AIF): -

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post-harvest stage that the produces can be optimally utilized with opportunity for value addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.

In view of the above, the Hon'ble Finance Minister announced, on 15.05.2020, Rs. 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Accordingly, the Department of Agriculture and Farmers Welfare (DA&FW) has formulated the Central Sector Scheme to mobilize a medium – long term debt financing facility for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financial support.

Subsequently, in the budget announcement made on 01.02.2021, it was decided to extend the benefit of the scheme to APMCs. Accordingly, modifications in the scheme were carried out with the approval of Cabinet to make it more inclusive.

Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs, the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing facility may be fixed by the National Monitoring Committee. The Scheme will be operational from 2020-21 to 2032-33.

Project covered under AIF:

- Warehouses/silos
- Cold storages
- Reefer Trucks
- Smart & Precision Farming
- Sorting & Grading units
- Ripening Chambers
- Integrated Packhouses
- Custom Hiring Center

As on 30.06.2025, member banks have cumulatively sanctioned 6,000 number of AIF applications amounting Rs.2,638.30 Crore, out of which disbursement done in 5,527 number of accounts covering Rs.2,357.11 Crore.

Bank wise progress in the state under AIF as on 30.06.2025:

WB AIF BANK-WISE SUMMARY as on 30.06.2025										
Bank Name	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank (Disbursement Pending)		Out of (A) Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs/Cr)	No.	Amount (Rs/Cr)	No.	Amount (Rs/Cr)		No.	Amount (Rs/Cr)
Axis Bank	82	19	50.57	0	0.00	19	50.57	34	29	21.10
Bandhan Bank Ltd	3	0	0.00	0	0.00	0	0.00	0	3	0.51
Bank Of Baroda	770	423	117.27	21	5.40	402	111.87	318	29	7.55
Bank Of India	1119	565	219.86	8	9.03	557	210.83	538	16	6.13
Bank of Maharashtra	12	2	0.76	1	0.27	1	0.49	9	1	1.80
Canara Bank	292	108	135.13	21	52.36	87	82.77	183	1	0.01
Central Bank Of India	341	126	134.20	19	3.20	107	131.00	203	12	4.35
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	251	69	91.68	3	29.88	66	61.80	83	99	79.77
ICICI Bank	13	4	6.78	2	6.27	2	0.51	8	1	1.00
IDBI BANK LTD	49	12	4.16	1	1.89	11	2.27	29	8	6.97
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Indian Bank	497	195	268.78	29	11.88	166	256.90	295	7	3.12
Indian Overseas Bank	90	41	8.26	8	1.34	33	6.92	42	7	1.21
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Karnataka Bank	23	15	3.01	4	1.04	11	1.98	4	4	0.85
Kotak Mahindra Bank	5	2	2.10	0	0.00	2	2.10	1	2	0.17
Mahindra and Mahindra Financial Ser	1	0	0.00	0	0.00	0	0.00	0	1	0.01
NABKISAN Finance Ltd	7	0	0.00	0	0.00	0	0.00	7	0	0.00
Punjab and Sind Bank	13	3	9.64	0	0.00	3	9.64	10	0	0.00
Punjab National Bank	4136	2462	817.24	225	85.37	2237	731.87	1560	114	24.54
State Bank of India	3241	1399	464.92	55	30.51	1344	434.41	1806	36	8.49
The Federal Bank Ltd	9	4	0.70	0	0.00	4	0.70	4	1	3.00
UCO Bank	345	175	126.92	34	28.58	141	98.34	164	6	0.99
Union Bank of India	283	158	84.22	16	3.59	142	80.63	124	1	0.01
Yes Bank Ltd.	6	3	23.53	0	0.00	3	23.53	2	1	19.28
WBGB	368	103	29.59	21	7.97	82	21.62	215	50	10.88
All Co-operative Banks	212	112	38.96	5	2.62	107	36.34	78	22	14.52
Grand Total	12174	6000	2638.30	473	281.19	5527	2357.11	5719	455	218.53

District wise cumulative progress in the state under AIF as on 30.06.2025:

WB AIF DISTRICT-WISE SUMMARY as on 30.06.2025										
Name of District	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank (Disbursement Pending)		Out of (A) Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs/Cr)	No.	Amount (Rs/Cr)	No.	Amount (Rs/Cr)	No.	No.	Amount (Rs/Cr)
Alipurduar	174	66	62.89	3	0.77	63	62.12	107	1	0.09
Bankura	1168	604	167.33	37	13.17	567	154.16	496	68	15.13
Birbhum	757	426	133.08	50	27.17	376	105.92	288	43	12.30
Cooch Behar	513	158	217.94	20	31.72	138	186.22	346	9	2.03
Dakshin Dinajpur	218	82	26.03	2	0.21	80	25.82	126	10	1.90
Darjeeling	151	35	21.80	5	1.24	30	20.57	115	1	0.01
Hooghly	1002	763	334.40	36	22.47	727	311.93	218	21	24.60
Howrah	184	103	52.55	6	16.81	97	35.74	70	11	10.22
Jalpaiguri	241	86	195.20	7	23.01	79	172.19	134	21	24.16
Jhargram	259	128	55.03	13	6.91	115	48.13	123	8	1.92
Kalimpong	28	12	0.64	0	0.00	12	0.64	16	0	0.00
Kolkata	14	5	12.55	0	0.00	5	12.55	7	2	5.00
Malda	629	193	75.70	20	10.41	173	65.28	414	22	7.01
Murshidabad	1293	293	89.12	51	11.28	242	77.85	972	28	8.00
Nadia	286	72	43.66	10	2.95	62	40.71	207	7	5.35
North 24 Parganas	597	151	75.10	21	23.73	130	51.37	431	15	7.87
Paschim Bardhaman	296	265	65.89	14	2.37	251	63.51	24	7	6.46
Paschim Medinipur	1046	707	243.50	66	18.53	641	224.97	300	39	13.18
Purba Bardhaman	1756	1276	511.00	52	22.78	1224	488.22	413	67	21.13
Purba Medinipur	614	211	72.16	16	7.67	195	64.49	367	36	26.10
Purulia	208	67	24.37	7	3.82	60	20.55	138	3	0.21
South 24 Parganas	389	176	72.09	23	16.83	153	55.26	205	8	6.63
Uttar Dinajpur	351	121	86.28	14	17.35	107	68.92	202	28	19.23
Grand Total	12174	6000	2638.30	473	281.19	5527	2357.11	5719	455	218.53

Farmers Producer Organizations (FPO):

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 number of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 30.06.2025, total 239 number of FPOs have so far been financed by member banks involving an amount of Rs. 47.06 Crore.

With a view to encouraging environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Gol announced 100% tax exemption 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 performance of FPO financing as on 30.06.2025: -

Consolidated Progress made under FPO/FPC											
Sr. No.	Bank Name	Achievement as on 30.06.2024		Achievement as on 30.09.2024		Achievement as on 31.12.2024		Achievement as on 31.03.2025		Achievement as on 30.06.2025	
		(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)
1	Bank of Baroda	11	56.00	11	56.00	11	56.00	12	61.00	12	61.00
2	Bank of India	0	0.00	0	0.00	3	17.84	3	17.83	3	17.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	5	206.00	5	206.00	5	206.00	5	206.00	5	206.00
5	Central Bank of India	10	1524.42	10	1524.42	10	1524.42	10	1524.42	10	1524.42
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	19	79.00	27	95.00	29	98.00	34	101.00	34	101.00
8	Punjab & Sindh Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	19	71.30	18	70.00	18	70.00	17	68.05	17	68.05
10	State Bank of India	20	523.00	20	523.00	25	580.00	30	931.00	30	931.00
11	UCO Bank	1	3.00	1	3.00	1	3.00	1	3.00	1	3.00
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank	2	120.00	2	120.00	2	102.82	3	103.56	3	136.61
16	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	WBGB	36	536.09	37	576.09	37	563.09	37	576.09	37	576.09
20	WBSCB	50	515.91	50	515.91	50	515.91	50	515.91	50	505.37
	Total	209	4170.81	218	4265.51	228	4300.17	239	4683.95	239	4706.46

Kishan Credit Card Animal Husbandry (KCC-AH):

- ❖ The Reserve Bank of India has introduced Kisan Credit Card- Animal Husbandry (KCC-AH) scheme and directed the banks to extend KCC facility to animal husbandry farmers for their working capital requirements. Kisan Credit Card - Animal Husbandry (KCC-AH) is a revolving cash credit limit (working capital) on highly attractive terms for the animal husbandry farmers for their animal husbandry activities as standalone basis or side by side with agriculture/ other activities. The benefits of the KCC scheme (for crop loan) are also available in this KCC-AH scheme. This scheme comes under priority sector lending (PSL) for the banks.
- ❖ KCC-AH scheme is showing continuous growth and the demand for KCC-AH loans is also increasing substantially. Since starting of the scheme, about 90,000 cases amounting to Rs.1031 Crore have been given to the needy farmers through this scheme. Such capital infusion/ capital support in the form of KCC-AH is directly promoting overall growth in the animal husbandry sectors in West Bengal.

- ❖ An overall progress report on KCC-AH scheme in West Bengal is follow:

Financial Year		Sourced (Nos.)	Sanctioned		Disbursed	
			(Nos.)	(Rs. Crore)	(Nos.)	(Rs. Crore)
I	FY 2021 - 2022	67,743	19,826	142.87	19,826	142.87
II	FY 2022 - 2023	40,870	14,389	112.61	14,389	112.61
III	FY 2023 – 2024	64,260	25,364	225.48	25,364	225.48
IV	FY 2024 - 2025	69,283	25,728	436.25	25,652	395.39
V	FY 2025 – 2026 (01.04.25 to 30.06.25)	10,873	4,555	113.81	4,493	110.13
TOTAL			89,862	1031.02	89,724	986.48

- ❖ As per the trend, KCC-AH loan is given for dairy (52%), poultry (21%), goatery (16%), piggery (10%) and other (1%) sectors of animal husbandry.
- ❖ It is now targeted to provide the benefits of KCC-AH to all eligible animal husbandry farmers throughout the State. Hence, the ongoing activities and efforts towards KCC-AH scheme are being extensive during the FY 2025 - 26.
- ❖ A dedicated portal called “KCC IMS (AH)” portal is jointly developed by ARDD & FD, WB and launched on 01.07.2024 for data sanctity, real-time tracking and progress monitoring for KCC-AH scheme. All the banks and LDMS have been directed to take necessary action for full use of this portal.
- ❖ In this connection, the circulars, guidelines, SOPs, directions etc. of Reserve Bank of India, Department of Financial Services (DFS) under Ministry of Finance of GoI, Department of Animal Husbandry & Dairying (DAHD) under Ministry of Fisheries, Animal Husbandry & Dairying of GoI, NABARD, IBA, Institutional Finance, Finance Department of GoWB are being followed by the banks.

❖ **Salient features of KCC-AH scheme:-**

➤ **Eligibility:**

Farmers, animal husbandry or poultry farmers either individual or joint borrower, Joint Liability Groups, Self Help Groups including tenant farmers of cattle/ buffalo/ sheep/ goat/ pig/ poultry birds/ ducks/ rabbit etc. having owned/ rented/ leased shed for rearing the animals/ poultry birds.

As per the directives, only the arrangement of sufficient space/ shed (including whether owned/ rented/ leased) should be available for keeping animal(s), poultry birds and running the activity. The shed indicates any structure (either katcha or pucca) either adjacent or isolated to farmer's house where the animals are normally kept in the respective villages.

The farmer needs to declare the number of animals held by the farmer and to submit an undertaking that the animals will not be disposed of and in case there is a need, the animal(s) will be replaced with other animal(s).

➤ **Collateral Security:**

No collateral security is required for KCC-AH upto Rs.2.00 lakh loan limit. This collateral free loan limit will be upto Rs.3.00 lakh for the cases where processor's tie-up arrangement (e.g. milk unions etc.) will be available. In such cases, only the primary security is applicable, which means hypothecation of assets/ produce created out of bank's finance.

For KCC-AH cases of higher limits, collateral security in terms of charge/ mortgage on land or any other collateral security may be stipulated.

➤ **Land/ Land document:**

Ownership of land and/or land document is not relevant for KCC-AH scheme, except where, collateral security in terms of charge/ mortgage on land for availing higher loan limit is applicable.

➤ **Interest Rate & Interest Subvention:**

Rate of Interest will be as per the RBI/ GoI guidelines from time to time. In the Union Budget 2025, Modified Interest Subvention Scheme (MISS) offers concession to farmers for crop cultivation and allied activities, providing a 7% interest rate on loans up to Rs.5.00 lakh (*from earlier Rs.3.00 lakh*), with an additional 3% subvention for timely repayment, reducing the effective rate to 4%.

For the farmer who is availing both KCC-Crop loan and KCC-AH, the benefit of additional interest subvention of 3% would accrue only when the farmer will repay their both KCC-Crop loan as well as KCC-AH well in time. Further, the limit for crop loan component will take priority for interest subvention and additional interest subvention/ prompt repayment incentive benefits and the residual amount will be considered towards KCC-AH subject to cap as mentioned above.

For the portion of KCC limit above Rs.5.00 lakh, the ROI will be as per Bank's extent guidelines.

The Kisan Rin Portal (KRP) launched in September 2023 addresses key challenges in the MISS-KCC scheme. Previously, banks had to submit claims for Interest Subvention (IS) and Prompt Repayment Incentive (PRI) manually to the RBI and NABARD, leading to significant delays and inefficiencies. The Kisan Rin Portal digitizes this process, ensuring farmers and lending institutions benefit from quicker, seamless transactions, improving access to credit for agricultural needs.

➤ **Repayment, Review/ Renewal:**

The loan will be in the nature of a revolving cash credit limit. Repayment term is "Repayable on Demand". Repayment will be fixed as per the cash flow/ income generation pattern of the activity undertaken by the borrower.

KCC-AH loan may be sanctioned for 5 years with the provision of yearly renewal and periodic review. The review may result in continuation of same facility or enhancement/ scale-down/ withdrawal of the facility based on the performance of the borrower.

➤ **Monitoring of end use:**

The account/ smart card for the loan issued under KCC-AH is to be maintained/ issued separately from the existing KCC loan to monitor the utilization limit. Hence, to streamline the process of credit delivery through KCC-AH scheme and to rationalize its operational aspects, the bank should issue separate or exclusive KCC-AH account to the animal husbandry farmers.

➤ **Insurance:**

Insurance may generally be covered for the items created out of banks' finance (i.e. the primary security/ hypothecated stock) as well as have merit over the insurable perils. The SOF usually includes recurring cost towards feed & fodder, veterinary aid, labour, water, electricity etc. for which, the KCC-AH limit is given and the produce is usually milk, meat, egg, manure etc.

KCC-AH not allows purchase of any animal. While granting KCC-AH, the banks may like to consider availing insurance coverage of animals/ birds. However, it is the discretion of banks and the farmer(s) and not mandatory. The banks shall not insist for insurance coverage of animal shed if the said is not financed by them.

Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs.5/- per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.

➤ **Scale of Finance (SOF):**

The working capital components may include recurring cost towards feeding, veterinary aid, labour, water, electricity supply etc. The Scale of Finance for animal husbandry activities for the FY of 2025-26 is finalized and circulated by the State Level Technical Committee (SLTC) for use by all stakeholders. This SOF covers all types of regular animal husbandry activities for lending rural credit under KCC-AH. Said SoF may be considered as a referral benchmark. The KCC-AH limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with said SOF and based on the indicative actual number of animals/ poultry birds or unit size.

➤ **KCC-IMS (AH) Portal:**

A dedicated portal called "KCC IMS (AH)" portal is jointly developed by ARDD & FD, WB and launched on 01.07.2024 for data sanctity, real-time tracking and progress monitoring for KCC-AH scheme. For sanctity of data and effective monitoring, the use of KCC-IMS (AH) portal is a must by all banks and other stakeholders. Bank branches must ensure real-time data updating in the KCC-IMS (AH) Portal. This should be monitored from the HQ-level.

- The guidelines of GoI/ RBI/ DFS/ SLBC/ WBIF etc. issued as well as being issued from time to time for KCC-AH scheme to follow and comply.

❖ **Target of KCC-AH for West Bengal for the FY 2025 – 2026:**

The ARD Department of GoWB and the State Level Bankers' Committee (SLBC), WB has set a target of disbursement of at least 1,09,080 KCC-AH cases for West Bengal for the current FY 2025 – 2026. Targeted bank-wise break-up is as under:

- a) To disburse at least 48 KCC-AH cases by each rural & semi-urban branch of the cooperative banks.
- b) To disburse at least 24 KCC-AH cases by each rural & semi-urban branch of the nationalized & state-run banks.
- c) To disburse at least 12 KCC-AH cases by each rural & semi-urban branch of the private banks.

KCC-AH target is entrusted to the banks. While, being the nodal department, ARDD will support the banks and other stakeholders and ensure achievement of KCC-AH target for the Districts as well as for the State.

The District Administrations will monitor progress under KCC-AH scheme and intervene for needful actions. APAS platform may be a good platform to spread KCC-AH and achieve the target.

❖ **Attraction for the bankers in disbursing credit under KCC-AH scheme:**

- a) The interest subvention limit for KCC-AH has been increased by RBI to Rs.5.00 lakh from earlier Rs.3.00 lakh. Moreover, the limit for collateral free loan has been increased to Rs.2.00 lakh from Rs.1.60 lakh. Therefore, the scope of lending under KCC-AH has been increased significantly.
- b) Credit disbursement under KCC-AH scheme will directly help the Banks to achieve Banks' own mandatory 18% PSL Lending Target given by RBI.
- c) KCC-AH is disbursed principally to the marginal & small farmers. Therefore, financing under KCC-AH will benefit the Banks to achieve Banks' own mandatory targets for Small & Marginal Farmers (SMF) as well as for Weaker Sections given by RBI.
- d) Land is not a criterion for sanctioning KCC-AH and hence, the credit disbursement under KCC-AH does not depend on availability or the size of land. Therefore, the banks have greater flexibility in terms of individual ticket size while disbursing KCC AH loans.
- e) Cash flow/ Credit cycle is very short for AH activities and the cash conversion is usually achieved on a monthly or quarterly basis for KCC-AH cases.
- f) ARDD's Scale of Finance (SoF) covers all types of regular AH activities. This year, ARDD has also introduced the SOF for Mule, Donkey, Pony etc. especially in the hill districts.
- g) Recovery percentage of KCC-AH is 94% - 96%.
- h) Scale of Finance (SoF) for KCC-AH is very attractive. *[e.g. for 2 cow/ buffalo unit: Rs.60,000/-, for 10 Goat/ Sheep unit: Rs.35,000/- whereas, SOF for cultivation per acre for Paddy (Aush/ Aman): is Rs.25,000/- to 30,000/- etc.....]*

❖ Progress report on KCC-AH scheme in West Bengal during the FY 2025-26 is as under:

District-wise progress report on KCC-AH scheme for the FY 2025 - 2026 (Period : 01.04.2025 to 30.06.2025)						
SN	District	Target (*)	Sanctioned		Disbursed	
		(Nos.)	(Nos.)	Amt. (Crore)	(Nos.)	Amt. (Crore)
1	Purba Medinipur	8,352	712	23.15	744	23.56
2	Paschim Medinipur	7,248	443	12.58	438	12.51
3	Purba Bardhaman	7,608	359	6.59	356	6.55
4	Hooghly	7,536	326	4.95	335	5.00
5	Darjeeling (Siliguri)	2,280	255	3.48	253	3.44
6	Bankura	5,688	241	2.77	264	2.87
7	Malda	4,824	231	4.50	93	2.31
8	Murshidabad	8,040	224	2.86	219	2.80
9	Kalimpong	792	201	1.15	201	1.15
10	Dakhin Dinajpur	2,160	171	1.35	171	1.32
11	South 24 Parganas	9,384	163	5.55	169	5.43
12	North 24 Parganas	7,008	160	4.45	189	2.98
13	Purulia	3,600	155	4.52	154	4.51
14	Howrah	4,944	139	3.35	137	3.34
15	Birbhum	6,144	135	20.58	132	20.54
16	Nadia	6,408	132	2.82	137	2.88
17	Alipurduar	2,016	106	1.18	103	1.16
18	Uttar Dinajpur	2,712	89	0.82	87	0.80
19	Jalpaiguri	2,952	81	2.47	80	2.39
20	Coochbehar	4,248	80	1.11	73	1.04
21	Kolkata	0	72	2.21	72	2.21
22	Paschim Bardhaman	2,856	48	1.12	51	1.11
23	Jhargram	2,280	32	0.24	35	0.24
Total		1,09,080	4,555	113.81	4,493	110.13

(*) It is excluding the district-wise target in connection with HDFC, Axis, ICICI, IDBI, IndusInd etc.

Bank-wise progress report on KCC-AH scheme for the FY 2025 – 2026
(Period : 01.04.2025 to 30.06.2025)

SN	District	Target	Sanctioned		Disbursed	
		(Nos.)	(Nos.)	Amt. (Crore)	(Nos.)	Amt. (Crore)
1	Punjab National Bank	17,856	1,158	51.68	1,247	52.55
2	WB Co. Op. Banks	12,864	1,151	9.17	1,069	5.65
3	State Bank of India	18,960	607	4.97	607	4.96
4	HDFC Bank	1,164	589	3.39	589	3.39
5	West Bengal Gramin Bank	22,080	353	2.62	352	2.37
6	Bank of India	5,424	290	3.47	290	3.47
7	Bank of Baroda	2,640	114	1.28	96	1.07
8	Canara Bank	5,544	68	2.11	67	2.06
9	Indian Bank	8,688	63	0.63	31	0.31
10	Indian Overseas Bank	1,608	53	33.23	53	33.23
11	UCO Bank	5,472	52	0.62	52	0.62
12	Central Bank of India	4,776	30	0.25	13	0.11
13	Union Bank	2,904	27	0.39	27	0.35
14	IDBI Bank	540	0	0	0	0
15	Axis Bank	1668	0	0	0	0
16	ICICI Bank	996	0	0	0	0
17	IndisInd Bank	408	0	0	0	0
18	Other	0	0	0	0	0
Total		1,13,856	4,555	113.81	4,493	110.13

- ❖ West Bengal co-operative bank has registered continuous growth. HDFC bank recorded good numbers of its own-sourced sanction under the KCC-AH scheme. Punjab National Bank has also shown positive growth in 2025-26. However, the performance of other banks is not up to the mark.
- ❖ Referring to the KCC IMS (AH) portal report as on 30.06.2025, it is stated that about 30,000 KCC-AH applications are pending with different bank branches. The member banks are requested once again to ensure disposal of all pending applications at the earliest.

❖ **Action points emerged in deployment of credit under KCC- AH:**

- 1) Each rural and semi-urban bank branch across the state to achieve fresh/ new sanction and disbursement target during the FY 2025-26. Bank-wise, branch-wise and District-wise target to be achieved. Said primary target may be revised by the competent authority from time to time.
 - 2) All Banks will take the initiative for own-sourcing of KCC-AH applications, especially from existing KCC-Agriculture and/ or other account holders (Ready Client Base).
 - 3) For sanctity of data and effective monitoring, the use of KCC-IMS (AH) portal is a must by all the banks and other stakeholders. Bank branches must ensure real-time data updating in the KCC-IMS Portal and should be monitored from its HQ-level.
 - 4) All pending applications to be disposed by the banks immediately and the LDMs, DCOs of concerned Banks to ensure.
 - 5) All banks will circulate a written communication from their controlling offices to their branches for own-sourcing of KCC-AH applications by the banks, along with the processing of ARDD sourced applications to achieve the yearly target.
 - 6) The banks will take the initiatives for orientation of their field-level officials and branches for disbursing more credit under KCC-AH scheme. The major banks may organize webinar/ meetings from its HQ-level, where ARDD officials may also join.
 - 7) The banks may coordinate with the ARD department to explore potential leads for different bankable schemes especially KCC-AH scheme from the beneficiaries of various departmental activities.
 - 8) The Lead Bank and its Lead District Manager (LDM) to take intent responsibility for extending KCC-AH for the concerned district. Performance review of the Lead District Managers (LDMs) may be done from the next review meeting.
- The State Level Technical Committee (SLTC), West Bengal has approved the new Scale of Finance (SOF) for KCC-AH scheme for FY 2025 - 2026 and suggested for wide circulation. This approved Scale of Finance (SOF) covers all types of regular animal husbandry activities for lending rural credit under KCC-AH.

Scale of Finance (SOF) on Animal Husbandry Sectors for Financial Year 2025 - 2026

SN	Animal Husbandry Activity		Unit Size	Scale of Finance (Amount in Rs.)
I	Dairy			
	A	For Graded/ Cross Breed Cow	2 Cows Unit (1+1)	63,520
			4 Cows Unit (2+2)	1,27,040
			10 Cows Unit (5+5)	3,22,950
	B	For Non-descript Cow	2 Cows Unit (1+1)	24,715
			4 Cows Unit (2+2)	49,430
	C	For Graded/ Cross Breed Buffalo	2 Buffaloes Unit (1+1)	59,815
			4 Buffaloes Unit (2+2)	1,19,630
			10 Buffaloes Unit (5+5)	3,03,525
	D	For Non-descript Buffalo	2 Buffaloes Unit (1+1)	24,300
			4 Buffaloes Unit (2+2)	48,600
II	Bullock (<i>Commercial Use</i>)		A Pair of Bullock Unit	46,005
III	Goatery		6 Animals Goatery Unit (5 + 1)	17,860
			11 Animals Goatery Unit (10 + 1)	34,588
			43 Animals Goatery Unit (40 + 3)	1,33,827
IV	Sheep Rearing		6 Animals Sheep Rearing Unit (5 + 1)	16,607
			11 Animals Sheep Rearing Unit (10 + 1)	32,288
			43 Animals Sheep Rearing Unit (40 + 3)	1,24,866
V	Piggery		6 Animals Piggery Unit (5 + 1)	81,223
			11 Animals Piggery Unit (10 + 1)	1,58,951
			22 Animals Piggery Unit (20 + 2)	3,12,323
VI	Poultry- Broiler Farming		2,000 Broiler Birds Unit (500 x 4)	1,12,615
			4,000 Broiler Birds Unit (1,000 x 4)	2,25,230
VII	Poultry- Layer Farming (<i>Cage System</i>)		5,000 Layer Birds Unit (1,000 x 5)	2,76,198
			10,000 Layer Birds Unit (2,000 x 5)	5,61,238
VIII	Backyard Poultry Farming (<i>LIT etc. for egg/ dual purpose</i>)		200 Birds Unit	26,934
			400 Birds Unit	53,789
IX	Duckery		50 Ducks Unit	27,981
			200 Ducks Unit	1,12,165
X	Domestic or Pack Mule/ Donkey/ Pony/ Small or Medium sized Horse Rearing (<i>Commercial Use</i>)		One Unit (1 Animal)	31,225
XI	Rabbit Rearing (<i>Meat & Skin purpose</i>)		Rabbit Unit (10 + 2)	32,035
			Rabbit Unit (100+ 20)	3,26,590

The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals/ poultry birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2025:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
31.06.2024	25,065	230.73	3,701	72.94	17,311	324.90	9,112	49.74
30.06.2025	44,056	411.98	5,620	96.80	22,655	152.16	21,436	195.59

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2025-26 (01.04.2025 - 30.06.2025) (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	15841	28.64	5632	14.00	6079	17.00	496	2.00	274	2.00	357	3.00	47	2.00	6061	98.87	34787	167.51
2	Bank of India	17869	90.78	2878	19.21	285	4.60	453	8.40	1027	10.00	39	0.45	98	4.32	18838	320.57	41487	458.34
3	Bank of Maharastra	50	0.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	50	0.77
4	Canara Bank	17579	235.15	197	3.34	47	2.17	28	4.08	12	0.21	1	0.01	3	0.15	135	0.34	18002	245.45
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51807	677.15	51807	677.15
6	Indian Bank	14454	147.63	323	3.23	181	0.90	252	2.63	152	0.76	0	0.00	2217	11.08	18225	579.31	35804	745.54
7	Indian Overseas Bank	1638	20.53	4	0.18	0	0.00	4	0.07	1	0.08	2	0.18	48	2.18	789	17.79	2486	41.01
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	59505	830.36	266	11.35	52	2.22	159	8.01	457	2.63	14	0.84	846	57.40	2209	45.02	63508	957.83
10	State Bank of India	54885	429.54	159	1.78	97	5.65	74	12.00	320	3.73	0	0.00	450	350.00	28380	320.60	84365	1123.30
11	UCO Bank	6732	222.44	24	0.24	38	0.26	21	0.12	8	0.94	1	0.05	4	0.17	2928	155.55	9756	379.77
12	Union Bank of India	9865	198.62	1504	65.34	64	1.61	200	14.13	274	3.12	0	0.00	0	0.00	415	142.64	12322	425.46
Total PSU		198418	2204.46	10987	118.68	6843	34.41	1687	51.43	2525	23.47	414	4.53	3713	427.30	129787	2357.84	354374	5222.12
13	Axis Bank	19045	728.72	0	0.00	181	17.97	0	0.00	0	0.00	0	0.00	2428	21.39	29488	118.06	51142	886.14
14	Bandhan Bank	12	0.05	25360	235.92	3849	37.77	2313	22.96	10889	92.04	0	0.00	0	0.00	701	5.79	43124	394.52
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	58	7.38	58	7.38
16	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
17	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
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3365	104.65	3365	104.65
19	HDFC Bank	354	8.34	243	1.72	148	4.86	252	5.41	10	0.21	27	0.13	20314	117.47	12174	125.75	33522	263.89
20	ICICI Bank	333	24.36	0	0.00	7	0.23	0	0.00	0	0.00	0	0.00	0	0.00	10066	127.75	10406	152.34
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5814	39.27	5814	39.27
22	IDFC First Bank	2	0.12	15	0.05	5	0.02	3	0.01	33	0.11	0	0.00	95	0.72	0	0.00	153	1.03
23	Indusind Bank	0	0.00	0	0.00	8289	33.60	0	0.00	0	0.00	0	0.00	0	0.00	123539	535.31	131828	568.91
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	0.23	7	0.23
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1511	78.76	1511	78.76
27	Lakshmi Vilas Bank (DBS)	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.01
28	Ratnakar Bank Ltd	0	0.00	616	2.85	312	1.37	161	0.81	0	0.00	0	0.00	0	0.00	12207	52.91	13296	57.94
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	240	6.48	240	6.48
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1719	7.99	1719	7.99
Total PVT		19748	761.59	26234	240.54	12791	95.82	2729	29.19	10932	92.36	27	0.13	22837	139.57	924246	4286.22	296187	2569.54
33	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	3822	17.77	3822	17.77
34	ESAF SF Bank	0	0.00	516	2.41	1059	4.69	92	0.45	0	0.00	0	0.00	0	0.00	1060	38.33	2727	45.88
35	Jana Small Finance Bank	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5644	48.30	5645	48.30
36	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	30811	197.88	30811	197.88
37	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	783	3.51	783	3.51
Total Small Finance		0	0.00	517	2.42	1059	4.69	92	0.45	0	0.00	0	0.00	0	0.00	42120	305.78	43788	313.34
38	WBGB (PNB)	43272	219.31	5569	46.36	539	5.41	1081	14.90	7638	77.70	0	0.00	310	1.25	101884	1212.61	160293	1577.54
Total RRB		43272	219.31	5569	46.36	539	5.41	1081	14.90	7638	77.70	0	0.00	310	1.25	86947	1562.40	160293	1577.54
39	WB State Co-Op Bank Ltd.	516210	1252.59	729	3.61	1423	11.83	12	0.15	329	1.90	0	0.00	13841	84.83	0	0.00	532544	1354.91
40	WBSCARD Bank Ltd.	0	0.00	20	0.38	0	0.00	19	0.67	12	0.16	1295	16.20	28	3.85	467	6.70	1841	27.96
Total Co-Optv		516210	1252.59	749	3.99	1423	11.83	31	0.82	341	2.06	1295	16.20	13869	88.68	467	6.7	534385	1382.87
Grand Total		777648	4437.95	44056	411.98	22655	152.16	5620	96.80	21436	195.59	1736	20.86	40729	656.80	2298719	37064.22	1389027	11065.41

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2025:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
30.06.2024	1,85,589	1,469.49	38,696	612.98	1,32,010	664.93	1,40,858	597.71
30.06.2025	2,60,391	1,951.18	44,401	714.41	1,21,932	993.51	87,976	855.36

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2025 (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	43772	367.00	2475	1.00	1770	17.00	1243	11.00	279	9.00	590	15.00	230	3.00	37365	205.00	87724	628.00
2	Bank of India	159052	728.90	20183	156.49	1435	21.88	2718	42.17	5810	58.39	257	2.91	1821	73.54	114406	1456.78	305682	2541.06
3	Bank of Maharastra	1345	25.90	0	0.00	5	0.10	0	0.00	0	0.00	0	0.00	0	0.00	79	0.75	1429	26.75
4	Canara Bank	142894	1896.07	1980	12.42	410	10.00	261	71.89	552	12.00	76	9.15	55	4.32	4579	6.57	150807	2022.42
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	132162	2690.01	132162	2690.01
6	Indian Bank	104026	1988.21	1630	133.64	686	32.30	602	26.83	233	6.99	3	0.03	7268	327.24	65649	1768.15	180097	4283.39
7	Indian Overseas Bank	26588	196.25	245	4.12	285	7.49	80	1.99	47	4.33	169	4.13	570	13.04	4345	35.97	32329	267.32
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	48	0.62	48	0.62
9	Punjab National Bank	673289	7147.19	8468	226.65	2223	67.41	4919	175.14	4402	26.61	338	4.41	22115	888.63	37359	964.72	753113	9500.76
10	State Bank of India	380354	3740.54	507	12.38	4572	289.42	82	32.00	320	3.73	154	4.00	661	531.00	176341	750.93	562991	5364.00
11	UCO Bank	8032	236.64	738	5.20	804	21.36	902	6.30	836	0.87	1088	12.56	6927	452.29	71923	674.12	91250	1409.34
12	Union Bank of India	68157	1057.72	12857	240.12	1110	20.12	2074	59.15	1216	14.15	0	0.00	15	0.74	7692	309.12	93121	1701.12
Total PSU		1607509	17384.42	49083	792.02	13300	487.08	12881	426.47	13695	136.06	2675	52.20	39662	2293.81	651948	8862.735	2390753	30434.79
13	Axis Bank	23571	2309.47	0	0.00	179	28.47	0	0.00	0	0.00	0	0.00	201124	3216.84	233756	1004.62	458630	6559.40
14	Bandhan Bank	123	6.99	102541	577.77	25753	137.76	15517	90.30	41644	216.65	0	0.00	0	0.00	4792	22.20	190370	1051.66
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	116	10.62	116	10.62
16	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
17	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
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14327	275.66	14327	275.66
19	HDFC Bank	553	20.53	57637	151.29	186	8.86	2347	31.67	25	0.39	20	0.06	198628	779.87	37850	344.50	297246	1337.17
20	ICICI Bank	3128	166.96	0	0.00	50	7.09	0	0.00	0	0.00	0	0.00	0	0.00	33891	530.67	37069	704.73
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	98369	365.35	98369	365.35
22	IDFC First Bank	5	3.80	843	1.95	658	1.46	300	0.64	2454	5.42	0	0.00	3861	12.10	0	0.00	8121	25.37
23	Indusind Bank	0	0.00	0	0.00	62473	161.33	0	0.00	0	0.00	0	0.00	0	0.00	902117	2529.26	964590	2690.59
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	21	5.25	21	5.25
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	13926	490.05	13926	490.05
27	Lakshmi Vilas Bank (DBS)	47710	75.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47710	75.89
28	Ratnakar Bank Ltd	0	0.00	1544	6.09	582	2.22	314	1.34	0	0.00	0	0.00	0	0.00	143851	309.13	146291	318.78
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1311	21.26	1311	21.26
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	16714	52.62	16714	52.62
Total PVT		75090	2583.64	162565	737.10	89881	347.19	18478	123.95	44123	222.45	20	0.06	403613	4008.81	1501041	5961.191	2294811	13984.40
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	2	0.10	0	0.00	0	0.00	0	0.00	9141	28.26	9143	28.36
34	ESAF SF Bank	0	0.00	12918	28.43	7874	21.73	1509	4.28	0	0.00	0	0.00	0	0.00	69660	147.15	91961	201.59
35	Jana Small Finance Bank	0	0.00	644	1.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	76887	254.03	77531	255.40
36	Ujjvan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	242408	886.97	242408	886.97
37	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	10272	27.07	10272	27.07
Total Small Finance		0	0.00	13562	29.80	7874	21.73	1511	4.38	0	0.00	0	0.00	0	0.00	408368	1343.475	431315	1399.39
38	WBGB (PNB)	414783	2339.84	21621	277.20	2309	48.21	3499	78.53	23478	447.66	0	0.00	6893	12.02	300487	7118.15	773070	10321.61
Total RRB		414783	2339.84	21621	277.20	2309	48.21	3499	78.53	23478	447.66	0	0.00	6893	12.02	300487	7118.15	773070	10321.61
39	WB State Co-Op Bank Ltd.	1936709	5826.73	3974	28.51	4490	53.84	64	1.83	2241	14.31	0	0.00	64957	676.51	0	0.00	2012435	6601.74
40	WBSCARD Bank Ltd.	0	0.00	9586	86.55	4078	35.45	7968	79.24	4439	34.87	102694	684.43	1669	61.11	44178	64.78	174612	1046.43
Total Co-Optv		1936709	5826.73	13560	115.06	8568	89.29	8032	81.07	6680	49.18	102694	684.43	66626	737.62	44178	64.78	2187047	7648.17
Grand Total		4034091	28134.63	260391	1951.18	121932	993.51	44401	714.41	87976	855.36	105389	736.69	516794	7052.26	3023364	19866.02	8076996	63788.37

Participation of Banks in Nationwide AHDF KCC Campaign:

A special saturation drive in the form of weekly camps at field level was launched by Department of Financial Services (DFS) and DAHD, GOI on 08.11.2021 to ensure covering of the animal husbandry farmers under KCC-AH scheme. Said campaign had been extended up to 31.03.2025. The progress data of said campaign need to be updated in the DFS portal on real-time basis from the end of the concerned LDM. Access for such data-uploading is available only with the LDM. Summary of the DFS portal report (cumulative figure) as on 30.06.2025 is as under:

State/ UT	Target given by DAHD	Total Number of Applications				
		Received	Accepted	Sanctioned	Pending > 15 days	Rejected
West Bengal	1,00,000	48,120	48,120	19,660	0	28,460

State/ UT	Target given by Fisheries	Total Number of Applications				
		Received	Accepted	Sanctioned	Pending > 15 days	Rejected
West Bengal	1,00,000	3,861	3,851	1,498	9	2,344

Bank-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2025 (cumulative):

Bank-wise Weekly KCC AH as on 30.06.2025																
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/ No space available for cattle shed	Sum of Cumulative - Applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	686	686	300	31	27	61	0	11	44	58	0	0	34	0	120	0
Bank of India	2167	2167	1172	71	13	190	0	54	139	139	2	0	51	0	336	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	1039	1039	501	56	26	139	0	38	118	51	0	21	20	4	65	0
Central Bank of India	3699	3699	1783	204	115	740	0	33	245	110	5	191	30	5	238	0
Cooperative Bank	3078	3078	1280	138	83	462	0	79	273	119	44	263	3	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4371	4371	1700	205	70	645	8	103	527	302	61	0	115	51	584	0
Indian Overseas Bank	423	423	76	14	0	105	2	37	78	40	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12912	12912	5174	873	242	1903	52	636	1872	740	125	75	336	5	879	0
State Bank of India	13577	13577	4834	910	238	1899	0	470	1583	570	91	175	828	96	1883	0
UCO Bank	5104	5104	2526	108	65	892	3	52	370	318	4	10	37	86	633	0
Union Bank of India	933	933	308	103	0	117	0	22	63	69	4	0	35	11	201	0
Grand Total	48120	48120	19660	2713	879	7164	65	1536	5319	2552	345	759	1510	277	5341	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2025 (cumulative):

District-wise Weekly KCC AH as on 30.06.2025																
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/ No space available for cattle shed	Sum of Cumulative - Applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4805	4805	2157	267	106	1616	2	19	503	59	0	0	6	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1102	1102	663	101	55	237	0	5	9	4	0	28	0	0	0	0
Koch Bihar	3191	3191	1144	587	220	657	0	0	79	0	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	1322	820	236	137	519	5	37	0
North Twenty Four	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	715	0
Paschim Bardham	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	2134	2134	1082	136	0	351	46	0	375	0	0	51	8	0	85	0
Purba Bardhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	407	407	130	9	0	36	0	11	130	81	10	0	0	0	0	0
South Twenty Four	1978	1978	881	52	4	101	5	7	715	81	0	0	131	1	0	0
Uttar Dinajpur	557	557	225	35	0	66	0	0	70	61	0	0	59	0	41	0
Grand Total	48120	48120	19660	2713	879	7164	65	1536	5319	2552	345	759	1510	277	5341	0

Bank-wise Summary of Weekly KCC-Fishery as on 30.06.2025 (cumulative):

Bank-wise Fisheries Data as on 30.06.2025														
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative -Already having KCC with Some other Bank	Sum of Cumulative -Already availed loan for same purpose from other Banks	Sum of Cumulative -Applicant in default NPA	Sum of Cumulative -Application for vending	Sum of Cumulative -Not having permission/licence for pond/reservoir	Sum of Cumulative -Farmers do not have vessel	Sum of Cumulative -Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission	Sum of Cumulative -Wrong/incomplete information furnished	Sum of Cumulative -Second application submitted for same/other reasons	Sum of Cumulative -Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	39	39	15	4	0	7	0	11	0	1	0	0	0	1
Bank of India	71	71	33	0	0	1	0	27	0	3	5	0	0	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	53	53	23	2	2	3	0	17	0	3	2	0	0	1
Central Bank of India	43	43	29	0	0	0	0	11	0	0	0	0	0	3
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	237	237	72	1	0	28	0	73	4	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	845	845	338	36	5	66	5	237	0	85	67	0	4	2
State Bank of India	627	617	221	28	8	56	0	189	0	71	41	0	3	0
UCO Bank	382	382	161	42	2	125	0	24	0	24	2	0	2	0
Union Bank of India	25	25	19	0	0	0	0	4	0	0	2	0	0	0
Grand Total	3861	3851	1498	240	17	928	5	721	4	242	149	1	37	9

District-wise Summary of Weekly KCC-Fishery as on 30.06.2025 (cumulative):

District-wise Weekly Fisheries Data as on 30.06.2025														
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative -Already having KCC with Some other Bank	Sum of Cumulative -Already availed loan for same purpose from other Banks	Sum of Cumulative -Applicant in default NPA	Sum of Cumulative -Application for vending	Sum of Cumulative -Not having permission/licence for pond/reservoir	Sum of Cumulative -Farmers do not have vessel	Sum of Cumulative -Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative -Wrong/incomplete information furnished	Sum of Cumulative -Second application submitted for same/other reasons	Sum of Cumulative -Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1845	1845	552	199	7	846	0	155	0	64	0	0	22	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	150	150	54	16	0	22	0	57	0	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
Grand Total	3861	3851	1498	240	17	928	5	721	4	242	149	1	37	9

National Livestock Mission (NLM):

- ❖ National Livestock Mission (NLM) is to ensure qualitative and quantitative improvements in the entire livestock production system. NLM covers various schemes and activities under its three sub-missions viz. (a) Breed development of livestock and poultry, (b) Feed and fodder development and (c) Innovation and Extension.
- ❖ A key component of NLM is Entrepreneurship Development Programme (EDP), which aims towards breed development, employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, milk, egg, wool, feed & fodder etc. The excess production will help in the export earnings after meeting the domestic demands. The concept EDP-NLM scheme is to develop the entrepreneur in order to create the forward and backward linkage for the produce available at the unorganized sector and to link with the organized sector.
- ❖ This Entrepreneurship Development Programme (EDP) is a subsidy-linked scheme, the maximum subsidy provision is 50% of the capital cost of the project and the ceiling for different components varies from Rs. 25 lakh to Rs. 50 lakh, as under:

Sl	Activity	Particulars	Maximum amount of Capital subsidy
A	For breed development in rural poultry sector	Establishment of a Parent Farm, Rural Hatchery and Brooder-cum-Mother Unit for hatching eggs and chicks rearing up to four weeks (with minimum 1000 Parent Layers)	Rs. 25 lakh
B	For breed development in small ruminant sector	Goat / Sheep Breeding Farm	
		100 Female + 05 Male	Rs. 10 lakh
		200 Female + 10 Male	Rs. 20 lakh
		300 Female + 15 Male	Rs. 30 lakh
		400 Female + 20 Male	Rs. 40 lakh
		500 Female + 25 Male	Rs. 50 lakh
C	For breed development in piggery sector	Pig Breeding Farm	
		50 Female + 05 Male	Rs. 15 lakh
		100 Female + 10 Male	Rs. 30 lakh
D	For breed development of indigenous horse/ donkey and camel	Entrepreneurship Development of Indigenous Horse/ Donkey and Camel	Rs. 50 lakh
E	For feed and fodder development	Establishment of Fodder processing units e.g. Silage Making, Fodder Block making, TMR etc	Rs.50 Lakh
		Establishment/ Modernization of Seed Processing Plant, Grading Infrastructure and Storage	

- ❖ The Government on approval of the project will disburse the Subsidy into 2 (two) Installments; one Installment at the time of sanctioning of the Project and another Installment after completion of the Project. No Subsidy is allowed for purchase of Land, Lease/ Rent, Purchase of Car, Office setting, Working capital etc.
- ❖ Online application is being submitted through “nlm.udyamimitra.in”.
- ❖ Paschim Banga Go-Sampad Bikash Sanstha (PBG SBS) under the ARD Department is working as the State Implementing Agency (SIA) for Entrepreneurship Development Programme (EDP) under National Livestock Mission. A Help Desk has been set-up for the stakeholders, the Helpline Number is 7604010091.
- ❖ SIDBI has been engaged as Fund Channelizing Agency for disbursing the subsidy NLM-EDP.
- ❖ The progress report under EDP- NLM as on 30.06.2025 is as follows:

Bank-wise applications under EDP - NLM							
SN	Bank	Total (Nos.)	Sanctioned		Rejected	Pending	
			Nos.	District	Nos.	Nos.	District
1	SBI	23	6	Howrah (2), Coochbehar, Purba Bardhaman, Birbhum, North 24 PGS	12	5	North 24 PGS (2), Birbhum (2), Hooghly
2	PNB	19	2	North 24 PGS, Bankura	11	6	North 24 PGS (3), Coochbehar, Murshidabad, Bankura
3	BOI	5	1	North 24 PGS	0	4	North 24 PGS (4)
4	BGVB	1	1	Malda	0		
5	CBI	3	1	Purulia	0	2	Birbhum, Coochbehar
6	HDFC	1	1	Hooghly	0	0	
7	IOB	1	1	Birbhum	0	0	
8	P&S	1	1	Hooghly	0	0	
9	Canara	1	0		0	1	North 24 PGS
10	IB	2	0		0	2	Purba Bardhaman, Howrah
11	UCO	4	0		2	2	Howrah, North 24 PGS
12	BOB	1	0		1	0	
13	UBI	2	0		2	0	
Total		64	14		28	22	

District-wise applications under EDP - NLM							
S N	District	Total (Nos.)	Sanctioned		Rejected	Pending	
			Nos.	Bank	Nos.	Nos.	Bank
1	North 24 Parganas	16	3	SBI, PNB, BOI	2	11	BOI (4), PNB (3), SBI (2), Canara (1), UCO (1)
2	Birbhum	11	2	SBI, IOB	6	3	SBI (2), CBI
3	Howrah	4	2	SBI (2)		2	IB, UCO
4	Hooghly	4	2	P&S, HDFC	1	1	SBI
5	Purba Bardhaman	6	1	SBI	4	1	IB
6	Coochbehar	5	1	SBI	2	2	PNB, CBI
7	Bankura	4	1	PNB	2	1	PNB
8	Malda	4	1	BGVV	3	0	
9	Purulia	1	1	CBI	0	0	
10	Murshidabad	3	0		2	1	PNB
11	Purba Medinipur	1	0		1	0	
12	Paschim Medinipur	2	0		2	0	
13	South 24 Parganas	2	0		2	0	
14	Paschim Bardhaman	1	0		1	0	
15	Nadia	0	0		0	0	
16	Darjeeling (Siliguri)	0	0		0	0	
17	Dakshin Dinajpur	0	0		0	0	
18	Kalimpong	0	0		0	0	
19	Uttar Dinajpur	0	0		0	0	
20	Kolkata	0	0		0	0	
21	Jalpaiguri	0	0		0	0	
22	Alipurduar	0	0		0	0	
23	Jhargram	0	0		0	0	
Total		64	14		28	22	

- ❖ The Department of Animal Husbandry & Dairying (DAHD) under Ministry of Fisheries, Animal Husbandry & Dairying of GoI in consultation with the Department of Financial Services (DFS) under Ministry of Finance of GoI, has allocated a target of sanctioning 200 numbers of NLM-EDP cases to West Bengal for the FY 2025- 2026. The member Banks are requested to take advantage of NLM-EDP scheme for lending credit in these sectors and explore all possible opportunities to achieve the target.

Animal Husbandry Infrastructure Development Fund (AHIDF) -

- ❖ Animal Husbandry Infrastructure Development Fund (AHIDF) has been realigned on 01.02.2024 and accordingly, the Dairy processing Infrastructure and Development Fund (DIDF) has now subsumed within AHIDF under the Infrastructure Development Fund (IDF).
- ❖ Animal Husbandry Infrastructure Development Fund (AHIDF) provides 3% Interest Subvention payable up to 8 years towards animal husbandry oriented infrastructure projects.
- ❖ Realigned AHIDF will facilitate GOI's sanction for the projects up to the date 31.03.2026 and where disbursement of credit by the lenders is usually being made within 31.03.2026. However, if required, the lender can also continue its disbursement for the period upto 31.03.2027 where the project will get DAHD's sanction on or before 31.03.2026. For any proposal received under AHIDF, the term loan sanction date should be on or after the scheme notification date i.e. 24.06.2020. The closing date of AHIDF scheme will be 31.03.2033 and repayment may spill over till 2033-34.
- ❖ **Brief of AHIDF scheme is as under:-**

(A) Activity/ Components eligible under AHIDF:

- 1) Dairy Processing and Value-addition Infrastructure
- 2) Meat Processing and Value-addition Infrastructure
- 3) Establishment of Animal Feed Plant
- 4) Breed Improvement Technology and Breed Multiplication Farm
- 5) Setting up of Veterinary Vaccine and Drugs Production Facilities
- 6) Animal Waste of Wealth Management (Agri-Waste Management)

(B) Main benefits of realigned AHIDF scheme:

- ✓ Interest Subvention of 3% payable upto 8 Years
- ✓ No ceiling on loan amount
- ✓ Credit Guarantee facility:
 - Credit Guarantee cover by 'NABSanrakhsan' for the beneficiaries falling under the MSME definition and Dairy Cooperatives. This Credit Guarantee will cover 25% of the total borrowings/ availed credit limit the Credit Guarantee Fund will be managed by NABSanrakhsan Trustee Pvt. Ltd. (a 100% Subsidiary of NABARD).
 - Credit Guarantee cover by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for eligible units for the loan amount upto Rs.2 Crore with the guarantee cover of maximum 85% of the loan amount.
- ✓ Convergence of AHIDF scheme with the Capital Subsidy Scheme(s) of other Ministries or State Level Schemes.

(C) Eligible Entity:

Individuals, Individual entrepreneurs, Micro Small and Medium Enterprises (MSME), Private Companies, Farmer Producers Organizations (FPOs), Section 8 Companies, Dairy Cooperatives

Mode of application: ["ahidf.udyamitra.in"](http://ahidf.udyamitra.in) online portal

- ❖ Total 37 projects worth Rs.524 crore including bank loan of Rs.350 crore have been sanctioned under AHIDF, as under:

SN	Bank	Nos.	Project Cost (Rs. Crore)	Loan amount (Rs. Crore)	District
1	State Bank of India	5	59.84	33.54	Uttar Dinajpur (2), Paschim Medinipur, Bankura, Jhargram
2	Indian Bank	5	56.16	34.60	Uttar Dinajpur (2), Purba Bardhaman (2), Murshidabad
3	HDFC Bank	5	103.56	76.39	North 24 PGS, Jhargram, Paschim Bardhaman, Malda, Howrah
4	Yes Bank	5	53.31	38.00	Bankura (3), Purba Bardhaman, Purba Medinipur
5	Canara Bank	3	13.99	10.30	Bankura (2), Purba Medinipur
6	Punjab National Bank	2	6.70	3.10	Jalpaiguri, North 24 Parganas
7	UCO Bank	3	10.95	7.80	Bankura (2), Purba Medinipur
8	Axis Bank	2	37.60	18.34	Jalpaiguri, Birbhum
9	Bank of Baroda	1	0.34	0.30	Birbhum
10	Bank of India	1	2.05	1.30	Purulia
11	ICICI	1	94.60	65.00	Paschim Medinipur
12	IndusInd Bank	1	57.31	43.00	North 24 Parganas
13	Kotak Mahindra Bank	1	21.82	15.00	Birbhum
14	South Indian Bank	1	4.83	3.50	Howrah
15	Union Bank of India	1	0.59	0.23	Jhargram
Total		37	523.65	350.40	

- ❖ The member Banks are requested to take advantage of AHIDF scheme for lending credit in animal husbandry sectors.

Tie Up with Milk Unions: -

The primary milk producers' cooperative societies functioning at the village level, join to form a milk union in the district level for carrying out the activities of procuring, processing and marketing of milk and milk products. These milk unions provide various inputs to the primary societies for onward transmission to producer members. The district unions affiliate themselves into the West Bengal Milk Federation whose role is to guide and monitor the milk unions. These unions process milk at their own level and sale the same to the Government affiliated Dairies through the federation. Some major milk union details are provided below-

Sl No	Name of Union	Place	Date of Registration
1.	Bhagirathi co-op Milk Union	Murshidabad	07.10.1974
2.	Kishan co-op Milk Union	Nadia	25.09.1980
3.	Midnapore co-op Milk Union	Midnapore	10.08.1977
4.	Damodar co-op Milk Union	Hooghly	27.01.1983
5.	Bardhaman co-op Milk Union	Burdwan	10.06.1993
6.	Ichhamati co-op Milk Union	North 24 Parganas	31.07.1997
7.	Mayurakhi co-op Milk Union	Birbhum	06.05.1997
8.	Sundarban co-op Milk Union	South 24 Parganas	10.02.1997
9.	Kangsabati co-op Milk Union	Bankura	18.06.1999
10.	Manbhum co-op Milk Union	Purulia	11.03.2003
11.	Howrah co-op Milk Union	Howrah	19.11.2007
12.	Tamralipta co-op Milk Union	Purba Midnapore	21.02.2013

Member banks are requested to make a tie up arrangement with the milk unions available district wise so that a large number of beneficiary farmers working under the society may be covered to get financial assistance and more over this will also help to increase the agriculture portfolio of the member banks and boost the socio economic development of our state.

Matsya Jeebi Credit Card (MJCC):

Department of Fisheries, Aquaculture, Aquatic Resources and Fishing Harbours, Govt. of West Bengal issued circular vide no. 2167-FI-47/3/2020 dated 03.12.2021 for implementation of Matsya Jeebi Credit Card (MJCC). The scheme aims to reduce farmer dependence on the informal banking sector for credit. It is also targeted for self-reliance, employment generation and income generation along with production enhancement.

The Matsya Jeebi Credit Card (MJCC) scheme was introduced with an aim to provide adequate and timely short term credit support assistance from the Banking Institutions to fish farmers for their working capital requirements towards fresh water fish/prawn culture (including cold water, brackish water) shrimp/fish/crab culture, fish/shrimp/prawns/crabs/seed rearing, capture fisheries in marine, any other fishery activities may be considered in addition to these activities as deemed fit within the indicative Scale of Finance (SoF) duly approved by State Level Technical Committee (SLTC). Interest subvention is to be provided on a maximum limit of Rs. 2 lakh loan under MJCC.

The target of 1,00,000 number of fresh MJCC has been fixed by Govt. of West Bengal for FY 2025-26. As on 30.06.2025, the member banks have cumulatively sanctioned 26,632 number of MJCC cases amounting to Rs.173.97 Crore.

Bank-wise progress of MJCC as on 30.06.2025:

MJCC CUMULATIVE PROGRESS AS ON 30.06.2025					
Bank Name	Total No. of cases phy recevd.	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amount (Rs in Cr)		
Bank of Baroda	721	389	2.55	332	0
Bank of India	2270	771	4.09	1474	25
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1909	1072	6.54	833	4
Central Bank Of India	1527	217	3.58	1270	40
Indian Bank	5308	2606	28.2	2355	347
Indian Overseas Bank	332	121	0.16	205	6
Punjab & Sind Bank	10	0	0	0	10
Punjab National Bank	11232	4846	20.49	6022	364
State Bank Of India	9821	1136	10.38	8503	182
UCO Bank	1694	684	6.54	992	18
Union Bank of India	585	266	2.51	286	33
TOTAL PSU	34697	11725	82.52	21940	1032
Axis Bank	71	0	0	0	71
Bandhan Bank	184	0	0	80	104
Federal Bank	7	0	0	0	7
HDFC	42	0	0	40	2
ICICI	1	0	0	1	0
IDBI	73	0	0	0	73
Indus Ind Bank	4	0	0	0	4
Karnataka Bank	3	0	0	0	3
Karur vaisyabank	2	0	0	0	2
TOTAL PVT	316	0	0	121	195
Airtel Payments Bank	1	0	0	0	1
Indian Post Payment Bank	2	0	0	0	2
TOTAL PAYMENT BANKS	3	0	0	0	3
WBGB	10046	3333	32.68	6699	14
TOTAL RURAL BANK	10046	3333	32.68	6699	14
WBSCB	39446	11574	58.77	27869	3
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	39461	11574	58.77	27876	11
GRAND TOTAL	84523	26632	173.97	56636	1255

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 expected to cover 72 lakh people with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities. The scheme is effective from 1st January 2019. The scheme was revamped and launched as Krishak Bandhu (Natun) vide notification no 741-AG/O/9M(Nab)-70/2021 dated 17th June 2021. Under the new scheme, investment support up to Rs.10,000/- per year will be provided by the State Government to the farmers in two equal instalments of Rs.5,000/- 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. Every enrolled farmer will get a financial assistance of Rs.10,000/- per annum for one acre or more of cultivable land. Farmers having less than one acre of land will be eligible for assistance on pro rata basis subject to a minimum of Rs.4,000/- per annum per farmer. 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 (NWR):

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Ware House Receipts. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for brining Collateral Managers into the State.

Recently, the Chairperson of Warehousing Development & Regulatory Authority issued one letter to SLBC for requesting all the State Heads of the member banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Accordingly, SLBC has issued one advisory on 18.01.2022 to all the member banks to explore the possibility of extending finance against e-NWRs to help farmers to avoid distress sale of their produce and get better prices.

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 from 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.

Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS) on 10,000 FPO promotion and Agriculture Infrastructure Fund (AIF) Scheme:

Background:

A Credit Guarantee Fund of Rs.1000 crore with equal share from GoI and NABARD has been set up under NABSANRAKSHAN, a subsidiary of NABARD, to facilitate credit linkages of FPOs. Project loan up to Rs.2.00 crore will be eligible for coverage under CGF.

The CGF scheme shall be available to both new & existing FPOs under Companies Act & State Cooperative Societies Act. Further loans under Agriculture Infrastructure Fund (AIF) can also be covered under this Credit Guarantee Scheme.

Eligible project loan amount for Credit Guarantee Cover and its period:

- The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. In case of project loan up to Rs. 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of Rs. 85 lakh; while in case of project loan above Rs.1 crore and up to Rs. 2 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of Rs. 150 lakh. However, for project loan over Rs. 2.00 crore of bankable project loan, credit guarantee cover will be limited maximum upto Rs.2.00 crore only.
- Eligible Lending Institution (ELI) shall be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years.
- In case of default, claims shall be settled up to 85% or 75 % of the amount in default subject to maximum cover as specified above.
- Other charges such as penal interest, commitment charge, service charge, or any other levies/ expenses, or any costs whatsoever debited to the account of FPO by the ELI other than the contracted interest shall not qualify for Credit Guarantee Cover.
- The Cover shall only be granted after the ELI enters into an agreement with NABARD or NCDC, as the case may be, and shall be granted or delivered in accordance with the Terms and Conditions decided upon by NABARD or NCDC, as the case may be, from time to time.
- The Credit Guarantee Fund under CSS has been operationalized and guideline issued by NABSANRAKSHAN and also available in NABARD's website.

All member banks are requested (i) to explore the opportunity of availing Credit Guarantee Fund Scheme under Central Sector Scheme for FPO and AIF schemes and (ii) to on-board for registration with NABSanrakshan for financing FPOs under Credit Guarantee Scheme.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2025-26							
(Position from 01.04.2025-30.06.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	0	0.00	38996	746.00	0.00
2	Bank of India	2122.69	0	0.00	294178	3363.07	0.00
3	Bank of Maharastra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	16871	213.00	127035	1316.77	12.75
5	Central Bank of India	888.75	46626	609.44	118946	2421.01	68.57
6	Indian Bank	3035.26	8047	172.59	160505	3512.46	5.69
7	Indian Overseas Bank	681.82	542	21.25	42588	1138.27	3.12
8	Punjab & Sind Bank	243.62	0	0.00	40	0.61	0.00
9	Punjab National Bank	5723.99	61210	1166.34	791446	12673.89	20.38
10	State Bank of India	8780.01	131306	1911.00	641438	9080.00	21.77
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	14813	274.17	71150	1188.00	9.39
Total PSU		30344.31	279415	4367.78	2320646	35502.03	14.39
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	43124	394.52	190338	1058.00	13.25
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	0	0.00	0	0.00	0.00
19	HDFC Bank	3703.30	0	0.00	0	0.00	0.00
20	ICICI Bank	3777.63	9373	120.52	29765	530.28	3.19
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	18	0.07	2426	4.34	0.02
23	Indusind Bank	1569.03	92	4.64	937521	2596.20	0.30
24	Karnataka Bank Ltd.	131.84	5	2.41	14	1.72	1.83
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	9829	289.06	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	12972	56.55	136910	299.18	13.98
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	0	0.00	12841	191.43	0.00
Total PVT		18575.45	65584	578.70	1319651	4970.32	3.12
33	Au Small finance Bank	0.02	0	0.00	4901	15.25	0.00
34	ESAF SF Bank	10.67	2727	45.88	91961	201.58	430.03
35	Jana Small Finance Bank	81.43	2181	12.30	54542	128.90	15.11
36	Ujjivan Small Finance Bank	224.28	87995	490.50	204419	654.06	218.70
37	Utkarsh Small Finance Bank	6.83	783	3.51	10272	27.07	51.37
Total Small Finance		323.23	93686	552.19	366095	1026.85	170.84
38	WBGB (PNB)	747.48	141352	1323.66	683414	8436.17	177.08
Total RRB		1368.20	141352	1323.66	683414	8436.17	96.74
39	WB State Co-Op Bank Ltd.	2008.02	531538	1338.23	1937463	6282.64	66.64
40	WBSCARD Bank Ltd.	127.37	1841	27.96	174612	1046.43	21.95
Total Co-Optv		2135.40	533379	1366.19	2112075	7329.07	63.98
Grand Total		52746.59	1113416	8188.53	6801881	57264.45	15.52

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2025-26							
(Position from 01.04.2025-30.06.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	0	0.00	389	1.27	0.00%
2	Bank of India	6800	0	0.00	21170	67.35	0.00%
3	Bank of Maharashtra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	0	0.00	0	0.00	0.00%
5	Central Bank of India	7600	3886	50.79	9912	201.75	51.13%
6	Indian Bank	8400	0	0.00	8574	25.88	0.00%
7	Indian Overseas Bank	760	542	21.25	42588	1138.27	71.32%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	0	0.00	71086	137.29	0.00%
10	State Bank of India	18300	6565	95.55	32072	454.00	35.87%
11	UCO Bank	3000	0	0.00	10485	60.89	0.00%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	10993	167.59	196276	2086.70	16.85%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	48405	510.77	455891	2460.99	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		18500	48405	510.77	455891	2460.99	261.65%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	2250	8.41	31395	65.64	14.80%
Total RRB		15200	2250	8.41	31395	65.64	14.80%
39	WB State Co-Op Bank Ltd.	76000	40961	45.08	38956	40.39	53.90%
40	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	40961	45.08	38956	40.39	38.28%
Grand Total		205920	102609	731.85	722518	4653.71	49.83%

Bank wise flow of credit to Patta Holders under ACP 2025-26							
(Position from 01.04.2025-30.06.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	0	0.00	942	9.86	0.00%
2	Bank of India	9900	0	0.00	2105	3.87	0.00%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	0	0.00	0	0.00	0.00%
5	Central Bank of India	4200	1554	20.31	3965	80.70	37.01%
6	Indian Bank	9200	0	0.00	19741	104.57	0.00%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	0	0.00	46822	231.73	0.00%
10	State Bank of India	14500	52522	764.40	256575	3632.00	362.22%
11	UCO Bank	7600	0	0.00	5073	6.52	0.00%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	54076	784.71	335223	4069.25	61.87%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	7061	3.99	44993	22.61	46.45%
Total RRB		15200	7061	3.99	44993	22.61	46.45%
39	WB State Co-Op Bank Ltd.	24800	40961	45.08	38955	40.39	165.17%
40	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	40961	45.08	38955	40.39	155.75%
Grand Total		141200	102098	833.78	419171	4132.25	72.31%

Bank wise flow of credit to New Farmers under ACP 2025-26							
(Position from 01.04.2025-30.06.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No	Amt.	No.	Amt.	No.
1	Bank of Baroda	10000	255	4.71	1324	34.12	2.55%
2	Bank of India	66500	14191	249.12	14092	248.21	21.34%
3	Bank of Maharastra	15	0	0.00	23	0.46	0.00%
4	Canara Bank	27000	2966	52.70	2966	59.75	10.99%
5	Central Bank of India	48000	2331	30.47	5947	121.05	4.86%
6	Indian Bank	101000	380	3.04	10829	136.12	0.38%
7	Indian Overseas Bank	3500	542	21.25	42588	1138.27	15.49%
8	Punjab & Sind Bank	22	25	1.46	470	157.20	113.64%
9	Punjab National Bank	337000	8109	38.84	391553	2308.87	2.41%
10	State Bank of India	340000	137204	3178.06	563031	11057.49	40.35%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	1531	60.49	1531	60.49	9.57%
Total PSU		1036037	167534	3640.14	1035403	15329.54	16.17%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	0	0.00	0	0.00	0.00%
20	ICICI Bank	7100	0	0.00	0	0.00	0.00%
21	IDBI Bank	3300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	16	0	0.00	0	0.00	0.00%
24	Karnataka Bank Ltd.	0	78	7.49	78	7.42	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	13279	57.87	13258	57.08	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	13357	65.36	13336	64.50	42.09%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	2727	45.88	91961	201.58	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	89471	283.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	783	3.51	5795	24.75	#DIV/0!
Total Small Finance		0	3510	49.39	187227	509.72	#DIV/0!
38	WBGB (PNB)	214000	8774	114.88	8774	112.20	4.10%
Total RRB		214000	8774	114.88	8774	112.20	4.10%
39	WB State Co-Op Bank Ltd.	180000	8160	12.74	6166	10.02	4.53%
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	8160	12.74	6166	10.02	4.53%
Grand Total		1461773	201335	3882.51	1250906	16025.99	13.77%

Progress in PMFME:

Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing The scheme envisages an outlay of Rs. 10,000 crores over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would to be shared in 60:40 ratios between Central and State Governments, in 90:10 ratios with North Eastern and Himalayan States, 60:40 ratios with UTs with legislature and 100% by the Center for other UTs.

The objectives of the scheme are:

- (i) Support for capital investment for upgradation and formalization with registration for GST, FSSAI hygiene standards and Udyog Aadhar;
- (ii) Capacity building through skill training, imparting technical knowledge on food safety, standards & hygiene and quality improvement;
- (iii) Hand holding support for preparation of DPR, availing bank loan and upgradation;
- (iv) Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), producer's cooperatives for capital investment, common infrastructure and support branding and marketing.

One District One Product:

The Scheme adopts One District One Product (ODOP) approach to reap bene benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The States would identify food product for a district keeping in view the existing clusters and availability of raw material. The ODOP could be a perishable agri-produce, cereal based product or a food product widely produced in a district and their allied sectors. Illustrative list of such products includes mango, potato, litchi, tomato, tapioca, kinnu, bhujia, petha, papad, pickle, millet based products, fisheries, poultry, meat as well as animal feed among others. Preference would be given to those producing under ODOP approach. However, units producing other products would also be supported. Support for common infrastructure and branding & marketing would only be given for products under ODOP approach.

Upgradation of Individual Micro Food Processing Units:

Individual micro food processing units desirous of upgradation of their unit can avail credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit. The beneficiary contribution should be minimum 10% and the balance should be loan from a Bank.

Support to FPOs / SHGs / Cooperatives:

The scheme would provide support to FPO s / SHGs / Producer Cooperatives for capital investment along the entire value chain with credit linked grant @ 35%.

Seed Capital to SHG;

Seed capital @ Rs. 40,000/- per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools. Seed capital as grant would be provided to the SHG federation which, in turn, would be extended to members as loan through the SHGs.

Common Infrastructure;

Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, State owned agencies and private entrepreneurs for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation centre.

Branding and Marketing Support:

Marketing and branding support would be provided at State or regional level to FPOs/ SHGs/ Cooperatives or an SPV of micro food processing enterprises under the scheme following the ODOP approach for developing common packaging & branding with provision for quality control, standardization and adhering to food safety parameters for consumer retail sale. These organisations would be supported based on DPR prepared by them

and recommended by the State Nodal Agency. Support for branding and marketing would be limited to 50% of the total expenditure.

Procedure for applying:

Existing food processing units desirous of seeking assistance could apply online on FME portal. The Resource Persons (RPs) engaged for field level support would provide handholding support for preparation of DPR, availing bank loan, obtaining necessary registration and licences including food standards of FSSAI, Udyog Aadhar and GST.

Detailed guidelines of the scheme may be viewed at Ministry's website mofpi.nic.in Individual entrepreneurs and other stake holders may contact the State Nodal Agencies of their respective State / UT regarding the roll out of scheme and contact points at the district level.

As on 30.06.2025, member banks have cumulatively sanctioned 241 number of proposals under PMFME scheme, out of which 171 has been disbursed, whereas 475 proposals are still lying in pending status at various bank branches.

Bank wise status of PMFME as on 30.06.2025:

BANK-WISE STATUS OF PMFME AS ON 30.06.2025					
Bank Name	Total Application Submitted (No.s)	Sanctioned (No.s)	Disbursed (No.s)	Rejected (No.s)	Pending (No.s)
AXIS BANK	21	0	0	1	20
BANDHAN BANK LIMITED	18	1	0	14	3
BANK OF BARODA	39	5	3	21	13
BANK OF INDIA	78	20	16	45	13
BANK OF MAHARASHTRA	10	0	0	8	2
CANARA BANK	58	15	14	37	6
CENTRAL BANK OF INDIA	64	7	4	41	16
FEDERAL BANK	5	1	1	3	1
HDFC BANK	38	17	8	6	15
ICICI BANK LIMITED	17	3	1	3	11
IDBI BANK	8	2	2	4	2
INDIAN BANK	145	28	18	105	12
INDIAN OVERSEAS BANK	27	4	1	15	8
INDUSIND BANK	3	0	0	1	2
KARNATAKA BANK LIMITED	1	0	0	0	1
KOTAK MAHINDRA BANK LIMITED	2	0	0	0	2
PUNJAB NATIONAL BANK	410	41	34	255	114
STATE BANK OF INDIA	573	55	42	373	145
THE WEST BENGAL STATE COOPERATIVE BANK	52	4	2	10	38
UCO BANK	153	22	15	95	36
Ujjivan Small Finance Bank Limited	1	0	0	1	0
UNION BANK OF INDIA	36	10	8	21	5
WEST BENGAL GRAMIN BANK	59	6	2	43	10
TOTAL	1818	241	171	1102	475

District wise status of PMFME as on 30.06.2025:

DISTRICT-WISE STATUS OF PMFME AS ON 30.06.2025					
DISTRICT NAME	Total Application Submitted (No.s)	Sanctioned (No.s)	Disbursed (No.s)	Rejected (No.s)	Pending (No.s)
24 Paraganas North	47	17	13	12	18
24 Paraganas South	794	24	15	611	159
Alipurduar	9	2	2	3	4
Bankura	72	5	3	34	33
Birbhum	12	3	3	4	5
Coochbehar	21	5	1	12	4
Darjeeling	13	7	7	3	3
Dinajpur Dakshin	73	6	4	50	17
Dinajpur Uttar	6	1	1	4	1
Hooghly	81	28	21	41	12
Howrah	70	20	13	14	36
Jalpaiguri	27	4	3	18	5
Jhargram	35	5	4	19	11
Kalimpong	13	2	2	9	2
Kolkata	17	6	3	3	8
Maldah	31	9	6	13	9
Medinipur East	104	35	29	25	44
Medinipur West	39	9	7	13	17
Murshidabad	127	17	9	60	50
Nadia	88	11	7	62	15
Paschim Bardhaman	3	1		1	1
Purba Bardhaman	67	13	9	38	16
Purulia	69	11	9	53	5
TOTAL	1818	241	171	1102	475

Others:**Digitalization of PACs:**

A Centrally Sponsored Project on “Computerization of PACs” has been approved by the cabinet Committee on Economic Affairs (CCEA) 29th June,2022.

Computerization of PACs, beside serving the purpose of financial inclusion and strengthening service delivery to farmers, especially small and marginal framers will bring transparency, efficiency, enhance trustworthiness in the working among farmers.

A single EPR (Enterprise resource Planning) based software will be developed at national level which will enable PACs to digitalize its services and link them with DCCBs and STCBs. It will ensure speedy disposal of Loans, Lower transition cost, faster audit and reduction in imbalance in payments and accounting with State Cooperative Banks, District Central Cooperative Banks & other commercial Bank.

Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances:

(Ref: RBI Master Circular No-RBI/2024-25/13/DOR.STR.REC.9/21.04.048/2024-25; Dated 02nd April, 2024)

As per the circular, a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season or the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops.

The crop season for each crop, which means the period up to harvesting of the crop raised, would be as determined by the State Level Bankers’ Committee in each State. Depending upon the duration of the crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture terms loan availed of by him.”

SLBC observation / Recommendation: SLBC has received queries from some of the member banks regarding the duration of the crop seasons, IRAC norms relating to Agricultural advances. Accordingly, based on the practices as followed, necessary clarification is now provided for information and necessary action of the member banks.

- **Repayment Period:** The repayment period is fixed as per the anticipated harvesting and marketing period for the crops for which a loan has been granted i.e. within due dates fixed by the bank which is 31st March (of the next calendar year) for short duration Pre-Kharif and Kharif crops and 30th September for short duration Rabi crops as decided in SLBC. Repayment is deemed to be due depending on the crop & the session and not the date of sanction or disbursement.

- **Average duration of crops for classifying as NPA:**

- **Short duration crop:**

2 (two) crop seasons which is 730 days from the due date (Due date is to be reckoned as the last date of the crop season i.e. 31st March / 30th September as the case may be).

Indicative list of Short duration crops: Rice, Maize, Pulses, Wheat, Potato, Oil seeds, Jute, all types of Vegetables, etc.

- **Long duration crop:**

Long duration crop norms have to be crop specific depending upon the beginning of the crop season (preparation of land for sowing) and cash realization from the produce. NPA classification is to be made after expiry of one crop season from the due date.

Indicative list of Long duration crop: Horticulture, Plantation crops, Sugarcane, cotton, etc.

- **Miscellaneous- :**

- The duration of the crop season is deemed to be uniform across the same and applicable for both irrigated and non-irrigated areas as the harvesting period does not change drastically regardless of the availability of the irrigational facility.
 - In case of multiple crops, the NPA date for the loan disbursed for the earliest crop will be treated as the date of NPA covering all the crops.

AGENDA – 7

Deployment of Credit in MSME:

Micro, Small and Medium Enterprises are one of the dynamic, dominant and vibrant segment of economy of West Bengal. The State's MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital investment but also help in industrialization of rural and backward areas, with special emphasis on inclusive growth and focusing on socially and economically weaker sections of people.

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.

The member banks in the State have disbursed altogether Rs.88,287 Crore under MSME as on 30.06.2025, against the target of Rs.2,12,490 Crore with overall achievement of 42% of the total target for FY 2025-26.

The disbursement in MSME for the last financial year is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
30.06.2024	1,53,509	74,002	48%
31.03.2025	1,53,509	1,86,847	122%
30.06.2025	2,12,490	88,287	42%

The disbursement during the corresponding period of financial year 2024-25 was Rs.74,002 Crore, thus a positive Y-O-Y growth of 19% has been registered comparing to the corresponding period of last financial year.

Export Credit:

Export Credit scheme is intended to make short-term working capital finance available to exporters at internationally comparable interest rate.

The member banks in the state have disbursed altogether Rs.281 Crore as on 30.06.2025 under Export Credit as against the said target of Rs.677 Crore with achievement of 41% of the total target of FY 2025-26.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
30.06.2024	2,156	187	9%
31.03.2025	2,156	421	20%
30.06.2025	677	281	41%

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 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.

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.06.2025									
(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	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		50138	1075.76	3708	761.03	237	1158.07	54083	2994.86
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	WBGB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
Total RRB		4188	51.01	62	12.06	0	0.00	4250	63.07
39	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1050	19.56	0	0.00	0	0.00	1050	19.56
Grand Total		56515	1151.02	3806	787.07	254	1243.76	60575	3181.85

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 up to 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 April 1, 2021 and circular no.0388/ncgtc/eccls dated May 31, 2021 respectively.

The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.06.2025:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2025		Sanctioned from 01.04.2025 to 30.06.2025		Disbursement from 01.04.2025 to 30.06.2025		Cumulative Achievement till 30.06.2025 (Disbursement)	
		Amount	No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	24718	438.58	0	0.00	0	0.00	438.58	58.09%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	8406	201.02	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	36497	1187.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	0	0.00	0	0.00	461.24	66.46%
Total PSU		8068.00	182193	6322.29	0	0.00	0	0.00	6322.29	78.36%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	0	0.00	0	0.00	2232.81	86.51%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	4	1.18	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	4162	1182.89	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
Total PVT		7714.00	1990125	7069.29	0	0.00	0	0.00	7069.29	91.64%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Small Finance		0.00	4527.00	13.51	0	0.00	0	0.00	13.51	#DIV/0!
38	WBGB (PNB)	156.00	6486	70.65	0	0.00	0	0.00	70.65	45.29%
Total RRB		156.00	8435	99.19	0	0.00	0	0.00	99.19	63.58%
39	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Co-Optv		0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Grand Total		15938.00	2185280	13504.27	0	0.00	0	0.00	13504.27	84.73%

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 was extended till September 30, 2021.

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 Govt. of West Bengal and accordingly it was communicated to all the stake holders along with RBI & NABARD. Govt. of West Bengal 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 80,000 vendors is available at the end of the ULBs who have already benefitted by one time grant of Govt. West Bengal. 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.

As on 30.06.2025, the member banks have cumulatively sanctioned 2,41,734 number of proposals out of total 3,15,956 number of eligible applications under this scheme. Disbursement have been done in 2,34,643 number of accounts out of total sanctioned cases.

Bank wise pendency under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 30.06.2025										
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	706	70	629	63	7	0.00	7	19	0
2	Bandhan Bank	1187	2	379	2	0	0.17	806	55	1
3	Bangiya Gramin Bikash Bank	2051	1273	382	1183	90	57.68	396	56	463
4	Bank of Baroda	23141	14281	2241	12943	1338	55.93	6619	739	2822
5	Bank of India	22797	19580	246	19514	66	85.60	2971	646	4093
6	Bank of Maharashtra	2083	1660	26	1595	65	76.57	397	32	354
7	Canara Bank	14875	9981	162	9574	407	64.36	4732	625	5829
8	Central Bank of India	10509	6857	571	6777	80	64.49	3081	386	2786
9	HDFC	623	136	17	100	36	16.05	470	45	71
10	ICICI	135	23	52	21	2	0.00	60	15	0
11	IDBI BANK	1335	564	386	375	189	28.09	385	101	75
12	Indian Bank	35256	29142	675	28944	198	82.10	5439	657	5071
13	Indian Oversease Bank	7874	6001	323	5705	296	72.45	1550	216	1982
14	IndusInd Bank	135	2	132	0	2	0.00	1	0	0
15	Paschim Banga Gramin Bank	907	762	72	468	294	1.00	73	1	142
16	Punjab & Sindh Bank	1802	1518	47	1514	4	84.02	237	36	231
17	Punjab National Bank	53763	42390	1481	40169	2221	74.71	9892	1228	8331
18	State Bank of India	102817	81921	2302	80538	1383	78.33	18594	3618	19936
19	UCO Bank	17454	13400	465	13300	100	76.20	3589	693	2700
20	Ujjivan Small Finance Bank	343	18	268	14	4	0.00	57	5	2
21	Union Bank of India	14879	11287	1313	11091	196	74.54	2279	624	2038
22	Uttarbanga Khetriya Gramin Bank	1284	866	132	753	113	58.64	286	45	264
	Total	315956	241734	12301	234643	7091	74.26	61921	9842	57191

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2025-26					
(Position from 01.04.2025-30.06.2025)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	15	0.14
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	875	5.11
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	47	0.09
12	Union Bank of India	0	0.00	0	0.00
Total PSU		0	0.00	989	7.16
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	4681	6.54	11812	45.38
Total RRB		4681	6.54	11812	45.38
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		4681	6.54	12801	52.54

Bank wise flow of credit to General Credit Card (GCC) under ACP 2025-26					
(Position from 01.04.2025-30.06.2025)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	346	2.03
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	4857	55.79
12	Union Bank of India	0	0.00	175	0.35
Total PSU		0	0.00	7067	111.77
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
Total PVT		949	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	13269	8.30	31663	164.38
Total RRB		13269	8.30	31663	164.38
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		14218	8.30	38730	276.15

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. 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 30.06.2025 is furnished below.

So far, list of 550 no of clusters from Department of MSME, Govt. of West Bengal have been received which includes 252 no of clusters adopted previously. LDMs have completed the process of branch mapping and necessary adoption of those clusters. All member banks are requested to explore each and every possibility of financing those adopted clusters.

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 30.06.2025 (Cumulative)															
Sr No.	District	Lead Bank	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	Central Bank of India	1601	847	16.73	755	13.83	552	8.25	463	6.90	0	0.00	0	0.00
2	Bankura	Punjab National Bank	136	136	4.29	136	4.29	45	0.13	45	0.13	70	1.63	70	1.63
3	Birbhum	UCO Bank	2753	2147	17.95	2147	18.05	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	516	416	5.48	381	5.38	625	18.85	355	14.01	521	50.29	225	22.46
5	Dakshin Dinajpur	Punjab National Bank	125	46	0.98	42	0.82	41	0.74	36	0.61	38	0.65	29	0.48
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.16	94	1.16	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	187	187	108.30	187	108.30	18	0.98	18	0.98	9	0.19	9	0.19
9	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
10	Kalimpong	State Bank of India	44	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
11	Kolkata	State Bank of India	86	30	1.22	30	1.22	0	0.00	0	0.00	56	0.32	56	0.32
12	Malda	Punjab National Bank	160	79	0.96	66	0.67	210	1.40	102	0.95	12	0.07	12	0.07
13	Murshidabad	Punjab National Bank	448	448	21.25	448	21.25	623	6.10	623	6.10	0	0.00	0	0.00
14	Nadia	Punjab National Bank	2560	1451	66.66	1390	64.94	1128	6.54	1020	6.02	108	22.95	103	22.19
15	Paschim Medinipur	Punjab National Bank	1950	317	11.83	311	11.59	44	1.54	44	1.54	3944	155.72	3937	155.26
16	Paschim Burdwan	State Bank of India	45	45	31.75	45	31.75	0	0.00	0	0.00	0	0.00	0	0.00
17	Purba Burdwan	UCO Bank	87	50	1.27	50	1.25	574	7.63	573	7.60	160	2.83	160	2.83
18	Purba Medinipur	Punjab National Bank	151	151	5.43	126	5.27	1139	45.91	1058	44.84	0	0.00	0	0.00
19	Purulia	Punjab National Bank	302	259	5.80	231	5.13	9	0.05	9	0.05	234	4.98	220	4.59
20	Uttar Dinajpur	Punjab National Bank	2462	2401	111.82	2401	111.82	61	4.69	61	4.69	0	0.00	0	0.00
21	24 Pgs. (N)	Indian Bank	226	160	21.01	143	17.42	0	0.00	0	0.00	57	10.16	54	10.04
22	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
Total			14129	9428	438.22	9141	428.00	5204	103.57	4542	95.18	5209	249.79	4875	220.06

SLBC received list of 550 no of clusters from Department of MSME, Govt. of West Bengal which includes 252 no of clusters already adopted by the member banks previously. As per the information received from the LDMs, 336 clusters have been adopted by bank branches, 212 clusters found to be ineligible/ inactive and 2 clusters have no existence. All the LDMs have been advised to generate fresh credit proposals in consultation with General Manager, DIC/Line Departments of respective district and to send such proposals to bank branches for cluster financing. MSME department has also been requested to instruct suitably to the GM, DIC / Line Departments to provide necessary support to the LDMs in this regard.

Implementation and progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) and associated guidelines on interest subvention:

As per Gazette Notification by MSME & T Department, Govt. of West Bengal dated 10.03.2023, an innovative scheme named West Bengal Bhabishyat Credit Card Scheme (WBBCCS) came into effect from 1st April, 2023. The scheme was adopted in 159th SLBC meeting, held on 24.03.2023. The scheme would provide self-employment to young entrepreneurs of the state and for promotion and development of MSME. The compendium of the scheme are as follows:

1. The scheme would provide the youth of the state to become self-reliant by setting-up of micro enterprises thereby facilitating the young entrepreneur for income generation, wealth creation and creation of further employment opportunities in rural and urban areas of the state.
2. The scheme would cover entire state of West Bengal – both urban and rural.
3. The following are the eligibility criteria:
 - (i) Indian National and residing in the state of West Bengal for past at least 10 years.
 - (ii) Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-55 years
 - (iii) Only one person from family would be eligible under the scheme.
 - (iv) No bar on Annual Family Income.
4. The scheme would be applicable to any income generating projects in manufacturing, service, trading/ business and farm sector. Both new and existing units would be eligible to apply under the scheme for Term Loan/ Working Capital Loan/ Composite Loan. All sponsored applications under “Karmasathi Prakalpa” but not sanctioned as on 01.04.2023 would be migrated to this scheme.
5. Project Cost of the scheme would be upto Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25,000 would be provided.
6. Provision of credit guarantee coverage would be 100%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 15% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 3rd party guarantee would be insisted upon by the banks as per the RBI guidelines.
10. On receipt of the sponsored application, the banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower's personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower's loan account.
11. The subsidy would be 'one-time assistance' from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be up to the maximum NPA level of 15% of the crystallized portfolio of the MLI of a particular year.

Rate of Interest in WBBCCS Loan Accounts & Interest Subsidy:

It has subsequently been decided by the Government to provide interest subsidy to an extent so that the borrowing entrepreneurs shall have to bear an interest burden of 4% p.a. only during the tenure of their loans without providing any collateral security and third-party guarantee for undertaking their economic activities.

As the rate of interest being charged on MSME Loans for an amount up to Rs. 5 Lakhs varies among the banks, considering the maximum rate of interest (based on prevailing RLLR+CRP) presently being charged by State Bank Of India for MSE loan accounts up to Rs 5 Lakh, which is 12.40% p.a., a ceiling on rate of interest is pegged at 12.50% p.a. Accordingly, the maximum rate of interest subsidy benefit to be extended by the Govt of West Bengal per borrower under the scheme having their respective loan account under Standard category shall be 8.50% p.a. With this benefit, the WBBCCS borrowers shall bear the interest rate burden of 4% p.a. only. The MSME & T Department, the implementing department of Govt. of West Bengal for WBBCCS is authorised to revise the interest subvention cap of 8.50% p.a. from time to time based on the upward or downward movement of the interest rate fixed by State Bank of India for extending loans up to Rs. 5 Lakh to MSE segment.

As on 30.06.2025, total 1,80,682 number of applications were sponsored to banks. Out of sponsored cases 41,130 number of proposals have been sanctioned amounting to Rs.990.25 Crore, out of which 28,985 number of accounts have been disbursed amounting to Rs.639.94 Crore, whereas 18,746 number of cases are still pending with different bank branches. Member banks are requested to ensure disposal of pending cases at the earliest.

Bank wise performance under WBBCCS as on 30.06.2025:

Bank wise progress under WBBCCS as on 30.06.2025														
Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disburse Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Aprvd./Sanctioned Proj. Cost (in Lakh)	Subsidy Amount	Bank Loan Amount		Applications	Disbursed Amount	Subsidy	
			(in Lakh)	(in Lakh)			(in Lakh)	(in Lakh)	(in Lakh)			(in Lakh)		
1	Axis Bank	1145	4427.53	279.43	58	107	198.96	17.99	180.98	556	81	147.74	13.44	26
2	Bandhan Bank	573	2283.62	140.16	105	15	64.69	3.58	61.11	281	13	54.49	2.70	2
3	Bank of Baroda	6005	22217.86	1447.12	1259	1325	3437.70	263.17	3174.53	1157	861	2260.58	151.21	464
4	Bank of India	9337	33989.60	2224.51	1652	2265	6005.67	448.31	5557.37	2075	1166	2866.47	195.49	1099
5	Canara Bank	5156	18570.00	1233.88	1356	1435	3164.68	250.47	2914.21	373	809	1624.73	112.59	626
6	Central Bank of India	9092	33253.15	2169.69	2595	1203	3474.28	246.32	3227.96	1033	698	1898.02	108.04	505
7	HDFC Bank	977	3668.82	238.29	191	62	65.76	6.47	59.29	289	30	31.21	2.92	32
8	ICICI Bank	602	2164.20	144.32	83	268	221.66	21.75	199.91	101	230	175.25	17.40	38
9	IDBI Bank	1178	4474.24	284.85	275	225	751.69	50.78	700.90	229	176	573.67	35.54	49
10	Indian Bank	14651	53608.66	3495.69	3375	3236	9117.78	662.00	8455.78	2902	2059	5457.52	340.67	1177
11	Indian Overseas Bank	2349	8488.47	555.26	478	949	2289.58	178.41	2111.17	363	759	1717.90	121.24	190
12	Punjab & Sind Bank	112	432.68	26.88	20	13	40.86	2.88	37.99	68	7	24.06	1.64	6
13	Punjab National Bank	31685	114020.20	7543.05	6140	7316	18159.01	1437.34	16721.66	3635	5315	11520.10	808.09	2001
14	State Bank of India	51736	185217.64	12357.93	10991	7718	14683.53	1249.78	13433.74	1657	4389	6661.12	464.64	3329
15	The West Bengal State Co-Operative Bank	3887	13995.78	933.28	90	1401	2746.25	258.33	2487.93	653	929	1615.67	132.36	472
16	UCO Bank	7455	25817.58	1759.08	2102	2171	4896.54	391.48	4505.06	520	1674	2976.51	208.55	497
17	Union Bank of India	4697	17183.03	1127.31	1118	974	2464.21	199.89	2264.31	818	659	1555.03	119.17	315
18	West Bengal Gramin Bank	30045	107866.66	7158.37	6115	10447	27242.84	2131.07	25111.77	2036	9130	22834.51	1705.30	1317
Total		180682	651669.72	43119.10	38003	41130	99025.69	7820.02	91205.67	18746	28985	63994.58	4540.99	12145

AGENDA – 9

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

❖ MUDRA Loans:

For FY 2025-26, all the Financial Institutions together have disbursed Rs.6,336.05 Crore against sanction amount of Rs.6,406.26 Crore. Performance of the banks in the State of West Bengal from 01.04.2025 to 30.06.2025 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2025-26 as on 30.06.2025:

(Amt in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	5,471	21.33	33,571	834.38	18,727	1,479.84	63	9.08	57,832	2,344.59
PVT	1,18,625	473.99	1,97,766	2,385.34	2,877	217.11	166	23.78	3,19,434	3,100.22
RRB	20	0.09	850	19.71	308	18.90	0	0.00	1,178	38.70
MFI & NBFC	83,424	319.60	39,794	271.68	20	1.45	3	0.42	1,23,241	593.14
Small Fin.	27,450	115.34	27,834	213.96	4	0.32	0	0.00	55,288	329.61
Total	2,34,990	930.35	2,99,815	3,725.07	21,936	1,717.62	232	33.28	5,56,973	6,406.26

Comparative study for disbursement as on June Quarter last year & FY 2025-26:

(Amt in Crore)

Position as on	SHISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.24	3,52,037	1,208.01	1,83,266	2,265.56	24,500	1,910.81	0	0.00	5,59,803	5,384.32
30.06.25	2,34,990	929.35	2,99,815	3,687.99	21,936	1,687.22	232	31.50	5,56,973	6,336.05

Bank wise & District wise performance of MUDRA loan from 01.04.2025 to 30.06.2025 is annexed below:

Bank wise performance under MUDRA Loan in FY 2025-26 as on 30.06.2025															[Amount Rs. in Crore]		
Sr No	Bank Name	Shishu			Kishor			Tarun			TarunPlus			Total			
		(Loans up to Rs. 50,000)			(Loans above Rs 50,000 upto Rs 5 Lakh)			(Loans above Rs 5 lakh upto Rs 10 Lakh)			(Loans above Rs 10 lakh upto Rs 20 Lakh)						
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
1	Bank of Baroda	111	0.43	0.42	787	24.21	23.94	521	44.98	44.98	20	3.79	3.79	1439	73.41	73.13	
2	Canara Bank	676	1.70	1.70	2364	61.36	61.29	1100	95.22	95.08	3	0.55	0.55	4143	158.83	158.62	
3	Central Bank of India	111	0.46	0.27	815	24.90	20.58	453	37.51	34.16	4	0.69	0.50	1383	63.55	55.51	
4	Indian Bank	313	1.18	1.17	1861	56.12	56.04	1337	109.54	109.46	0	0.00	0.00	3511	166.83	166.68	
5	Indian Overseas Bank	136	0.54	0.54	1866	38.06	38.06	690	52.81	52.81	11	1.39	1.39	2703	92.80	92.80	
6	Punjab National Bank	1150	4.50	4.11	10981	293.11	287.54	9315	710.79	709.45	21	1.91	1.33	21467	1010.31	1002.42	
7	Union Bank of India	218	0.93	0.91	3150	83.13	77.69	1566	124.95	116.82	3	0.55	0.40	4937	209.55	195.83	
8	Punjab & Sind Bank	11	0.03	0.03	82	2.03	2.02	21	1.74	1.74	0	0.00	0.00	114	3.80	3.79	
9	State Bank of India	2510	10.58	10.57	11059	237.09	236.36	3547	287.38	287.37	0	0.00	0.00	17116	535.04	534.30	
10	UCO Bank	235	0.98	0.95	606	14.37	14.11	177	14.92	14.77	1	0.20	0.20	1019	30.47	30.03	
Total PSU Banks		5471	21.33	20.67	33571	834.38	817.63	18727	1479.84	1466.64	63	9.08	8.16	57832	2344.59	2313.11	
11	Federal Bank	4	0.01	0.00	53	0.98	0.95	9	0.78	0.54	0	0.00	0.00	66	1.77	1.48	
12	Karnataka Bank	4	0.01	0.00	8	0.14	0.05	3	0.22	0.16	0	0.00	0.00	15	0.37	0.21	
13	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	1	0.06	0.00	0	0.00	0.00	1	0.06	0.00	
14	Ratnakar Bank	12934	52.20	52.20	2742	17.18	17.18	0	0.00	0.00	0	0.00	0.00	15676	69.38	69.38	
15	South Indian Bank	0	0.00	0.00	0	0.00	0.00	1	0.10	0.10	0	0.00	0.00	1	0.10	0.10	
16	IOCI Bank	201	0.73	0.68	5729	143.41	123.99	1419	105.06	89.72	135	18.82	17.95	7484	268.02	232.34	
17	Axis Bank	28149	102.87	102.87	11334	109.84	109.84	524	40.42	40.42	14	2.07	2.07	40021	255.20	255.20	
18	Yes Bank	1085	5.05	4.78	380	5.25	5.23	121	8.87	8.87	0	0.00	0.00	1586	19.17	18.88	
19	HDFC Bank	841	3.25	3.25	2205	31.07	31.07	206	15.12	15.12	2	0.32	0.32	3254	49.76	49.76	
20	Bandhan Bank	72114	297.63	297.63	174195	2059.01	2059.01	143	9.34	9.34	0	0.00	0.00	246452	2365.98	2365.98	
21	IDFC Bank Limited	107	0.33	0.33	319	8.20	8.20	130	8.88	8.88	0	0.00	0.00	556	17.41	17.41	
22	IDBI Bank Limited	3186	11.91	11.91	801	10.25	10.25	320	28.25	28.25	15	2.57	2.57	4322	52.98	52.98	
Total PVT Banks		118625	473.99	473.65	197766	2385.34	2365.77	2877	217.11	201.39	166	23.78	22.92	319434	3100.22	3063.73	
23	West Bengal Gramin Bank	20	0.09	0.09	850	19.71	18.95	308	18.90	17.42	0	0.00	0.00	1178	38.70	36.46	
Total RRBs		20	0.09	0.09	850	19.71	18.95	308	18.90	17.42	0	0.00	0.00	1178	38.70	36.46	
24	VEDIKA CREDIT CAPITAL LTD	5983	30.65	30.65	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	5983	30.65	30.65	
25	Annapurna Microfinance Pvt. Ltd.	5201	22.17	22.17	2297	17.78	17.78	20	1.45	1.45	3	0.42	0.42	7521	41.83	41.83	
26	Muthoot Microfin Ltd	3339	14.56	14.56	6092	45.74	45.74	0	0.00	0.00	0	0.00	0.00	9431	60.30	60.30	
27	CreditAccess Grameen Limited	9017	29.02	29.02	1437	9.74	9.74	0	0.00	0.00	0	0.00	0.00	10454	38.76	38.76	
28	Arohan Financial Services Pvt. Ltd.	48806	196.30	196.30	24393	158.00	158.00	0	0.00	0.00	0	0.00	0.00	73199	354.29	354.29	
29	Midland Microfinance Limited	8292	17.35	17.35	618	4.14	4.14	0	0.00	0.00	0	0.00	0.00	8910	21.49	21.49	
30	SATYA MicroCapital Limited	2786	9.55	9.55	4957	36.28	36.28	0	0.00	0.00	0	0.00	0.00	7743	45.83	45.83	
Total MFI & NBFCs		83424	319.60	319.60	39794	271.68	271.68	20	1.45	1.45	3	0.42	0.42	123241	593.14	593.14	
31	Utkarsh Small Finance Bank	592	2.35	2.35	218	1.43	1.43	0	0.00	0.00	0	0.00	0.00	810	3.78	3.78	
32	Ujjivan Small Finance Bank	21450	89.99	89.99	26322	204.60	204.60	0	0.00	0.00	0	0.00	0.00	47772	294.59	294.59	
33	AU Small Finance Bank Limited	3562	15.70	15.70	608	3.58	3.58	0	0.00	0.00	0	0.00	0.00	4170	19.28	19.28	
34	ESAF Small Finance Bank	1846	7.29	7.29	686	4.35	4.35	4	0.32	0.32	0	0.00	0.00	2536	11.96	11.96	
Total Small Finance Banks		27450	115.34	115.34	27834	213.96	213.96	4	0.32	0.32	0	0.00	0.00	55288	329.61	329.61	
Grand Total		234990	930.35	929.35	299815	3725.07	3687.99	21936	1717.62	1687.22	232	33.28	31.50	556973	6406.26	6336.05	

District wise performance under MUDRA Loan in FY 2025-26 as on 30.06.2025																[Amount Rs. in Crore]
Sr No	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	5443	21.71	21.71	7495	85.07	84.86	269	19.95	19.95	1	0.15	0.15	13208	126.88	126.67
2	Bankura	5947	20.97	20.95	3845	57.96	57.47	542	40.45	40.29	6	0.69	0.65	10340	120.07	119.36
3	Paschim Bardhaman	7339	28.43	28.39	7440	94.63	93.08	688	55.72	54.49	5	0.68	0.68	15472	179.46	176.66
4	Birbhum	11384	40.78	40.76	10571	130.80	129.51	571	43.81	42.44	3	0.52	0.52	22529	215.91	213.23
5	Cooch Behar	7384	31.19	31.09	12655	153.54	152.46	640	46.42	45.69	6	1.03	0.89	20685	232.18	230.13
6	Dakshin Dinajpur	4451	17.85	17.83	5282	62.11	61.64	257	20.33	20.03	1	0.12	0.04	9991	100.42	99.54
7	Darjiling	4465	19.43	19.42	9832	138.20	136.44	706	56.51	53.82	7	0.95	0.95	15010	215.09	210.64
8	Howrah	12522	51.69	51.61	20544	249.80	247.68	785	63.95	61.71	25	3.59	3.44	33876	369.03	364.44
9	Hugli	13882	55.13	55.00	17538	219.99	217.53	1312	103.01	100.91	13	1.89	1.82	32745	380.02	375.27
10	Jalpaiguri	8802	35.69	35.63	10338	125.78	124.27	746	55.90	54.50	5	0.70	0.70	19891	218.07	215.10
11	Jhargram	1267	4.72	4.72	1007	15.68	15.48	240	18.09	18.09	1	0.20	0.20	2515	38.69	38.49
12	Kalimpong	248	1.03	1.01	597	10.20	10.07	63	5.13	5.05	0	0.00	0.00	908	16.37	16.13
13	Kolkata	19160	79.66	79.60	21844	290.73	281.50	3348	269.98	261.17	75	10.59	9.89	44427	650.95	632.16
14	Maldah	11396	45.65	45.64	16210	190.31	189.71	560	42.13	41.85	3	0.44	0.44	28169	278.52	277.64
15	Murshidabad	21880	86.18	86.18	32625	373.05	371.94	1352	108.49	107.49	10	1.86	1.86	55867	569.58	567.48
16	Nadia	14030	56.15	56.11	18015	227.94	226.40	1163	90.75	90.30	4	0.61	0.61	33212	375.45	373.42
17	North 24 Parganas	20963	86.23	86.17	30067	373.96	371.29	2112	165.32	162.87	21	2.70	2.48	53163	628.22	622.81
18	Paschim Medinipur	9332	34.54	34.50	9843	134.91	133.35	1482	119.08	118.74	10	0.92	0.70	20667	289.44	287.29
19	Purba Bardhaman	9772	37.58	37.53	11973	161.26	159.74	1088	84.54	83.36	11	1.66	1.63	22844	285.04	282.26
20	Purba Medinipur	10991	43.35	43.29	15807	190.43	188.41	1616	128.68	128.21	6	0.77	0.73	28420	363.23	360.64
21	Puruliya	7557	23.76	23.61	3556	54.03	53.43	518	36.13	35.94	1	0.15	0.15	11632	114.07	113.13
22	South Parganas	20367	82.48	82.47	22150	258.52	256.36	1330	100.31	97.89	14	2.50	2.50	43861	443.81	439.22
23	Uttar Dinajpur	6408	26.13	26.12	10581	126.16	125.36	548	42.92	42.41	4	0.55	0.45	17541	195.76	194.34
Grand Total		234990	930.34	929.34	299815	3725.06	3687.99	21936	1717.60	1687.22	232	33.27	31.50	556973	6406.27	6336.05

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,507.72 Crore as on 30.06.2025. **Cumulative position under SUI, as reported by member banks are furnished below.**

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in Crore)
	Loan to SC/ST	Loan to Women	
30.06.2024	515.58	702.38	1,217.96
31.03.2025	672.74	925.83	1,598.57
30.06.2025	612.11	895.62	1,507.72

STAND UP INDIA PROGRESS REPORT AS ON 30.06.2025									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Outstanding No. of Account			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	310	274	722	321	1043	64.25	42.25	106.50
2	Bank of India	378	186	62	128	190	7.64	11.52	19.16
3	Bank of Maharashtra	64	32	31	1	32	15.68	1.50	17.18
4	Canara Bank	403	350	785	448	1233	152.39	12.49	164.88
5	Central Bank of India	317	42	36	139	175	3.97	12.23	16.20
6	Indian Bank	590	523	273	588	861	32.06	147.38	179.44
7	Indian Overseas Bank	155	41	32	21	53	56.98	24.35	81.33
8	Punjab & Sind Bank	41	41	39	2	41	11.71	0.29	12.00
9	Punjab National Bank	1145	946	377	621	998	43.54	70.67	114.21
10	State Bank of India	1263	878	1461	3089	4550	77.54	140.21	217.75
11	UCO Bank	390	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	286	213	203	519	722	44.50	93.16	137.66
Total PSU		5342	3773	4128	6312	10440	522.78	639.51	1162.29
13	Axis Bank	407	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1729	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	8	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	36	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	362	39	2	47	49	1.11	42.66	43.77
20	ICICI Bank	329	118	38	215	253	20.68	89.28	109.96
21	IDBI Bank	108	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	44	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	38	121	159	3.64	11.79	15.43
24	Karnataka Bank Ltd.	21	20	36	807	843	1.98	55.62	57.60
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	55	15	0	92	92	0.00	34.86	34.86
27	Lakshmi Vilas Bank (DBS)	5	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	22	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	21	0	1	0	1	0.05	0.00	0.05
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	38	2	5	1	6	0.32	0.09	0.41
Total PVT		3333	269	145	1291	1436	30.46	234.78	265.23
33	Au Small finance Bank	38	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	14	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	40	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	100	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	17	0	0	0	0	0.00	0.00	0.00
Total Small Finance		209	0	0	0	0	0.00	0.00	0.00
38	WBGB (PNB)	960	228	456	183	639	58.87	21.33	80.20
Total RRB		960	228	456	183	639	58.87	21.33	80.20
39	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		26	0	0	0	0	0.00	0.00	0.00
Grand Total		10252	4270	4729	7786	12515	612.11	895.62	1507.72

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 on regular basis to depict the actual position with reconciliation of the manual data.

❖ PMEGP loans

Comparison of PMEGP loans during the last financial year is given hereunder:

As on	Sponsored		Sanctioned		(Amount in Rs. Crore)	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
30.06.2024	1,220	46.58	404	15.77	19	0.48
31.03.2025	6,606	273.24	2,585	103.39	1,342	52.30
30.06.2025	0	0.00	17	0.82	390	14.49

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.

Bank wise performance of PMEGP loan from 01.04.2025 to 30.06.2025 is annexed below:

Bank Wise Performance under PMEGP Scheme for the year 2025-26 as on 30.06.2025															
(Amt in Lakh)															
Sl. No	Name of the Bank	Sponsored to Bank		Sanctioned by Bank		MM Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	BANK OF BARODA	0	0.00	0	0.00	1	8.75	2	10.50	0	0.00	0	0.00	1	8.75
2	BANK OF INDIA	0	0.00	5	15.47	41	124.14	213	675.18	0	0.00	0	0.00	33	99.97
3	BANK OF MAHARASHTRA	0	0.00	0	0.00	1	17.44	0	0.00	0	0.00	0	0.00	1	17.44
4	CANARA BANK	0	0.00	0	0.00	8	32.40	15	46.59	0	0.00	0	0.00	4	22.79
5	CENTRAL BANK OF INDIA	0	0.00	2	6.87	6	38.80	4	11.98	0	0.00	0	0.00	5	36.32
6	INDIAN BANK	0	0.00	2	21.05	10	126.69	9	27.72	0	0.00	0	0.00	10	126.69
7	INDIAN OVERSEAS BANK	0	0.00	2	19.96	8	42.88	1	2.50	0	0.00	0	0.00	8	42.88
8	PUNJAB AND SIND BANK	0	0.00	0	0.00	1	1.74	0	0.00	0	0.00	0	0.00	1	1.74
9	PUNJAB NATIONAL BANK	0	0.00	1	3.51	85	366.45	29	89.37	0	0.00	0	0.00	85	366.45
10	STATE BANK OF INDIA	0	0.00	0	0.00	1	1.39	13	31.20	0	0.00	0	0.00	1	1.39
11	UCO BANK	0	0.00	0	0.00	3	10.33	5	14.76	0	0.00	0	0.00	3	10.33
12	UNION BANK OF INDIA	0	0.00	0	0.00	11	59.11	16	67.77	0	0.00	0	0.00	10	58.36
13	WEST BENGAL GRAMIN BANK	0	0.00	5	15.44	12	39.76	41	132.75	0	0.00	0	0.00	12	39.76
14	WBSCB	0	0.00	0	0.00	10	74.35	42	339.43	0	0.00	0	0.00	9	65.60
Total		0	0.00	17	82.30	198	944.23	390	1449.75	0	0.00	0	0.00	183	898.47

SVSKP loan:

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/ Prakaipa 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 of the last financial year:

As on	(Amount in Crore)				
	Sponsored	Loan Sanctioned		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount
30.06.2024	0	0	0.00	1,687	12.78
31.03.2025	0	0	0.00	633	4.60
04.08.2025	0	0	0.00	263	1.98

During the financial year, no application was sponsored by the department to the member banks as per information received from concerned department of Govt. of West Bengal.

As reported by WBSCL, only Rs.1.98 Crore subsidy is now pending for disbursement in 263 number of accounts as on 04.08.2025. SLBC requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

PM Vishwakarma Scheme:

A significant section of the workforce of the Indian Economy consists of artisans and craftspeople, who work with their hands and tools, are usually self-employed and are generally considered to be a part of the informal or unorganized sector of the economy. These traditional artisans and craftspeople are referred to as 'Vishwakarmas' and are engaged in occupations like Blacksmiths, Goldsmiths, Potters, Carpenters, Sculptors, etc. These skills or occupations are passed from generation-to-generation following a guru-shishya model of traditional training, both within the families and other informal groups of artisans and craftspeople.

In the above backdrop, a new scheme, called "PM Vishwakarma", has been launched by Government of India on 17.09.2023 aiming at improving the quality, as well as the reach of products and services to artisans and craftspeople. It is the goal of this scheme to offer holistic end-to-end support to the Vishwakarmas, i.e., the artisans and craftspeople, to enable them to move up the value chain in their respective trades. It will bring a qualitative shift in the way the occupations are practiced by artisans and craftspeople and this will uplift their socio-economic status as well as their quality of life.

Through the implementation of the Scheme, it is expected that beneficiaries who are currently working as entrepreneurs in the unorganized sector will be able to scale-up their operations, modernize/upgrade their tools and business, and enter the formal economy as entrepreneur and contribute towards the larger goal of nation building.

The 18 traditional trades, covered in the first instance under PM Vishwakarma, include (i) Carpenter (Suthar); (ii) Boat Maker; (iii) Armourer; (iv) Blacksmith (Lohar); (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler(Charmkar)/ Shoesmith/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

Few salient features of the scheme are as under:

1. The minimum age of the beneficiary should be 18 years on the date of registration.
2. The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan.
3. The beneficiary should have undergone Skill Verification and successfully completed 5 – 7 days Basic Skill training to be eligible to avail first tranche of credit support of upto Rs. 1.00 lakh under the Scheme.
4. Toolkit Incentive & Training Stipend: A toolkit incentive of upto Rs 15,000 in the form of e-Vouchers at the beginning of Basic Skill Training. Training stipend will be Rs 500 per day.
5. Only applications received through online Vishwakarma portal will be entertained
6. After a successful three-step verification, the artisans and craftspeople will be formally registered under this Scheme as Vishwakarmas. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a Vishwakarma, making them eligible to avail all the benefits under the Scheme. Therefore, to avail credit facility under the scheme, borrower should have a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card.
7. The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a 'family' is defined as consisting of the husband, wife and unmarried children.

8. A person in government service and their family members shall not be eligible under the Scheme.
9. Udyam Assist Portal/ Udyam Registration is Mandatory
10. The scheme will be initially implemented for five years upto 2027-28, if not withdrawn/ amended by a further notification
11. In 1st Tranche, maximum loan amount upto ₹1.00 lac with tenure of 18 months and in 2nd Tranche, maximum loan amount upto ₹2.00 lac with tenure of 30 Months will be provided @ 5% ROI.
12. The beneficiaries who maintain a standard loan account, adopted digital transactions in their business and have undergone Advanced Skill Training of 15 days will be eligible for 2nd tranche. Further, 1st tranche loan shall be fully repaid.
13. 2nd tranche shall not be granted before six months of the disbursement of first tranche loan.
14. The loan will be Collateral free and will be secured by CGTMSE coverage, the cost of the guarantee fee will be borne by the Government.
15. Incentive for Digital Transaction: Re 1 per transaction for maximum upto 100 transactions (monthly).
16. Marketing Support: National Committee for Marketing (NCM) will provide services such as Quality Certification, Branding & Promotion, E-commerce linkage, Trade Fairs advertising, publicity and other marketing activities

AGENDA – 10

Progress in SHG-NRLM:

The positions of Credit Linked SHGs for the State of West Bengal in last Financial Year as per WBSRLM database are given below: -

(Amt. in Rs. Crore)

As on	Annual Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
30.06.2024	7,51,587	30,002.71	3,80,443	6,511.39
31.03.2025	7,51,587	30,002.71	10,37,472	30,006.20
30.06.2025	10,99,894	35,410.94	3,61,331	7,070.84

The total physical target of credit linkage for the state as a whole was 10,99,894 no. SHG with targeted amount of Rs.35,410.94 Crore disbursement for FY 2025-26.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of June Quarter 2025, disbursed credit linkage of SHG stood at Rs.7,070.84 Crore (20% of financial target) covering 3,61,331 number of groups (33% of physical target) as against Credit Linkage of Rs.6,511.39 Crore covering 3,80,443 number of groups at the end of June, 2024.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended June 2025 stood at Rs.31,367.86 Crore.

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 and District wise performance DAY-NRLM as on 30.06.2025 is furnished below:

BANK WISE ACHIVEMENT OF CREDIT LINKAGE AS ON 30.06.2025												
(Amt in Crore)												
SI	Bank	Target 2025-26		Total Sanction June 25		Total disbursement as on June 2025		Outstanding loan as on June 2025.		% of Achievement		Average Disbursement (in lakh)
		No.	Amt	No	Amt	No.	Amt	No	Amt	No	Amt	
1	Bank of Baroda	13231	421.13	1372	62.27	5870	86.12	12304	292.44	44	20.45	1.47
2	Bank of India	41860	1349.08	4783	240.53	24677	469.10	48337	1654.84	59	34.77	1.90
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	559	5.66	0	0.00	0.00
4	Canara Bank	27417	894.57	3229	134.46	10244	169.17	26634	711.26	37	18.91	1.65
5	Central Bank of India	59120	1897.26	8082	373.23	29465	405.21	64027	2111.57	50	21.36	1.38
6	Indian Bank	93455	3063.89	11695	564.41	43536	868.30	117546	3456.71	47	28.34	1.99
7	Indian Overseas Bank	5552	179.30	688	29.73	500	8.92	8300	163.44	9	4.98	1.78
8	Punjab & Sind Bank	0	0.00	0	0.00	187	3.82	297	3.24	0	0.00	2.04
9	Punjab National Bank	196313	6446.51	26202	1311.11	23032	1047.84	229413	5851.39	12	16.25	4.55
10	State Bank of India	162909	5447.47	20528	949.66	60905	1215.47	155801	4571.48	37	22.31	2.00
11	UCO Bank	42920	1381.52	5210	207.76	13102	344.99	47260	1035.96	31	24.97	2.63
12	Union Bank of India	12461	429.26	2370	106.11	7620	145.79	15437	385.36	61	33.96	1.91
	Total of PSB	655238	21509.99	84159	3979.25	219138	4764.72	725915	20243.34	33	22.15	2.17
13	IDBI Ltd	573	20.85	99	4.41	27	0.42	922	10.70	5	2.03	1.57
14	HDFC	18	0.27	3	0.04	0	0.00	11	0.18	0	0.00	0.00
15	ICICI Bank	68	1.02	0	0.00	0	0.00	2	0.01	0	0.00	0.00
16	AXIS Bank	0	0.00	3	0.04	0	0.00	0	0.00	0	0.00	0.00
	Total of Private Bank	659	22.14	105	4.48	27	0.42	935	10.88	5	2.03	1.57
17	West Bengal Gramin Bank	338997	10878.82	40780	1757.07	119406	1837.52	398974	9406.94	85	47.96	6.23
	Total of RRBs	338997	10878.82	40780	1757.07	119406	1837.52	398974	9406.94	85	47.96	6.23
19	Co-Op Bank	0	0.00	0	0.00	72	2.55	2366	37.87	0	0.00	3.53
	Total of Co-Op Bank	0	0.00	0	0.00	72	2.55	2366	37.87	0	0.00	3.53
	DMMU Total	994894	32410.94	125044	5740.80	338643	6605.21	1128190	29699.03	34	20.38	1.95
20	Cooperative Bank(Non portal)	105000	3000.00	22760	468.17	22688	465.63	119194	1668.84	22	15.52	2.05
	Grand Total	1099894	35410.94	147804	6208.97	361331	7070.84	1247384	31367.86	33	19.97	1.96

DISTRICT WISE ACHIVEMENT OF CREDIT LINKAGE AS ON 30.06.2025												
(Amt in Crore)												
SI	District	Target FY 2025-26		Total Sanction		Total Disbursement		Total Outsanding		% of Achievement		Average Disbursement (in lakh)
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Alipurduar	25454	762.48	3,587	167.31	8,393	129.90	24,477	743.76	33	17.04	1.55
2	Bankura	58226	1812.42	5,347	224.95	15,828	279.91	61,222	1336.82	27	15.44	1.77
5	Birbhum	63945	1918.35	9,074	468.15	14,882	479.56	68,753	1658.28	23	25.00	3.22
3	Coochbehar	53915	1617.45	5,211	262.58	16,845	256.30	57,046	1926.20	31	15.85	1.52
6	Dakshin Dinajpur	23524	705.72	1,742	73.70	11,115	139.68	27,579	632.68	47	19.79	1.26
4	Darjeeling GTA	5024	221.97	1,287	67.86	3,007	69.09	7,925	275.62	60	31.13	2.30
7	Hooghly	37582	1723.29	6,800	301.84	20,740	410.81	53,032	1432.26	55	23.84	1.98
10	Howrah	38810	1164.23	5,291	214.28	13,157	266.22	38,960	973.29	34	22.87	2.02
8	Jalpaiguri	33523	1005.69	3,557	156.73	9,815	175.77	38,857	1001.63	29	17.48	1.79
9	Jhargram	21400	642.73	2,430	96.47	5,233	119.23	19,826	507.07	24	18.55	2.28
11	Kalimpong	2443	103.77	567	32.37	1,411	37.59	3,533	134.35	58	36.22	2.66
12	Malda	61359	1840.77	8,081	282.40	21,960	272.88	64,187	1522.16	36	14.82	1.24
13	Murshidabad	83563	2747.88	8,152	330.64	26,377	375.50	87,116	1858.07	32	13.66	1.42
14	Nadia	70285	2108.61	4,556	188.35	20,271	300.02	66,168	1553.67	29	14.23	1.48
15	North 24 Parganas	70671	2119.71	9,593	402.04	27,911	416.42	81,862	1967.24	39	19.65	1.49
16	Paschim Bardham	12154	364.58	2,176	65.80	2,618	77.11	12,485	273.35	22	21.15	2.95
17	Paschim Medinipur	51603	1931.52	13,871	783.16	16,735	555.76	68,544	2294.18	32	28.77	3.32
18	Purba Bardhaman	63180	2023.41	7,954	347.15	15,125	453.95	68,279	1754.22	24	22.44	3.00
20	Purba Medinipur	72818	2184.51	9,525	599.73	17,977	698.88	82,603	3344.58	25	31.99	3.89
21	Purulia	37509	1274.37	3,635	137.51	10,668	154.73	42,418	750.68	28	12.14	1.45
19	Siliguri M.P.	8510	328.80	1,435	61.89	4,291	52.63	12,439	384.68	50	16.01	1.23
22	South 24 Parganas	70019	2625.00	6,969	298.66	32,554	591.80	89,485	2173.93	46	22.54	1.82
23	Uttar Dinajpur	29377	1183.68	4,204	177.24	21,397	287.60	47,775	1152.06	73	24.30	1.34
24	Kolkata	-	-	-	-	333	3.88	3,619	48.24	-	0.00	1.17
DMMU Total		994894	32410.94	1,25,044	5,740.80	3,38,643	6,605.21	11,28,190	29699.03	34	20.38	1.95
Co-operative Bank (non		105000	3000.00	22,760	468.17	22,688	465.63	1,19,194	1668.84	22	15.52	2.05
State Total		10,99,894	35,410.94	1,47,804	6,208.97	3,61,331	7,070.84	12,47,384	31367.86	33	19.97	1.96

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 Circular RBI/2022-23/92 FIDD.GSSD.CO.BC.No.09/09.01.003/2022-23 dated 20.07.2022 also stipulates that Banks are advised to sanction a minimum loan of ₹ 6 lakhs to each eligible SHG for a period of 3 years with a yearly drawing power (DP). The drawing power may be enhanced annually based on the repayment performance of the SHG. The drawing power may be calculated as follows:

- DP for the first year: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher
- DP for the second year: 8 times of the corpus at the time of review/enhancement or minimum of ₹3 lakh, whichever is higher
- DP for the third year: Minimum of ₹6 lakh based on the Micro Credit Plan (MCP) prepared by SHG and appraised by the federations/support agency and the previous credit history.
- DP for the fourth year onwards: Above ₹6 lakh, based on the MCP prepared by SHG and appraised by the federations/support agency and the previous credit history.

In case of Term Loan, banks are advised to sanction loans in doses as mentioned below:

- First dose: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher.
- Second dose: 8 times of the existing corpus or minimum of ₹3 lakh, whichever is higher.
- Third dose: Minimum of ₹6 lakh, based on the MCP 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 MCP prepared by the SHGs and appraised by the federations/support agency and the previous credit history.

(i) For loans to SHGs up to ₹10.00 lakh, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.

(ii) For loans to SHGs above ₹10 lakh and up to ₹20 lakh, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

(iii) For loan to SHGs above ₹10 lakh and up to ₹20 lakh, a margin not exceeding 10% of the loan amount exceeding ₹10 lakh may be obtained as per the bank's approved loan policy.

- 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.

(i) In order to facilitate women SHG members to graduate to entrepreneurs, banks may consider extending loans up to ₹10 lakh to individual members of select matured well performing SHGs (SHGs which are more than 2 years old and have accessed at least one dose of bank loan with timely repayment) as per their lending policy. The individual should be running a viable economic enterprise. Banks are advised to share data on individual loans to women SHGs members in a mutually agreed format and periodicity with DAY-NRLM.

(ii) One woman in every SHG under DAY-NRLM may be provided a loan up to ₹1 lakh under the MUDRA Scheme, if she is otherwise eligible.

(iii) Banks are advised to provide minimum OD facility of ₹5000 to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA). Banks may regularly share data on OD limit to women SHGs' members in a mutually agreed format and periodicity with DAY-NRLM.

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. 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.

As per the latest RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CP.BC.No.09/09.01.003/2022-23 dated 20.07.2022. Banks are advised to put in place dual-authentication facility in both ON-US and OFF-US environment to enable SHGs to perform transactions in jointly operated savings/cash credit accounts at retail outlets managed by Business Correspondents. Banks are also advised to extend all such services to SHGs and their federations through Business Correspondents as per their board approved policies.

DAY-NULM: DAY-NULM scheme has been discontinued w.e.f-01.01.2024 as per RBI Circular No.-RBI/2025-26/39 FIDD CO GSSD BC No.06/09.16.003/2025-26 dated 21.05.2025.

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

All RRBs, State Co- operative Banks and SCARDB are eligible for grant assistance of Rs 4,000.00 per JLG promotion & credit linkage from NABARD. Further, Small Finance Banks and Scheduled Private Sector Banks are also eligible for same grant assistance under Business Model Scheme.

As on 30.06.2025, member banks have cumulatively disbursed 1,08,745 number of JLGs involving an amount of Rs.1,349.91 Crore for FY 2025-26, whereas disbursement was done in 1,11,521 number of accounts amounting Rs.1,357.41 Crore.

The outstanding position under JLG stands at Rs.6,925.06 Crore covering 8,91,707 number of accounts as on 30.06.2025.

Performance of JLGs loan during the FY 2025-26 as on 30.06.2025:**Bank wise progress of JLGs as on 30.06.2025 is annexed:**

Progress of JLG in FY 2025-26 as on 30.06.2025								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.2025 to 30.06.2025)		JLGs Credit Linked (Disbursed) during the FY (01.04.2025 to 30.06.2025)		Outstanding position of JLGs as on 30.06.2025	
			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	1	0.02	16	2.07	54	2.50
3	Bank of Maharastra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	37	0.83	749	2.35	1824	28.82
5	Central Bank of India	2400	0	0.00	0	0.00	223	1.55
6	Indian Bank	4300	36	0.36	49	0.50	1070	13.29
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	3	0.04	3	0.04	3276	39.00
10	State Bank of India	9000	5325	31.19	5325	31.19	70609	428.82
11	UCO Bank	2700	25	0.52	25	0.52	472	5.77
12	Union Bank of India	900	748	16.69	748	16.11	14624	162.05
Total PSU		36200	6175	49.65	6915	52.78	92152	681.80
13	Axis Bank	1000	39338	169.92	39338	169.92	380179	868.26
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	14103	163.73	14103	163.73	93954	945.90
20	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
21	IDBI Bank	500	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	500	262	0.92	262	0.92	12463	25.01
23	Indusind Bank	500	34004	716.22	34004	716.22	160199	3218.60
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	2000	4323	76.55	4323	76.55	44164	393.75
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	3070	53.50	4344	54.48	3612	49.06
Total PVT		8700	95100	1180.84	96374	1181.81	694571	5500.58
33	Au Small finance Bank	0	1262	21.46	1262	21.46	5118	47.62
34	ESAF SF Bank	500	3446	76.40	3446	76.40	29921	452.42
35	Jana Small Finance Bank	500	118	2.24	118	2.24	15418	97.23
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	27480	29.55
37	Utkarsh Small Finance Bank	1000	1462	7.23	1462	7.23	17657	44.67
Total Small Finance		5000	6288	107.33	6288	107.33	95594	671.50
38	WBGB (PNB)	6000	1	0.02	643	1.15	4898	23.52
Total RRB		6000	1	0.02	643	1.15	4898	23.52
39	WB State Co-Op Bank Ltd.	3000	1181	12.07	1301	14.34	4412	46.69
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	0.98
Total Co-Optv		3000	1181	12.07	1301	14.34	4492	47.67
Grand Total		58900	108745	1349.91	111521	1357.41	891707	6925.06

AGENDA – 12

Progress in West Bengal Student Credit Card (WBSCC) along with progress in Other Education Loan & Housing Loan:

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. The rate of interest to be charged at prevalent EBLR of State Bank of India Plus 1.5% p.a. for the entire amount of loan sanctioned up to Rs.10.00 Lakh. For Girl students, an additional concession @ 0.5% p.a. in the interest rate is to be extended. The Rate of Interest so fixed on the date of sanction will remain unaltered and calculated at simple rate for the entire duration of the loan. Appropriate subvention of interest rate will be provided by the State Government for all the borrowers during the entire period of the Loan to restrict the actual rate of simple interest to 4% per annum, at borrower level. Maximum loan limit is Rs.10.00 lac and margin requirement is nil up to 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.

As on 30.06.2025, member banks have cumulatively sanctioned 91,048 number of WBSCC proposals out of which disbursement made in 67,973 no. of accounts and 22,350 number of proposals are pending at various bank branches. Member banks are requested to dispose of the pending cases in time bound manner.

Bank wise progress of WBSCC as on 30.06.2025 is annexed:

Bank wise Progress Report of WBSCC as on 30.06.2025								
Sl. No.	Loan Bank Name	Total Forwarded Application	Total No. of Returned Application	Total No. Of Sanctioned Application	Total Sanctioned Amount (Rs. In Crore)	Total No. Of Pending Application	Total No. Of Disbursed Application	Total Disbursed Amount (Rs. In Crore)
1	Axis Bank	5418	3031	1398	96.67	989	1157	54.92
2	BANGIYA GRAMIN VIKASH BANK	8846	5514	3135	85.93	197	2298	27.02
3	Bank of Baroda	7316	3664	1848	87.70	1804	1565	33.12
4	Bank of India	6854	3051	2656	102.23	1147	1890	29.69
5	Canara Bank	7093	3203	3077	121.94	813	2540	40.97
6	Central Bank of India	4429	2581	1218	51.37	630	1170	20.69
7	Federal Bank	48	7	9	0.48	32	9	0.20
8	HDFC Bank	10028	5486	4022	140.35	520	3827	58.66
9	ICICI Bank	4122	2649	1068	55.20	405	815	28.82
10	IDBI Bank	369	75	47	2.28	247	30	0.54
11	Indian Bank	8736	2851	3831	127.41	2054	1932	36.93
12	Indian Overseas Bank	2125	1299	538	21.59	288	446	7.25
13	PASCHIM BANGA GRAMIN BANK	2302	923	1246	39.48	133	1125	16.79
14	Punjab National Bank	49898	22054	23553	880.89	4291	17113	272.36
15	State Bank of India	57061	28654	22575	1024.31	5832	18879	296.01
16	THE WEST BENGAL STATE CO-OPERATIVE BANK	7604	3103	4268	76.62	233	2413	41.85
17	UCO Bank	13198	6492	5132	168.94	1574	4259	69.05
18	Union Bank of India	5813	2002	2929	127.95	882	2532	38.59
19	UTTAR BANGA KSHETRIYA GRAMIN BANK	873	697	159	4.50	17	131	2.03
20	YES BANK LTD	6	0	1	0.09	5	1	0.03
21	All DCCBs & CCBs	15575	6980	8338	133.00	257	3841	58.57
Grand Total		217714	104316	91048	3348.93	22350	67973	1134.09

Progress in Other Education Loan & Housing Loan:

Education Loan

A comparative report on Bank wise outstanding balance under Education loan scheme of last financial year is furnished below:

Outstanding Position:**(Amount Rs in Crore)**

June, 2024	March, 2025	June, 2025
4,706.92	6,168.53	5,768.45

Comparison of disbursement position of the last financial year:**(Amount Rs in Crore)**

June, 2024		March, 2025		June, 2025	
No.	Amount	No.	Amount	No.	Amount
30,028	538.76	68,528	1,944.33	23,503	428.21

The achievement vis-à-vis annual target as on 30.06.2025 for FY 2025-26 is as follows:

Target	Achievement	% of Achievement
2,178	428.21	19.66 %

With disbursement of Rs.428.21 Crore against Annual Target of Rs. 2,178 Crore for FY 2025-26, the achievement is 19.66%, which is very low. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

Progress of Education Loan as on 30.06.2025					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	265	34.31	3117	320.31
2	Bank of India	1025	11.83	5913	208.01
3	Bank of Maharashtra	78	1.86	487	29.30
4	Canara Bank	1279	15.00	6429	240.34
5	Central Bank of India	922	22.63	6603	1019.52
6	Indian Bank	1040	11.06	5391	180.31
7	Indian Overseas Bank	26	1.99	1001	26.65
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	4349	45.21	25431	847.45
10	State Bank of India	9688	174.17	42023	2131.97
11	UCO Bank	1203	8.23	5589	198.15
12	Union Bank of India	1105	19.87	5521	341.86
Total PSU		20980	346.16	104990	4759.80
13	Axis Bank	328	17.25	2295	220.77
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	2	0.08
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	8	0.20	25	2.69
19	HDFC Bank	1045	27.68	5480	134.34
20	ICICI Bank	73	22.00	2165	329.05
21	IDBI Bank	149	2.57	798	43.50
22	IDFC First Bank	8	2.05	303	73.48
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	9	0.07
25	Karur Vysya Bank	2	0.15	9	0.24
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	11	1.26	53	9.18
Total PVT		1624	73.17	11153	814.73
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	809	5.60	3760	80.97
Total RRB		809	5.60	3760	80.97
39	WB State Co-Op Bank Ltd.	90	3.28	5536	112.95
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		90	3.28	5536	112.95
Grand Total		23503	428.21	125439	5768.45

Housing Loan

A comparative report on Bank wise outstanding balance under Housing loan scheme of last financial year is furnished below:

Outstanding Position:

(Amount Rs. in crore)

June, 2024	March, 2025	June, 2025
1,20,769.05	1,33,069.14	1,33,209.27

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

June, 2024		March, 2025		June, 2025	
No.	Amount	No.	Amount	No.	Amount
81,328	9,459.65	2,02,844	30,310.17	74,972	8,296.46

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 as on 30.06.2025 for FY 2025-26 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
17,747	8,296.46	46.75%

With disbursement of Rs.8,296.46 Crore against Annual Target of Rs.17,747 Crore for FY 2025-26, the achievement is 46.75%.

Progress of Housing Loan as on 30.06.2025					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1001	248.04	32315	3858.00
2	Bank of India	1011	122.91	28400	4198.07
3	Bank of Maharastra	221	33.34	2845	597.15
4	Canara Bank	1141	190.55	14975	2609.38
5	Central Bank of India	793	63.26	10652	1674.68
6	Indian Bank	1382	206.15	26988	4105.53
7	Indian Overseas Bank	152	52.99	6675	1155.73
8	Punjab & Sind Bank	32	7.59	2296	294.99
9	Punjab National Bank	3947	484.18	72298	9292.48
10	State Bank of India	43136	4705.00	515058	60234.00
11	UCO Bank	1824	171.32	22366	3132.37
12	Union Bank of India	789	176.53	12245	2198.71
Total PSU		55429	6461.85	747113	93351.09
13	Axis Bank	361	92.32	10287	2930.55
14	Bandhan Bank	717	31.99	24779	1763.42
15	Catholic Syrian Bank Ltd.	0	0.00	5	0.19
16	City Union Bank Ltd.	0	0.00	16	1.04
17	Dhanlaxmi Bank Ltd.	2	0.41	2	0.41
18	Federal Bank	39	15.07	927	296.02
19	HDFC Bank	6168	601.40	67875	14068.76
20	ICICI Bank	708	555.33	26486	8384.20
21	IDBI Bank	755	145.64	48733	7213.17
22	IDFC First Bank	21	7.50	696	157.77
23	Indusind Bank	11	3.16	104	43.82
24	Karnataka Bank Ltd.	5	0.73	806	168.84
25	Karur Vysya Bank	54	35.28	480	90.82
26	Kotak Mahindra Bank	9	1.30	207	36.34
27	Lakshmi Vilas Bank (DBS)	0	0.00	49	32.13
28	Ratnakar Bank Ltd	10	3.81	93	15.85
29	South Indian Bank Ltd.	3	1.64	140	43.97
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	35	5.24	553	146.84
Total PVT		8898	1500.82	182238	35394.15
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	9	1.31	39	7.15
35	Jana Small Finance Bank	1061	11.92	9816	72.56
36	Ujjivan Small Finance Bank	7310	143.00	49192	957.21
37	Utkarsh Small Finance Bank	2	0.19	114	16.23
Total Small Finance		8382	156.43	59161	1053.15
38	WBGB (PNB)	1953	111.43	17009	1846.09
Total RRB		1953	111.43	17009	1846.09
39	WB State Co-Op Bank Ltd.	299	65.55	11886	1380.57
40	WBSCARD Bank Ltd.	11	0.39	3716	184.23
Total Co-Optv		310	65.94	15602	1564.80
Grand Total		74972	8296.46	1021123	133209.27

AGENDA – 13

Credit facilities to Minority Community:

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2025-26 (01.04.2025 to 30.06.2025)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community		SC/ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	152	18.12	41	37.42	0	0.00	0	0.00	0	0.00
2	Bank of India	20635	437.46	13329	356.05	0	0.00	134189	3447.07	0	0.00
3	Bank of Maharashtra	3799	11.34	15	0.52	0	0.00	7943	22.26	0	0.00
4	Canara Bank	16224	282.78	2779	45.12	0	0.00	25180	372.99	0	0.00
5	Central Bank of India	461	10.29	7381	110.17	0	0.00	7766	240.74	0	0.00
6	Indian Bank	2038	53.16	1147	34.76	6963	212.54	5691	178.94	0	0.00
7	Indian Overseas Bank	176	3.88	52	1.73	99	2.08	343	2.44	12	0.16
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	11679	182.45	6497	161.49	0	0.00	28156	795.58	2	0.01
10	State Bank of India	163273	3117.00	43811	1245.66	12150	850.00	356232	12150.00	30	0.08
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	7036	160.47	2171	51.18	758	20.32	8289	210.16	0	0.00
Total PSU		225473	4276.95	77223	2044.10	19970	1084.94	573789	17420.18	44	0.25
13	Axis Bank	27348	605.86	29	2.28	0	0.00	47339	576.20	0	0.00
14	Bandhan Bank	183618	1960.65	38796	423.95	33514	382.03	415132	3854.14	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	15	1.03	0	0.00	3669	20.69	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	31	0.91	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	14668	496.96	261	39.27	0	0.00	46071	736.37	0	0.00
20	ICICI Bank	8966	1196.01	142.97	77.97	0	0.00	71085	1564.12	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	45	0.17	754	6.66	388	3.94	0	0.00	0	0.00
23	Indusind Bank	85534	444.95	47768	203.47	0	0.00	1295	43.26	0	0.00
24	Karnataka Bank Ltd.	27	0.35	0	0	7	0.09	13	0.24	0	0.00
25	Karur Vysya Bank	189	13.71	7	0.52	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	879	86.49	26	1.52	0	0.00	9490	63.27	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	5646	24.35	3781	15.02	1625	6.80	15681	68.72	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	536	31.48	7	0.61	0	0.00	2079	37.53	0	0.00
Total PVT		327456	4860.98	91586.97	772.30	35534	392.87	611885	6965.45	0	0.00
33	Au Small finance Bank	1492	15.43	0	0.00	0	0.00	4680	23.91	0	0.00
34	ESAF SF Bank	4671	28.24	5757	26.99	2863	13.50	16355	76.56	0	0.00
35	Jana Small Finance Bank	3682	25.20	2166	14.66	1210	7.97	16429	117.32	0	0.00
36	Ujjivan Small Finance Bank	18990	123.26	24654	158.43	2548	18.10	88867	589.63	0	0.00
37	Utkarsh Small Finance Bank	601	2.58	34	0.18	342	3.73	1462	7.23	0	0.00
Total Small Finance		29436	194.71	32611	200.26	6963	43.30	127793	814.65	0	0.00
38	WBGB (PNB)	60282	779.89	20344	253.15	13551	194.02	72029	876.96	0	0.00
Total RRB		60282	779.89	20344	253.15	13551	194.02	72029	876.96	0	0.00
39	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37	11261	1253.79	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		4563	1004.23	6891	2665.98	3068	707.37	11261	1253.79	0	0.00
Grand Total		617774	10922.05	196045	5735.53	72123	2379.20	1268964	26516.38	44	0.25

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2025													
(Amt.in Rs. Crore)													
S No.	BANKS	Weaker Section		Minority Communities		SC/ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33256	1512.00	7845	394.00	4529	301.00	1458	41.00	4859	395.00	0	0.00
2	Bank of India	339992	4189.39	100098	1676.94	44494	1230.42	8623	182.24	208973	4164.34	1836	12.23
3	Bank of Maharastra	3686	403.19	1868	101.39	357	10.61	0	0.00	3813	221.67	0	0.00
4	Canara Bank	203522	3065.90	93563	1943.97	29515	743.40	0	0.00	89383	1847.78	8298	6.89
5	Central Bank of India	131192	2590.35	2317	57.93	40105	663.43	9098	175.23	30615	1373.70	329	0.35
6	Indian Bank	193432	4498.09	38319	937.19	22024	540.04	108896	2933.64	58987	2064.34	141	3.17
7	Indian Overseas Bank	23050	270.45	12879	163.18	1790	40.41	4420	55.67	28335	74.62	328	2.12
8	Punjab & Sind Bank	0	0.00	650	32.21	20	3.25	458	27.10	177	5.28	0	0.00
9	Punjab National Bank	831030	11307.44	155053	2362.46	139678	3215.82	119461	1470.14	310515	8571.92	812	79.31
10	State Bank of India	626737	9179.27	413408	7809.69	153336	4393.52	98125	4915.35	551825	16112.00	57	11.00
11	UCO Bank	185452	2085.82	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	82701	1435.83	34613	746.66	13671	375.70	7998	257.98	41599	1394.42	10	0.06
Total PSU		2654050	40537.74	907107	16811.92	472752	11965.69	367549	10201.57	1377699	36373.76	11855	115.17
13	Axis Bank	411946	4087.24	178447	2604.07	967	26.15	0	0.00	509805	3457.58	0	0.00
14	Bandhan Bank	2589491	10072.57	1452470	8094.87	421820	2125.64	358046	1908.46	3587390	16552.16	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	19	1.16	8	55.69	0	0.00	17222	39.78	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.03	0	0.00	48	4.42	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	342278	2,516.78	126020	1,583.54	1515	165.78	0	0.00	447978	7,323.43	0	0.00
20	ICICI Bank	37099	1837.18	83566	5008.56	3844	173.06	0	0.00	145215	13876.23	0	0.00
21	IDBI Bank	64253	633.89	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	7991	17.90	3534	7.22	19813	116.91	7988	51.71	148484	747.74	0	0.00
23	Indusind Bank	607417	2152.13	607417	2152.13	320831	914.49	0	0.00	14675	346.56	0	0.00
24	Karnataka Bank Ltd.	596	23.74	80	4.89	3	2.55	43	1.67	19	0.34	0	0.00
25	Karur Vysya Bank	0	0.00	162	11.52	5	0.45	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	13025	648.45	9209	538.19	392	26.71	0	0.00	42324	506.94	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	162065	357.16	59167	126.49	42858	86.73	18306	37.95	162072	357.54	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	18631	502.87	4231	217.93	108	8.01	0	0.00	20855	265.10	0	0.00
Total PVT		4254792	22849.92	2542547	20589.93	813772	3830.55	384383	1999.80	5097311	43483.40	1	0.01
33	Au Small finance Bank	19808	65.67	4635	41.73	3	0.23	0	0.00	19713	58.90	0	0.00
34	ESAF SF Bank	175366	453.13	40027	118.90	66338	168.46	28486	72.71	175366	453.13	0	0.00
35	Jana Small Finance Bank	147820	544.81	36749	162.84	27497	95.09	12896	46.53	144857	577.53	0	0.00
36	Ujjivan Small Finance Bank	351621	1132.72	134064	514.16	174939	715.86	18090	93.34	659772	2648.12	0	0.00
37	Utkarsh Small Finance Bank	17606	44.54	5229	36.27	795	2.03	4978	73.03	17657	44.67	0	0.00
Total Small Finance		712221	2240.87	220704	873.90	269572	981.67	64450	285.61	1017365	3782.34	0	0.00
38	WBGB (PNB)	825692	11491	331978	5017.78	143586	2041.76	94458	1696.93	395901	6404.88	171	0.01
Total RRB		825692	11491.04	331978	5017.78	143586	2041.76	94458	1696.93	395901	6404.88	171	0.01
39	WB State Co-Op Bank Ltd.	265257	716.60	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		265257	716.60	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
Grand Total		8712012	77836.16	4141202	43836.11	1738132	18882.93	946942	14237.17	7952526	90937.40	12027	115.18

AGENDA – 14

Credit facilities to SC/ST:

Credit facilities to SC/ST					
(Amount in Crore)					
Sr. No.	Bank Name	Disbursement		Outstanding	
		No.	Amount	No.	Amount
1	Bank of Baroda	41	37.42	4529	301.00
2	Bank of India	13329	356.05	44494	1230.42
3	Bank of Maharashtra	15	0.52	357	10.61
4	Canara Bank	2779	45.12	29515	743.40
5	Central Bank of India	7381	110.17	40105	663.43
6	Indian Bank	1147	34.76	22024	540.04
7	Indian Overseas Bank	52	1.73	1790	40.41
8	Punjab & Sind Bank	0	0.00	20	3.25
9	Punjab National Bank	6497	161.49	139678	3215.82
10	State Bank of India	43811	1245.66	153336	4393.52
11	UCO Bank	0	0.00	23233	448.09
12	Union Bank of India	2171	51.18	13671	375.70
Total PSU		77223	2044.10	472752	11965.69
13	Axis Bank	29	2.28	967	26.15
14	Bandhan Bank	38796	423.95	421820	2125.64
15	Catholic Syrian Bank Ltd.	15	1.03	8	55.69
16	City Union Bank Ltd.	0	0.00	1	0.03
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	261	39.27	1515	165.78
20	ICICI Bank	142.97	77.97	3844	173.06
21	IDBI Bank	0	0.00	1607	128.36
22	IDFC First Bank	754	6.66	19813	116.91
23	Indusind Bank	47768	203.47	320831	914.49
24	Karnataka Bank Ltd.	0	0	3	2.55
25	Karur Vysya Bank	7	0.52	5	0.45
26	Kotak Mahindra Bank	26	1.52	392	26.71
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	3781	15.02	42858	86.73
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	7	0.61	108	8.01
Total PVT		91586.97	772.30	813772	3830.55
33	Au Small finance Bank	0	0.00	3	0.23
34	ESAF SF Bank	5757	26.99	66338	168.46
35	Jana Small Finance Bank	2166	14.66	27497	95.09
36	Ujjivan Small Finance Bank	24654	158.43	174939	715.86
37	Utkarsh Small Finance Bank	34	0.18	795	2.03
Total Small Finance		32611	200.26	269572	981.67
38	WBGB (PNB)	20344	253.15	143586	2041.76
Total RRB		20344	253.15	143586	2041.76
39	WB State Co-Op Bank Ltd.	6891	2665.98	38450	63.27
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		6891	2665.98	38450	63.27
Grand Total		196045	5735.53	1738132	18882.93

AGENDA – 15

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 4.47%, amounting Rs.38,386.01 Crore as on June Quarter, 2025 in the state of West Bengal, in comparison to Rs.47,302.27 Crore as on June Quarter, 2024.

NPA comparative position of last financial year of West Bengal is furnished here under:

(Rs. In crore)			
Year	Gross Advance	Gross NPA	% to Gross NPA
June, 2024	7,73,339.55	47,302.27	6.12%
March, 2025	8,39,797.82	46,390.74	5.52%
June, 2025	8,59,153.17	38,386.01	4.47%

NPA level has been decreased from 6.72% as on March Quarter, 2024 to 5.52% as on March Quarter, 2025. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSME and OPS as on 30.06.2025 stood at 60.60%, 34.59% and 26.74% respectively.

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 30.06.2025													
(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	1950.00	114.86	4975.47	523.10	7052.01	1.91	13977.48	639.87	11953.23	175.31	25930.71	815.18
2	Bank of India	4999.00	412.20	6750.12	1080.15	3489.71	131.80	15238.82	1624.15	18301.27	1811.84	33540.09	3435.99
3	Bank of Maharashtra	361.79	52.11	822.77	38.21	384.69	0.00	1569.25	90.32	877.94	5.90	2447.19	96.22
4	Canara Bank	2679.21	204.06	5606.20	1184.08	1346.85	189.20	9632.26	1577.34	21309.08	110.38	30941.34	1687.72
5	Central Bank of India	3038.55	156.09	2774.09	395.06	1531.50	47.81	7344.14	598.96	3641.25	1230.50	10985.39	1829.46
6	Indian Bank	5732.69	303.41	9476.47	914.52	1664.91	176.64	16874.07	1394.57	34089.29	119.72	50963.36	1514.29
7	Indian Overseas Bank	1221.73	203.21	3466.45	270.41	892.41	21.42	5580.59	495.04	2795.71	1459.91	8376.30	1954.95
8	Punjab & Sind Bank	157.20	8.48	635.00	180.55	193.91	17.52	986.11	206.55	3013.42	46.92	3999.53	253.47
9	Punjab National Bank	13453.44	1229.31	13195.09	1049.59	6262.66	150.04	32911.19	2428.94	50540.76	179.24	83451.95	2608.18
10	State Bank of India	11057.49	503.32	17716.12	176.38	45751.61	42.77	74525.22	722.47	141747.89	378.55	216273.11	1101.02
11	UCO Bank	1878.44	254.66	6316.90	972.44	5087.97	353.64	13283.31	1580.74	13684.09	3711.19	26967.40	5291.93
12	Union Bank of India	3048.84	254.77	6320.91	359.32	1617.95	45.01	10987.70	659.10	17766.52	4909.24	28754.22	5568.34
Total PSU		49578.38	3696.48	78055.59	7143.81	75276.18	1177.76	202910.14	12018.05	319720.45	14138.70	522630.59	26156.75
13	Axis Bank	9388.63	425.78	14961.26	324.89	2727.02	84.83	27076.91	835.50	17676.65	944.94	44753.56	1780.44
14	Bandhan Bank	1847.15	88.23	8775.09	354.27	5594.66	337.12	16216.91	779.61	15410.85	733.11	31627.76	1512.72
15	Catholic Syrian Bank Ltd.	10.85	1.24	0.08	0.00	3.53	0.46	14.46	1.70	82.59	1.96	97.05	3.66
16	City Union Bank Ltd.	2.50	1.83	140.59	9.84	0.56	0.26	143.65	11.93	139.62	12.82	283.27	24.75
17	Dhanlaxmi Bank Ltd.	0.00	0.00	21.14	0.00	0.41	0.00	21.55	0.00	47.99	0.00	69.54	0.00
18	Federal Bank	466.04	23.03	956.95	20.33	56.87	6.96	1479.85	50.32	3943.72	43.56	5423.58	93.87
19	HDFC Bank	3599.62	53.68	21095.71	1087.06	6197.42	126.64	30892.76	1267.37	37567.56	492.34	68460.32	1759.71
20	ICICI Bank	2072.17	86.07	21734.19	221.99	1253.07	35.36	25059.43	343.42	37082.31	1136.18	62141.74	1479.60
21	IDBI Bank	476.31	86.90	1792.41	238.00	2393.09	88.03	4661.81	412.93	5322.26	71.06	9984.07	483.99
22	IDFC First Bank	25.37	0.29	1295.86	31.00	34.62	1.43	1355.85	32.72	6957.90	74.18	8313.75	106.90
23	Indusind Bank	2690.59	172.81	3458.73	128.91	35.78	6.77	6185.11	308.50	13232.62	562.79	19417.73	871.29
24	Karnataka Bank Ltd.	108.46	39.12	482.28	144.86	64.98	4.61	655.72	188.59	861.32	145.15	1517.04	333.74
25	Karur Vysya Bank	1.15	0.00	201.29	0.00	35.64	0.00	238.08	0.00	823.94	61.45	1062.02	61.45
26	Kotak Mahindra Bank	907.83	4.99	4798.58	77.29	36.34	0.35	5742.75	82.63	6177.31	91.97	11920.06	174.60
27	Lakshmi Vilas Bank (DBS)	123.18	0.00	166.19	4.77	0.37	0.00	289.74	4.77	1087.43	89.52	1377.17	94.29
28	Ratnakar Bank Ltd	475.86	41.20	592.67	0.30	45.45	4.12	1113.98	45.61	4431.03	106.97	5545.01	152.59
29	South Indian Bank Ltd.	64.26	0.07	288.26	33.10	8.41	0.75	360.93	33.92	659.82	10.30	1020.75	44.22
30	SIDBI	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	55.00	2.02	0.00	0.00	55.00	2.02	71.14	0.16	126.14	2.18
32	YES Bank	840.29	4.11	2715.47	88.20	54.97	1.59	3610.73	93.89	7331.61	395.15	10942.34	489.05
Total PVT		23100.26	1029.33	83621.02	2766.81	18543.19	699.28	125264.47	4495.43	158907.67	4973.62	284172.14	9469.05
33	Au Small finance Bank	40.50	1.86	295.21	32.69	16.11	0.32	351.82	34.87	93.33	4.17	445.15	39.04
34	ESAF SF Bank	201.58	22.16	67.43	3.36	225.66	3.02	494.67	28.54	38.54	0.28	533.21	28.82
35	Jana Small Finance Bank	255.40	15.65	391.56	11.28	341.71	6.71	988.67	33.64	272.20	6.82	1260.88	40.46
36	Ujjivan SF Bank	886.97	13.80	772.07	9.59	1261.14	16.62	2920.17	40.01	952.35	3.14	3872.53	43.15
37	Utkarsh SF Bank	27.07	0.32	77.99	5.71	33.93	1.45	138.99	7.48	61.65	1.13	200.64	8.61
Total Small Finance		1411.52	53.79	1604.26	62.64	1878.55	28.12	4894.33	144.54	1418.08	15.54	6312.40	160.08
38	WBGB (PNB)	10415.08	439.10	3771.81	576.40	1922.47	28.74	16109.36	1044.24	2358.94	53.30	18468.30	1097.54
Total RRB		10415.08	439.10	3771.81	576.40	1922.47	28.74	16109.36	1044.24	2358.94	53.30	18468.30	1097.54
39	WB State Co-Op Bank Ltd.	6666.45	1201.47	623.32	447.29	10547.15	456.53	17836.92	1078.38	8371.72	763.23	26208.64	1502.59
40	WBSCARD Bank Ltd.	1046.43	0.00	130.44	0.00	184.23	0.00	1361.10	0.00	0.00	0.00	1361.10	0.00
Total Co-Optv		7712.88	1201.47	753.76	447.29	10731.38	456.53	19198.02	1078.38	8371.72	763.23	27569.74	1502.59
Grand Total		92218.12	6420.18	167806.44	10996.96	108351.76	2390.42	368376.32	18780.64	490776.85	19944.39	859153.17	38386.01
% of NPA against Outstanding Advance													4.47

Sector wise NPA Position as on 30.06.2025																			
(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	320.31	3.60	3858.00	119.17	56.00	0.73	0.00	0.00	151.00	2.57	8.10	0.30	129.00	35.21	1211.00	74.57	106.50	26.06
2	Bank of India	208.01	7.55	4198.07	154.56	177.44	12.94	79.72	9.01	1488.23	5.55	27.61	1.57	745.55	132.22	3384.02	275.90	19.16	3.40
3	Bank of Maharashtra	29.30	0.07	597.15	4.67	0.32	0.00	0.00	0.00	0.06	0.00	0.00	0.00	25.90	17.80	25.16	11.55	17.18	0.35
4	Canara Bank	240.34	7.79	2609.38	91.59	43.01	6.99	0.00	0.00	191.48	1.02	0.00	0.00	466.98	36.34	50.19	0.00	164.88	7.83
5	Central Bank of India	229.00	6.74	1674.68	65.57	40.83	8.00	130.25	2.09	2085.67	4.27	13.23	0.18	448.17	120.95	225.77	24.23	16.20	2.29
6	Indian Bank	180.31	15.99	4105.53	192.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1852.37	98.24	0.00	0.00	179.44	0.94
7	Indian Overseas Bank	26.65	1.20	1155.73	8.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51.54	4.75	0.00	0.00	81.33	0.98
8	Punjab & Sind Bank	6.44	0.18	294.99	17.87	5.13	1.92	0.00	0.00	0.00	0.00	0.00	0.00	0.62	0.34	56.40	12.50	12.00	7.66
9	Punjab National Bank	847.45	26.04	9292.48	141.98	80.69	40.33	0.00	0.00	5423.75	33.93	188.95	8.86	2308.87	660.12	5380.96	842.77	114.21	39.51
10	State Bank of India	2017.25	12.82	58607.00	72.53	90.11	8.02	7.61	1.56	4293.76	47.66	92.00	8.00	3740.54	369.11	1908.74	109.31	217.75	24.97
11	UCO Bank	198.15	8.31	3132.37	70.23	29.42	8.72	36.00	12.00	753.00	5.11	29.10	0.79	372.08	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	341.86	11.76	2052.02	74.14	20.50	0.81	0.00	0.00	464.19	4.62	520.49	6.89	712.00	36.20	1110.80	118.90	137.66	0.00
Total PSU		4645.07	102.05	91577.40	1013.45	543.46	88.46	253.58	24.66	14851.14	104.74	879.48	26.59	10853.62	1599.45	13379.57	1478.78	1162.29	135.20
13	Axis Bank	220.77	0.34	2930.55	12.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2306.74	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1763.42	155.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.26	0.00	2242.35	81.85	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.19	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.08	0.00	1.04	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	0.41	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	Federal Bank	2.69	0.05	296.02	21.93	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	HDFC Bank	134.34	1.41	14068.76	108.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1141.11	23.96	610.18	38.27	43.77	0.00
20	ICICI Bank	329.05	1.12	8384.20	117.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82.05	30.79	289.17	51.29	109.96	0.00
21	IDBI Bank	43.50	0.45	7213.17	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.24	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	59.58	0.00	126.06	1.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	194.08	3.26	0.00	0.00
23	Indusind Bank	0.00	0.00	43.82	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1677.94	285.67	15.43	0.53
24	Karnataka Bank Ltd.	1.25	0.18	168.84	6.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.34	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.24	0.00	90.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	36.34	0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.04	34.86	1.82
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	32.13	0.01	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
28	Ratnakar Bank Ltd	0.00	0.00	15.85	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196.22	56.64	0.00	0.00
29	South Indian Bank Ltd.	1.34	0.00	43.97	0.75	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	8.01	0.00	152.90	6.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	165.61	1.57	0.41	0.00
Total PVT		800.85	3.55	35368.49	518.06	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3661.07	139.64	5375.75	518.59	265.23	2.35
33	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	36.28	0.71	0.00	0.00
34	ESAF SF Bank	0.00	0.00	7.15	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.18	6.71	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	72.56	2.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180.23	1.28	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	957.21	6.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152.64	4.45	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	16.23	1.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.89	0.57	0.00	0.00
Total Small Finance		0.00	0.00	1053.15	10.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511.22	13.72	0.00	0.00
38	WBGB (PNB)	80.97	2.15	1846.09	36.84	32.47	9.11	32.27	23.02	9197.30	125.35	136.37	12.46	2416.53	305.68	3965.07	250.44	80.20	7.89
Total RRB		80.97	2.15	1846.09	36.84	32.47	9.11	32.27	23.02	9197.30	125.35	136.37	12.46	2416.53	305.68	3965.07	250.44	80.20	7.89
39	WB State Co-Op Bank Ltd.	112.95	0.00	1380.57	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	5906.25	542.53	0.00	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	0.00	0.00	184.23	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		112.95	0.00	1564.80	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	5906.25	542.53	0.00	0.00	0.00	0.00
Grand Total		5639.84	107.75	131409.93	1745.72	600.06	100.12	303.22	54.92	24048.44	230.09	1015.85	39.05	22837.47	2587.30	23231.60	2261.53	1507.72	145.45

Sector wise Recovery performance as on 30.06.2025																			
(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	74.32	62.25	83.76	50.79	49.82	98.09	4.41	4.36	98.87	129.52	116.43	89.89	165.52	152.16	91.93	295.04	268.59	91.04
2	Bank of India	412.20	8.50	2.06	1080.15	100.40	9.29	131.80	0.00	0.00	1624.15	108.90	6.71	1811.84	7.49	0.41	3435.99	116.39	3.39
3	Bank of Maharashtra	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!
4	Canara Bank	16.24	2.43	14.96	1127.84	15.47	1.37	7.38	1.04	14.09	1151.46	18.94	1.64	82.86	3.45	4.16	1234.32	22.39	1.81
5	Central Bank of India	157.02	4.93	3.14	1173.34	8.45	0.72	104.14	1.12	1.08	1434.50	14.50	1.01	394.96	1.68	0.43	1829.46	16.18	0.88
6	Indian Bank	303.41	12.97	4.27	914.52	89.74	9.81	176.64	3.65	2.07	1394.57	106.36	7.63	119.72	9.80	8.19	1514.29	116.16	7.67
7	Indian Overseas 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!
8	Punjab & Sind Bank	6.82	0.04	0.59	221.23	9.24	4.18	11.91	4.02	33.75	239.96	13.30	5.54	302.41	2.23	0.74	542.37	15.53	2.86
9	Punjab National Bank	1961.97	773.27	39.41	2957.55	2298.62	77.72	246.04	17.39	7.07	5165.56	3089.28	59.81	4872.88	4466.95	91.67	10038.44	7556.23	75.27
10	State Bank of India	430.69	79.20	18.39	1878.84	184.01	9.79	2035.97	94.23	4.63	4345.50	357.44	8.23	12350.73	213.37	1.73	16696.23	570.81	3.42
11	UCO 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!
12	Union Bank of India	252.80	14.00	5.54	905.62	9.00	0.99	39.77	8.00	20.12	1198.19	31.00	2.59	4322.91	30.00	0.69	5521.10	61.00	1.10
Total PSU		3615.47	957.59	26.49	10309.88	2764.75	26.82	2758.06	133.81	4.85	16683.41	3856.15	23.11	24423.83	4887.13	20.01	41107.24	8743.28	21.27
13	Axis 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!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	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!
17	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!
18	Federal Bank	12.38	0.67	5.41	14.44	12.99	89.96	8.30	7.22	86.99	35.12	20.88	59.45	0.00	0.00	#DIV/0!	35.12	20.88	59.45
19	HDFC Bank	300.30	272.91	90.88	699.46	681.95	97.50	32.39	24.82	76.62	1032.15	979.68	94.92	1129.21	1096.34	97.09	2161.36	2076.02	96.05
20	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!
21	IDBI 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!
22	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!
23	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!
24	Karnataka Bank Ltd.	39.12	2.22	5.67	144.86	0.67	0.46	4.61	0.04	0.87	188.59	2.93	1.55	145.15	0.24	0.17	333.74	3.17	0.95
25	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!
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank (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!
28	Ratnakar Bank Ltd	3.38	1.12	33.28	0.00	0.00	#DIV/0!	0.33	0.14	41.59	3.70	1.26	34.01	385.07	58.69	15.24	388.77	59.95	15.42
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.07	0.00	0.00	3.07	0.00	0.00
32	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		355.18	276.93	77.97	858.76	695.61	81.00	45.62	32.21	70.60	1259.56	1004.75	79.77	1662.50	1155.27	69.49	2922.06	2160.02	73.92
33	Au Small finance Bank	3.56	1.75	49.16	0.00	0.00	#DIV/0!	0.49	0.01	2.50	4.05	1.76	43.51	0.65	0.63	96.78	4.70	2.39	50.91
34	ESAF SF Bank	25.00	22.00	88.00	8.00	8.00	100.00	28.00	28.00	100.00	61.00	58.00	95.08	5.00	5.00	100.00	66.00	63.00	95.45
35	Jana Small Finance Bank	223.94	217.34	97.05	101.88	97.87	96.06	196.34	192.19	97.88	522.17	507.40	97.17	121.26	111.76	92.16	643.43	619.16	96.23
36	Ujivan Small Finance Bank	11.36	4.72	41.55	8.33	3.55	42.62	14.85	6.27	42.22	34.54	14.54	42.10	5.15	4.33	84.08	39.69	18.87	47.54
37	Utkarsh Small Finance Bank	4.05	3.80	93.83	8.16	7.50	91.91	2.50	2.10	84.00	14.71	13.40	91.09	8.25	7.80	0.35	22.96	21.20	92.33
Total Small Finance		267.91	249.61	93.17	126.37	116.92	92.52	242.18	228.57	94.38	636.47	595.10	93.50	140.31	129.52	92.31	776.78	724.62	93.28
38	WBGB (PNB)	991.77	720.25	72.62	491.39	399.86	81.37	165.03	158.89	96.28	1648.19	1279.01	77.60	501.88	451.12	89.89	2150.07	1730.13	80.47
Total RRB		991.77	720.25	72.62	491.39	399.86	81.37	165.03	158.89	96.28	1648.19	1279.01	77.60	501.88	451.12	89.89	2150.07	1730.13	80.47
39	WB State Co-Op Bank Ltd.	4536.98	4007.84	66.30	266.54	206.43	67.69	524.86	483.58	73.08	5328.38	4697.85	88.17	837.32	722.58	74.39	6165.70	5420.43	87.91
40	WBSCARD Bank Ltd.	497.13	7.61	1.53	48.47	1.81	3.73	202.10	16.03	7.93	747.70	25.45	3.40	0.00	0.00	#DIV/0!	747.70	25.45	3.40
Total Co-Optv		5034.11	4015.45	79.76	315.01	208.24	66.11	726.96	499.61	68.73	6076.08	4723.30	77.74	837.32	722.58	86.30	6913.40	5445.88	78.77
Grand Total		10264.44	6219.83	60.60	12101.42	4185.38	34.59	3937.86	1053.09	26.74	26303.71	11458.31	43.56	27565.84	7345.62	26.65	53869.56	18803.93	34.91

Status of PDR Cases as on 30.06.2025:

As on 30.06.2025 there are 7,913 number of PDR (Public Demand Recovery) cases pending amounting Rs.409.41 Crore and the Certificate Officers may be advised to dispose of the cases at the earliest.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2025									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2025		Cases filed from 01.04.2025 to 30.06.2025		Cases Settled from 01.04.2025 to 30.06.2025		Pending cases as on 30.06.2025	
		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	55	72.46	46	72.40	0	0.00	101	144.86
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	762	4.89	11	0.13	1	0.02	772	5.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	1482	51.31
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4033	228.84	672	94.96	1	0.02	4704	323.78
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	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
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	WBGB (PNB)	2868	49.41	37	0.57	0	0.00	2905	49.98
Total RRB		2868	49.41	37	0.57	0	0.00	2905	49.98
39	WB State Co-Op Bank Ltd.	306	35.74	0	0.00	2	0.09	304	35.65
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		306	35.74	0	0.00	2	0.09	304	35.65
Grand Total		7207	313.99	709	95.53	3	0.11	7913	409.41

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.

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 3,393 loan accounts covering an amount of Rs.1,588.62 Crore as reported by member banks as on June Quarter, 2025. The district wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.06.2025										
(Amt in Crore)										
District	Below 60 days		Above 60 days to below 6 months		6 month to below 1 Year		1 year & above		Total pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
24 Pgs. (N)	61	35.74	97	32.43	127	34.50	195	126.04	480	228.71
24 Pgs. (S)	57	35.00	67	80.97	112	49.20	194	71.28	430	236.45
Alipurduar	0	0.00	2	0.02	12	42.14	2	0.08	16	42.24
Bankura	7	1.77	13	2.09	11	8.25	21	3.80	52	15.92
Birbhum	15	2.41	13	3.03	19	3.21	70	18.55	117	27.21
Coochbehar	6	2.57	11	2.27	31	4.76	28	4.12	76	13.73
Dakshin Dinajpur	3	0.54	4	0.72	37	2.68	33	19.87	77	23.81
Darjeeling	6	2.11	24	42.12	20	10.71	39	14.90	89	69.84
Hooghly	23	8.38	22	3.49	66	24.86	121	41.56	232	78.29
Howrah	47	57.86	32	10.28	91	30.38	127	36.55	297	135.07
Jalpaiguri	7	1.54	7	5.15	15	12.14	19	6.25	48	25.09
Jhargram	2	0.38	3	0.38	3	0.21	3	0.30	11	1.27
Kalimpong	4	0.37	39	5.75	0	0.00	11	1.19	54	7.31
Kolkata	57	17.57	26	15.67	120	60.67	130	87.39	333	181.30
Malda	3	1.36	21	2.20	13	1.50	46	32.54	83	37.60
Murshidabad	12	2.59	11	2.45	25	16.04	57	14.11	105	35.19
Nadia	27	5.73	19	3.54	53	10.87	65	16.16	164	36.30
Paschim Burdwan	12	13.80	38	44.59	66	19.75	54	38.40	170	116.54
Paschim Medinipur	1	0.18	37	6.17	30	29.67	64	8.44	132	44.46
Purba burdwan	9	12.69	41	73.62	64	37.79	90	33.89	204	157.99
Purba Medinipur	6	2.61	21	6.93	18	1.97	65	38.08	110	49.59
Purulia	2	0.37	12	1.06	24	5.62	11	2.86	49	9.91
Uttar Dinajpur	1	0.82	7	2.47	10	2.01	46	9.50	64	14.80
Grand Total	368	206.43	567	347.40	967	408.93	1491	625.86	3393	1588.62

AGENDA – 16

Expanding & Deepening of 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:

RBI has 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.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC has already formed a Sub-Committee on Digital Payments Ecosystem. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently SLBC has adopted the district of Purba Medinipur and Paschim Bardhaman as Digital District with the objective of making these two Districts 100% digitally enabled within a time span of 12 months. The action plan in this regard was shared with the member banks.

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.

Expanding & Deepening of Digital Payment Ecosystem latest status as on 30.06.2025:

In terms of RBI directives, SLBC adopted Nadia district as Digital District with the objective of making it 100% digitally enabled. Later on, Howrah district was also adopted in the same procedure. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently, as per RBI directives, SLBC has adopted Paschim Bardhaman and Purba Medinipur districts as Digital District with the objective of making these two Districts 100% digitally enabled.

However, as per RBI letter no FIDD CO LBS No S1684/02.01.014/2023-24 Dated 25th January 2024 the reporting framework has been changed and member banks were assigned to furnish the progress reports under Digital Payment Ecosystem Data for all the districts which were not yet 100% digitally enabled.

As on 30.06.2025, member banks have cumulatively covered 9,59,54,470 number of savings accounts in any one digital channel out of total 9,77,41,504 number of eligible savings accounts, thus achieving 98.17% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 19,37,905 number of accounts in any one digital channel out of total 21,51,927 number of eligible cases, thus achieving 90.05% overall digital coverage in the districts of West Bengal.

The stipulated time frame of RBI for completion of the same was September 2024.

Performance of Digital Coverage of all the districts as on 30.06.2025:

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 30.06.2025						
Name of District	No of eligible operative SB A/C	No of operative SB A/C covered with at least one digital mode	% Achievement	No of eligible operative CA A/C	No of operative CA A/C covered with at least one digital mode	% Achievement
Alipurduar	20,70,219	19,35,009	93.47	29,776	28,614	96.10
Bankura	39,13,731	38,84,691	99.26	40,225	36,712	91.27
Birbhum	40,72,236	40,02,506	98.29	64,888	61,749	95.16
Coochbehar	32,13,643	31,65,066	98.49	39,579	38,686	97.74
Dakshin Dinajpur	20,91,883	20,70,395	98.97	26,666	25,202	94.51
Darjeeling	22,74,010	21,63,538	95.14	75,948	68,490	90.18
Hooghly	72,14,941	70,74,169	98.05	1,46,109	1,29,935	88.93
Jalpaiguri	30,60,499	29,03,917	94.88	48,543	45,052	92.81
Jhargram	10,43,864	10,21,379	97.85	12,771	11,393	89.21
Kalimpong	3,82,462	2,98,169	77.96	5,674	4,152	73.18
Kolkata	91,21,090	91,07,597	99.85	5,50,945	4,88,658	88.69
Malda	49,36,480	49,04,129	99.34	70,997	65,758	92.62
Murshidabad	76,94,348	76,26,491	99.12	1,12,428	1,04,522	92.97
Paschim Burdwan	32,89,330	30,64,545	93.17	88,235	80,168	90.86
Paschim Medinipur	55,67,847	54,86,874	98.55	91,218	82,516	90.46
Purba Burdwan	50,35,992	48,82,885	96.96	95,668	87,380	91.34
Purba Medinipur	40,00,821	39,43,111	98.56	1,32,740	1,12,345	84.64
Purulia	30,84,548	30,51,313	98.92	28,643	25,842	90.22
Uttar Dinajpur	36,67,812	36,34,759	99.10	53,910	50,540	93.75
24 Pgs. (N)	1,21,82,422	1,20,12,141	98.60	2,88,020	2,54,457	88.35
24 Pgs. (S)	98,23,326	97,21,786	98.97	1,48,944	1,35,734	91.13
Grand Total	9,77,41,504	9,59,54,470	98.17	21,51,927	19,37,905	90.05

Payment Banks operations:

Indian Post Payment Bank, Airtel Payment Bank and Fino Payment Bank:

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank, Airtel Payment Bank and Fino Payment Bank, the 3 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 8,537 banking access points of 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 59,785 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 41,065 Bank Mitras.

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 (Cumulative Outstanding) as on 30.06.2025:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2024	29,32,804	303.73	9,191	0.60
IPPB	June, 2025	31,85,331	364.68	8,911	0.34
Airtel Payment Bank	June, 2024	42,38,020	185.87	37	0.01
Airtel Payment Bank	June, 2025	50,74,286	325.97	0	0.00
Fino Payment Bank	June, 2024	90,524	3.49	389	0.03
Fino Payment Bank	June, 2025	1,12,344	5.83	1,865	0.26

DBT Transactions and Bills & Utility Payment:

(Amount in Crore)

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2025	69,24,938	690.18	21,62,368	56.08
Airtel Payment Bank	June, 2025	2,83,354	48.34	0	0.00
Fino Payment Bank	June, 2025	5,56,986	212.09	64,370	2.43

AGENDA – 17

Progress made under Financial Inclusion

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 “Go Digital, Go Secure” which has been observed from February 14-18, 2022. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) Convenience of digital transactions
- b) Security of digital transactions and
- c) Protection of customers

Y-O-Y comparison of Financial Literacy camps conducted by Financial literacy centres is mentioned below: -

During the quarter	Special Camps		Target Specific Camps		Total Camps	
	No of Camps	No of Participants	No of Camps	No of Participants	No of Camps	No of Participants
30.06.2024	176	6,407	993	40,335	1,169	46,742
31.03.2025	677	19,794	2,830	1,08,699	3,507	1,28,493
30.06.2025	1,251	44,965	2,574	97,192	3,825	1,42,157

Y-O-Y comparison of Financial Literacy camps conducted by Rural Branches is mentioned below: -

During the quarter	Jun-24	Mar-25	Jun-25
Total Rural Camps	8,296	10,532	13,442

District wise progress of FLC during June,2025 quarter of FY 2025-26 is given hereunder.

District wise camp conducted by FLCs and rural branches during the June, 2025 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	8	177	15	10	207	324	972	809
2	24 Pgs (S)	1	6	11	449	15	10	424	312	936	1021
3	Alipurduar	0	0	0	0	0	0	0	51	153	159
4	Bankura	1	6	6	231	15	204	4496	168	504	618
5	Birbhum	1	6	11	339	15	24	709	212	636	716
6	Coochbehar	2	12	24	753	30	100	3313	136	408	436
7	Darjeeling	2	12	3	57	30	3	57	78	234	328
8	Dakshin Dinajpur	2	12	0	0	30	327	14511	73	219	134
9	Hooghly	1	6	6	180	15	15	450	237	711	850
10	Howrah	2	12	2	148	30	45	1865	115	345	45
11	Jalpaiguri	1	6	20	406	15	17	347	79	237	244
12	Jhargram	1	6	8	437	15	8	437	83	249	270
13	Kalimpong	1	6	4	220	15	7	422	13	39	44
14	Kolkata	1	6	9	117	15	3	82	0	0	0
15	Malda	2	12	1	50	30	2	70	189	567	210
16	Murshidabad	2	12	13	1031	30	72	3803	339	1017	3876
17	Nadia	1	6	719	28174	15	484	18888	195	585	719
18	Paschim Bardhaman	1	6	105	3713	15	105	3713	102	306	248
19	Paschim Medinipur	1	6	6	202	15	6	202	250	750	261
20	Purba Bardhaman	1	6	10	413	15	36	1382	329	987	1089
21	Purba Medinipur	2	12	8	470	30	626	16379	252	756	634
22	Purulia	1	6	275	7323	15	14	284	129	387	275
23	Uttar Dinajpur	1	6	2	75	15	456	25151	103	309	456
Total		29	174	1251	44965	435	2574	97192	3769	11307	13442

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 camp in Animal Husbandry intensive area:

As per Financial Literacy policy of Reserve Bank of India, financial literacy Centres have been setup in districts for literacy of different types of groups i.e. Farmers, SHGs, Micro and small entrepreneurs, Senior citizens, School children, rural areas etc.

Evaluation of Financial Literacy amongst farmers is scanty in the literature in developed nations and especially in the context of emerging economies, like India. Financial Literacy can empower the farmers to arrive at the true cost of production and thereby determining the correct selling price and profit, adopting appropriate crop insurance products, exploiting the available marketing opportunities, access to formal credit, efficiently managing the finances and solving the problems.

It has been decided in the SLBC forum that Financial Literacy Camp is to be organized in Animal Husbandry intensive area to bring the farmers engaged in animal husbandry to make them aware of the above mentioned opportunities and access to formal credit as well as building efficiency in managing their activity.

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: -

- (iv) 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.
- (v) Adoption of Banking Technology: - Micro ATM, Pos/mPos, On boarding Bhim UPI, VSAT, Solar power unit/UPS deployment.
- (vi) 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.

Social Security Schemes (Including PMJDY, PMSBY, PMJJBY & APY etc.)

In order to move towards creating a universal social security system for all Indians, specially the poor and the under-privileged, three ambitious Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were announced by the Government of India in the Budget for 2015-16. The Schemes was launched on 9th May, 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojna (b) Pradhan Mantri Jeevan Jyoti Yojana and (c) Atal Pension Yojana.

Saturation drive for Jan Suraksha Schemes: -

Department of Financial Services (DFS), Gol 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. Department of Financial Services (DFS), Gol has revised timeline from 30.09.2022 to 30.09.2024 vide letter dated-20.04.2022. The timeline for saturation drive in respect of PMJDY accounts remains unchanged.

In view of the above, all member banks are requested to participate wholeheartedly and exert their utmost effort for success of the campaign within the timeline prescribed by DFS. Banks are advised to take the following actions for increasing the coverage and spreading awareness among target beneficiaries under these schemes:

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

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 30.06.2025 (Cumulative Outstanding) with last financial year:

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
30.06.2024	5,14,43,870	22,510.97	31,47,767
31.03.2025	5,38,17,665	24,848.19	34,15,471
30.06.2025	5,39,18,544	25,026.16	31,48,475

As on	No. of Rupay card Issued	Aadhaar Seeding
30.06.2024	3,23,95,333	4,37,94,425
31.03.2025	3,44,11,686	4,68,13,875
30.06.2025	3,49,49,808	4,72,29,514

PMSBY, PMJJBY, APY Progress (cumulative):

As On	Total PMJDY	Total PMJJBY	% Enrolment	Total PMSBY	% Enrolment	Total APY	% Enrolment	Total Soc Sec Scheme
30.06.2024	5,14,43,870	1,07,15,816	20.83	2,88,78,333	56.14	50,54,236	9.82	4,46,48,385
31.03.2025	5,38,17,665	1,31,18,686	24.38	3,36,76,608	62.58	58,67,149	10.90	5,26,62,443
30.06.2025	5,39,18,544	1,35,07,345	25.05	3,44,39,950	63.87	60,81,612	11.28	5,40,28,907

Bank wise Cumulative Report of PMJDY Accounts as on 30.06.2025									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	7791	61965	33456	36300	69756	29.34	16378	57922	45972
Bank of Baroda	2353830	1319580	1562444	2110966	3673410	1647.62	98637	3564898	3566153
Bank of India	1610547	363409	825145	1148811	1973956	925.97	122218	1772053	1882815
Bank of Maharashtra	22426	70830	43238	50018	93256	30.47	11907	79415	90423
Canara Bank	884757	224696	469918	639535	1109453	541.17	104866	622300	981825
Central Bank of India	1396988	131099	608803	919284	1528087	613.73	84825	987760	1399187
City Union Bank Ltd	0	80	55	25	80	0.03	2	74	41
Federal Bank Ltd	2655	4321	4379	2597	6976	2.98	1885	1126	5082
HDFC Bank Ltd	10294	213919	27434	196779	224213	37.66	78876	224201	82800
ICI Bank Ltd	25989	14136	19761	20364	40125	7.96	7249	38513	32819
IDBI Bank Ltd.	11917	83744	43156	52505	95661	25.49	34077	25073	66839
Indian Bank	3380657	646117	1649518	2377256	4026774	2104.04	196823	1820830	3254882
Indian Overseas Bank	212898	241814	203661	251051	454712	169.71	10229	437172	431636
IndusInd Bank Ltd	202	9252	6720	2734	9454	2.11	251	1799	7681
Jammu & Kashmir Bank Ltd	0	163	97	66	163	0.08	9	163	127
Karur Vysya Bank	699	1239	1109	829	1938	0.35	602	1882	1527
Kotak Mahindra Bank Ltd	2492	17800	12593	7699	20292	1.52	12992	6091	19716
Punjab & Sind Bank	6701	27710	15064	19347	34411	7.31	1201	22243	31345
Punjab National Bank	9664329	1035892	4412913	6287308	10700221	4719.11	888904	6604480	9899410
RBL Bank Ltd	1	0	0	1	1	0.00	0	1	1
South Indian Bank Ltd	197	2106	1432	871	2303	0.44	1071	1405	2229
State Bank of India	10646014	7817403	8362837	10100580	18463417	10361.02	317289	16334186	15613967
UCO Bank	1427740	666853	823625	1270968	2094593	793.38	116518	752018	2009549
Union Bank of India	1082894	348839	629593	802140	1431733	485.54	200864	486219	1349931
Yes Bank Ltd	16032	23629	14759	24902	39661	1.69	23637	39661	38156
West Bengal Gramin Bank	7162216	661682	3187389	4636509	7823898	2517.45	817165	1068323	6415401
Grand Total	39930266	13988278	22959099	30959445	53918544	25026.16	3148475	34949808	47229514

District wise Cumulative Report of PMJDY Accounts as on 30.06.2025									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	2834846	1964475	2030800	2768521	4799321	2415.17	253868	3341398	4222009
24 Paraganas South	4614521	825909	2332144	3108286	5440430	2529.56	347569	3523064	4762022
Alipurduar	601962	223434	349989	475407	825396	414.36	46693	648778	733607
Bankura	2057075	358657	1074227	1341505	2415732	1400.82	135473	1397862	2107472
Birbhum	1988975	482974	1057980	1413969	2471949	1170.53	84571	1485286	2175651
Coochbehar	1281104	488487	775422	994169	1769591	600.79	104905	1367725	1562614
Darjeeling	306334	348263	268610	385987	654597	418.79	43988	518179	577153
Dinajpur Dakshin	1038486	245563	554821	729228	1284049	477.63	81103	766806	1103613
Dinajpur Uttar	2249889	635733	1257485	1628137	2885622	785.45	243294	1546473	2427713
Hooghly	1758115	811258	1041985	1527388	2569373	1441.66	109741	1650705	2310820
Howrah	1441200	754368	908138	1287430	2195568	1153.18	78254	1485254	1965112
Jalpaiguri	908706	544033	613451	839288	1452739	641.65	94536	1081584	1298011
Jhargram	465607	34773	220304	280076	500380	311.15	21249	274090	418453
Kalimpong	35583	21217	24786	32014	56800	29.47	3222	44808	50305
Kolkata	8686	1007303	444102	571887	1015989	457.16	104188	787748	851441
Maldah	3137346	489606	1557542	2069410	3626952	1381.18	305025	2033516	3220302
Medinipur East	2465700	248095	1177936	1535859	2713795	1542.47	122630	1684707	2382930
Medinipur West	2277088	514381	1167519	1623950	2791469	1550.31	125533	1696138	2458073
Murshidabad	3720152	1271083	2187034	2804201	4991235	1771.72	338787	3501844	4377137
Nadia	2239405	1092070	1423369	1908106	3331475	1495.63	215022	2206088	2856298
Paschim Bardhaman	862023	686045	536991	1011077	1548068	619.05	76432	804211	1335430
Purba Bardhaman	1839640	567629	980019	1427250	2407269	1097.59	83059	1785247	2116955
Purulia	1797823	372922	974445	1196300	2170745	1320.83	129333	1318297	1916393
Grand Total	39930266	13988278	22959099	30959445	53918544	25026.16	3148475	34949808	47229514

Bank wise cumulative enrolment position under social security schemes as on 30.06.2025 (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
1	Bank of Baroda	36,73,410	3,80,549	19,03,785	2,13,920	24,98,254
2	Bank of India	19,73,956	7,97,645	21,30,400	3,53,432	32,81,477
3	Bank of Maharashtra	93,256	26,700	85,265	18,050	1,30,015
4	Canara Bank	11,09,453	3,04,404	10,00,793	1,88,269	14,93,466
5	Central Bank of India	15,28,087	3,35,686	10,11,830	2,79,399	16,26,915
6	Indian Bank	40,26,774	8,50,779	19,13,396	6,28,232	33,92,407
7	Indian Overseas Bank	4,54,712	1,52,465	3,88,615	1,03,308	6,44,388
8	Punjab & Sind Bank	34,411	14,350	66,707	15,682	96,739
9	Punjab National Bank	1,07,00,221	9,39,702	47,08,097	8,73,905	65,21,704
10	State Bank of India	1,84,63,417	80,33,793	1,65,94,384	22,42,918	2,68,71,095
11	UCO Bank	20,94,593	2,67,352	7,95,634	1,51,289	12,14,275
12	Union Bank of India	14,31,733	2,01,250	9,32,035	2,07,132	13,40,417
PSU Banks		4,55,84,023	1,23,04,675	3,15,30,941	52,75,536	4,91,11,152
13	AU SF Bank	-	-	-	776	776
14	Axis Bank Ltd	69,756	11,414	40,348	73,326	1,25,088
15	Bandhan Bank	-	-	-	37,874	37,874
16	Catholic Syrian Bank Ltd.	-	-	-	34	34
17	City Union Bank Ltd	80	162	403	66	631
18	Dhanlaxmi Bank Ltd.	-	-	-	299	299
19	ESAF SF Bank	-	-	-	1,260	1,260
20	Federal Bank Ltd	6,976	2,074	5,115	1,153	8,342
21	HDFC Bank Ltd	2,24,213	47,925	2,26,025	49,740	3,23,690
22	ICICI Bank Ltd	40,125	16,839	83,731	4,835	1,05,405
23	IDBI Bank Ltd.	95,661	47,634	1,39,366	58,066	2,45,066
24	IDFC Bank Ltd.	-	581	2,761	3	3,345
25	Indusind Bank Ltd	9,454	779	9,228	2,078	12,085
26	Jammu & Kashmir Bank Ltd	163	38	104	40	182
27	Jana Small Finance Bank	-	-	-	-	-
28	Karnataka Bank Ltd.	-	-	-	4,453	4,453
29	Karur Vysya Bank Ltd	1,938	2,007	3,368	570	5,945
30	Kotak Mahindra Bank Ltd	20,292	5,984	13,041	7,009	26,034
31	Lakshmi Vilas Bank Ltd (DBS)	-	-	-	45	45
32	Ratnakar Bank Ltd	1	95	127	30	252
33	Standard Chartered Bank	-	-	-	1	1
34	South Indian Bank Ltd	2,303	1,589	5,699	2,177	9,465
35	Tamilnad Mercantile Bank Ltd	-	284	1,046	827	2,157
36	Ujjivan Small Finance Bank	-	-	-	4,658	4,658
37	Utkarsh Small Finance Bank	-	-	-	155	155
38	Yes Bank Ltd	39,661	262	3,087	47	3,396
39	DCB Bank Ltd	-	-	-	38	-
PVT Banks		5,10,623	1,37,667	5,33,449	2,49,560	9,20,638
40	WBGB (PNB)	78,23,898	10,65,003	23,75,560	5,56,272	39,96,835
RRBs		78,23,898	10,65,003	23,75,560	5,56,272	39,96,835
41	WB State CO-Operative Bank Ltd	-	-	-	244	244
42	WBSCARD Bank Ltd.	-	-	-	-	-
Co-Op Banks		-	-	-	244	244
Grand Total		5,39,18,544	1,35,07,345	3,44,39,950	60,81,612	5,40,28,907

District wise cumulative enrolment position uner Social Security Schemes as on 30.06.2025 (as per PMJDY Portal)						
Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	47,99,321	12,00,599	32,52,766	5,35,428	49,88,793
2	24 Paraganas South	54,40,430	9,98,539	28,85,078	4,59,427	43,43,044
3	Alipurduar	8,25,396	2,25,815	4,94,719	74,924	7,95,458
4	Bankura	24,15,732	5,30,261	14,55,722	2,36,678	22,22,661
5	Birbhum	24,71,949	7,54,157	16,15,828	2,82,630	26,52,615
6	Coochbehar	17,69,591	4,75,541	11,59,251	2,30,234	18,65,026
7	Darjeeling	6,54,597	3,96,719	8,23,389	1,22,479	13,42,587
8	Dakshin Dinajpur	12,84,049	3,05,375	7,20,455	1,20,751	11,46,581
9	Uttar Dinajpur	28,85,622	4,49,014	10,90,865	1,98,312	17,38,191
10	Hooghly	25,69,373	7,74,619	19,65,362	3,76,076	31,16,057
11	Howrah	21,95,568	5,95,784	15,55,717	2,73,641	24,25,142
12	Jalpaiguri	14,52,739	5,08,081	11,29,990	2,19,103	18,57,174
13	Jhargram	5,00,380	1,44,340	3,78,036	49,521	5,71,897
14	Kalimpong	56,800	25,969	53,051	7,393	86,413
15	Kolkata	10,15,989	6,10,473	20,45,532	2,41,005	28,97,010
16	Malda	36,26,952	6,96,579	16,46,059	3,43,019	26,85,657
17	Purba Medinipur	27,13,795	6,69,995	17,98,057	4,33,630	29,01,682
18	Paschim Medinipur	27,91,469	6,35,283	17,22,940	3,31,421	26,89,644
19	Murshidabad	49,91,235	11,82,459	29,52,068	5,76,387	47,10,914
20	Nadia	33,31,475	7,48,311	19,94,230	3,52,133	30,94,674
21	Paschim Bardhaman	15,48,068	4,95,990	13,30,138	82,485	19,08,613
22	Purba Bardhaman	24,07,269	6,83,624	13,48,541	3,62,995	23,95,160
23	Purulia	21,70,745	3,99,818	10,22,156	1,71,940	15,93,914
Grand Total		5,39,18,544	1,35,07,345	3,44,39,950	60,81,612	5,40,28,907

Bank wise Progress under APY as on 30.06.2025							
Bank Name	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2025-26	AAPB Achieved in FY 2025-26	% of Annual Target Achievement in FY 2025-26	Cumulative APY accounts opened since inception
BANK OF BARODA	297	100	29700	3295	11	11	213920
BANK OF INDIA	367	100	36700	9181	25	25	353432
BANK OF MAHARASHTRA	55	100	5500	795	14	14	18050
CANARA BANK	401	100	40100	9554	23	24	188269
CENTRAL BANK OF INDIA	313	100	31300	7847	25	25	279399
INDIAN BANK	587	100	58700	19530	33	33	628232
INDIAN OVERSEAS BANK	154	100	15400	2750	17	18	103308
PUNJAB AND SIND BANK	40	100	4000	1721	43	43	15682
PUNJAB NATIONAL BANK	1151	100	115100	26594	23	23	873905
STATE BANK OF INDIA	1272	100	127200	90724	71	71	2242918
UCO BANK	400	100	40000	6819	17	17	151289
UNION BANK OF INDIA	274	100	27400	8795	32	32	207132
Total PSU Banks	5311	100	531100	187605	35	35	5275536
AXIS BANK LTD	318	70	22260	241	0	1	73326
BANDHAN BANK LIMITED	547	40	21880	2452	4	11	37874
CSB Bank Limited	3	40	120	0	0	0	34
CITY UNION BANK LTD	2	40	80	1	0	1	66
DCB BANK LIMITED	6	40	240	7	1	3	38
DHANLAXMI BANK LIMITED	3	40	120	27	9	23	299
FEDERAL BANK LTD	36	40	1440	10	0	1	1153
HDFC BANK LTD	358	70	25060	5058	14	20	49740
ICICI BANK LIMITED	198	70	13860	23	0	0	4835
IDBI BANK LTD	101	70	7070	1995	19	28	58066
IDFC FIRST BANK LIMITED	3	40	120	0	0	0	3
INDUSIND BANK LIMITED	34	40	1360	84	2	6	2078
JAMMU AND KASHMIR BANK LTD	2	40	80	4	2	5	40
KARNATAKA BANK LIMITED	20	40	800	341	17	43	4453
KARUR VYSYA BANK LTD	16	40	640	59	3	9	570
KOTAK MAHINDRA BANK	44	40	1760	451	10	26	7009
LAKSHMI VILAS BANK LTD (DBS)	4	40	160	0	0	0	45
RBL BANK LIMITED	9	40	360	0	0	0	30
STANDARD CHARTERED BANK	17	40	680	0	0	0	1
SOUTH INDIAN BANK LTD	21	40	840	54	2	6	2177
TAMILNAD MERCANTILE BANK LTD	1	40	40	25	25	63	827
YES BANK LIMITED	17	40	680	6	0	1	47
Total PVT Banks	1760	57	99650	10838	6	11	242711
AU SMALL FINANCE BANK LIMITED	17	65	1105	216	12	20	776
ESAF SMALL FINANCE BANK LIMITED	14	65	910	149	10	16	1260
UJIVAN SMALL FINANCE BANK LIMITED	91	65	5915	910	10	15	4658
UTKARSH SMALL FINANCE BANK LIMITED	12	65	780	0	0	0	155
Total SF Banks	134	65	8710	1275	10	15	6849
WEST BENGAL GRAMIN BANK	961	100	96100	10017	22	22	556272
Total RRBs	961	100	96100	10017	10	10	556272
THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.	136	20	2720	0	0	0	244
Total Co-Op Banks	136	20	2720	0	0	0	244
Grand Total	8302	89	738280	209735	25	28	6081612

District wise Progress under APY as on 30.06.2025							
Name of District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in current FY 2025-26	AAPB Achieved in current FY 2025-26	Annual Target Achievement in current FY 2025-26	Cumulative APY accounts opened since inception
ALIPURDUAR	75	415	6230	3385	128	143	74924
BANKURA	260	375	24880	8824	75	82	236678
BIRBHUM	279	375	26140	9857	75	86	282630
COOCH BEHAR	216	415	19060	9070	95	105	230234
DAKSHIN DINAJPUR	111	375	10065	4943	104	116	120751
DARJEELING	255	415	22495	2999	29	38	122479
HOOGHLY	509	375	45985	14156	58	78	376076
HOWRAH	431	375	38730	8533	50	63	273641
JALPAIGURI	238	395	21180	8194	117	159	219103
JHARGRAM	63	375	6105	1908	103	165	49521
KALIMPONG	23	310	2150	139	18	23	7393
KOLKATA	1374	295	114700	8164	24	42	241005
MALDA	226	375	21175	12288	119	133	343019
MURSHIDABAD	407	375	37830	18671	115	142	576387
NADIA	387	375	34470	11872	66	74	352133
NORTH 24 PARGANAS	944	395	83350	17273	49	63	535428
PASCHIM BARDHAMAN	243	295	20095	3187	37	57	82485
PASCHIM MEDINIPUR	397	395	36290	10968	79	101	331421
PURBA BARDHAMAN	565	395	49995	11090	57	77	362995
PURBA MEDINIPUR	358	395	31680	13409	102	134	433630
PURULIA	174	375	16465	6791	97	117	171940
SOUTH 24 PARGANAS	610	395	55140	16702	83	111	459427
UTTAR DINAJPUR	157	375	14070	7312	120	139	198312
Grand Total	8302	89	738280	209735	25	28	6081612

Review of status of Financial Education in School: -

In the 152nd SLBC meeting held on 22.06.2021, Higher Education Department, Govt. of West Bengal 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.

Updation of Unbanked Rural Centre (URC) in CISBI Portal:

Unbanked Rural Centres (URCs) are villages or rural areas that are in tier 5 or 6 which do not have a CBS enabled banking outlet for offering basic banking services.

RBI has a policy that requires 25% of new bank branches are to be opened in unbanked rural centres.

The Government of India has launched the Jan Dhan Darshak app to ensure that there is a banking outlet within 5 kilometres of all inhabited villages.

As per mail received from RBI dated 11th November 2024, there are total 4,15,141 number of URC s across the country, out of which West Bengal have 24,606 number of URCs based on the information of 'Central Information System for Banking Infrastructure' (CISBI), as on 31st March 2024.

However, as per information received from Mission Office, Department of Financial Services, Ministry of Finance (GoI) via mail dated 21st March 2024 there is no unbanked village in the state of West Bengal as on 29.02.2024. All 38,250 mapped villages in JDD App are covered by either a bank branch or a BC or an IPPB Centre.

To resolve the issue, all the member banks are requested to properly upload their all the newly opened bank outlets, specially in URC centres, in CISBI portal of RBI through the help of their respective head office.

Inactive Fixed Point BC:

As per report received from RBI, the status of inactivity regarding Fixed Point BC as on March Quarter 2025 is given below-

Bank-wise inactive Fixed Point BC data		
State	WEST BENGAL	
Bank Name	Number of FBCs	Inactivity (%) - March 2025
Airtel Payments Bank Limited	59830	6.50%
Bank of Baroda	1550	1.94%
Bank of India	1194	19.10%
Canara Bank	470	23.83%
Central Bank of India	524	2.10%
Fino Payments Bank Limited	38982	68.59%
HDFC Bank Ltd	594	29.46%
IDFC First Bank Ltd.	610	35.57%
India Post Payments Bank Limited	6906	18.40%
Indian Bank	1144	8.04%
JIO Payments Bank Limited	295	38.64%
Paschim Banga Gramin Bank	673	7.43%
Paytm Payments Bank Limited	7533	99.65%
Punjab National Bank	3059	4.41%
State Bank of India	6857	1.11%
UCO Bank	395	22.53%
Union Bank of India	1013	7.31%
Uttarbanga Kshetriya Gramin Bank	384	1.30%
Source: Data as reported by SCBs (including RRBs & PBs)		

AGENDA – 18

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

As per the guidelines of Ministry of Rural Development (MoRD), Govt of India, 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 (cumulative) as on 30.06.2025 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
30.06.2024	6,163	1,63,508	1,21,165	74.10	62.55
31.03.2025	6,820	1,82,965	1,32,782	72.57	64.43
30.06.2025	6,937	1,86,415	1,34,857	72.34	64.38

- 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 on 30.06.2025, as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30-06-2025					
SI No	Name of the RSETI	Status of Land Allotment	Status of Building Construction	Observations of SDR Regarding Present Position	Observations of WBSRLM Regarding Present Position
1	Indian Bank Birbhum (Bolpur)	Not allotted	NA	Land is identified and recommendation by Dist authorities done.	Proposal sent to State for approval
2	Indian Bank Paschim Midnapore	Allotted	NA	Tender floated, technical bid opened.	Pending at Banks end.
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land. Dist authorities have earmarked 0.6 decimal in the adjacent land and sent proposal to State for approval.	Proposal sent by Dist authorities for 0.50 acre to State for approval on 14.06.2024
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRAC meeting also it was discussed. Alternate land is the only source.	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work STARTED	Work had started and the construction work has stopped.
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and 90% work done but work stopped now	Work had started and 90% of the work done but contractor has stopped the construction work
7	PNB Purba Midnapore	Allotted	NA	Land allotted was too small to construct the own building, hence land has to be surrendered. In a letter dated 21.07.2017, RSETI communicated the District Magistrate about the insufficient land. On 31.05.2022, the Additional Secretary, Govt. of West Bengal in a joint meeting requested ADM(LR) to search one suitable land for the RSETI.	Alternate land has been identified sent to state for approval.
8	RUDSETI Berhampore	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in its own building.
9	SBI Malda	Not allotted	NA	Land identified at Adina Block. District Magistrate has sent proposal to Nabanna, State HQ but till date there is no development in this regard.	Proposal is not routed through our office. We are not aware of the present position.
10	SBI Nadia (Haringhata)	Not allotted	NA	Land identified and proposal sent to State HQ, pending for approval.	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
11	UCOB Burdwan	Allotted	NA	Encroachment over the land, request for alternative land sought. District Magistrate has sent the proposal to State HQ for their approval. But till date, there is no response.	The last proposal was sent by the district on 14.09.2021 without endorsing a copy to us. A part of the Govt. fund has already been received by UCO Bank. New land has been identified and sent to state for approval.
12	UCOB Hooghly	Allotted	NA	Joint visit was made to the proposed new site. RI has given his report that the land is free from encumbrance and can be transferred in the name of UCO Bank.	RI report has been sent to the UCO Bank for their acceptance.
13	UCOB Howrah	Not allotted	NA	The land that was identified is not suitable for RSETI as such Banks has denied to take possession. Hence DM instructed ADM LR to find an alternate land.	Alternate land has to be identified as the land is not suitable for construction of RSETI.
14	PNB Bankura (Ranbahal)	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
15	PNB Howrah	Own building	FULLY CONSTRUCTED	OWN Building	RSETI is functioning in a math with proper infrastructure
16	PNB Uttar Dinajpur	Allotted	NA	Bank has approached CPWD for construction of RSETI building. MOU executed.	Construction not yet started. Delay at Bank end
17	PNB South 24 Parganas	Own building	PARTIALLY CONSTRUCTED	Bank own building. Rs 50 lakh was received out of which Rs. 24 lakh spent for constructing work shed. The contractor BSNL has left the job.	Own building
18	PNB Purulia	Allotted	NA	Dist authorities are suggesting to take over the land on paper as 1 acre but the actual vacant land is only 0.70 acre. Bank has denied to takeover. Dist authorities moved application to state for modification of land to 0.70 acre instead of 1 acre.	As informed by SDR
19	PNB Dakshin Dinajpur (Balurghat)	Allotted	NA	Alloted by the State Government in the name of SBI, to be rectified and be reallocated in favour of PNB by the State Government.	Land allotted. But the name of the Sponsored Bank to whom land will be allotted is mistaken. SBI is written as Sponsored Bank. It would be PNB. We have requested L&LR Department to make necessary rectification.

**Training, Settlement & Credit Linkage of RSETI Trained Candidates during the FY 2025-26
(from 01-04-2025 to 30-06-2025)**

Name of the RSETI	Name of the Sponsor Bank	AAP Target FY 2025-26		Achievement from 01-04-2025 to 30-06-2025			Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
		No. of Programmes	No. of Candidates	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
UNBI Bankura (Ranbahal)	Punjab National Bank	28	1000	3	77	77	77	0	48	29	100%	62%
ALHB Birbhum (Bolpur)	Indian Bank	28	1000	4	123	103	103	0	39	64	84%	38%
UCOB Burdwan	UCO Bank	29	1000	8	248	174	174	0	70	104	70%	40%
CBI Coochbehar	Central Bank of India	28	1000	7	238	119	119	0	119	0	50%	100%
CBI Darjeeling	Central Bank of India	29	1000	9	262	184	184	0	120	64	70%	65%
UCOB Hooghly	UCO Bank	29	1000	8	238	116	116	0	55	61	49%	47%
UCOB Howrah	UCO Bank	29	1000	5	135	12	12	0	8	4	9%	67%
UNBI Howrah	Punjab National Bank	29	1000	3	90	24	23	1	10	13	27%	43%
CBI Jalpaiguri	Central Bank of India	29	1000	4	125	89	89	0	65	24	71%	73%
SBI Malda	State Bank of India	29	1000	10	301	223	223	0	44	179	74%	20%
ALHB West Midnapore (Debra)	Indian Bank	29	1000	5	167	62	62	0	62	0	37%	100%
PNB Purba Midnapore	Punjab National Bank	29	1000	5	162	173	173	0	169	4	107%	98%
RUDSETI Berhampore	RUDSETI	29	1000	6	185	181	181	0	104	77	98%	57%
SBI Nadia (Haringhata)	State Bank of India	33	1000	8	209	113	113	0	92	21	54%	81%
UNBI Uttar Dinajpur	Punjab National Bank	29	1000	1	32	55	55	0	17	38	172%	31%
BOI North 24 Parganas	Bank of India	29	1000	8	215	60	60	0	57	3	28%	95%
UNBI South 24 Parganas	Punjab National Bank	28	1000	10	227	127	127	0	119	8	56%	94%
UNBI Purulia	Punjab National Bank	29	1000	5	154	45	45	0	23	22	29%	51%
UNBI Dakshin Dinajpur(Balurghat)	Punjab National Bank	29	1000	8	262	133	133	0	50	83	51%	38%
Total		551	19000	117	3450	2070	2069	1	1271	798	60%	61%

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 30-06-2025

Name of the RSETI	Name of the Sponsor Bank	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
					Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
UNBI Bankura (Ranbahal)	Punjab National Bank	428	10701	7102	6492	610	4043	2449	66%	62%
ALHB Birbhum (Bolpur)	Indian Bank	324	9806	6988	6980	8	4823	2157	71%	69%
UCOB Burdwan	UCO Bank	378	10063	6850	6850	0	4250	2600	68%	62%
CBI Coochbehar	Central Bank of India	228	5881	4379	4345	34	2813	1532	74%	65%
CBI Darjeeling	Central Bank of India	193	5303	3909	3865	44	2546	1319	74%	66%
UCOB Hooghly	UCO Bank	399	10278	7371	7371	0	5892	1479	72%	80%
UCOB Howrah	UCO Bank	343	9701	6579	6572	7	6230	342	68%	95%
UNBI Howrah	Punjab National Bank	766	19770	15815	15121	694	5129	9992	80%	34%
CBI Jalpaiguri	Central Bank of India	351	7861	6006	5742	264	4494	1248	76%	78%
SBI Malda	State Bank of India	338	9690	6993	6399	594	4105	2294	72%	64%
ALHB West Midnapore (Debra)	Indian Bank	304	9335	7090	6839	251	6104	735	76%	89%
PNB Purba Midnapore	Punjab National Bank	351	10210	7647	7597	50	4819	2778	75%	63%
RUDSETI Berhampore	RUDSETI	428	12533	8739	8739	0	4942	3797	70%	57%
SBI Nadia (Haringhata)	State Bank of India	333	8384	5905	5831	74	3230	2601	70%	55%
UNBI Uttar Dinajpur	Punjab National Bank	325	8375	6135	6055	80	3286	2769	73%	54%
BOI North 24 Parganas	Bank of India	389	10387	8515	8391	124	5360	3031	82%	64%
UNBI South 24 Parganas	Punjab National Bank	455	11527	8061	7930	131	6140	1790	70%	77%
UNBI Purulia	Punjab National Bank	290	7688	4384	4384	0	2652	1732	57%	60%
UNBI Dakshin Dinajpur(Balurghat)	Punjab National Bank	314	8922	6389	6183	206	3922	2261	72%	63%
Total		6937	186415	134857	131686	3171	84780	46906	72%	64%

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.
- 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.

Bank wise progress on Data Management System: -

Portal has been made live. We request all member banks to upload the reporting files in the said portal from upcoming quarter. Some member banks are under process for on boarding on the portal.

All the member banks have confirmed that they have on- boarded except the following three member banks mentioned below:

- 1) PBGB
- 2) WB State Co-Op Bank
- 3) WBSCARD Bank

Non-Conventional Renewable Energy as Sustainable Alternative for Affordable Transportation and PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):

The need to shift to Electric Vehicle of all types emerged around the world and have been accepted with the fact that conventional source of fuel for cars that have been used since the dawn of time are running out and also causing immense pollution in the environment.

With the advancement of technology, the invention of vehicles that runs on renewable energy has opened a new market. The environment friendly electric vehicle market is advancing in India. New car companies are creating innovative new models. Interest in the electric vehicle market is growing rapidly with new pricing models the growth is predicted to get bigger.

The new trend in society has emerged, to enable the complete shift from conventional source of energy to EV run motors. The method of harnessing electricity as the source of fuel isn't a cheap task. It takes all out of technology and infrastructure to support it as the primary source, the very infrastructure that is not available even in developed nations, something what centuries of complete dependence on conventional fuel does to a nation and its economy. Nations have to accept it is not a cheap and easy, but if they put out the herculean feat, it enables the future generations to enjoy a self-sustaining society, for a nation like India, complete shift to EV motor is more of luxury it certainly affords at the present, however, if it initiates the process now, it may certainly see itself among a membership of nations running a clearer source of fuel and electricity.

The transition from conventional energy run vehicle to electric vehicles will take time. Indian automakers sold more than 16 million cars, buses, mopeds, rickshaws and other vehicles in the 12 months that ended in March, and only 2.6% were electric. But some parts of the market are changing fast: More than 45% of three-wheeled vehicles were electric. However, keeping in pace with the other economies over the world, Ministry of Petroleum and Natural Gas is keen on promoting Electric Vehicle in our country.

Department of Power, GoWB arranged for a special meeting on Non-Conventional Renewable Energy for implementation of the same in the state. All the member banks are hereby requested to keep focused attention in financing in this sector.

PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):

Government of India approved the PM Surya Ghar : Muft Bijli Yojana on 29th February 2024, aimed at installing rooftop solar plants in one crore households, with a total financial outlay of Rs.75,021 Crore.

Financing under the scheme is one of major component which states that “The consumer may also opt for financing through the PM Surya Ghar National Portal. The loan products of various banks and financial institutions will be available on portal and the customer may opt for any of them through integration provided by Jan Samarth Portal or through other financial institutions directly”.

In this regard, a model loan scheme has been devised by Indian Banks’ Association in consultation with banks. DFS, Gol is also monitoring the scheme through regular meetings with concerned stakeholders.

AGENDA – 21

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

SLBC proposes to hold the quarterly review meeting in the FY 2025-26 as given hereunder. Same may be ratified accordingly.

Reviewing Quarter	Date of Proposed Meeting	Day
June, 2025	19.08.2025	Tuesday
September, 2025	04.11.2025	Tuesday
December, 2025	03.02.2026	Tuesday
March, 2026	10.04.2026	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.

It has been observed that the DLRC meetings are often arranged with DCC meetings combinedly, thus diluting the distinctive nature of the DLRC forum. Feedback received from stakeholders suggested a lack of awareness about the composition and objectives of the forum as being the major reason for its decreasing effectiveness. It was also observed that the level of participation from public representatives in the DLRC meetings has been on a lower side, mainly on account of paucity of time and prior engagements of public representatives.

In view of the above, to bring greater clarity about the Scheme for field functionaries to enable them to effectively conduct DLRC meetings, RBI has issued one advisory on revitalization of District Level Review Committee under Lead Bank Scheme on 09.02.2022 with a compendium of instructions outlining the salient features of the DLRC forum. The compendium would provide necessary guidance and clarity about the forum to the constituents. SLBC would urge upon the LDMs to kindly follow those instructions to ensure effective conduct of DLRC meetings as envisaged under the Lead Bank Scheme.

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 – 22

Miscellaneous:

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

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

Status of SLBC report submitted by Member Banks:

SLBC recently pursued all the member banks for timely submission of data. The timeline followed by the member banks for sending the data is furnished below-

Status of SLBC report submitted by Banks for June Quarter, 2025			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	23.07.2025
2	Bank of India	Submitted	24.07.2025
3	Bank of Maharashtra	Submitted	17.07.2025
4	Canara Bank	Submitted	19.07.2025
5	Central Bank of India	Submitted	21.07.2025
6	Indian Bank	Submitted	25.07.2025
7	Indian Overseas Bank	Submitted	22.07.2025
8	Punjab National Bank	Submitted	14.07.2025
9	Punjab & Sind Bank	Submitted	21.07.2025
10	State Bank of India	Submitted	18.07.2025
11	UCO Bank	Submitted	21.07.2025
12	Union Bank of India	Submitted	18.07.2025
13	Axis Bank	Submitted	25.07.2025
14	Au Small finance Bank	Submitted	16.07.2025
15	Bandhan Bank	Submitted	14.07.2025
16	Catholic Syrian Bank Ltd.	Submitted	22.07.2025
17	City Union Bank Ltd.	Submitted	22.07.2025
18	Dhanlaxmi Bank Ltd.	Submitted	18.07.2025
19	ESAF SF Bank	Submitted	16.07.2025
20	Federal Bank	Submitted	14.07.2025
21	HDFC Bank	Submitted	16.07.2025
22	ICICI Bank	Submitted	30.07.2025
23	IDBI Bank	Submitted	30.07.2025
24	IDFC First Bank	Submitted	17.07.2025
25	Indusind Bank	Submitted	22.07.2025
26	Jana Small Finance Bank	Submitted	18.07.2025
27	Karnataka Bank Ltd.	Submitted	21.07.2025
28	Karur Vysya Bank	Submitted	21.07.2025
29	Kotak Mahindra Bank	Submitted	23.07.2025
30	Lakshmi Vilas Bank (DBS)	Submitted	22.07.2025
31	Ratnakar Bank Ltd	Submitted	16.07.2025
32	South Indian Bank Ltd.	Submitted	11.07.2025
33	Tamilnad Mercantile Bank	Submitted	11.07.2025
34	Ujjivan Small Finance Bank	Submitted	15.07.2025
35	Utkarsh Small Finance Bank	Submitted	15.07.2025
36	YES Bank	Submitted	22.07.2025
37	WBGB (PNB)	Submitted	19.07.2025
38	WB State Co-Op Bank Ltd.	Submitted	19.07.2025
39	WBSCARD	Submitted	22.07.2025

FI Index-List of identified districts for adequate focus:

The Financial Inclusion (FI) Index is a composite index that measures the extent of financial inclusion in India. It is based on 97 indicators which ranges from 0 to 100, where 100 represents full financial inclusion. The FI Index is based on three broad parameters namely-Access, Usage and Quality. Each parameter has multiple dimensions, which are calculated using a number of indicators.

'Access' sub-index which is further divided into four dimensions, viz., 'Banking', 'Digital', 'Pension', and 'Insurance', reflects the efforts made on the supply side of financial inclusion, such as availability of physical and digital infrastructure and measures for making basic products and services available for the excluded segments. The 26 indicators across four dimensions have been selected to capture number of banking outlets including BCs, NBFCs, and post offices etc., total number of savings accounts including small savings, all type of cards and electronic payment infrastructure, JAM ecosystem, subscription base of various pension schemes and offices and agents of life and non-life insurance etc.

'Usage' sub-index is divided into five dimensions, viz., 'Savings & Investment', 'Credit', 'Digital', 'Insurance' and 'Pension'. Comprised of 52 indicators, it is more of a demand side measure and reflects the extent of active usage of financial infrastructure by way of savings, investment, insurance, availing of credit and remittance facilities, etc. The indicators are designed to reflect savings and investment habits, availment of credit from banks and non-banks, use of retail digital payments, penetration of insurance both life and non-life, and contribution to various pension schemes.

'Quality' sub-index has three dimensions, viz., 'Financial Literacy', 'Consumer Protection', and 'Inequality' in the distribution of financial infrastructure with 19 indicators. These indicators capture the efforts undertaken by the stakeholders to make citizens aware of the appropriate financial services available, safe ways of using them, and making them aware of their rights such as to overcome the psychological barriers. They also reflect effectiveness of the grievance redress mechanism and account for uneven distribution of certain indicators of financial access and usage. Gini coefficient based on Lorenz curve with district level data granularity has been used to measure inequality.

Out of 97 indicators in the Index, 90 are primary indicators and remaining seven indicators are inequality measures of respective seven primary indicators viz., distribution of bank branches, distribution of fixed-point business correspondents (FBCs) outlets, distribution of ATMs, distribution of number of savings account and savings amounts, distribution of number of credit accounts and outstanding credit.

The lagging behind districts of West Bengal under Access indicator are-

Purba Bardhaman, Paschim Medinipur, Jalpaiguri, Purulia, Coochbehar and Jhargram.

The lagging behind districts of West Bengal under Usage indicator is-

Purulia

These above-mentioned districts need special focus to find the gaps and improve the performance, as these districts are below the state and national average.

Unified Lending Interface:

With rapid progress in digitalisation, India has embraced Digital Public Infrastructure (DPI) which has enabled convenience, transparency and enhanced efficiency for all citizens across digital identity, payments and other financial and non-financial activities.

However, while diverse sources of financial and non-financial data required by lenders for digital credit delivery may exist, it often lies in silos across different entities like Central and State government authorities, Fintechs, Techfins, Account Aggregators, Credit Information Companies and Digital Identity Authorities, to name a few. Lenders, as part of their credit underwriting, need to individually connect with all these data sources, making it highly cumbersome and costly.

To facilitate the efficient delivery of frictionless credit, Hon'ble RBI Governor, Shri Shaktikanta Das, announced the Unified Lending Interface (ULI) at the RBI@90 Global Conference on August 26, 2024, in Bengaluru. The pilot of ULI (previously known as the Public Tech Platform for Frictionless Credit) began in August 2023. During his speech, the Governor mentioned that the new trinity of JAM-UPI-ULI will be a revolutionary step forward in

India's digital infrastructure journey. Just like the UPI transformed the payments ecosystem, the ULI will play a similar role in transforming the lending space in India.

The ULI was developed by RBIH and co-conceptualized with the Reserve Bank of India (RBI). ULI is a technology platform built to facilitate easy access to authenticated data from various sources, through standardised APIs to which all lenders can connect seamlessly through a 'plug and play' model.

The platform is unlocking critical financial, non-financial and alternate data for lenders including digitised state land records, milk pouring data from milk federations, satellite data and property search services, to name a few, through a single interface.

With a one-time integration with the platform, lenders can leverage information from all these sources, eliminating the need for them to carry out multiple bilateral integrations with each data and service provider.

As the pilot expands and incorporates more diverse data sources, ULI is poised to completely transform credit delivery in the country.

KYC Compliance Issue:

In terms of the provisions of Prevention of Money-Laundering Act, 2002 and the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, as amended from time to time by the Government of India and other Laws/ Regulations, all banks are required to follow certain customer identification procedure while undertaking a transaction, either by establishing an account based relationship or otherwise and monitor their transactions. The KYC Policy is primarily governed by RBI's Master Direction on Know Your Customer and by PFRDA Master Direction on KYC /AML/CFT.

India, being a member of Financial Action Task Force (FATF) is committed to upholding measures to protect the integrity of international financial system. To prevent Bank from being used as a channel for Money Laundering (ML)/ Terrorist Financing (TF) and to ensure the integrity and stability of the financial system, efforts are continuously being made both internationally and nationally, by way of various rules and regulations. The KYC Policy has been framed to develop a strong mechanism for achieving the following objectives:

- To prevent banks from being used intentionally or unintentionally, by criminal elements for Money Laundering or Terrorist Financing activities. KYC procedures also enable the banks to know/understand their customers and their financial dealings better, which in turn helps it to manage the associated risks prudently.
- To enable the banks to comply with all the legal and regulatory obligations in respect of KYC norms / AML standards / CFT measures / banks' obligation under PMLA, 2002 and to cooperate with various government bodies dealing with related issues.
- The purpose of KYC policy is to put in place customer identification procedures for opening of accounts and monitoring transactions in the accounts for detection of transactions of suspicious nature for the purpose of reporting to Financial Intelligence Unit-India [FIU-IND] in terms of the recommendations made by Financial Action Task Force (FATF) and the paper issued on Customer Due Diligence (CDD) for banks by the Basel Committee on Banking Supervision (BCBS) on AML standards and on CFT measures.
- The term 'Money Laundering' would also cover financial transactions where the end-use of funds is for financing terrorism, irrespective of the source of funds.

Risk Management: Customers shall be categorized as Low, Medium and High risk categories, based on the assessment and risk perception of the banks. The risk categorization of a customer and the specific reasons for such categorization shall be kept confidential and shall not be revealed to the customer to avoid tipping off the customer.

Small Account: A "Small Account" means a savings account which is opened in terms of sub-rule (5) of rule 9 of the PML Rules, 2005, i.e., those who do not have any OVD and unable to comply CDD measures of the banks. Small Accounts entail the following limitations:

- The aggregate of all credits in a financial year does not exceed Rs. 10 lacs.
- The aggregate of all withdrawals and transfers in a month does not exceed Rs 10,000/-
- The balance at any point of time does not exceed Rs 50,000/-.

This limit on balance shall not be considered while making deposits through Government grants, welfare benefits and payment against procurements.

Updation / Periodic Updation: Periodic updation means steps taken to ensure that documents, data or information collected under Customer Due Diligence (CDD) process is kept up-to-date. Periodic updation shall be carried out at least once in 2 years for High Risk customers, once in 8 years for Medium Risk customers and once in 10 years for Low Risk customers from the date of opening of the accounts / last KYC updation. For Low Risk customers, in case of no change in the KYC information, a self-declaration from the customer in this regard may be obtained through customer's email-id registered with the Bank, customer's mobile number registered with the Bank, ATMs, digital channels (such as online banking / internet banking, mobile application of Bank), letter, etc. Bank branch on obtaining such request from the customer shall ascertain that KYC documents as per the current CDD standards are available with them and shall update the KYC status and KYC updation date in Finacle. If the available documents, are not as per extant KYC policy or the OVD submitted by the customer has expired, the bank branch shall inform the customer to submit the requisite documents as per current CDD standard for KYC Updation.

KYC Compliance issue & account blockage: in the last SLBC meeting along with other meetings held by Hon'ble Chief Secretary, Govt. of West Bengal, RBI etc., several concerns were highlighted over persisting issues of KYC compliance and bank customers' accounts freezing with particular mention to difficulties in hassle free flow of Direct Benefit Transfer (DBT) payments and adoption of corrective measures by the banks in this regard including system based validation of beneficiary list having all bank a/c details, as provided to banks by Departments like P&RD etc., from time to time. It is desired that:

- Sensitization of branch incumbent for prompt KYC updation after submission of required KYC documents by the account holders.
- Banks in terms of RBI guidelines, should promptly complete KYC updation for "Low Risk" customers (majority of the DBT beneficiaries belong to this category) observing minimum prescribed formalities where no material changes are observed in the KYC details.
- Huge pendency of KYC updation, even after submission of required papers, both at branch and BC/CSP level should be cleared on priority basis.
- As the job of Aadhar linking of the accounts is primary responsibility of the banks, they should take all the necessary steps in this regard and in doing so, if banks face any issues with UIDAI regarding mismatch in Biometric/ Mobile/ PAN etc., they should immediately seek assistance of the concern department to expedite removal of impasse.

At present, district wise consolidated figure regarding KYC/re-KYC of freeze accounts is being collected from all the member banks operating in West Bengal and the same is forwarded to RBI on monthly basis to monitor the progress periodically.

RBI letter no. RBI/2024-25/91 DoS.CO.PPG.SEC.12/11.01.005/2024-25; dated 02nd December 2024 in this regard is attached for ready reference:



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2024-25/91

DoS.CO.PPG.SEC.12/11.01.005/2024-25

December 02, 2024

The Chairman / Managing Director / Chief Executive Officer
All Commercial Banks (excluding Regional Rural banks)

Madam / Dear Sir,

Inoperative Accounts / Unclaimed Deposits in banks

A reference is invited to [RBI circular DOR.SOG \(LEG\).REC/64/09.08.024/2023-24 dated January 1, 2024](#) on the captioned subject. It requires banks, among other things, to undertake an annual review of accounts/ deposits where there are no customer induced transactions for more than a year; segregation in their Core Banking Solution of accounts opened for credit of scholarship amount and/ or Direct Benefit Transfer (DBT)/ Electronic Benefit Transfer (EBT) under Government Schemes to facilitate credit of DBTs even if such accounts have become inoperative; and take steps to trace the customers of these accounts/ deposits. It also contains operational guidelines for activation of such accounts/ deposits, customer awareness measures such as public awareness and financial literacy campaigns to be undertaken by banks and requires information on the process for activation of such accounts/ deposits to be displayed on the banks' websites and branches.

2. The Department of Supervision, RBI, recently conducted an analysis, which revealed that the number of inoperative accounts/ unclaimed deposits in several banks was on the higher side vis-a-vis their total deposits as well as in absolute terms. The reasons were attributed to either inactivity for a long time or pending updation/ periodic updation of KYC in such accounts. Reportedly, there were instances of customers facing inconvenience when they approached the bank branches for activation of inoperative accounts including inadvertent errors in customer details such as mismatch in name, etc. It was also observed that a few banks have a large pendency of accounts that are due for updation/ periodic updation of KYC, resulting in such accounts getting frozen for further transactions as per bank's internal policies.

पर्यवेक्षण विभाग, केन्द्रीय कार्यालय, मेकर टावर - एफ, कफ परेड, कोलाबा, मुंबई - 400 005
टेलीफोन: 022 - 6997 3817 ई-मेल: ppgdos@rbi.org.in

Department of Supervision, Central Office, Maker Tower - F, Cuffe Parade, Colaba, Mumbai - 400 005

Telephone: 022 - 6997 3817 e-mail: ppgdos@rbi.org.in

बैंक हिन्दी में पत्राचार का स्वागत करता है।



3. The banks are, therefore, advised to take necessary steps urgently to bring down the number of inoperative/ frozen accounts and make the process of activation of such accounts smoother and hassle free, including by enabling seamless updation of KYC through mobile/internet banking, non-home branches, Video Customer Identification Process, etc. While the accounts of beneficiaries of various Central/ State government schemes like DBT/EBT etc., are required to be segregated to facilitate uninterrupted credit of such DBT/EBT amounts in their accounts, instances have been observed where the accounts of such beneficiaries have been frozen due to other factors such as pending updation/ periodic updation of KYC. Since these accounts mostly pertain to the people from the underprivileged sections of the society, the banks may facilitate the process of activation of accounts by taking an empathetic view in such cases. The banks may also organise special campaigns for facilitating activation of inoperative/ frozen accounts. Besides, the banks may also facilitate Aadhaar updation for customers through the branches providing Aadhaar related services. Instructions have been issued separately to SLBCs to proactively monitor the situation in their respective jurisdictions with a view to minimise customer inconvenience.

4. The progress in reduction of inoperative/ frozen accounts and the special efforts made by the banks in this regard, may be monitored by the Customer Service Committee (CSC) of the Board. In addition, the banks are also advised to report the same on a quarterly basis to the respective Senior Supervisory Manager (SSM) through DAKSH portal, starting from the quarter ending December 31, 2024.

5. A copy of this Circular shall also be placed before the CSC of the Board in its next meeting along with a monitorable action plan for ensuring full compliance in this regard.

Yours faithfully,

(Tarun Singh)
Chief General Manager

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

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

Telephone: 033-2248-6922

United Tower, 8th Floor,

11, Hemanta Basu Sarani, Kolkata-700 001

Ref. No: SLBC/WB/168th SLBC Meeting/ 878 /2025

Date: 29.05.2025

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

Reg: Proceedings of 168th meeting of SLBC, West Bengal held on 21.05.2025.

The meeting of 168th SLBC for the state of West Bengal was held on 21.05.2025 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended March'2025. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and gratitude to all the distinguished guests for participating in the meeting.

The meeting was graced by Shri B.P.Mahapatra, Executive Director, Punjab National Bank, & Chairman SLBC, West Bengal, Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchyat and Rural development, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Smt. Choten Dhendup Lama, Principal Secretary, Department of Tribal Development, Govt. of West Bengal, Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, Govt. of West Bengal, Shri. Sudhanshu Prasad, Regional Director, RBI, Kolkata Region, Shri. P.K. Bhardwaj, CGM, NABARD, Shri Satyendra Kumar Singh, DMD, State Bank of India, Shri Hari Kishore Kusumakar, ADG & IGP Cyber Crime, West Bengal, and other dignitaries from banks, State Govt. and other organisations.

Shri B.P. Mahapatra, Executive Director, PNB & Chairman, SLBC WB, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2024-25 up-to March'2025, in his keynote address. He congratulated all the member banks for disbursement of fresh credit of Rs.6.91 Lakh Crore for FY 2024-25, thereby achieving 164% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 16% from Rs.5.94 Lakh Crore for the same corresponding period of FY 2023-24.

Shri Mahapatra applauded all the member banks on achievement under MSME for the FY 2024-25 which stood at Rs.1,86,874 Crore, thus achieving 122% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.1,48,138 Crore. Thus, MSME sector registered a Y-O-Y growth of 26%.



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

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Telephone: 033-2248-6922

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Achievement under Agriculture up to 31.03.2025 stood at Rs.97,486 Crore, thus achieving 84% of the annual target of Rs. 1,15,852 Cr. for the FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.71,901 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 36%.

He congratulated all the bankers for registering Y-O-Y growth of 97% in number wise and 59% in amount wise in Agriculture Infrastructure Fund (AIF). CD ratio improved to 70.14 % as on 31.03.2025, in comparison to 70.08% as on 31-03-2024.

He praised all the member banks for disbursing 10.37 Lakh number of NRLM-SHG's amounting to Rs.30,006 Crore for the FY 2024-25, thus achieving around 138% in number wise and 100% in amount wise annual target respectively. In the same corresponding period of previous FY 2023-24, member banks cumulatively disbursed 9.37 Lakh number of NRLM-SHG's amounting to Rs.25,086 Crore.

He further informed that all the member banks cumulatively sanctioned 86,565 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.03.2025, which was 67,286 in terms of number of accounts sanctioned as on 31.03.2024. Thus, under WBSCC scheme, a Y-O-Y growth of 29% has been registered in terms of number of accounts sanctioned.

He informed that total number of applications sanctioned under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) as of 31.03.2025 stood at 38,251, which was 24,269 in terms of number of accounts sanctioned as on 31.03.2024. Thus, under WBBCCS, Y-O-Y growth of 58% has been registered in terms of number of accounts sanctioned.

He extended congratulations and compliments to all the member banks for enrolment of 5.26 Crore people as on 31.03.2025 under the ambit of Jan Suraksha Schemes since inception, which was 4.32 Crore as on 31.03.2024, thus fresh addition under this scheme during FY 2024-25 up to March Quarter was around 94 Lakhs.

He congratulated SLBC & member banks for the APY performance for FY 2024-25, SLBC West Bengal has secured 2nd position in PAN India basis as on March Quarter 2025 in terms of large category state performance under the scheme, and thereby received APY Citizens Choice Award of Excellence for its outstanding performance under the scheme.

He, further, requested all the member banks to timely dispose of the loan proposals so that the benefit could, timely reach to the beneficiaries. He also informed the house that the above performance was satisfactory in the direction of achieving the set goal under ACP for this financial year and very much optimistic that with the concerted efforts and the guidance




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of the state govt. and the banks together the achievement would reach further new height in upcoming days.

Thereafter, Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal, requested Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal for presiding over the meeting.

Dr. Mitra welcomed all the dignitaries present over there in the meeting and commenced point-wise discussion on various credit linked flagship schemes of the state government. Before entering agenda wise discussion, Dr. Mitra raised persisting issue related to Banks' customer services along with suggestive actions as emerged during the discussion:

Issue pertaining to Banglar Bari beneficiary:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, and Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchyat and Rural Development Govt. of West Bengal, expressed their concerns during the course of discussion and stressed upon the need of speedy dissemination of SLBC decisions by the Banks to their branches with unambiguous directions to strictly adhere to the same.

At this backdrop, following resolutions were adopted in the meeting:

- a. Banks are advised that under no circumstances the bank branch concerned should prevent the 'Banglar Bari' beneficiary from withdrawal of fund from their respective accounts or freeze the account of the beneficiary for the purpose of adjustment of the outstanding loan amount existing against their name considering that this financial benefit had been allowed by the State Government for a special purpose only i.e. to enable the beneficiary to build a house.
- b. Banks are requested to communicate this instruction to down the line for proper execution of instruction.

(Action Point: Member banks)

Amendments of Lead Bank Scheme by RBI:

Shri. Sudhanshu Prasad, Regional Director, RBI, Kolkata Region informed the house that observations of this forum would be duly communicated to the Central Office for their consideration. Sri M Dhar, Special Secretary & Director, Institutional Finance briefed the house about the observations of the state government on this matter and urged for considering presence of representatives from Finance Department in the BLBC meetings as Invitee Member.



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Accordingly, the following resolutions were adopted in the meeting:

- a. Inclusion of certain entities in Block Level Bankers committee, particularly the authorized officials on behalf of the Finance Department, GoWB as Invitee Member for liaison with the stakeholders towards effective implementation of the flagship Credit Linked schemes of the state government.
- b. RBI required to look after the issue and make arrangements for the inclusion of the official as invitee members for the BLBC.

(Action Point: RBI)

Participation/ On boarding in United Lending Interface (ULI):

Following resolutions were made in the meeting:

- a. As there was minimal participation from the target group (Lending institute) in the platform maintained by the RBI, all the stakeholders including the line departments of State Government and Finance Department, GoWB, would arrange sensitization and outreach programme regarding the benefit of utilizing this platform for smooth and timely lending by the lending institute.

(Action Point: Finance Department, RBI)

Cyber Crime related issues:

Shri Hari Kishore Kusumakar, ADG & IGP Cyber Crime, West Bengal briefed the house about latest modus operandi of the cyber fraudsters and urged for faster and close integration among the Banks and Cyber Crime Department to minimize losses being faced by the common people, particularly the Bank customers. Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal also stressed upon the need of such collaborative actions.

Following resolutions were adopted in the meeting:

- a. All the member banks would set up dedicated line along with manpower for real time support and preventing the major loss.
- b. Customer awareness through different channel i.e. message, voice & sensitization programme.
- c. Finance Department, GoWB, would establish time and need based contact with the related stakeholders to explore both preventive and reactive solutions in addressing the cybercrime issues.

(Action Point: Finance Department, Member banks)



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Agenda No – 1: Confirmation of the Proceedings of the 167th SLBC meeting held on 24.03.2024.

Confirmed.

Agenda No – 2: Action Taken Report for the decisions adopted in the 167th SLBC meeting.

Noted.

Agenda No – 3: Review of Credit Disbursement by Banks during the FY 2024-25 against ACP 2024-25 and approval of Annual Credit Plan for FY'2025-26

All the member banks disbursed a fresh credit of Rs.6.91 Lakh Crore for FY 2024-25, thereby achieving 164% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 16% from Rs.5.94 Lakh Crore for the same corresponding period of FY 2023-24.

The Annual Credit Plan (ACP) for FY'2025-26 has been formally adopted in the meeting which was prepared after threadbare discussion with all stakeholders and based on the Potential Linked Credit Plan (PLP) as prepared by NABARD for FY'2025-26. As per the adopted ACP, the total financial outlay is as under:

(Rs in Crore)

ACP Parameter	ACP for FY'2025-26
Agriculture (PriSec)	1,16,120
MSME (PriSec)	2,12,490
Other Priority Sector	36,378
Total Priority Sector	3,64,988
Non-Priority Sector	1,17,438
Grand Total	4,82,426

Credit to Minority Community, Weaker Section, Women, SC/ST & OBC

There should be separate data for both SC & ST community people, availed loan from the banks.

Agenda No – 4: CD Ratio of the State and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC.

All the districts in West Bengal having CD ratio more than 40% since 30-09-2022.




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

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

Telephone: 033-2248-6922

United Tower, 8th Floor,

11, Hemanta Basu Sarani, Kolkata-700 001

Agenda No – 5: Deployment of Credit in Agriculture.

The agriculture disbursement up to 31.03.2025 stood at Rs.97,486 Crore, thus achieving 84% of the annual target of Rs. 1,15,852 Cr. for the FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.71,901 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 36%.

For the financial year 2025-26 the annual target set a sum of Rs.1,16,120.00 Cr. All member banks are requested to provide their wholehearted efforts for achieving the target.

a. KCC:

Following resolutions were made in the meeting:

- i) All the banks operating in the State have disbursed 31.39 lakh KCCs (Fresh + Renewal) amounting Rs. 20338.28 cr. thus achieving 89.70% of the annual target of 35.00 lakh No of KCC. Total KCC standing outstanding at Rs. 24793.19 cr. in 41.10 lakh KCCs with average ticket size of Rs. 60,316/- per KCC. In PSBs ticket size 78319.00.
- ii) Number of accounts as per the ACP (Annual Credit Plan) was in line with the annual target. However, the ticket size of KCC was much below the required benchmark. Concerned banks were requested to exert special focus for improvement of the ticket size at least one lakh for meeting the increasing price of agricultural inputs.
- iii) Awareness in field functionaries was very crucial to achieve the desirable target.

(Action Point: Member banks)

b. Review of progress under Agriculture Infrastructure Fund (AIF):

Following resolutions were made in the meeting:

1. All the member banks are required to provide loan under this scheme for giving benefit of interest subvention & CGTMSE coverage to the borrower.
2. All the member banks have cumulatively sanctioned 5396 no's of AIF proposals amounting to Rs. 2351.98 cr. out of which 4843 no's of proposals have been disbursed amounting to Rs. 1577.57 cr. as on 31.03.2025.
3. All the pending cases should be disposed of within 90 days.

(Action Point: Member banks)




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

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c. Review of credit deployment under FPO

Noted.

d. KCC Animal Husbandry (KCC-AH)

Following resolutions were made in the meeting:

- 1) Target of KCC-AH for the FY 2025 – 26 has been set as under.
 - a) Disbursement of at least 48 KCC-AH cases by each rural & semi-urban branch of the cooperative banks.
 - b) Disbursement of at least 24 KCC-AH cases by each rural & semi-urban branch of the nationalized & state-run banks.
 - c) Disbursement of at least 12 KCC-AH cases by each rural & semi-urban branch of the private banks.
- 2) All member banks to circulate a written communication from their controlling offices to their branches with copy to SLBC & ARDD regarding the targets and to achieve the same.
- 3) For sanctity of data and effective monitoring, the use of KCC-IMS (AH) portal is a must by all the banks and other stakeholders. Bank branches must ensure real-time data is updated on the KCC-IMS portal. This should be monitored from the HQ-level.
- 4) All member banks were requested to dispose of the pending 29,000 applications on an urgent basis and positively by 15.06.2025.

(Action Point: Member banks)

e. National Livestock Mission (NLM)

Noted.

f. MJCC (KCC Fishery)

All the member banks are requested to special focus for improvement of the performance in this sector. Target fixed for the FY 2025-26 was one lakh cases.

(Action Point: Member banks)



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ਰਾਜਯ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਪਸ਼ਚਿਮ ਬੰਗਾਲ: STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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

Telephone: 033-2248-6922

United Tower, 8th Floor,

11, Hemanta Basu Sarani, Kolkata-700 001

Agenda No – 6: Deployment of Credit to MSME.

All member banks were congratulated for their achievement in credit disbursement in MSME sector. As for the last three consecutive years all the member banks surplus the ACP target. Considering the potential in MSME sector ACP target for the FY 2025-26 is fixed as Rs.2,12,490 Crore. All member banks are requested to take appropriate course of action for achieving the target.

(Action Point: Member banks)

Agenda No – 7: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) and associated guidelines on interest subvention.

As on 14.05.2025, member banks sanctioned 39,303 number of proposals amounting to Rs.936.01 Crore. Final disbursement had taken place in 26,827 accounts amounting to Rs.585.89 Crore. Smt. Chandrima Bhattacharya also mentioned that as the scheme aimed at creation of entrepreneurship in MSME, banks should participate in the scheme more actively. Following resolutions were made in the meeting:

- i) Member banks were requested to dispose off proposal with in 45 Days after receiving of the proposal.
- ii) Member banks were requested to clear the old pendencies on priority basis.
- iii) The features of the scheme, i.e., 100% Credit Guarantee, Interest Subvention & Subsidy in the form of margin money may be explored by the banks to increase the sanction in this scheme.
- iv) Awareness should be created in the field for extending support & promote MSME sector by timely sanction & disbursement of loans.
- v) Specific reason of rejection to be cited while rejecting any WBBCCS application.
- vi) Proposal sponsoring & sanctioning authorities will discuss on reasons of rejection matter so that rejection rate could be reduced.
- vii) Delayed interest subvention claims by some member banks are severely affecting the overall loan portfolio under this scheme. All member banks are requested to claim interest subvention in timely manner.

(Action Point: Member banks, MSME Department)

Agenda No – 8: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma.

Noted.



ਰਾਜਯ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ, ਪਸ਼ਚਿਮ ਬੰਗਾਲ: STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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

Telephone: 033-2248-6922

United Tower, 8th Floor,

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Agenda No – 9: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan.

As on 31.03.2025, member banks have cumulatively sanctioned 86,565 number of WBSCC proposals out of which disbursement made in 63,176 number of accounts and 21,200 number of proposals are pending at various bank branches.

Member banks have sanctioned 87,730 number of WBSCC cases, out of which 64,539 number of Proposal disbursed as on 30.04.2025. Following resolutions were made in the meeting:

- Banks were requested to dispose the WBSCC pendency on priority basis keeping in view the urgency of the student borrowers to pay their fees in time.
- All the member banks were requested to dispose of the proposal within 15 to 21 Days after receiving the complete proposal from the student borrower.
- Banks were requested to sanction & disburse the WBSCC in time otherwise the sole purpose of the scheme may get diluted .
- Sensitization programme/ workshop for the field level functionaries for creating awareness regarding this scheme may be undertaken.

(Action Point: Member banks & HED Department)

Agenda No – 10: Review of progress in SHG-NRLM.

All the member banks disbursed 10.37 Lakh number of NRLM-SHG's amounting to Rs.30,006 Crore for the financial year 2024-25, thus achieving around 138.04% in number wise and 101.01% in amount wise annual target respectively. Following resolutions were made in the meeting:

- Keeping in view the excellent percentage of recovery in the industry, member banks must consider delivering more number and amount of credit to the SHG.
- Though Ticket size had improved, some major banks need to strategize suitably to improve their performance in this regard.
- Member banks to strictly adhere to RBI's guidelines on Drawing Power.
- Renewal & enhancement of eligible existing SHGs should be done on urgent basis.
- Bank should focus more on enterprise financing in SHG for supporting more venture taken up by the SHG women.

(Action Point: Member banks)



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United Tower, 8th Floor,

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Agenda No – 11: Review of progress in Joint Liability Groups (JLGs) Finance.

Noted.

Agenda No – 12: Review of progress in PMFME.

The progress in this scheme was not as per the expectation keeping in view the target of the same for the financial year 2024-25. Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, GoWB, highlighted the long pendency in banks for disposal of proposals.

Following resolutions were made in the meeting:

- i) Joint visit by the bank & Department for early decision making.
- ii) Sensitization programme/ workshop for the field level functionaries for creating awareness regarding this scheme may be undertaken.
- iii) TAT (Turn Around Time) should be meticulously followed by the member banks while disposing of loan proposal.

(Action Point: Member banks)

Agenda No – 13: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

Noted.

Agenda No – 14: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks).

Noted.

Agenda No – 15: Progress made under Financial Inclusion.

Noted.

Agenda No – 16: Review of functioning of RSETIs & setting up of new RSETIs.

Noted.

Agenda No – 17: Progress on Data Management as per Revamped Lead Bank Scheme.

Noted.



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

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

United Tower, 8th Floor,

Telephone: 033-2248-6922

11, Hemanta Basu Sarani, Kolkata-700 001

Agenda No – 18: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar: Muft Bijli Yojana (PMSGMBY).

Noted.

Agenda No – 19: Review of lending to MFI.

Noted.

Agenda No – 20: Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.

Noted.

Agenda No – 21: Miscellaneous:

- a) Mis-selling of Bancassurance product which ultimately leads to serious impact on the beneficiary should be addressed with sympathetic way and there should be proper sensitization at field level.

(Action Point: Member banks)

- b) MD, West Bengal State Co-operative Bank stated that due to non-onboarding of Transient account or some other technical issues on PMEGP Portal, The West Bengal State Co-operative Bank and its affiliated 17 District Central Co-operative Banks are not being allowed to work as Member Lending Institutions (MLI) on the PMEGP Scheme in West Bengal. Hon'ble Minister-in-Charge, Cooperation, Shri Pradip Kumar Mazumder asked KVIC to resolve the issue in co-ordination with The West Bengal State Co-operative Bank at the earliest, the SLBC unanimously resolved that The West Bengal State Co-operative Bank and its affiliated 17 District Central Co-operative Banks could be on-boarded in PMEGP portal and could be able to extend loan under PMEGP Scheme.

(Action Point: KVIC)

The meeting ended with the conclusive remark & vote of thanks by Shri Balbir Singh, General Manager & Convenor, SLBC West Bengal.



Balbir Singh

(General Manager & Convenor,
SLBC West Bengal)



List of participants in 168th SLBC Meeting held on 21.05.2025			
Sl No	Name	Designation	Organisation
Dignitaries from Govt. of India (DFS)			
1	Ms Neha Chauhan	Joint Director DFS & Nodal officer for SLBC West Bengal (through VC)	DFS, Govt of India
Dignitaries from Govt. of West Bengal and different Line departments			
2	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department (through VC)	Government of West Bengal
3	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
4	Shri Pradip Kumar Mazumdar	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
5	Shri Prabhakar Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
6	Smt C.D.Lama	Principal Secretary	Tribal Development
7	Dr. Sudip Sinha	Secretary	Finance Dept, GoWB
8	Smt. Smaraki Mahapatra	Secretary	Food Processing Industries & Horticulture
9	Shri H.K. Kusumakar	ADG	Ciber Crime
10	Sri Swaroop Udayakumar	Director	MSME & T Department, GoWB
11	Smt. Kuhuk Bhushan	CEO	WBSRLM
12	Smt. Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd
13	Sri Kumarjib Chakabarty	Senior Special Secretary	ARD
14	Smt. Sima Sarkar	Senior Special Secretary	Agriculture
15	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
16	Sri. Sandeep Nag	Director	Directorate of Textiles
17	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
18	Rina Chakraborty	Assistant Director	MSME DFO Kolkata
19	Debasis Barman	Assistant Director	MSME DFO Kolkata
20	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
21	Shri Bimal Rath	Regional Manager	National Housing Bank
22	Upendra Nath Tripathi	AGM	CGTMSE
23	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
24	Sri Pradipta Ghoshthakurta	Banking & Financial Advisor	Higher Education Department, GoWB
25	Sri D. Chakraborty	RC	HUDCO
26	Sri Jayanta Bhattacharya	Sr Manager (IT)	HUDCO
27	Sri G. Murali Rao	SDR	MORD
28	Sri Samir K. Chattopadhyay	C.B.O	Higher Education Department, GoWB
29	Sri Amal Kumar Bhattacharya	Asst Secretary	F & S Department
30	Dr. Prabir Roy	Assttnt Director	ARD
Dignitaries from RBI & NABARD			
31	Shri. Sudhanshu Prasad	Regional Director	RBI, Kolkata RO
32	Smt. Reshmi Rani	General Manager	RBI, Kolkata RO
33	Shri P. K. Bharadwaj	Chief General Manager	NABARD, Kolkata RO
34	Smt. Shaili Jaguan	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
35	Shri B.P. Mahapatra	ED & Co- Chairman	Punjab National Bank
36	Shri Hemant Verma	Chief General Manager	SLBC, West Bengal
37	Shri Balbir Singh	General Manager & Convener	SLBC, West Bengal
38	Shri Satyendra Kumar Singh	Chief General Manager	State Bank of India
39	Sri. Alok Kr. Goyal	Chairman	WBGB (PNB)
40	Sri. Sujan Sarkar	MD	WBSCB
41	Sri. Aun Kumar Mishra	General Manager	Canara Bank
42	Sri R.K. Singh	General Manager	Indian Bank
43	S. K. Tiwari	General Manager	Bank Of Baroda
44	Sri Lekesh Sahoo	General Manager	Union Bank of India
45	Sri. Gaurav Bhardwaj	General Manager	Indian Overseas Bank
46	Sri. P. C. Khurana	Zonal Head	Central Bank of India
47	Sri. Rajeev Kumar	Zonal Manager	Bank Of Maharashtra
48	Sri S. K. Chawdhary	DCM	Bank Of Baroda
49	Sri. Amit Raj	Deputy General Manager	UCO Bank
50	Sri. Rajesh Kumar	Deputy General Manager	Bank Of India
51	Sri S. Dayal	Deputy General Manager	Indian Bank
52	Sri. Dipen Das	Deputy General Manager	IDBI
53	Mohammad Sahzeeb	Zonal Manager	Bank Of Maharashtra
54	Sri Sanjay Kr. Vishwas	Assistant General Manager	State Bank of India
55	Sri. Jaspal Shawney	Assistant General Manager	Punjab & Sind Bank
56	Subhadip Chatterjee	Assistant General Manager	Bank Of Baroda
57	Sri Vishal Sinha	Senior Manager	Union Bank of India
58	Ashwini Kumar	Sr. Manager	Punjab & Sind Bank
59	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
60	Sri. Aritra Mitra	Manager	Bank Of India
61	Sri. Suman Chatterjee	SLBC Nodal	UCO Bank
62	Sri Dipesh Chakraborty	State Nodal	Axis Bank
63	Sri Manik Verma	Senior Vice President	HDFC Bank
64	Sri Shibananda Pandit	City Head	ICICI Bank
65	Smt Gunjan Agarwal	Regional Coordinator	ICICI Bank
66	Sri. Saptarshi Chandra	Vice President	Indusind Bank
67	Sri. Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bank
68	Sri Angshuman Dutta	DVP	Kotak Mahindra Bank
69	Sri Vivek Kumar Oja	AM	Dhanalaxmi Bank Ltd.
70	Sri. Amit Biswas	AVP	Ratnakar Bank Ltd.
71	Sri. Atanu Acharya	CH	AU Small Finance Bank
72	Sri. Partha Banerjee	Regional Head	Ujjivan Small finance Bank
73	Sri. Kanishka Deulia	AGM	IPPB
74	Sri. Amit Dutta	CM	Airtel Paytm Bank
75	Sri. Soumen Kamra	RH	Fino Paytm Bank
76	G. Rameshwaram	AVP	Tamilnad Marchent Bank
77	Sri Anup Kumar	Manager	SIDBI
78	Abhinandan Samanta	DBM	IDFC
79	Mr. Harihar	Manager	South Indian Bank
Lead District Managers of West Bengal			
80	Smt. Lipika Roy (through VC)	Alipurduar	Central Bank of India
81	Sri. Pankaj Kumar	Bankura	Punjab National Bank
82	Sri. Prithwis Das	Birbhum	UCO Bank
83	Sri. Jeetachha Narayan Jha	Coochbehar	Central Bank of India
84	Sri. Kunal Kishore	Dakshin Dinajpur	Punjab National Bank
85	Sri. Rajesh Kumar	Darjeeling	Central Bank of India
86	Sri. Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
87	Sri. Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
88	Sri. Amit Kumar	Hooghly	UCO Bank
89	Sri. Amit Kohli	Howrah	UCO Bank
90	Sri. Debashis Karmakar	Jalpaiguri	Central Bank of India
91	Sri. Bidya Nand Mishra	Jhargram	Punjab National Bank
92	Sri. Kishore Lohar	Kalimpong	State Bank of India
93	Sri. Abhijit Mondal	Kolkata	State Bank of India
94	Sri. Gunjan Kumar	Malda	Punjab National Bank
95	Fazal Mamud	Murshidabad	Punjab National Bank
96	Sri Anup Dung Dung	Nadia	Punjab National Bank
97	Sri. Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
98	Sri. Pnaki Barman	Purba Burdwan	UCO Bank
99	Sri. Rakesh Kr. Mishra	Purba Medinipur	Punjab National Bank
100	Sri. Jidan Burh	Purulia	Punjab National Bank
101	Sri. Sanjay Kumar Malhotra	Paschim Burdwan	State Bank of India
102	Sri Himanshu Kumar Saha	Uttar Dinajpur	Punjab National Bank





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