



163<sup>वां</sup>  
rd

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

## Special SLBC Meeting on FI & Quarterly Review December, 2023

Date : 08.03.2024

Time : 11.30 AM

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**  
**Agenda Notes for the 163<sup>rd</sup> SLBC Meeting**

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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	9598
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 Population Districts	Lowest Population Districts
North 24 Parganas-100.82 lac (11.04%)	Dakshin Dinajpur -16.70 lac (1.83%)
South 24 Parganas - 81.53 lac (8.93%)	Darjeeling - 18.42 lac (2.02%)
Burdwan -77.23 lac (8.46%)	Coochbehar - 28.22 lac (3.09%)
Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.119429
Per Capita Advance	Rs.79887

**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-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Indian Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

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

Population group	December 2022	March 2023	June 2023	September 2023	December 2023
Rural	4265 (43.45%)	4253 (43.51%)	4251 (43.06%)	4282 (43.26%)	<b>4290</b> <b>(43.19%)</b>
Semi-urban	1874 (19.09%)	1833 (18.75%)	1886 (19.11%)	1883 (19.02%)	<b>1890</b> <b>(19.03%)</b>
Metro/Urban	3676 (37.45%)	3687 (37.72%)	3734 (37.83%)	3734 (37.72%)	<b>3754</b> <b>(37.78%)</b>
<b>Total</b>	<b>9815</b>	<b>9773</b>	<b>9871</b>	<b>9899</b>	<b>9934</b>

**Position of ATMs in the State of West Bengal:**

Population group	December 2022	March 2023	June 2023	September 2023	December 2023
Rural	2429	2453	2389	2385	<b>2045</b>
Semi-urban	2278	2302	2286	2259	<b>2651</b>
Urban/Metro	7212	7241	7199	7225	<b>7166</b>
<b>Total</b>	<b>11919</b>	<b>11996</b>	<b>11874</b>	<b>11869</b>	<b>11862</b>

**VITAL STATISTICS OF WEST BENGAL**

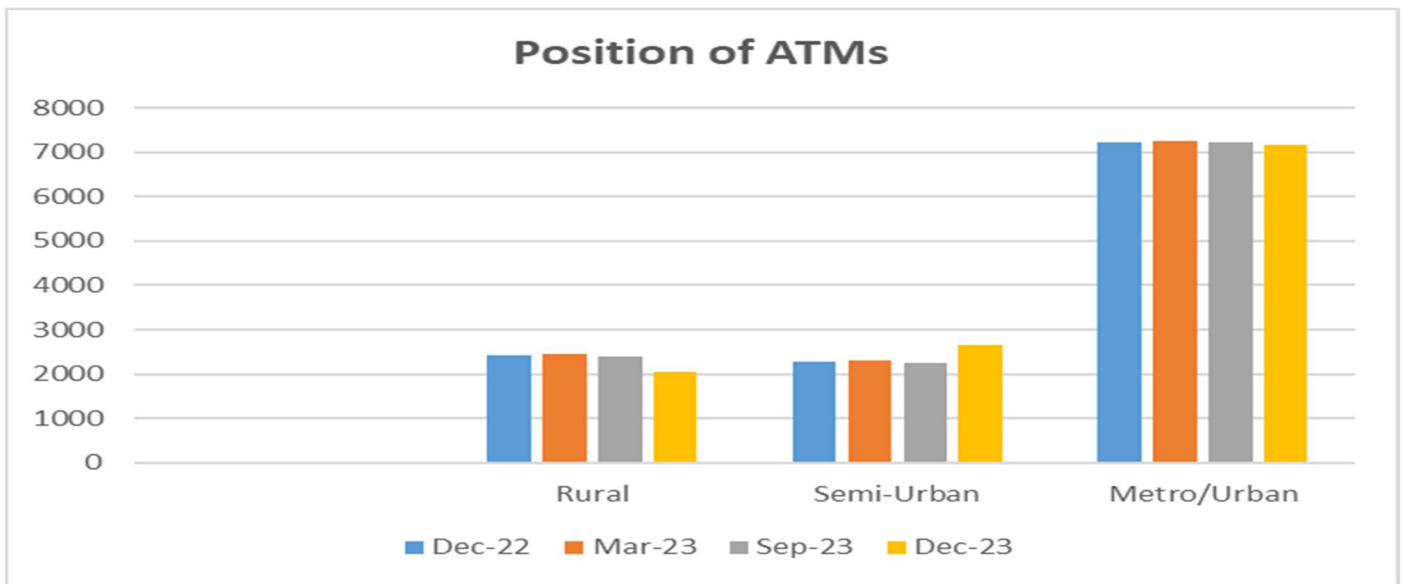
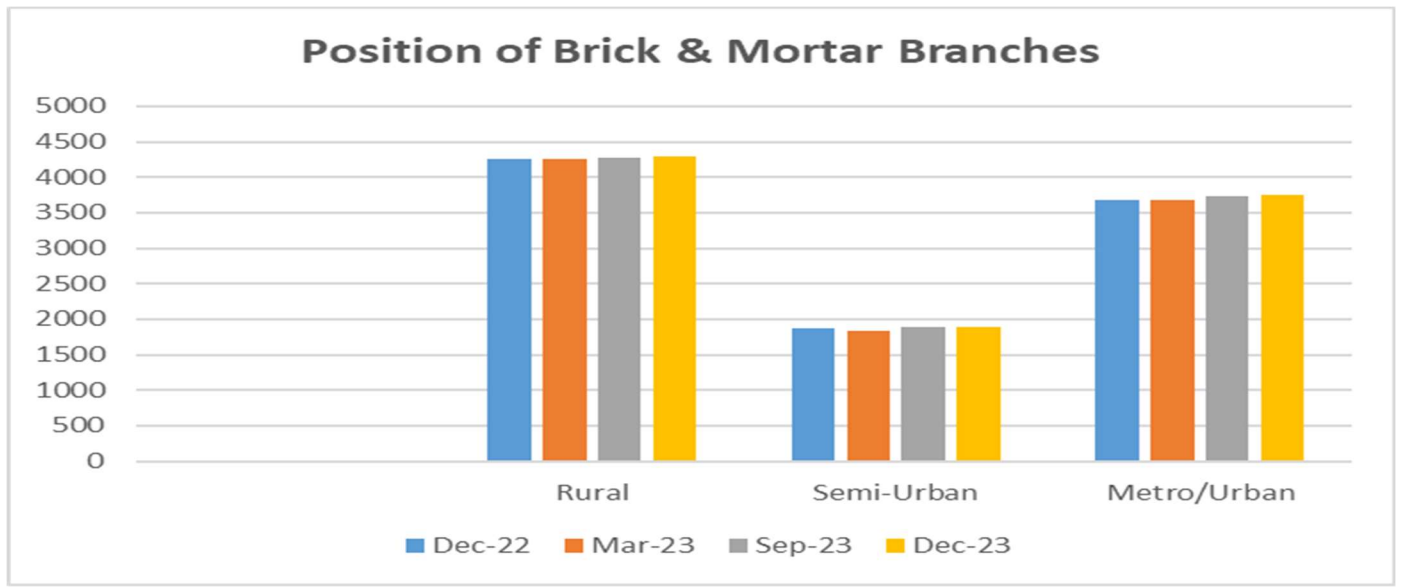
(Amount Rs in crore)

Parameter	December 2022	March 2023	June 2023	September 2023	December 2023
<b>No. of Branches</b>	9815	9733	9871	9899	9934
<b>Total Deposits</b>	1016230	1008743	1077381	1058528	1083275
<b>Total Advances (with RIDF)</b>	635756	636468	664995	724237	738021
<b>Total Business</b>	1651987	1645211	1742376	1782765	1821296
<b>CD Ratio</b>	63	63	62	69	69
<b>C+I: Deposit Ratio</b>	68	67	69	76	76
<b>Priority Sector Advances (PSA)</b>	239265	250567	266157	304461	309485
<b>% of PSA to ANBC</b>	40	39	40	42	42
<b>Agriculture Advances</b>	64084	68847	74357	76041	78079
<b>% of Agri Advances to ANBC</b>	11	11	11	11	11
<b>MSME</b>	108312	112422	123606	128244	138224
<b>Education Loans</b>	4495	4775	4028	5498	5108
<b>Housing Loans</b>	82416	87408	80959	103083	116415
<b>DRI Advances</b>	171	161	119	141	143
<b>% of DRI Advances to ANBC</b>	0.02	0.02	0.02	0.02	0.02
<b>Advances to SC/ST Communities</b>	15967	18231	18629	21051	20461
<b>Adv. to Women Entrepreneurs</b>	60046	73547	78485	82344	85052
<b>% of Adv to Women to ANBC</b>	10	12	12	12	12
<b>Weaker Section Advances</b>	74146	71841	58633	66777	70282
<b>% of Weaker Advances to ANBC</b>	12	11	9	10	10
<b>Minority Community Advances</b>	29805	52788	40388	35540	36629
<b>% of Minority Co Adv. to Prisec</b>	14	21	15	12	12

## DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 (Up to Dec'22)			FY 2023-24 (Up to Dec'23)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	97261	59818	61%	106996	55310	52%
2	<b>MSME</b>	110179	96892	88%	145032	121091	84%
3	<b>OPS</b>	39868	16572	42%	43847	25564	58%
<b>Total PRISEC</b>		<b>247307</b>	<b>173282</b>	<b>70%</b>	<b>295875</b>	<b>201965</b>	<b>69%</b>
4	<b>NPS</b>	96712	193288	200%	101548	259577	256%
<b>Grand Total</b>		<b>344020</b>	<b>366570</b>	<b>107%</b>	<b>397423</b>	<b>461542</b>	<b>116%</b>



**AGENDA NOTES FOR 163<sup>rd</sup> Meeting of SLBC**

**AGENDA – 1**

**Confirmation of the Proceedings of 162<sup>nd</sup> SLBC meeting held on 20.12.2023 and review of action points thereof**

The proceedings and action points of 162<sup>nd</sup> SLBC Meeting for West Bengal, held on 20<sup>th</sup> of December 2023 was circulated under the cover of Convener Bank's letter to the members on 06.01.2024. 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 of the Resolutions adopted in 162<sup>nd</sup> SLBC meeting**

The Action Taken Report (ATR) for the major action points as emerged in the 162<sup>nd</sup> SLBC meeting are given below.

<b>Sr.</b>	<b>Action Points</b>	<b>Compliance status</b>
1	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 December Quarter stands at 68.13%. as compared to 62.56 % as on December,2022.
2	To increase MSME lending to achieve ACP target for FY 2023-24  Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	Member banks disbursed Rs.1,21,090.82 crores in MSME as on 31.12.2023, thus achieving 84% against ACP target of Rs.1,45,032.04 crores for this Financial Year.  Member banks disbursed Rs. 89,003 crores in MSME as on 30.09.2023, thus achieving 61.37% against ACP target of Rs.1,45,032.04 crores for this Financial Year.  Thus registering a positive growth of 36.05 % on Q-to-Q basis.  As on 31-12-2023, total 1,12,668 no of proposals had been sponsored to all Member Banks amounting to Rs.4,014.63 Cr. Out of which Member Banks sanctioned 19,625 no of proposals. Final disbursement had taken place in 6,804 accounts amounting to Rs.129.71 Cr.  As on 29.02.2024, 1,23,277 no of proposals had been sponsored to all Member Banks amounting to Rs.4,396.32 Cr. Out of which Member Banks sanctioned 22,892 no of proposals. Final disbursement had taken place in 10857 accounts amounting to Rs.205.27 Cr.

3	<p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks to focus in SHG-NULM.</p>	<p>Member banks disbursed Rs. 17,485.23 crores (58.28 % of financial target) covering 7,63,488 no of groups (101.58 % of physical target) as on 31.12.2023 for FY 2023-24. Average disbursement stood at Rs.2.29 lakh per SHG. Total outstanding stood at Rs. 24,026.07 crores.</p> <p>During this Financial Year up to 31.12.2023 member banks disbursed Rs.14,011.14 lakhs in 7100 SHG-NULM proposals; Rs.1,643.38 lakh in 1294 SEP-I proposals and Rs.344.52 lakh in 116 SEP-G proposals.</p>
4	<p>To increase Agriculture lending to achieve ACP target for FY 2023-24.</p> <p>AIF Proposal sanction &amp; Disbursement</p> <p>KCC target for FY-2023-24 to be achieved. KCC renewal to be increased.</p>	<p>The Agriculture disbursement up to December 2023 for the financial year 2023-24 is Rs. 55,309.43 crores thus achieving 52% of the annual target, which was Rs. 36,607 crores up to September 2023 for the FY 2023-24 thus achieving 34.21% 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.</p> <p>Member banks have cumulatively sanctioned 2,082 no of AIF proposals amounting to Rs.1,198.12 cr. and 1,786 no of proposals have been disbursed cumulatively amounting to Rs.757.74 Cr. as on 31.12.2023.</p> <p>Member banks have cumulatively sanctioned 2,411 no of AIF proposals amounting to Rs.1352.50 cr. and 1,942 no of proposals have been disbursed cumulatively amounting to Rs.812.04 Cr. as on 29.02.2024</p> <p><b>All member banks have achieved 96% of the annual target under AIF as on 29.02.2024.</b></p> <p>All the banks operating in the State have disbursed 18,55,993 number of KCCs including renewal cases up to December quarter of FY 2023-24 registering 53.03% achievement of annual target of 35.00 lacs. Total amount outstanding for KCC stood at Rs19,773.19 crore as on 31.12.2023. The average ticket size of outstanding KCC loans is Rs. 46,057 as on 31.12.2023.</p>
5	<p>Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.</p>	<p>Member banks have sanctioned 60,934 no. of WBSCC cases, out of which 62,273 number of cases have been accorded final sanction and 38,768 no of proposals disbursed as on 31.12.2023.</p> <p>Member banks have sanctioned 68,076 no. of WBSCC cases, out of which 65,882 number of cases have been accorded final sanction and 44,935 no of proposals disbursed as on 29.02.2024.</p>

6	Member banks were requested to focus in Animal Husbandry & Fishery Sector.	<p>As on December 2023, member banks sanctioned 19,214 no of Animal Husbandry cases amounting Rs.172.65 crores out of which 17,032 no of cases amounting Rs.142.07 crores disbursed.</p> <p>As on December 2023, member banks have cumulatively sanctioned 20,266 no. of MJCC cases amounting Rs.105.10 crores.</p>
7	Formation of a core committee to deal with the grievance on mis-selling of Insurance Product.	As directed, a committee have been formed for resolution of grievance related to mis-selling of insurance product. One nodal officer from each member Banks have been nominated to addressing the said issue.

## Agenda – 3

### Progress made under Financial inclusion

#### 3(A) Banking Outlets:

Banking outlets as on March 2021, March 2022 and March 2023 are as follows:

Parameters	31.03.2021	31.03.2022	31.03.2023
<b>Branches</b>	9,413	9,737	9,773
<b>ATMs</b>	11,302	11,795	11,996
<b>BCs</b>	1,31,819	2,87,553	2,80,079

Sr. No.	District Name	31.03.2021			31.03.2022			31.03.2023		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Alipurduar	133	124	1338	140	131	2562	138	63	3183
2	Bankura	291	237	6721	292	253	11460	287	260	11596
3	Birbhum	335	290	4392	338	289	10326	336	283	10003
4	Coochbehar	278	219	9169	298	223	17288	292	191	15982
5	Dakshin Dinajpur	141	118	4288	147	118	7106	147	143	6731
6	Darjeeling	291	477	2146	304	499	5371	285	489	5728
7	Hooghly	581	578	5315	593	622	10549	580	690	9935
8	Howrah	504	653	3796	543	695	8999	528	639	8547
9	Jalpaiguri	241	338	7839	256	341	14204	254	380	14585
10	Jhargram	95	76	265	95	80	1121	93	44	1002
11	Kalimpong	36	115	42	37	119	200	35	38	200
12	Kolkata	1431	2139	3877	1463	2230	6042	1578	2562	6990
13	Malda	279	228	10373	292	233	20833	285	272	19720
14	Murshidabad	503	560	13304	538	593	29732	521	628	30076
15	Nadia	469	675	7935	503	684	16747	490	582	17648
16	Paschim Burdwan	382	469	2659	387	488	4797	365	576	4736
17	Paschim Medinipur	443	364	6459	445	390	15174	401	458	14817
18	Purba Burdwan	445	294	1850	463	281	12389	492	507	13185
19	Purba Medinipur	418	399	5998	421	411	14811	410	444	13844
20	Purulia	192	220	4149	193	210	10053	185	184	9301
21	Uttar Dinajpur	217	200	8108	234	202	18152	224	203	16875
22	24 Pgs. (N)	1044	1505	10307	1073	1634	23997	1148	1645	21681
23	24 Pgs. (S)	664	1024	11489	682	1069	25640	699	715	23714
<b>Grand Total</b>		<b>9413</b>	<b>11302</b>	<b>131819</b>	<b>9737</b>	<b>11795</b>	<b>287553</b>	<b>9773</b>	<b>11996</b>	<b>280079</b>

Sr. No.	District	Number of Branches per one lakh Population			Number of ATM per one lakh Population			Number of BCs per one lakh Population		
		Mar-21	Mar-22	Mar-23	Mar-21	Mar-22	Mar-23	Mar-21	Mar-22	Mar-23
1	Alipurduar	8.85	9.32	9.19	8.26	8.72	4.19	89.08	170.57	211.92
2	Bankura	8.09	8.12	7.98	6.59	7.04	7.23	186.89	318.66	322.44
3	Birbhum	9.56	9.65	9.59	8.28	8.25	8.08	125.40	294.83	285.60
4	Coochbehar	9.86	10.57	10.36	7.77	7.91	6.78	325.25	613.25	566.92
5	Dakshin Dinajpur	8.44	8.80	8.80	7.06	7.06	8.56	256.62	425.27	402.83
6	Darjeeling	15.76	16.46	15.43	25.83	27.02	26.48	116.20	290.82	310.15
7	Hooghly	10.53	10.74	10.51	10.47	11.27	12.50	96.30	191.13	180.01
8	Howrah	10.39	11.20	10.89	13.46	14.33	13.18	78.27	185.55	176.23
9	Jalpaiguri	10.12	10.75	10.67	14.19	14.32	15.96	329.15	596.41	612.40
10	Jhargram	8.36	8.36	8.18	6.69	7.04	3.87	23.32	98.63	88.16
11	Kalimpong	14.31	14.70	13.91	45.70	47.29	15.10	16.69	79.48	79.48
12	Kolkata	31.89	32.61	35.17	47.67	49.70	57.10	86.41	134.67	155.79
13	Malda	6.98	7.30	7.13	5.70	5.83	6.80	259.46	521.09	493.25
14	Murshidabad	7.08	7.57	7.34	7.88	8.35	8.84	187.32	418.62	423.46
15	Nadia	9.07	9.73	9.48	13.06	13.23	11.26	153.53	324.02	341.45
16	Paschim Burdwan	13.25	13.43	12.66	16.27	16.93	19.99	92.26	166.45	164.33
17	Paschim Medinipur	8.70	8.74	7.87	7.15	7.66	8.99	126.79	297.87	290.86
18	Purba Burdwan	9.20	9.57	10.17	6.08	5.81	10.48	38.26	256.21	272.67
19	Purba Medinipur	9.46	9.53	9.28	9.03	9.30	10.05	135.78	335.29	313.40
20	Purulia	6.56	6.59	6.32	7.51	7.17	6.28	141.70	343.34	317.66
21	Uttar Dinajpur	7.23	7.80	7.46	6.66	6.73	6.76	270.19	604.90	562.34
22	24 Pgs. (N)	10.35	10.64	11.39	14.93	16.21	16.31	102.22	238.00	215.03
23	24 Pgs. (S)	8.14	8.36	8.57	12.56	13.11	8.77	140.91	314.48	290.86
<b>Total</b>		<b>10.32</b>	<b>10.67</b>	<b>10.71</b>	<b>12.39</b>	<b>12.93</b>	<b>13.15</b>	<b>144.50</b>	<b>315.21</b>	<b>307.02</b>

Sr. No.	Bank Name	31.03.2021			31.03.2022			31.03.2023		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Bank of Baroda	298	495	882	297	495	1176	297	491	1578
2	Bank of India	372	364	702	372	382	738	372	383	941
3	Bank of Maharastra	41	26	18	41	26	20	45	29	35
4	Canara Bank	428	420	309	388	399	309	386	357	308
5	Central Bank of India	315	217	0	314	209	1081	316	199	1081
6	Indian Bank	602	179	859	586	216	819	587	216	1410
7	Indian Overseas Bank	151	86	85	151	88	83	152	166	97
8	Punjab National Bank	1230	1470	2928	1220	1562	3009	40	30	0
9	Punjab & Sind Bank	40	35	0	40	29	0	1147	1446	4611
10	State Bank of India	1262	4187	5654	1267	4284	5492	1254	4281	5930
11	UCO Bank	382	218	441	383	220	439	380	232	656
12	Union Bank of India	301	487	253	291	480	580	282	478	650
<b>Total PSU</b>		<b>5422</b>	<b>8184</b>	<b>12131</b>	<b>5350</b>	<b>8390</b>	<b>13746</b>	<b>5258</b>	<b>8308</b>	<b>17297</b>
13	Axis Bank	305	1502	0	317	1480	2047	325	1396	2853
14	AU Small Finance Bank	0	1	0	0	2	0	7	6	0
15	Bandhan Bank	1392	115	0	1665	117	0	1686	119	0
16	Catholic Syrian Bank Ltd.	2	1	0	2	1	0	2	1	0
17	City Union Bank	0	0	0	2	2	0	2	2	0
18	DBS Bank Ltd.	4	5	0	4	5	0	4	5	0
19	Dhanlaxmi Bank Ltd.	3	3	0	3	3	0	3	3	0
20	ESAF SF Bank	4	3	14	4	3	17	5	4	41
21	Federal Bank	33	25	0	33	0	0	33	27	0
22	HDFC Bank	232	550	669	257	594	629	289	623	640
23	ICICI Bank	245	264	0	242	535	0	255	680	5
24	IDBI Bank	96	93	0	96	93	0	96	172	0
25	IDFC First Bank	0	0	0	25	18	550	31	19	756
26	Indusind Bank	83	169	0	100	168	6	122	187	17363
27	Jana Small Finance Bank	38	8	7	39	5	10	39	5	10
28	Karnataka Bank Ltd.	20	16	0	20	16	0	20	15	0
29	Karur Vysya Bank	14	20	0	14	20	0	14	23	0
30	Kotak Mahindra Bank	42	73	0	42	74	0	44	78	610
31	Ratnakar Bank Ltd	17	14	43555	21	16	46092	22	16	17147
32	South Indian Bank Ltd.	18	19	0	18	13	0	19	14	0
33	SIDBI	0	0	0	0	0	0	1	0	0
34	Tamilnad Mercantile Bank	1	2	0	1	2	0	1	1	0
35	Ujjivan Small Finance Bank	83	61	5	83	61	5	84	62	0
36	Utkarsh Small Finance Bank	3	1	0	11	9	0	14	15	0
37	YES Bank	24	34	71492	27	36	129769	31	39	132959
<b>Total PVT</b>		<b>2659</b>	<b>2979</b>	<b>115742</b>	<b>3026</b>	<b>3273</b>	<b>179125</b>	<b>3149</b>	<b>3512</b>	<b>172384</b>
38	BGVB (PNB)	587	0	2958	587	0	3308	587	0	2755
39	PBGB (UCO)	230	0	601	230	0	601	230	0	617
40	UBKGB (CBI)	142	0	387	142	0	384	143	0	384
<b>Total RRB</b>		<b>959</b>	<b>0</b>	<b>3946</b>	<b>959</b>	<b>0</b>	<b>4293</b>	<b>960</b>	<b>0</b>	<b>3756</b>
41	WB State Co-Op Bank Ltd.	362	139	0	365	132	0	368	176	45
42	WBSCARD Bank Ltd.	11	0	0	11	0	0	11	0	0
<b>Total Co-Optv</b>		<b>373</b>	<b>139</b>	<b>0</b>	<b>376</b>	<b>132</b>	<b>0</b>	<b>379</b>	<b>176</b>	<b>45</b>
43	India Post Payment Bank	0	0	0	25	0	7809	25	0	6918
44	Airtel Payment Bank	0	0	0	0	0	54836	1	0	52513
45	Fino Payment Bank	0	0	0	1	0	27744	1	0	27166
<b>Total Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>90389</b>	<b>27</b>	<b>0</b>	<b>86597</b>
<b>Grand Total</b>		<b>9413</b>	<b>11302</b>	<b>131819</b>	<b>9737</b>	<b>11795</b>	<b>287553</b>	<b>9773</b>	<b>11996</b>	<b>280079</b>

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

All member banks in the state of West Bengal have cumulatively opened 4.03 crore PMJDY accounts up to 31.03.2021. This figure further increased to 4.45 crore up to 31.03.2022 and again increased to 4.79 crore up to 31.03.2023.

<b>Cumulative Progress under PMJDY</b>						
<b>Gender</b>	<b>As on</b>	<b>31.03.2021</b>	<b>31.03.2022</b>	<b>31.03.2023</b>	<b>% Growth 2021-2022</b>	<b>% Growth 2022-2023</b>
Male		1,80,58,474	1,88,83,864	2,03,27,380	4.57%	7.64%
Female		2,23,38,724	2,57,14,868	2,76,28,145	15.11%	7.44%
<b>Total</b>		<b>4,03,97,198</b>	<b>4,45,98,732</b>	<b>4,79,55,525</b>	<b>10.40%</b>	<b>7.53%</b>

Bank wise and district wise PMJDY accounts position as on 31.03.2021, 31.03.2022 and 31.03.2023 in the state of West Bengal (As per PMJDY portal) is mentioned below:

<b>Sr. No.</b>	<b>Name Name</b>	<b>Bank wise Enrolment under PMJDY</b>					
		<b>31.03.2021</b>		<b>31.03.2022</b>		<b>31.03.2023</b>	
		<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
1	Bank of Baroda	987643	1273380	1206677	1714039	1323721	1843628
2	Bank of India	627140	824667	686869	966321	748652	1049244
3	Bank of Maharashtra	17680	16235	25525	29266	28487	35369
4	Canara Bank	284597	360302	303589	397075	368023	524464
5	Central Bank of India	412980	573346	423172	661381	496534	752178
6	Indian Bank	1310954	1760020	1373870	1931186	1472740	2067757
7	Indian Overseas Bank	123467	153270	125583	164016	151722	191347
8	Punjab & Sind Bank	9314	6728	8531	10093	11155	13850
9	Punjab National Bank	3985083	4462225	3640182	5128630	3989842	5542669
10	State Bank of India	6822801	8076405	7206740	8929897	7543403	9379341
11	UCO Bank	525304	745535	609672	937895	667292	1028784
12	Union Bank of India	280827	353598	388550	556130	473910	641620
	<b>Total PSU</b>	<b>15387790</b>	<b>18605711</b>	<b>15998960</b>	<b>21425929</b>	<b>17275481</b>	<b>23070251</b>
13	Axis Bank	19588	10746	30606	32308	31694	35332
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	58	20	58	23	57	23
18	DBS Bank Ltd.	27	28	39	37	0	0
19	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
20	ESAF SF Bank	0	0	0	0	0	0
21	Federal Bank	2869	1292	2865	1385	2809	1379
22	HDFC Bank	17742	107663	17986	108279	20217	110293
23	ICICI Bank	19444	20130	19387	20115	19267	20342
24	IDBI Bank	17500	12973	17845	13106	36831	25175
25	IDFC First Bank	0	0	0	0	0	0
26	Indusind Bank	7415	2354	6771	2942	6893	3126
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Jammu & Kashmir Bank Ltd	0	0	0	0	159	81
29	Karnataka Bank Ltd.	0	0	0	0	0	0
30	Karur Vysya Bank	931	661	934	689	932	691
31	Kotak Mahindra Bank	637	228	628	222	842	275
32	Ratnakar Bank Ltd	0	0	0	0	0	0
33	South Indian Bank Ltd.	131	160	128	176	193	222
34	Tamilnad Mercantile Bank	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	0	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0	0
37	YES Bank	52	11	55	11	67	15
	<b>Total PVT</b>	<b>86394</b>	<b>156266</b>	<b>97302</b>	<b>179293</b>	<b>119961</b>	<b>196954</b>
38	BGVB (PNB)	2000130	2610330	2125325	2986149	2223037	3137285
39	PBGB (UCO)	381951	711639	454150	846199	488660	910478
40	UBKGB (CBI)	202209	254778	208127	277298	220241	313177
	<b>Total RRB</b>	<b>2584290</b>	<b>3576747</b>	<b>2787602</b>	<b>4109646</b>	<b>2931938</b>	<b>4360940</b>
41	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0
	<b>Total Co-Optv</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Grand Total</b>	<b>18058474</b>	<b>22338724</b>	<b>18883864</b>	<b>25714868</b>	<b>20327380</b>	<b>27628145</b>

Sr. No.	District Name	District wise Enrolment under PMJDY					
		31.03.2021		31.03.2022		31.03.2023	
		Male	Female	Male	Female	Male	Female
1	Alipurduar	74293	94086	100726	133573	109143	143182
2	Bankura	878904	1024608	903226	1130795	958384	1202577
3	Bardhaman	1134150	1728132	1249734	2058512	1348728	2220303
4	Birbhum	827652	1087592	894147	1212031	960192	1300124
5	Dakshin Dinajpur	427871	547463	458479	611019	492788	654650
6	Darjiling	249134	326797	252899	354704	268221	380164
7	Howrah	680729	883791	752814	1084990	808068	1161954
8	Hooghly	813753	1061228	877321	1269284	936613	1359753
9	Jalpaiguri	685172	906605	703657	947779	755853	1028216
10	Coochbehar	598861	741519	631521	809392	684131	875865
11	Kolkata	358782	338352	346596	427196	375920	465867
12	Maldah	1114782	1443443	1219659	1675171	1337627	1817354
13	Murshidabad	1600086	1986979	1686948	2257710	1843199	2439274
14	Nadia	1108632	1383147	1174405	1593442	1254905	1704109
15	North 24 Parganas	1553842	1919268	1627469	2283078	1758496	2459844
16	Paschim Medinipur	1246786	1378140	1166225	1580575	1244516	1683866
17	Purba Medinipur	1111384	1193280	1068418	1362110	1131712	1441298
18	Purulia	817614	878450	810650	987504	878454	1066590
19	South 24 Parganas	1811333	2206217	1918134	2599042	2062499	2785659
20	Uttar Dinajpur	964714	1209627	1040836	1336961	1117931	1437496
<b>Grand Total</b>		<b>18058474</b>	<b>22338724</b>	<b>18883864</b>	<b>25714868</b>	<b>20327380</b>	<b>27628145</b>

### **(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 9<sup>th</sup> 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).

<b>Cumulative Progress under Social Security Scheme</b>			
<b>As on</b>	<b>PMJJBY No of Cumulative Enrolment</b>	<b>PMSBY No of Cumulative Enrolment</b>	<b>APY No of Cumulative Enrolment</b>
<b>31.03.2021</b>	38,37,689	1,35,98,551	27,51,682
<b>31.03.2022</b>	53,21,200	1,73,34,922	29,97,579
<b>31.03.2023</b>	<b>78,24,965</b>	<b>2,16,53,722</b>	<b>39,08,670</b>

❖ Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

All member banks in the state of West Bengal have cumulatively enrolled 38.37 Lakh accounts under PMJJBY up to 31.03.2021. This figure further increased to 53.21 Lakh upto 31.03.2022 and again increased to 78.24 Lakh upto 31.03.2023.

Sr. No.	District Name	District wise Enrolment under PMJJBY		
		31.03.2021	31.03.2022	31.03.2023
1	Alipurduar	61421	92335	125944
2	Bankura	131944	184092	271374
3	Bardhaman	320482	450465	686259
4	Birbhum	226988	324888	471093
5	Dakshin Dinajpur	72860	109714	164508
6	Darjiling	149446	206428	269340
7	Howrah	188675	266654	370637
8	Hooghly	222746	318809	459282
9	Jalpaiguri	153034	215252	302185
10	Coochbehar	131837	192156	268486
11	Kolkata	312868	360356	433650
12	Maldah	199689	266737	392983
13	Murshidabad	274213	387938	663839
14	Nadia	176950	253782	388455
15	North 24 Parganas	357300	492096	699459
16	Paschim Medinipur	223816	304237	463191
17	Purba Medinipur	172240	243593	376680
18	Purulia	94030	144659	221913
19	South 24 Parganas	255083	344576	550920
20	Uttar Dinajpur	112067	162433	244767
<b>Grand Total</b>		<b>3837689</b>	<b>5321200</b>	<b>7824965</b>

Sr. No.	Name Name	Bank wise Enrolment under PMJJBY		
		31.03.2021	31.03.2022	31.03.2023
1	Bank of Baroda	129357	179395	263538
2	Bank of India	188081	317982	592607
3	Bank of Maharashtra	5552	7020	11147
4	Canara Bank	79967	87028	138858
5	Central Bank of India	151563	168218	202571
6	Indian Bank	263428	291820	424039
7	Indian Overseas Bank	47779	47779	80196
8	Punjab & Sind Bank	5128	5920	7436
9	Punjab National Bank	519226	578518	704951
10	State Bank of India	1915740	2917750	4475669
11	UCO Bank	97865	126997	171708
12	Union Bank of India	70987	94871	119666
<b>Total PSU</b>		<b>3474673</b>	<b>4823298</b>	<b>7192386</b>
13	Axis Bank	11367	11146	11149
14	AU Small Finance Bank	0	0	0
15	Bandhan Bank	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0
17	City Union Bank	152	154	154
18	DBS Bank Ltd.	39	39	39
19	Dhanlaxmi Bank Ltd.	0	0	0
20	ESAF SF Bank	0	0	0
21	Federal Bank	1804	1873	1907
22	HDFC Bank	37376	38360	38616
23	ICICI Bank	13935	14254	14254
24	IDBI Bank	23350	24264	29560
25	IDFC First Bank	365	368	384
26	Indusind Bank	233	306	411
27	Jana Small Finance Bank	0	0	0
28	Jammu & Kashmir Bank Ltd	0	0	23
29	Karnataka Bank Ltd.	0	0	0
30	Karur Vysya Bank	1538	1576	1590
31	Kotak Mahindra Bank	4157	4215	4442
32	Ratnakar Bank Ltd	66	67	86
33	South Indian Bank Ltd.	964	977	985
34	Tamilnad Mercantile Bank	270	281	284
35	Ujjivan Small Finance Bank	0	0	0
36	Utkarsh Small Finance Bank	0	0	0
37	YES Bank	233	224	224
<b>Total PVT</b>		<b>95849</b>	<b>98104</b>	<b>104108</b>
38	BGVB (PNB)	122087	145994	188630
39	PBGB (UCO)	94029	163517	212316
40	UBKGB (CBI)	51051	90287	127525
<b>Total RRB</b>		<b>267167</b>	<b>399798</b>	<b>528471</b>
41	WB State Co-Op Bank Ltd.	0	0	0
42	WBSCARD Bank Ltd.	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>3837689</b>	<b>5321200</b>	<b>7824965</b>

❖ Pradhan Mantri Suraksha Bima Yojana (PMSBY):

All member banks in the state of West Bengal have cumulatively enrolled 135.98 Lakh accounts under PMSBY up to 31.03.2021. This figure further increased to 173.34 Lakh up to 31.03.2022 and again increased to 216.53 Lakh up to 31.03.2023.

Sr. No.	District Name	District wise Enrolment under PMSBY		
		31.03.2021	31.03.2022	31.03.2023
1	Alipurduar	186544	254468	312684
2	Bankura	559772	724578	904236
3	Bardhaman	999031	1296008	1541792
4	Birbhum	610720	786765	1063257
5	Dakshin Dinajpur	279277	367446	454991
6	Darjiling	391917	492330	599209
7	Howrah	542740	752008	977661
8	Hooghly	715317	970377	1227327
9	Jalpaiguri	409964	539529	709929
10	Coochbehar	419827	553391	694385
11	Kolkata	1093490	1244283	1418927
12	Maldah	674593	871168	1056316
13	Murshidabad	1256802	1526296	1942267
14	Nadia	838170	1035967	1312729
15	North 24 Parganas	1378831	1730623	2178226
16	Paschim Medinipur	881759	1121609	1435593
17	Purba Medinipur	749340	931000	1187485
18	Purulia	337041	440114	545598
19	South 24 Parganas	879352	1166588	1440619
20	Uttar Dinajpur	394064	530374	650491
<b>Grand Total</b>		<b>13598551</b>	<b>17334922</b>	<b>21653722</b>

Sr. No.	Name Name	Bank wise Enrolment under PMSBY		
		31.03.2021	31.03.2022	31.03.2023
1	Bank of Baroda	718736	984671	1282603
2	Bank of India	645648	943781	1172172
3	Bank of Maharashtra	16875	21571	34356
4	Canara Bank	312737	332148	508946
5	Central Bank of India	385322	428487	589921
6	Indian Bank	280424	374797	675279
7	Indian Overseas Bank	137682	137682	188703
8	Punjab & Sind Bank	23366	31222	37724
9	Punjab National Bank	2992903	3222610	3616900
10	State Bank of India	6289887	8597876	10815473
11	UCO Bank	244005	323417	482782
12	Union Bank of India	282536	397699	496895
<b>Total PSU</b>		<b>12330121</b>	<b>15795961</b>	<b>19901754</b>
13	Axis Bank	39663	40041	40043
14	AU Small Finance Bank	0	0	0
15	Bandhan Bank	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0
17	City Union Bank	373	380	380
18	DBS Bank Ltd.	109	109	109
19	Dhanlaxmi Bank Ltd.	0	0	0
20	ESAF SF Bank	0	0	0
21	Federal Bank	4555	4684	4718
22	HDFC Bank	71828	74036	78297
23	ICICI Bank	33626	33708	33708
24	IDBI Bank	83184	87646	96897
25	IDFC First Bank	1621	1623	1636
26	Indusind Bank	8031	8161	8481
27	Jana Small Finance Bank	0	0	0
28	Jammu & Kashmir Bank Ltd	0	0	44
29	Karnataka Bank Ltd.	0	0	0
30	Karur Vysya Bank	2370	2407	2518
31	Kotak Mahindra Bank	6323	6434	6717
32	Ratnakar Bank Ltd	119	119	119
33	South Indian Bank Ltd.	1821	1848	1856
34	Tamilnad Mercantile Bank	471	814	1032
35	Ujjivan Small Finance Bank	0	0	0
36	Utkarsh Small Finance Bank	0	0	0
37	YES Bank	297	291	291
<b>Total PVT</b>		<b>254391</b>	<b>262301</b>	<b>276846</b>
38	BGVB (PNB)	652259	757460	843254
39	PBGB (UCO)	224152	319508	367099
40	UBKGB (CBI)	137628	199692	264769
<b>Total RRB</b>		<b>1014039</b>	<b>1276660</b>	<b>1475122</b>
41	WB State Co-Op Bank Ltd.	0	0	0
42	WBSCARD Bank Ltd.	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>13598551</b>	<b>17334922</b>	<b>21653722</b>

❖ **Atal Pension Yojana (APY)**

All member banks in the state of West Bengal have cumulatively enrolled 27.51 Lakh accounts under APY up to 31.03.2021. This figure further increased to 29.97 Lakh upto 31.03.2022 and again increased to 39.08 Lakh up to 31.03.2023.

Sr. No.	District Name	District wise Enrolment under APY	
		31.03.2022	31.03.2023
1	Alipurduar	40149	48834
2	Bankura	90775	130915
3	Barddhaman	209877	284981
4	Birbhum	144188	188288
5	Dakshin Dinajpur	56908	72246
6	Darjiling + Kalimpong	76366	94253
7	Howrah	143667	186445
8	Hooghly	176041	235879
9	Jalpaiguri	113528	142300
10	Coochbehar	119415	149868
11	Kolkata	136176	173616
12	Maldah	174857	220904
13	Murshidabad	284148	369928
14	Nadia	177673	221897
15	North 24 Parganas	276179	350799
16	Paschim Medinipur + Jhargram	187585	245250
17	Purba Medinipur	215230	285537
18	Purulia	68998	100117
19	South 24 Parganas	203582	279780
20	Uttar Dinajpur	102335	126833
<b>Grand Total</b>		<b>2997677</b>	<b>3908670</b>

Sr. No.	Name Name	Bank wise Enrolment under APY		
		31.03.2021	31.03.2022	31.03.2023
1	Bank of Baroda	93288	118417	151791
2	Bank of India	125458	163221	225690
3	Bank of Maharashtra	8312	6738	10085
4	Canara Bank	77655	110753	143711
5	Central Bank of India	204786	157182	196641
6	Indian Bank	388144	350465	440794
7	Indian Overseas Bank	24144	49189	75067
8	Punjab & Sind Bank	1598	7513	9474
9	Punjab National Bank	427577	321610	461328
10	State Bank of India	926932	1153724	1472422
11	UCO Bank	48874	69725	95643
12	Union Bank of India	55549	93488	130211
<b>Total PSU</b>		<b>2382317</b>	<b>2602025</b>	<b>3412857</b>
13	Axis Bank	55743	64698	70082
14	AU Small Finance Bank	0	0	0
15	Bandhan Bank	8209	12075	13915
16	Catholic Syrian Bank Ltd.	53	29	29
17	City Union Bank	4	46	45
18	DBS Bank Ltd.	2	46	45
19	Dhanlaxmi Bank Ltd.	34	193	231
20	ESAF SF Bank	6	0	0
21	Federal Bank	23249	440	524
22	HDFC Bank	635	24523	28189
23	ICICI Bank	3441	4190	4514
24	IDBI Bank	87572	23991	35011
25	IDFC First Bank	0	0	1
26	Indusind Bank	0	0	177
27	Jana Small Finance Bank	0	0	0
28	Jammu & Kashmir Bank Ltd	0	0	13
29	Karnataka Bank Ltd.	1305	1915	2246
30	Karur Vysya Bank	238	382	439
31	Kotak Mahindra Bank	471	850	1458
32	Ratnakar Bank Ltd	2	22	26
33	South Indian Bank Ltd.	225	1241	1305
34	Standard Chartered Bank	0	0	1
35	Tamilnad Mercantile Bank	149	497	634
36	Ujjivan Small Finance Bank	0	0	0
37	Utkarsh Small Finance Bank	0	0	0
38	YES Bank	0	0	18
<b>Total PVT</b>		<b>181338</b>	<b>135138</b>	<b>158903</b>
39	BGVB (PNB)	98652	127743	167146
40	PBGB (UCO)	35597	64005	86093
41	UBKGB (CBI)	53778	68668	83671
<b>Total RRB</b>		<b>188027</b>	<b>260416</b>	<b>336910</b>
42	WB State Co-Op Bank Ltd.	0	0	0
43	WBSCARD Bank Ltd.	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>2751682</b>	<b>2997579</b>	<b>3908670</b>

## Review of status of Financial Education in School: -

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

### (3D) Self Help Group

The performance under NRLM – SHG for our state remained satisfactory for last few 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
31.03.2021	6,13,960	15,006.94	9,21,749	11,913.62	150.13%	79.39%
31.03.2022	5,88,203	15,018.65	7,27,262	14,455.31	123.64%	96.25%
31.03.2023	6,69,638	20,007.20	8,98,283	19,150.63	134.14%	95.72%

Bankwise SHG- NRLM							
(Amount in Rs. Lakh)							
Sr. No.	Bank Name	Disbursement During the FY					
		2020-21		2021-22		2022-23	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	10228	5974.18	8292	11230.00	9334	18073.00
2	Bank of India	18595	21001.10	26199	51593.00	25814	64318.00
3	Bank of Maharashtra	0	0.00	12	14.00	217	321.00
4	Canara Bank	13651	13907.52	17883	27491.00	23078	37539.00
5	Central Bank of India	36870	46929.55	36668	59969.00	41177	84347.00
6	Indian Bank	170082	121735.84	50768	87476.00	64234	112763.00
7	Indian Overseas Bank	4415	2880.63	2678	6641.00	2965	6332.00
8	Punjab National Bank	240476	186018.01	118781	251833.00	86	114.00
9	Punjab & Sind Bank	0	0.00	119	114.10	169243	401395.00
10	State Bank of India	76816	133321.81	93179	198615.00	110478	265930.00
11	UCO Bank	7846	10354.72	29372	44236.00	35071	58854.00
12	Union Bank of India	28205	30808.78	9071	16862.00	11221	23879.00
	<b>Total PSU</b>	<b>607184</b>	<b>572932.14</b>	<b>393022</b>	<b>756074.10</b>	<b>492918</b>	<b>1073865.00</b>
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	0	0.00	1	3.63	3	3.00
23	ICICI Bank	0	0.00	1	1.00	0	0.00
24	IDBI Bank	387	413.82	272	461.00	335	710.00
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
	<b>Total PVT</b>	<b>387</b>	<b>413.82</b>	<b>274</b>	<b>465.63</b>	<b>338</b>	<b>713.00</b>
38	BGVB (PNB)	129657	225036.63	139711	241853.00	179635	311697.00
39	PBGB (UCO)	68134	219706.68	71649	240122.00	69923	236395.00
40	UBKGB (CBI)	34268	58419.72	39049	73363.00	54026	111705.00
	<b>Total RRB</b>	<b>232059</b>	<b>503163.03</b>	<b>250409</b>	<b>555338.00</b>	<b>303584</b>	<b>659797.00</b>
41	WB State Co-Op Bank Ltd.	82119	114852.53	83557	133653.00	754	1753.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	100689	178935.00
	<b>Total Co-Optv</b>	<b>82119</b>	<b>114852.53</b>	<b>83557</b>	<b>133653.00</b>	<b>101443</b>	<b>180688.00</b>
	<b>Grand Total</b>	<b>921749</b>	<b>1191361.52</b>	<b>727262</b>	<b>1445530.73</b>	<b>898283</b>	<b>1915063.00</b>

## Bankwise SHG- NRLM

(Amount in Rs. Lakh)

Sr. No.	Bank Name	Outstanding As On						Average Ticket Size		
		31.03.2021		31.03.2022		31.03.2023		31.03.2021	31.03.2022	31.03.2023
		No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	11706	11288.84	9457	12989.47	10314	18398.00	0.96	1.37	1.78
2	Bank of India	25669	30183.70	29113	44678.48	29576	60273.00	1.18	1.53	2.04
3	Bank of Maharashtra	12	110.35	19	116.80	232	238.00	9.20	6.15	1.03
4	Canara Bank	18596	26915.89	22570	35249.48	23146	44061.00	1.45	1.56	1.90
5	Central Bank of India	46150	63869.68	54899	85613.73	55537	122737.00	1.38	1.56	2.21
6	Indian Bank	65138	76685.73	70815	120856.66	98589	185600.00	1.18	1.71	1.88
7	Indian Overseas Bank	4965	4586.49	6296	5880.94	6075	5601.00	0.92	0.93	0.92
8	Punjab National Bank	169035	188984.51	178157	291667.35	198	169.00	1.12	1.64	0.85
9	Punjab & Sind Bank	159	129.35	164	138.00	203624	355425.00	0.81	0.84	1.75
10	State Bank of India	119703	151483.55	129202	204461.32	135234	262762.00	1.27	1.58	1.94
11	UCO Bank	32866	44563.85	35128	47146.71	39612	58703.00	1.36	1.34	1.48
12	Union Bank of India	9887	12484.62	11940	17053.23	12990	23157.00	1.26	1.43	1.78
<b>Total PSU</b>		<b>503886</b>	<b>611286.56</b>	<b>547760</b>	<b>865852.17</b>	<b>615127</b>	<b>1137124.00</b>	<b>1.21</b>	<b>1.58</b>	<b>1.85</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
14	AJ Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
17	City Union Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
21	Federal Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
22	HDFC Bank	3	3.82	1	2.70	4	4.00	1.27	2.70	1.00
23	ICICI Bank	1	0.07	1	1.00	1	1.00	0.07	1.00	1.00
24	IDBI Bank	1229	1024.01	1038	854.68	1036	1030.00	0.83	0.82	0.99
25	IDFC First Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
<b>Total PVT</b>		<b>1233</b>	<b>1027.90</b>	<b>1040</b>	<b>858.38</b>	<b>1041</b>	<b>1035.00</b>	<b>0.83</b>	<b>0.83</b>	<b>0.99</b>
38	BGVB (PNB)	181006	313340.48	189985	349304.82	215855	402584.00	1.73	1.84	1.87
39	PBGB (UCO)	75771	160919.28	81266	178820.81	84446	191161.00	2.12	2.20	2.26
40	UBKGB (CBI)	47638	87858.17	52321	118146.12	55955	146080.00	1.84	2.26	2.61
<b>Total RRB</b>		<b>304415</b>	<b>562117.93</b>	<b>323572</b>	<b>646271.75</b>	<b>356256</b>	<b>739825.00</b>	<b>1.85</b>	<b>2.00</b>	<b>2.08</b>
41	WB State Co-Op Bank Ltd.	62954	111710.07	85735	149139.00	1438	2137.00	1.77	1.74	1.49
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	144460	181905.00	0.00	0.00	1.26
<b>Total Co-Optv</b>		<b>62954</b>	<b>111710.07</b>	<b>85735</b>	<b>149139.00</b>	<b>145898</b>	<b>184042.00</b>	<b>1.77</b>	<b>1.74</b>	<b>1.26</b>
<b>Grand Total</b>		<b>872488</b>	<b>1286142.46</b>	<b>958107</b>	<b>1662121.30</b>	<b>1118322</b>	<b>2062026.00</b>	<b>1.47</b>	<b>1.73</b>	<b>1.84</b>

District Wise SHG- NRLM							
(Amount in Rs. Lakh)							
Sr. No.	District Name	Disbursement during FY					
		2020-21		2021-22		2022-23	
		No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	15591	20764.84	14566	26502.56	18325	37790.51
2	Bankura	42737	58325.45	32729	66470.57	38089	79192.64
3	Birbhum	54531	107574.09	48236	123724.87	52963	140718.72
4	Cooch Behar	38471	47835.21	38990	67898.05	47364	97170.71
5	Dakshin Dinajpur	20153	20850.05	15772	22470.34	20403	31903.58
6	Darjeeling	11953	19016.66	66274	126415.56	6020	16531.87
7	Hooghly	42873	60627.89	32416	72153.31	38016	86238.26
8	Howrah	34935	63110.64	27599	71247.43	29231	77639.77
9	Jalpaiguri	28469	35357.17	23649	46557.34	40984	86078.00
10	Jhargram	15538	14368.07	10634	18438.99	13204	27554.08
11	Kalimpong	2101	4146.84	2309	6134.40	2753	8649.22
12	Kolkata	0	0.00	648	664.98	1005	1545.43
13	Malda	49660	52951.04	35403	57751.21	46429	79084.56
14	Murshidabad	68402	59035.11	48466	73667.35	67304	106813.92
15	Nadia	40868	35748.42	28020	44828.92	41273	68718.00
16	North 24 Parganas	61009	54865.71	42590	69120.63	53514	93857.81
17	Paschim Barddhaman	8593	15006.24	7472	18556.16	7986	19510.18
18	Paschim Medinipur	60176	69650.61	38767	84908.03	48395	119568.58
19	Purba Barddhaman	41633	85470.87	37165	107522.22	41275	116624.17
20	Purba Medinipur	79753	121603.64	50598	146455.51	61830	216175.31
21	Purulia	29318	22819.36	17682	26065.55	25458	38748.34
22	South 24 Parganas	62017	74050.49	23612	34142.25	65841	135761.40
23	Uttar Dinajpur	29882	32656.42	108	181.77	29932	50251.87
	<b>Total</b>	<b>838663</b>	<b>1075834.82</b>	<b>643705</b>	<b>1311878.00</b>	<b>797594</b>	<b>1736127</b>
	<b>Co-Operative Bank</b>	83086	115526.70	83557	133653.00	100689	178936.07
	<b>Grand Total</b>	<b>921749</b>	<b>1191361.52</b>	<b>727262</b>	<b>1445531.00</b>	<b>898283</b>	<b>1915063.00</b>

District Wise SHG- NRLM										
(Amount in Rs. Lakh)										
Sr. No.	District Name	Outstanding As On						Average Ticket Size		
		31.03.2021		31.03.2022		31.03.2023		31.03.2021	31.03.2022	31.03.2023
		No.	Amount	No.	Amount	No.	Amount			
1	Alipurduar	18406	27717.48	20417	36006.00	21514	48071.82	1.51	1.76	2.23
2	Bankura	39896	62407.07	40098	74473.62	52571	89390.70	1.56	1.86	1.70
3	Birbhum	55924	88246.55	61911	103052.39	64029	121939.04	1.58	1.66	1.90
4	Cooch Behar	44489	75469.89	50568	101275.61	52533	132380.10	1.70	2.00	2.52
5	Dakshin Dinajpur	20614	26480.45	21755	30240.55	24016	39505.36	1.28	1.39	1.64
6	Darjeeling	13160	24192.84	16970	70238.00	6635	17056.92	1.84	4.14	2.57
7	Hooghly	36841	53843.45	41732	65844.62	44593	88437.40	1.46	1.58	1.98
8	Howrah	31980	55293.70	33601	62784.17	34755	72000.70	1.73	1.87	2.07
9	Jalpaiguri	31020	48241.09	33659	62146.81	46617	109770.00	1.56	1.85	2.35
10	Jhargram	13050	16956.65	14067	22082.03	17067	29918.36	1.30	1.57	1.75
11	Kalimpong	2435	4134.80	3031	6215.18	3165	9186.08	1.70	2.05	2.90
12	Kolkata	0	0.00	1679	851.03	2857	3741.65	0.00	0.51	1.31
13	Malda	48014	67629.90	52044	79320.36	55104	94877.27	1.41	1.52	1.72
14	Murshidabad	71424	75392.42	75449	93281.00	79865	121871.34	1.06	1.24	1.53
15	Nadia	41543	49408.86	42119	59222.35	52553	82379.54	1.19	1.41	1.57
16	North 24 Parganas	55053	65501.85	59040	83330.34	63994	109406.43	1.19	1.41	1.71
17	Paschim Barddhaman	8040	11102.87	9737	13894.24	10157	16259.37	1.38	1.43	1.60
18	Paschim Medinipur	53169	76746.61	55852	95212.87	60183	124101.78	1.44	1.70	2.06
19	Purba Barddhaman	45226	79197.28	52880	90610.97	55622	113480.17	1.75	1.71	2.04
20	Purba Medinipur	67263	117257.64	70518	153515.89	75547	212746.47	1.74	2.18	2.82
21	Purulia	20326	28421.98	20854	35414.83	37203	47500.97	1.40	1.70	1.28
22	South 24 Parganas	59701	75947.07	60857	114947.13	77264	134029.67	1.27	1.89	1.73
23	Uttar Dinajpur	31960	44841.94	33534	59022.31	36018	62069.31	1.40	1.76	1.72
	<b>Total</b>	<b>809534</b>	<b>1174432.39</b>	<b>872372</b>	<b>1512982.30</b>	<b>973862</b>	<b>1880120.45</b>	<b>1.45</b>	<b>1.73</b>	<b>1.93</b>
	<b>Co-Operative Bank</b>	62954	111710.07	85735	149139.00	144460	181905.55	1.77	1.74	1.26
	<b>Grand Total</b>	<b>872488</b>	<b>1286142.46</b>	<b>958107</b>	<b>1662121.30</b>	<b>1118322</b>	<b>2062026.00</b>	<b>1.47</b>	<b>1.73</b>	<b>1.84</b>

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

**❖ Kisan Credit Card (KCC): -**

Out of total 52 Lakh (approx.) cultivators in the state of West Bengal, 39.85 Lakh farmers brought under the ambit of KCC as on 31.03.2021. The cumulative figure further increased to 43.16 Lakh as on 31.03.2022 and again to 43.31 Lakh as on 31.03.2023.

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.

District wise Performance under Kisan Credit Card (KCC)													
( Amount in Rs. Crore)													
Sr. No.	District Name	KCC Disbursement						KCC Outstanding					
		During FY 2020-21		During FY 2021-22		During FY 2022-23		31.03.2021		31.03.2022		31.03.2023	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	28580	146.90	24782	162.67	31573	352.95	45666	288.74	47003	299.75	94402	468.742
2	Bankura	148212	702.31	151205	690.43	169126	663.76	168322	591.78	165474	727.26	174432	961.086
3	Birbhum	179452	811.74	201149	788.81	89665	388.07	245964	868.24	228706	895.48	245080	810.641
4	Coochbehar	143251	627.75	158373	783.41	154180	1179.08	193749	901.51	200143	1086.59	162231	1480.39
5	Dakshin Dinajpur	85121	405.11	77537	535.33	84311	288.34	100122	575.91	110792	610.86	107952	586.019
6	Darjeeling	13504	81.93	17604	118.28	11395	92.75	23090	116.00	26325	140.12	24510	123.743
7	Hooghly	290045	1404.04	266969	1274.83	304544	1195.78	306179	1208.07	321789	1304.19	329980	1465.97
8	Howrah	70222	185.77	41642	223.87	39460	186.02	43711	152.33	75783	348.00	86541	538.383
9	Jalpaiguri	30801	132.45	25647	237.54	44124	710.17	94099	571.56	80373	502.26	96900	881.833
10	Jhargram	42840	138.72	38419	198.37	31725	161.55	73757	261.04	80955	312.66	72664	311.148
11	Kalimpong	8229	38.18	9041	95.76	3183	17.56	10609	42.68	11031	108.15	8610	49.7343
12	Kolkata	0	0.00	0	0.00	1015	23.24	0	0.00	0	0.00	437	23.49
13	Malda	79801	429.79	171364	716.01	62769	347.07	128983	622.80	126930	629.49	144897	659.668
14	Murshidabad	71458	385.12	73973	427.33	62385	478.46	98425	629.58	126729	769.34	162166	988.665
15	Nadia	76225	391.12	64240	356.20	87548	605.84	171272	920.89	197820	1194.53	214802	1480.42
16	Paschim Burdwan	19534	50.61	14792	106.40	14136	116.35	23491	68.20	14501	113.77	14714	239.651
17	Paschim Medinipur	183846	804.02	267316	1064.78	291083	1471.34	318897	1935.29	370792	2096.60	380758	2186.19
18	Purba Burdwan	210211	1396.29	289429	2062.46	313123	1566.26	459093	2403.97	557957	2550.26	458845	2614.44
19	Purba Medinipur	561806	1902.45	560331	2705.65	547833	1579.59	513433	1142.82	557064	1376.00	593003	1690.03
20	Purulia	26712	101.45	51254	298.54	29036	120.39	94289	311.23	108514	376.92	116348	313.542
21	Uttar Dinajpur	41454	169.26	47316	352.62	43759	256.34	284312	977.00	289343	1037.32	246008	1022.32
22	24 Pgs. (N)	170002	859.23	182134	926.95	154532	635.54	293053	1195.94	311387	1286.78	323377	1178.34
23	24 Pgs. (S)	127206	662.18	143161	825.11	158499	775.13	294670	1236.65	306722	1371.82	273008	1270.83
<b>Grand Total</b>		<b>2608512</b>	<b>11826.42</b>	<b>2877678</b>	<b>14951.34</b>	<b>2729005</b>	<b>13211.58</b>	<b>3985186</b>	<b>17022.23</b>	<b>4316133</b>	<b>19138.15</b>	<b>4331664</b>	<b>21345.28</b>

**Bank wise Performance under Kisan Credit Card (KCC)**

( Amount in Rs. Crore)

Sr. No.	Name Name	Disbursement during FY						Outstanding					
		During FY 2020-21		During FY 2021-22		During FY 2022-23		31.03.2021		31.03.2022		31.03.2023	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	19555	137.10	15004	156.06	17781	176.20	20560	145.20	22715	151.15	23945	161.20
2	Bank of India	87206	663.79	85640	505.80	120801	325.95	127553	574.94	124351	588.22	198386	933.47
3	Bank of Maharashtra	1641	30.02	1409	34.43	559	11.63	1256	57.34	2273	50.55	2646	56.24
4	Canara Bank	21103	112.52	19730	134.00	32498	247.88	42949	334.86	45245	326.42	49242	365.77
5	Central Bank of India	24433	100.81	33537	197.97	39373	214.53	81142	447.32	78092	442.11	77944	463.33
6	Indian Bank	110696	675.11	230425	1732.24	103950	1182.77	145026	714.21	394689	3409.86	524378	4061.50
7	Indian Overseas Bank	5253	30.12	4029	25.26	3291	65.94	7638	42.14	8577	56.72	9278	173.42
8	Punjab & Sind Bank	30	0.15	11	0.15	55	2.02	105	7.00	47	0.85	47	9.01
9	Punjab National Bank	303414	2271.14	320268	2716.25	346694	1690.30	700887	4323.26	688579	4024.86	674678	3760.61
10	State Bank of India	211931	1634.96	230850	2114.86	148922	1144.76	242377	1643.00	235438	1744.00	228184	1828.07
11	UCO Bank	29885	161.31	46621	443.51	26435	132.15	93261	328.62	71258	399.28	68348	353.67
12	Union Bank of India	18690	117.96	25962	275.30	22592	330.25	30749	367.10	35474	412.08	38984	528.31
<b>Total PSU</b>		<b>833837</b>	<b>5934.99</b>	<b>1013486</b>	<b>8335.83</b>	<b>862951</b>	<b>5524.38</b>	<b>1493503</b>	<b>8984.99</b>	<b>1706738</b>	<b>11606.10</b>	<b>1896060</b>	<b>12694.60</b>
13	Axis Bank	2300	256.03	2591	56.00	6451	27.87	10981	67.99	12655	78.00	8914	42.27
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
18	Federal Bank	1183	26.02	2922	45.19	3049	60.49	1879	57.20	2354	61.99	2752	66.95
19	HDFC Bank	18362	152.04	35975	315.47	77898	326.82	142763	433.23	109778	438.98	133202	388.54
20	ICICI Bank	1901	36.63	3470	138.64	3026	216.98	3260	105.92	3734	147.96	3699	175.90
21	IDBI Bank	7569	36.05	0	0.00	2200	19.55	11155	138.06	10632	127.62	10465	125.45
22	IDFC First Bank	0	0.00	0	0.00	8	4.06	0	0.00	0	0.00	0	0
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	1	0.03	0	0.00	0	0
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
28	Ratnakar Bank Ltd	0	0.00	4	0.07	0	0.00	0	0.00	4	0.05	0	0
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
32	YES Bank	707	1.63	173	0.38	376	0.72	1404	1.77	267	0.30	392	0.54
<b>Total PVT</b>		<b>32022</b>	<b>508.40</b>	<b>45135</b>	<b>555.74</b>	<b>93008</b>	<b>656.49</b>	<b>171443</b>	<b>804.20</b>	<b>139424</b>	<b>854.90</b>	<b>159424</b>	<b>799.64</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
35	Jana Small Finance Bank	0	0.00	0	0.00	46208	705.65	0	0.00	0	0.00	78465	887.87
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>46208</b>	<b>705.65</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>78465</b>	<b>887.87</b>
38	BGVB (PNB)	201685	459.04	168643	467.59	105356	425.63	272739	682.58	277402	715.27	281856	731.9
39	PBGB (UCO)	46035	414.84	56545	525.68	61740	582.24	76589	540.42	75964	595.14	79938	638.97
40	UBKGB (CBI)	19294	167.66	49331	476.97	46208	705.65	74600	736.39	76686	816.43	78061	853.9
<b>Total RRB</b>		<b>267014</b>	<b>1041.54</b>	<b>274519</b>	<b>1470.24</b>	<b>213304</b>	<b>1713.52</b>	<b>423928</b>	<b>1959.39</b>	<b>430052</b>	<b>2126.84</b>	<b>439855</b>	<b>2224.77</b>
41	WB State Co-Op Bank Ltd.	1475639	4341.49	1544538	4589.53	1513534	4611.54	1896312	5273.65	2039919	4550.32	1757860	4738.39
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
<b>Total Co-Optv</b>		<b>1475639</b>	<b>4341.49</b>	<b>1544538</b>	<b>4589.53</b>	<b>1513534</b>	<b>4611.54</b>	<b>1896312</b>	<b>5273.65</b>	<b>2039919</b>	<b>4550.32</b>	<b>1757860</b>	<b>4738.39</b>
<b>Grand Total</b>		<b>2608512</b>	<b>11826.42</b>	<b>2877678</b>	<b>14951.34</b>	<b>2729005</b>	<b>13211.58</b>	<b>3985186</b>	<b>17022.23</b>	<b>4316133</b>	<b>19138.16</b>	<b>4331664</b>	<b>21345.28</b>

❖ **Small and Marginal Farmers: -**

Small and Marginal Farmers													
( Amount in Rs. Crore)													
Sr. No.	Name Name	Disbursement during FY						Outstanding					
		FY 2020-21		FY 2021-22		FY 2022-23		31.03.2021		31.03.2022		31.03.2023	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	6510	65.10	4875	45.21	17451	765.20	13310	101.20	13670	108.00	32601	565.00
2	Bank of India	87206	463.79	98187	508.10	266744	1646.43	187390	815.50	196496	893.71	322453	2024.34
3	Bank of Maharashtra	250	3.47	385	3.95	345	5.51	1256	57.34	1305	29.66	2500	204.27
4	Canara Bank	58992	295.66	66994	485.04	110325	921.33	45335	255.52	97719	746.14	144232	1247.35
5	Central Bank of India	64105	516.25	69818	864.57	64156	1098.81	110584	852.98	127116	1378.59	123581.7	1658.07
6	Indian Bank	28511	38.11	63222	99.11	1085	1047.54	294676	3551.00	397230	4558.01	586741	5714.85
7	Indian Overseas Bank	5253	30.12	2305	10.12	12437	891.45	7638	15.14	10464	80.52	35421	911.45
8	Punjab & Sind Bank	0	0.00	0	0.00	2	0.00	0	0.00	0	0.00	2	0.00
9	Punjab National Bank	131475	834.06	101187	727.12	120848	1070.46	779217	5004.50	810552	6695.82	743921	9517.77
10	State Bank of India	141228	829.85	102940	798.00	414340	2952.52	380447	3416.00	550948	4787.00	436543	3882.28
11	UCO Bank	29136	24.09	94777	621.71	33258	75.29	50283	84.45	115028	832.71	21587	127.56
12	Union Bank of India	3394	22.91	17562	565.20	35672	554.02	30394	272.90	36642	931.20	53395	755.68
<b>Total PSU</b>		<b>556060</b>	<b>3123.41</b>	<b>622252</b>	<b>4728.13</b>	<b>1076663</b>	<b>11028.56</b>	<b>1900530</b>	<b>14426.53</b>	<b>2357170</b>	<b>21041.37</b>	<b>2502977.7</b>	<b>26608.62</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	1312417	8926.46	585033	4521.28	4053	21.66	2069691	10266.09	1198868	6419.54	216286	1015.80
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	8331	102.32	12524	163.38	10925	162.37	5696	69.43	8914	1158.22	12264	167.60
19	HDFC Bank	4366	34.59	3978	29.82	7299	59.60	12984	122.05	9224	110.04	10647	132.39
20	ICICI Bank	0	0.00	34466	264.32	245312	822.72	0	0.00	42740	408.66	1317492	2822.88
21	IDBI Bank	43120	241.11	53120	376.11	0	0.00	72866	355.60	79260	471.46	0	0.00
22	IDFC First Bank	16279	48.84	20962	65.28	15432	53.40	33682	67.07	26172	55.38	19784	41.65
23	Indusind Bank	369389	854.46	2921463	8943.42	338583	1063.49	799336	1423.29	1203755	2416.98	1399519	2842.87
24	Karnataka Bank Ltd.	151	3.02	243	4.78	217	2.60	171	4.70	282	8.17	217	2.51
25	Karur Vysya Bank	99	0.55	0	0.00	0	0.00	136	6.08	0	0.00	0	0.00
26	Kotak Mahindra Bank	2543	56.12	3460	99.46	0	0.00	8765	304.06	9947	321.34	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	63	0.74	0	0.00
28	Ratnakar Bank Ltd	202056	552.17	23468	65.44	137652	530.91	387780	777.67	268208	441.85	204565	547.93
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	YES Bank	830	2.00	0	0.00	0	0.00	1532	23.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>1959581</b>	<b>10821.64</b>	<b>3658717</b>	<b>14533.29</b>	<b>759473</b>	<b>2716.74</b>	<b>3392639</b>	<b>13419.04</b>	<b>2847433</b>	<b>11812.37</b>	<b>3180774</b>	<b>7573.63</b>
32	Au Small finance Bank	0	0.00	0	0.00	23806	94.90	0	0.00	0	0.00	31730	83.64
33	ESAF SF Bank	4396	8.84	9824	32.64	41048	171.13	4014	7.36	11289	29.84	46114	124.94
34	Jana Small Finance Bank	6015	27.23	15012	58.36	15704	66.47	24710	76.87	26420	80.02	37418	107.53
35	Ujjivan Small Finance Bank	78131	312.88	110215	521.11	134924	721.22	228249	538.06	205404	591.35	213534	760.19
36	Utkarsh Small Finance Bank	6567	22.28	7519	29.93	4149	15.73	12998	27.96	8119	18.47	7268	18.34
<b>Total Small Finance</b>		<b>95109</b>	<b>371.22</b>	<b>142570</b>	<b>642.05</b>	<b>219631</b>	<b>1069.45</b>	<b>269971</b>	<b>650.25</b>	<b>251232</b>	<b>719.68</b>	<b>336064</b>	<b>1094.64</b>
37	BGVB (PNB)	316883	2998.34	321902	3045.42	212228	2289.05	382018	2810.86	488314	3982.54	499772	4159.26
38	PBGB (UCO)	60772	1368.56	100803	1996.12	100306	1832.99	75799	534.49	118302	1578.49	127174	1699.38
39	UBKGB (CBI)	43562	379.72	49051	580.68	78842	1204.01	112102	1298.77	136407	1860.84	134718	2017.51
<b>Total RRB</b>		<b>421217</b>	<b>4746.62</b>	<b>471756</b>	<b>5622.22</b>	<b>391376</b>	<b>5326.05</b>	<b>569919</b>	<b>4644.12</b>	<b>743023</b>	<b>7421.87</b>	<b>761664</b>	<b>7876.15</b>
40	WB State Co-Op Bank Ltd.	1577069	5058.19	1628567	5394.39	1628567	5480.51	1446236	4605.47	1501101	4719.45	1483128	5064.50
41	WBSCARD Bank Ltd.	40512	288.68	42157	291.68	561	28.35	40512	288.68	42157	291.68	561	28.35
<b>Total Co-Optv</b>		<b>1617581</b>	<b>5346.87</b>	<b>1670724</b>	<b>5686.07</b>	<b>1629128</b>	<b>5508.86</b>	<b>1486748</b>	<b>4894.15</b>	<b>1543258</b>	<b>5011.13</b>	<b>1483689</b>	<b>5092.85</b>
<b>Grand Total</b>		<b>4649548</b>	<b>24409.76</b>	<b>6566019</b>	<b>31211.76</b>	<b>4076271</b>	<b>25649.66</b>	<b>7619807</b>	<b>38034.09</b>	<b>7742116</b>	<b>46006.42</b>	<b>8265169</b>	<b>48245.89</b>

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

Credit-to-Deposit (CD) ratio of our state remained at 60% – 63% 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		
		31.03.2021	31.03.2022	31.03.2023	31.03.2021	31.03.2022	31.03.2023	31.03.2021	31.03.2022	31.03.2023
1	Bank of Baroda	33072.82	35304.00	39832.26	22917.87	24123.00	25780.26	69.30%	68.33%	64.72%
2	Bank of India	35182.39	36123.92	36742.15	17303.94	21226.87	23780.78	49.18%	58.76%	64.72%
3	Bank of Maharashtra	2273.96	2411.60	2795.02	2407.53	3008.51	1594.92	105.87%	124.75%	57.06%
4	Canara Bank	27502.32	26950.00	33275.11	15582.26	16706.00	18864.62	56.66%	61.99%	56.69%
5	Central Bank of India	24928.34	26683.89	26784.90	8256.08	8887.46	9141.06	33.12%	33.31%	34.13%
6	Indian Bank	79390.00	75104.00	65153.45	29411.00	30352.58	29651.20	37.05%	40.41%	45.51%
7	Indian Overseas Bank	14688.03	15789.03	14548.95	6457.11	6818.15	7214.71	43.96%	43.18%	49.59%
8	Punjab & Sind Bank	2305.70	2378.11	2642.87	3659.56	2436.18	2860.73	158.72%	102.44%	108.24%
9	Punjab National Bank	123601.70	127108.98	130794.02	54422.41	57239.88	58883.66	44.03%	45.03%	45.02%
10	State Bank of India	225478.95	243793.52	266995.66	77603.47	87800.09	102778.37	34.42%	36.01%	38.49%
11	UCO Bank	37148.82	38938.00	39646.77	15174.56	15652.00	18137.59	40.85%	40.20%	45.75%
12	Union Bank of India	30966.71	35617.13	38707.38	24792.77	29192.40	30875.99	80.06%	81.96%	79.77%
<b>Total PSU</b>		<b>636539.74</b>	<b>666202.18</b>	<b>697918.54</b>	<b>277988.56</b>	<b>303443.12</b>	<b>329563.89</b>	<b>43.67%</b>	<b>45.55%</b>	<b>47.22%</b>
13	Axis Bank	49963.00	59054.00	64371.00	27262.00	28164.00	37397.00	54.56%	47.69%	58.10%
14	Bandhan Bank	32480.63	40302.83	45150.74	29756.20	29778.21	31162.45	91.61%	73.89%	69.02%
15	Catholic Syrian Bank Ltd.	58.95	55.42	53.55	30.21	19.38	22.74	51.25%	34.97%	42.46%
16	City Union Bank Ltd.	0.00	235.56	230.20	0.00	130.34	158.56	-----	55.33%	68.88%
17	Dhanlaxmi Bank Ltd.	70.64	73.64	73.75	142.99	158.70	112.01	202.42%	215.51%	151.88%
18	Federal Bank	4249.90	4544.23	4550.65	3611.09	3544.72	4242.45	84.97%	78.00%	93.23%
19	HDFC Bank	56059.98	61960.96	75394.06	29662.90	37033.04	42985.30	52.91%	59.77%	57.01%
20	ICICI Bank	45582.10	52396.22	57826.17	30905.22	37776.35	47397.97	67.80%	72.10%	81.97%
21	IDBI Bank	14955.51	14728.79	13209.81	5621.48	7489.77	5870.02	37.59%	50.85%	44.44%
22	IDFC First Bank	2436.49	2525.69	3388.89	3816.47	4059.73	4725.54	156.64%	160.74%	139.44%
23	Indusind Bank	10046.66	11746.47	12652.52	12585.45	15690.28	15848.89	125.27%	133.57%	125.26%
24	Karnataka Bank Ltd.	1334.75	1361.64	1347.47	1511.27	1318.44	1362.59	113.22%	96.83%	101.12%
25	Karur Vysya Bank	1138.27	1141.25	1222.84	1072.70	662.32	596.40	94.24%	58.03%	48.77%
26	Kotak Mahindra Bank	7856.32	8073.97	9157.41	6102.74	7267.94	8265.40	77.68%	90.02%	90.26%
27	Lakshmi Vilas Bank (DBS)	168.36	99.62	84.33	1015.67	545.72	391.24	603.27%	547.80%	463.94%
28	Ratnakar Bank Ltd	4262.45	6278.11	6269.19	4146.07	4045.23	4895.92	97.27%	64.43%	78.09%
29	South Indian Bank Ltd.	1152.38	1390.53	1533.13	1358.94	990.12	1388.19	117.92%	71.20%	90.55%
30	SIDBI	0.00	0.00	0.00	115.24	87.08	89.25	-----	-----	#DIV/0!
31	Tamilnad Mercantile Bank	247.31	671.92	615.43	757.05	257.14	168.86	306.11%	38.27%	27.44%
32	YES Bank	7573.00	8119.00	9364.03	5413.02	6736.00	7876.49	71.48%	82.97%	84.11%
<b>Total PVT</b>		<b>239636.70</b>	<b>274759.86</b>	<b>306495.16</b>	<b>164886.72</b>	<b>185754.50</b>	<b>214957.26</b>	<b>68.81%</b>	<b>67.61%</b>	<b>70.13%</b>
33	Au Small finance Bank	0.00	237.83	464.71	0.00	0.15	80.85	-----	0.06%	17.40%
34	ESAF SF Bank	28.15	32.72	51.28	49.39	106.69	211.62	175.45%	326.07%	412.68%
35	Jana Small Finance Bank	1236.11	1338.17	1594.35	787.22	814.29	954.13	63.69%	60.85%	59.84%
36	Ujjivan Small Finance Bank	959.13	1351.54	2080.00	2024.48	2242.81	2940.84	211.07%	165.95%	141.39%
37	Utkarsh Small Finance Bank	139.34	200.97	377.47	64.75	68.33	114.61	46.47%	34.00%	30.36%
<b>Total Small Finance</b>		<b>2362.73</b>	<b>3161.23</b>	<b>4567.81</b>	<b>2925.83</b>	<b>3232.27</b>	<b>4302.06</b>	<b>123.83%</b>	<b>102.25%</b>	<b>94.18%</b>
38	BGVB (PNB)	17181.07	17958.88	18671.20	7034.19	7474.84	8008.87	40.94%	41.62%	42.89%
39	PBGB (UCO)	5900.54	6252.47	6569.90	3191.63	3439.51	3747.99	54.09%	55.01%	57.05%
40	UBKGB (CBI)	3518.91	3857.75	4172.73	2378.38	2767.67	3263.26	67.59%	71.74%	78.20%
<b>Total RRB</b>		<b>26600.52</b>	<b>28069.10</b>	<b>29413.83</b>	<b>12604.20</b>	<b>13682.02</b>	<b>15020.12</b>	<b>47.38%</b>	<b>48.74%</b>	<b>51.06%</b>
41	WB State Co-Op Bank Ltd.	33458.96	32883.62	33166.47	21011.54	20080.23	21520.93	62.80%	61.06%	64.89%
42	WBSCARD Bank Ltd.	239.21	255.60	259.25	1307.33	1273.74	1315.47	546.52%	498.33%	507.41%
<b>Total Co-Optv</b>		<b>33698.17</b>	<b>33139.22</b>	<b>33425.72</b>	<b>22318.87</b>	<b>21353.97</b>	<b>22836.40</b>	<b>66.23%</b>	<b>64.44%</b>	<b>68.32%</b>
<b>Grand Total</b>		<b>938837.85</b>	<b>1005331.58</b>	<b>1071821.07</b>	<b>480724.18</b>	<b>527465.88</b>	<b>586679.73</b>	<b>51.20%</b>	<b>52.47%</b>	<b>54.74%</b>
<b>CD Ratio With RIDF</b>								<b>60.79%</b>	<b>61.76%</b>	<b>63.10%</b>

<b>District wise CD Ratio</b>				
<b>Sr. No.</b>	<b>District Name</b>	<b>31.03.2021</b>	<b>31.03.2022</b>	<b>31.03.2023</b>
1	Alipurduar	48.18	47.64	63.23
2	Bankura	45.01	49.25	52.40
3	Birbhum	41.09	49.99	47.59
4	Coochbehar	77.36	79.49	79.37
5	Dakshin Dinajpur	62.21	61.85	62.23
6	Darjeeling	64.40	57.59	65.19
7	Hooghly	27.08	36.26	41.90
8	Howrah	41.86	46.26	49.33
9	Jalpaiguri	59.09	63.33	68.70
10	Jhargram	40.03	40.92	42.19
11	Kalimpong	40.04	44.60	50.54
12	Kolkata	64.06	61.61	64.15
13	Malda	55.83	57.31	60.43
14	Murshidabad	42.62	44.02	52.27
15	Nadia	50.02	50.25	50.02
16	Paschim Burdwan	41.59	42.58	46.31
17	Paschim Medinipur	43.37	46.95	49.32
18	Purba Burdwan	45.58	51.28	51.89
19	Purba Medinipur	42.65	45.83	47.39
20	Purulia	54.58	48.61	48.84
21	Uttar Dinajpur	60.63	60.60	61.17
22	24 Pgs. (N)	35.01	40.29	42.59
23	24 Pgs. (S)	44.44	45.01	46.26
<b>Total CD Ratio</b>		<b>51.20</b>	<b>52.47</b>	<b>54.74</b>
<b>CD Ratio With RIDF</b>		<b>60.79</b>	<b>61.76</b>	<b>63.10</b>

### **(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 2020-21, FY 2021-22 and FY 2022-23 are mentioned below:

<b>FLC Camp during FY</b>								
Sr. No.	District	No. of FLCs in district	FY 2020-21		FY 2021-22		FY 2022-23	
			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	63	1299	55	2315	104	6024
2	24 Pgs (S)	1	93	1401	50	1405	62	2181
3	Alipurduar	0	0	0	0	0	0	0
4	Bankura	1	118	4766	48	1259	189	5282
5	Birbhum	1	208	8562	304	9988	310	9919
6	Coochbehar	2	62	2350	122	11608	135	4190
7	Darjeeling	2	89	5367	87	8489	69	4175
8	Dakhin Dinajpur	2	70	2426	20	688	54	2744
9	Hooghly	1	207	4235	127	3545	169	5765
10	Howrah	2	369	6396	185	5834	259	13335
11	Jalpaiguri	1	2	40	8	212	39	867
12	Jhargram	1	0	0	40	990	56	3294
13	Kalimpong	1	0	0	0	0	5	110
14	Kolkata	1	0	0	9	230	40	988
15	Malda	2	172	3141	32	1498	38	2620
16	Murshidabad	2	119	3038	18	878	62	2516
17	Nadia	1	119	3547	94	5842	101	9800
18	Paschim Bardhaman	1	0	0	27	1143	41	1317
19	Paschim Medinipur	1	170	3100	18	652	50	2616
20	Purba Bardhaman	1	164	3572	29	1186	43	2155
21	Purba Medinipur	2	332	8761	371	16394	36	1019
22	Purulia	1	77	1540	53	1518	74	2436
23	Uttar Dinajpur	1	98	1420	149	4094	104	3993
<b>Total</b>		<b>29</b>	<b>2532</b>	<b>64961</b>	<b>1846</b>	<b>79768</b>	<b>2040</b>	<b>87346</b>

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

During the Quarter	March, 2021	March, 2022	March, 2023
<b>Total Camps</b>	561	1555	4986

### **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 31.03.2021, 31.03.2022 and 31.03.2023 is as follows:

<b>RSETI wise Performance (Cummulative)</b>						
<b>Sr. No.</b>	<b>RSETIs Name</b>	<b>Sponsored Bank</b>	<b>As on 31.03.2021</b>			
			<b>No of Programmes conducted</b>	<b>Number of Beneficiaries Trained</b>	<b>Settlement %</b>	<b>Credit Linkage %</b>
1	ALHB Birbhum (Bolpur)	Indian Bank	230	6772	67.22	73.68
2	ALHB West Midnapore (Debra)	Indian Bank	200	6346	80.24	82.38
3	BOI North 24 Parganas	Bank of India	274	6970	77.29	57.15
4	CBI Coochbehar	Central Bank of India	142	3352	71.15	51.60
5	CBI Darjeeling	Central Bank of India	112	2900	75.07	65.20
6	CBI Jalpaiguri	Central Bank of India	260	5401	80.71	77.72
7	PNB Purba Midnapore	Punjab National Bank	235	6753	69.88	52.30
8	RUDSETI Berhampore	Canara Bank	309	8926	71.30	54.24
9	SBI Malda	State Bank of India	233	6851	74.37	53.97
10	SBI Nadia (Haringhata)	State Bank of India	215	5524	67.60	44.63
11	UCOB Burdwan	UCO Bank	252	6434	67.73	58.63
12	UCOB Hooghly	UCO Bank	267	6755	68.33	85.25
13	UCOB Howrah	UCO Bank	215	6196	68.64	99.15
14	UNBI Bankura (Ranbahal)	Punjab National Bank	308	7291	70.80	53.24
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	207	5753	74.80	65.17
16	UNBI Howrah	Punjab National Bank	632	15986	83.52	25.02
17	UNBI Purulia	Punjab National Bank	183	4720	53.24	64.62
18	UNBI South 24 Parganas	Punjab National Bank	309	8147	63.57	79.39
19	UNBI Uttar Dinajpur	Punjab National Bank	216	5387	73.42	52.74
<b>Total</b>			<b>4799</b>	<b>126464</b>	<b>72.40</b>	<b>59.64</b>

<b>RSETI wise Performance (Cummulative)</b>						
<b>Sr. No.</b>	<b>RSETIs Name</b>	<b>Sponsored Bank</b>	<b>As on 31.03.2022</b>			
			<b>No of Programmes conducted</b>	<b>Number of Beneficiaries Trained</b>	<b>Settlement %</b>	<b>Credit Linkage %</b>
1	ALHB Birbhum (Bolpur)	Indian Bank	247	7301	68.97	72.70
2	ALHB West Midnapore (Debra)	Indian Bank	221	6899	81.33	83.99
3	BOI North 24 Parganas	Bank of India	296	7640	82.16	62.20
4	CBI Coochbehar	Central Bank of India	153	3673	71.92	52.32
5	CBI Darjeeling	Central Bank of India	123	3241	75.41	65.46
6	CBI Jalpaiguri	Central Bank of India	282	5873	79.77	76.79
7	PNB Purba Midnapore	Punjab National Bank	258	7482	72.33	55.85
8	RUDSETI Berhampore	Canara Bank	332	9581	70.26	56.16
9	SBI Malda	State Bank of India	249	7246	76.59	56.40
10	SBI Nadia (Haringhata)	State Bank of India	237	5949	69.07	46.82
11	UCOB Burdwan	UCO Bank	274	7001	68.42	61.34
12	UCOB Hooghly	UCO Bank	292	7358	72.15	86.80
13	UCOB Howrah	UCO Bank	238	6824	70.34	98.71
14	UNBI Bankura (Ranbahal)	Punjab National Bank	337	7987	69.14	54.51
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	228	6327	74.84	64.67
16	UNBI Howrah	Punjab National Bank	665	16907	84.33	26.61
17	UNBI Purulia	Punjab National Bank	205	5226	51.67	64.31
18	UNBI South 24 Parganas	Punjab National Bank	334	8773	66.25	74.75
19	UNBI Uttar Dinajpur	Punjab National Bank	236	5939	72.81	54.62
<b>Total</b>			<b>5207</b>	<b>137227</b>	<b>73.42</b>	<b>61.04</b>

RSETI wise Performance (Cummulative)						
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
<b>Total</b>			<b>5649</b>	<b>149401</b>	<b>74.39</b>	<b>61.75</b>

### **(3) 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.

## AGENDA – 4

### Review of Credit Disbursement by Banks during the FY against ACP 2023-24:

All the banks operating in the State have cumulatively disbursed Rs.2,01,964.74 crore in Priority Sector, i.e. 68.26% against the annual target of Rs. 2,95,875.39 crore during the period from April to December of the financial year 2023-24. The achievement was Rs.1,73,282.11 crore against annual target of Rs.2,47,307.35 crore during the same period of the financial year 2022-23 in Priority Sector.

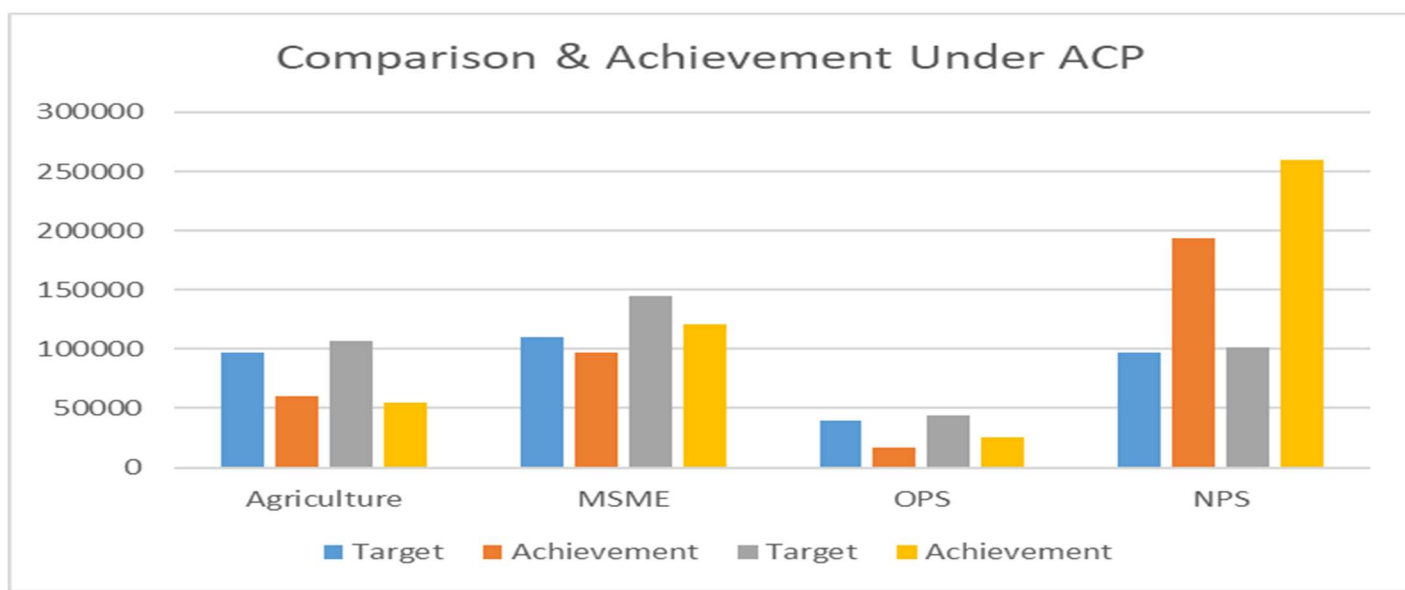
Achievement under Agriculture sector is 51.69% amounting Rs.55,309.43 crore, the achievement in MSME sector is 83.49% amounting Rs.1,21,090.82 crore and achievement in Other Priority Sector (OPS) is 58.30% amounting Rs.25,564.49 crore as on 31.12.2023 which was Rs.59,817.64 crore, Rs.96,892.31 crore and Rs.16,572.16 crore in Agriculture, MSME & OPS sector respectively as on 31.12.2022.

Disbursement in Non-Priority Sector is Rs.2,59,576.84 crore i.e.255.62% of the ACP of Rs.1,01,548.46 crore which results in overall disbursement of Rs.4,61,541.58 crore i.e.116.13% against ACP of Rs.3,97,423.85 crores as on 31.12.2023.

**A comparative position of achievement in disbursement figure under ACP during FY 2023-24 with last financial year is as under:**

Sr. No.	Broad Sector	As on 31.12.2022			As on 31.12.2023		
		Target	Achievement	Achievement %	Target	Achievement	Achievement %
1	<b>Agriculture</b>	97,261	59,818	61%	1,06,996	55,310	52%
2	<b>MSME</b>	1,10,179	96,892	88%	1,45,032	1,21,091	84%
3	<b>OPS</b>	39,868	16,572	42%	43,847	25,564	58%
4	<b>PRISEC</b>	<b>2,47,307</b>	<b>1,73,282</b>	<b>70%</b>	<b>2,95,875</b>	<b>2,01,965</b>	<b>69%</b>
5	<b>NPS</b>	96,712	1,93,288	200%	1,01,548	2,59,577	256%
	<b>Grand Total</b>	<b>3,44,020</b>	<b>3,66,570</b>	<b>107%</b>	<b>3,97,423</b>	<b>4,61,542</b>	<b>116%</b>

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



Target FY 2022-23	Achievement 31.12.2022	Target FY 2023-24	Achievement 31.12.2023
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## Statement showing disbursement in Agriculture under Priority Sector for the quarter ended December, 2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary 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	10991	1241.23	2829	397.22	4317	515.00	177068	3327.47	18137	2153.45	64.72
2	Bank of India	161413	1378.59	97	23.45	35397	1580.09	302623	4742.11	196907	2982.13	62.89
3	Bank of Maharashtra	434	6.48	316	6.29	113	156.00	29204	283.04	863	168.77	59.63
4	Canara Bank	170369	1821.28	160	62.30	4461	384.02	349590	5153.68	174990	2267.60	44.00
5	Central Bank of India	91070	1667.90	52	38.85	168	251.20	312193	4348.63	91290	1957.95	45.02
6	Indian Bank	136544	2962.51	132	28.70	1670	677.37	585981	8056.24	138346	3668.58	45.54
7	Indian Overseas Bank	851	223.55	16	21.68	174	359.72	90208	1420.43	1041	604.95	42.59
8	Punjab & Sind Bank	1	0.52	2	1.24	85	38.53	19027	201.27	88	40.29	20.02
9	Punjab National Bank	300564	5275.02	667	57.59	26576	704.19	1207684	18794.77	327807	6036.81	32.12
10	State Bank of India	394878	5358.94	153	36.24	12950	846.00	1179160	17531.09	407981	6241.18	35.60
11	UCO Bank	31986	2961.92	13	12.69	145	24.60	352785	4920.14	32144	2999.21	60.96
12	Union Bank of India	32808	799.65	736	47.29	18443	761.62	196564	3121.98	51987	1608.56	51.52
<b>Total PSU</b>		<b>1331909</b>	<b>23697.58</b>	<b>5173</b>	<b>733.55</b>	<b>104499</b>	<b>6298.34</b>	<b>4802087</b>	<b>71900.85</b>	<b>1441581</b>	<b>30729.47</b>	<b>42.74</b>
13	Axis Bank	1544	169.19	66	36.00	1277	3148.00	160321	2145.57	2887	3353.19	156.28
14	Bandhan Bank	66208	481.32	62214	406.10	46036	387.48	629190	5871.54	174458	1274.90	21.71
15	Catholic Syrian Bank Ltd.	615	2.55	0	0.00	1	0.02	2	0.00	616	2.57	59883.14
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	10.00	2	0.01	1	10.00	158730.16
18	Federal Bank	6448	113.72	2	0.47	312	137.33	28429	206.86	6762	251.52	121.59
19	HDFC Bank	72614	448.48	26	20.81	501	894.43	130833	1679.82	73141	1363.72	81.18
20	ICICI Bank	41209	538.66	0	0.00	247	1022.67	114808	1605.00	41456	1561.34	97.28
21	IDBI Bank	9965	311.02	8	2.98	368	9.15	76912	1058.63	10341	323.15	30.53
22	IDFC First Bank	5707	20.71	101	1.99	25	0.49	2	0.12	5833	23.19	18686.90
23	Indusind Bank	582939	2399.10	0	0.00	0	0.00	51121	920.94	582939	2399.10	260.51
24	Karnataka Bank Ltd.	549	11.12	9	6.35	93	100.08	1866	10.13	651	117.55	1160.24
25	Karur Vysya Bank	0	0.00	8	0.21	0	0.00	5819	46.54	8	0.21	0.45
26	Kotak Mahindra Bank	2742	126.34	4	0.52	137	419.23	1507	109.74	2883	546.09	497.60
27	Lakshmi Vilas Bank (DBS)	61	0.88	6	43.68	9	55.21	2	0.06	76	99.77	160660.23
28	Ratnakar Bank Ltd	137377	538.70	0	0.00	9	115.86	2936	29.11	137386	654.56	2248.91
29	South Indian Bank Ltd.	0	0.00	0	0.00	1714	23.15	2502	28.88	1714	23.15	80.16
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	2	0.03	0	0.00	0.00
32	YES Bank	3210	12.73	3	0.83	175	1020.15	6586	184.28	3388	1033.71	560.95
<b>Total PVT</b>		<b>931188</b>	<b>5174.52</b>	<b>62447</b>	<b>519.93</b>	<b>50905</b>	<b>7343.27</b>	<b>1212840</b>	<b>13897.27</b>	<b>1044540</b>	<b>13037.72</b>	<b>93.81</b>
33	Au Small finance Bank	2	0.08	0	0.00	7	11.52	0	0.00	9	11.59	#DIV/0!
34	ESAF SF Bank	64752	285.04	0	0.00	0	0.00	3	0.13	64752	285.04	223210.65
35	Jana Small Finance Bank	37063	172.59	0	0.00	0	0.00	2200	24.04	37063	172.59	717.89
36	Ujivan Small Finance Bank	119221	638.97	0	0.00	0	0.00	50196	553.42	119221	638.97	115.46
37	Utkarsh Small Finance Bank	4515	19.79	0	0.00	0	0.00	2	0.06	4515	19.79	31867.95
<b>Total Small Finance</b>		<b>225553</b>	<b>1116.47</b>	<b>0</b>	<b>0.00</b>	<b>7</b>	<b>11.52</b>	<b>52401</b>	<b>577.65</b>	<b>225560</b>	<b>1127.98</b>	<b>195.27</b>
38	BGVB (PNB)	256938	3032.30	18	2.10	641	2.92	835870	9206.66	257597	3037.32	32.99
39	PBGB (UCO)	73958	1523.98	2	4.85	10	17.03	197446	2323.65	73970	1545.86	66.53
40	UBKGB (CBI)	94164	1476.81	0	0.00	9	0.22	191957	2285.13	94173	1477.03	64.64
<b>Total RRB</b>		<b>425060</b>	<b>6033.09</b>	<b>20</b>	<b>6.95</b>	<b>660</b>	<b>20.17</b>	<b>1225273</b>	<b>13815.44</b>	<b>425740</b>	<b>6060.21</b>	<b>43.87</b>
41	WB State Co-Op Bank Ltd.	1251208	4163.31	192	72.79	279	4.35	733532	6624.04	1251679	4240.46	64.02
42	WBSCARD Bank Ltd.	12945	113.58	0	0.00	0	0.00	50948	181.18	12945	113.58	62.69
<b>Total Co-Optv</b>		<b>1264153</b>	<b>4276.89</b>	<b>192</b>	<b>72.79</b>	<b>279</b>	<b>4.35</b>	<b>784480</b>	<b>6805.22</b>	<b>1264624</b>	<b>4354.04</b>	<b>63.98</b>
<b>Grand Total</b>		<b>4177863</b>	<b>40298.56</b>	<b>67832</b>	<b>1333.22</b>	<b>156350</b>	<b>13677.65</b>	<b>8077081</b>	<b>106996.44</b>	<b>4402045</b>	<b>55309.43</b>	<b>51.69</b>

**Statement showing disbursement in MSME under Priority Sector for the quarter ended December, 2023**

(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		Yearly Target under ACP		Disbursement upto the end of the quarter		
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter						
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	8186	1686.00	2356	439.00	445	298.00	41	8.00	456	41.00	104661	5581.47	11484	2472.00	44.29
2	Bank of India	45898	2182.44	613	1365.02	116	372.59	0	0.00	0	0.00	118837	6251.92	46627	3920.04	62.70
3	Bank of Maharashtra	2540	177.29	68	61.43	10	17.50	0	0.00	0	0.00	26429	821.41	2618	256.22	31.19
4	Canara Bank	47540	1449.54	3304	827.77	357	405.47	0	0.00	1329	12.73	155679	8288.91	52530	2695.51	32.52
5	Central Bank of India	15151	866.43	588	536.39	19	153.31	65	2.08	0	0.00	106330	5369.53	15823	1558.21	29.02
6	Indian Bank	37385	3262.81	3286	1086.32	110	663.95	118	104.23	0	0	166586	10911.23	40899	5117.31	46.90
7	Indian Overseas Bank	3566	540.89	65	106.45	20	68.35	0	0.00	0	0.00	61836	2927.96	3651	715.70	24.44
9	Punjab & Sind Bank	384	124.68	126	16.20	11	12.81	0	0.00	0	0.00	5637	496.69	521	153.69	30.94
8	Punjab National Bank	65180	6989.91	5924	1636.18	326	1126.70	19	6.27	0	0.00	274400	21243.35	71449	9759.07	45.94
10	State Bank of India	43197	6148.11	3011	3134.43	662	1557.23	28	30.00	11189	3616.79	277567	21165.54	58087	14486.56	68.44
11	UCO Bank	66780	1344.68	626	2695.68	10	62.29	0	0.00	0	0.00	100235	6906.27	67416	4102.65	59.40
12	Union Bank of India	15595	2280.19	858	1563.91	137	997.71	185	7.65	0	0.00	94413	6030.39	16775	4849.46	80.42
<b>Total PSU</b>		<b>351402</b>	<b>27052.97</b>	<b>20825</b>	<b>13468.78</b>	<b>2223</b>	<b>5735.90</b>	<b>456</b>	<b>158.23</b>	<b>12974</b>	<b>3670.52</b>	<b>1492610</b>	<b>95994.67</b>	<b>387880</b>	<b>50086.41</b>	<b>52.18</b>
13	Axis Bank	7678	3337.00	3768	4572.00	844	4271.00	0	0.00	0	0.00	62623	5533.30	12290	12180.00	220.12
14	Bandhan Bank	405992	3617.80	23	14.17	2	36.00	0	0.00	1	7.53	95931	10245.44	406018	3675.50	35.87
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1505	37.48	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	18	45.21	0	0.00	0	0.00	200	12.11	18	45.21	373.33
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1	0.11	805	18.02	1	0.11	0.61
18	Federal Bank	483	159.69	216	407.82	55	282.85	0	0.00	364	906.83	32056	707.65	1118	1757.19	248.31
19	HDFC Bank	6744	3670.48	5611	6826.85	2957	5744.35	0	0.00	0	0.00	86922	6585.55	15312	16241.68	246.63
20	ICICI Bank	9377	5539.58	4765	7256.44	1268	4604.90	0	0.00	0	0.00	84762	6746.45	15410	17400.93	257.93
21	IDBI Bank	2985	496.85	268	368.85	16	125.65	189	5.68	0	0.00	30650	1788.43	3458	997.03	55.75
22	IDFC First Bank	1876	274.59	335	151.91	69	21.79	0	0.00	0	0.00	7986	408.00	2280	448.29	109.87
23	Indusind Bank	285982	1993.77	663	1276.82	286	937.80	0	0.00	0	0.00	53274	2338.84	286931	4208.39	179.94
24	Karnataka Bank Ltd.	234	67.82	520	260.22	61	82.35	0	0.00	0	0.00	1101	27.78	815	410.39	1477.19
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	81	21.04	12867	274.35	81	21.04	7.67
26	Kotak Mahindra Bank	1623	659.92	1034	1027.47	352	816.46	0	0.00	0	0.00	27187	1266.53	3009	2503.85	197.69
27	Lakshmi Vilas Bank (DBS)	92	67.88	34	79.95	36	285.12	0	0.00	0	0.00	55	1.51	162	432.95	28612.60
28	Ratnakar Bank Ltd	10	118.43	38	89.67	36	356.40	0	0.00	0	0.00	411	93.83	84	564.50	601.62
29	South Indian Bank Ltd.	2	0.40	1	0.59	2	0.48	0	0.00	4	3.56	5942	161.96	9	5.03	3.11
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55	0.67	0	0.00	0.00
31	Tamilnad Mercantile Bank	4	0.57	4	1.45	0	0.00	0	0.00	0	0.00	1424	31.84	8	2.02	6.34
32	YES Bank	1536	589.91	705	1188.23	461	1626.30	0	0.00	2702	3386.75	16952	1355.99	5404	6791.19	500.83
<b>Total PVT</b>		<b>724618</b>	<b>20594.69</b>	<b>17985</b>	<b>23522.45</b>	<b>6463</b>	<b>19236.66</b>	<b>189</b>	<b>5.68</b>	<b>3153</b>	<b>4325.82</b>	<b>522708</b>	<b>37635.75</b>	<b>752408</b>	<b>67685.30</b>	<b>179.84</b>
33	Au SF Bank	254	47.15	90	137.89	6	27.76	0	0.00	0	0.00	210	11.50	350	212.80	1849.69
34	ESAF SF Bank	6878	31.56	0	0.00	0	0.00	0	0.00	0	0.00	235	41.78	6878	31.56	75.54
35	Jana SF Bank	822	75.63	33	6.10	0	0.00	0	0.00	0	0.00	4268	166.92	855	81.72	48.96
36	Ujjivan SF Bank	54698	324.97	22	8.85	3	2.71	0	0.00	0	0.00	9705	906.49	54723	336.52	37.12
37	Utkarsh SF Bank	46	8.61	0	0.00	0	0.00	0	0.00	0	0.00	455	69.82	46	8.61	12.33
<b>Total Small Finance</b>		<b>62698</b>	<b>487.91</b>	<b>145</b>	<b>152.83</b>	<b>9</b>	<b>30.46</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>14873</b>	<b>1196.51</b>	<b>62852</b>	<b>671.21</b>	<b>56.10</b>
38	BGVB (PNB)	65718	1070.50	359	28.40	18	8.05	1401	26.86	0	0.00	107146	2309.47	67496	1133.81	49.09
39	PBGB (UCO)	35492	1120.09	13	32.66	0	0.00	1	0.01	0	0.00	19910	2289.34	35506	1152.76	50.35
40	UBKGB (CBI)	16610	160.44	0	0.00	0	0.00	15	0.14	0	0.00	17639	1212.38	16625	160.58	13.25
<b>Total RRB</b>		<b>117820</b>	<b>2351.03</b>	<b>372</b>	<b>61.06</b>	<b>18</b>	<b>8.05</b>	<b>1417</b>	<b>27.01</b>	<b>0</b>	<b>0.00</b>	<b>144695</b>	<b>5811.19</b>	<b>119627</b>	<b>2447.15</b>	<b>42.11</b>
41	WB State Co-Op Bank Ltd.	575	67.82	886	88.08	0	0.00	425	18.11	65	14.04	90065	4290.32	1951	188.06	4.38
42	WBSCARD Bank Ltd.	1061	12.69	0	0.00	0	0.00	0	0.00	0	0.00	10516	103.60	1061	12.69	12.25
<b>Total Co-Optv</b>		<b>1636</b>	<b>80.51</b>	<b>886</b>	<b>88.08</b>	<b>0</b>	<b>0.00</b>	<b>425</b>	<b>18.11</b>	<b>65</b>	<b>14.04</b>	<b>100581</b>	<b>4393.93</b>	<b>3012</b>	<b>200.75</b>	<b>4.57</b>
<b>Grand Total</b>		<b>1258174</b>	<b>50567.11</b>	<b>40213</b>	<b>37293.20</b>	<b>8713</b>	<b>25011.08</b>	<b>2487</b>	<b>209.04</b>	<b>16192</b>	<b>8010.38</b>	<b>2275467</b>	<b>145032.04</b>	<b>1325779</b>	<b>121090.82</b>	<b>83.49</b>

## Statement showing disbursement in Export, Education &amp; Housing under Priority Sector for the quarter ended December, 2023

(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	27841	135.26	54	51.00	37.70	2987	261.82	798	59.36	22.67	4483	690.14	4426	1009.00	146.20
2	Bank of India	41218	135.03	0	0.00	0.00	2517	261.74	2466	27.86	10.64	4213	647.59	2208	240.33	37.11
3	Bank of Maharashtra	6521	12.71	0	0.00	0.00	638	13.55	155	2.55	18.82	885	90.14	339	32.59	36.16
4	Canara Bank	40972	134.54	0	0.00	0.00	3703	249.79	3221	32.11	12.86	5729	642.08	4110	261.18	40.68
5	Central Bank of India	40797	142.55	11	31.90	22.38	2948	276.80	1109	19.48	7.04	3772	658.22	1552	111.21	16.90
6	Indian Bank	59707	173.64	0	0.00	0.00	4349	365.07	1210	90.75	24.86	7311	865.80	2182	549.20	63.43
7	Indian Overseas Bank	13846	46.06	1702	13.31	28.90	2194	95.75	104	10.19	10.64	3279	246.14	265	50.84	20.65
8	Punjab & Sind Bank	6533	12.33	0	0.00	0.00	1641	23.51	9	3.26	13.86	2618	78.88	39	8.32	10.55
9	Punjab National Bank	113786	275.87	1	12.34	4.47	9401	657.41	10984	131.39	19.99	15901	1825.15	4856	461.75	25.30
10	State Bank of India	114715	278.95	8	30.50	10.93	9999	673.16	5647	121.72	18.08	16888	1821.52	73112	6413.91	352.12
11	UCO Bank	33391	113.26	0	0.00	0.00	2765	211.76	2693	26.44	12.49	4713	515.92	2418	196.68	38.12
12	Union Bank of India	27255	101.92	0	0.00	0.00	2920	184.78	2145	30.55	16.53	3104	484.19	679	74.16	15.32
	<b>Total PSU</b>	<b>526582</b>	<b>1562.12</b>	<b>1776</b>	<b>139.05</b>	<b>8.90</b>	<b>46062</b>	<b>3275.13</b>	<b>30541</b>	<b>555.66</b>	<b>16.97</b>	<b>72896</b>	<b>8565.76</b>	<b>96186</b>	<b>9409.17</b>	<b>109.85</b>
13	Axis Bank	21257	98.16	4	49.00	49.92	1863	115.76	338	17.00	14.69	2096	312.60	1952	83.00	26.55
14	Bandhan Bank	29413	99.77	0	0.00	0.00	1397	30.23	0	0.00	0.00	4651	47.29	2818	150.23	317.67
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
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.	1	0.16	0	0.00	0.00	1	0.16	0	0.00	0.00	1	0.39	1	0.10	25.72
18	Federal Bank	6782	2.46	0	0.00	0.00	426	3.69	0	0.00	0.00	874	20.13	0	0.00	0.00
19	HDFC Bank	14798	102.08	0	0.00	0.00	1963	164.94	1756	41.30	25.04	2988	434.23	7259	381.40	87.83
20	ICICI Bank	21165	103.64	0	0.00	0.00	1951	175.08	276	21.09	12.04	2878	464.31	794	155.72	33.54
21	IDBI Bank	6705	41.61	0	0.00	0.00	1038	50.48	85	9.25	18.32	1549	141.67	925	519.26	366.52
22	IDFC First Bank	1	0.21	0	0.00	0.00	384	0.21	0	0.00	0.00	286	0.52	11	1.38	265.93
23	Indusind Bank	8012	11.46	4	40.67	354.96	549	49.65	0	0.00	0.00	678	184.79	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.75	0	0.00	0.00	21	0.96	11	0.36	37.68	27	2.70	535	61.35	2268.53
25	Karur Vysya Bank	2	1.20	0	0.00	0.00	66	1.77	1	0.01	0.56	90	23.07	0	0.00	0.00
26	Kotak Mahindra Bank	6485	9.29	0	0.00	0.00	351	31.33	0	0.00	0.00	86	158.23	27	4.45	2.81
27	Lakshmi Vilas Bank (DBS)	1	0.10	18	141.45	136140.52	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
28	Ratnakar Bank Ltd	3	1.13	4	34.18	3037.56	6	1.22	0	0.00	0.00	300	12.76	0	0.00	0.00
29	South Indian Bank Ltd.	6482	4.74	0	0.00	0.00	31	4.95	0	0.00	0.00	355	96.39	0	0.00	0.00
30	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	1.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
32	YES Bank	6514	22.95	1	0.30	1.31	178	35.23	19	1.87	5.31	119	197.99	46	1.76	0.89
	<b>Total PVT</b>	<b>134137</b>	<b>500.90</b>	<b>31</b>	<b>265.60</b>	<b>53.02</b>	<b>10229</b>	<b>665.98</b>	<b>2486</b>	<b>90.88</b>	<b>13.65</b>	<b>16982</b>	<b>2097.85</b>	<b>14368</b>	<b>1358.64</b>	<b>64.76</b>
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	1	0.21	0	0.00	0.00	1	0.21	0	0.00	0.00	1	0.52	3	0.56	108.00
35	Jana Small Finance Bank	3	0.81	0	0.00	0.00	5	0.83	0	0.00	0.00	31	8.15	4151	25.50	312.87
36	Ujivan Small Finance Bank	6569	3.67	0	0.00	0.00	250	12.99	0	0.00	0.00	621	170.62	22644	262.68	153.96
37	Utkarsh Small Finance Bank	3	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	16	1.54	594.14
	<b>Total Small Finance</b>	<b>6576</b>	<b>4.78</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>257</b>	<b>14.14</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>654</b>	<b>179.55</b>	<b>26814</b>	<b>290.28</b>	<b>161.67</b>
38	BGVB (PNB)	48	43.27	0	0.00	0.00	3956	411.58	1225	9.55	2.32	9262	927.23	516	55.80	6.02
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	846	47.86	213	2.40	5.01	2720	557.54	1335	149.84	26.88
40	UBKGB (CBI)	26631	5.43	0	0.00	0.00	1630	123.21	40	0.67	0.54	1752	309.41	914	150.80	48.74
	<b>Total RRB</b>	<b>28471</b>	<b>49.99</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>6432</b>	<b>582.66</b>	<b>1478</b>	<b>12.62</b>	<b>2.17</b>	<b>13734</b>	<b>1794.19</b>	<b>2765</b>	<b>356.44</b>	<b>19.87</b>
41	WB State Co-Op Bank Ltd.	40488	12.43	0	0.00	0.00	1176	8.10	1767	33.85	418.21	3417	9.48	584	98.42	1038.64
42	WBSCARD Bank Ltd.	204	0.72	0	0.00	0.00	449	1.13	0	0.00	0.00	549	2.05	138	5.27	257.29
	<b>Total Co-Optv</b>	<b>40692</b>	<b>13.15</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1625</b>	<b>9.23</b>	<b>1767</b>	<b>33.85</b>	<b>366.79</b>	<b>3966</b>	<b>11.52</b>	<b>722</b>	<b>103.69</b>	<b>899.76</b>
	<b>Grand Total</b>	<b>736458</b>	<b>2130.94</b>	<b>1807</b>	<b>404.65</b>	<b>18.99</b>	<b>64605</b>	<b>4547.13</b>	<b>36272</b>	<b>693.01</b>	<b>15.24</b>	<b>108232</b>	<b>12648.88</b>	<b>140855</b>	<b>11518.21</b>	<b>91.06</b>

**Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended December,2023**

(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	546	167.10	56	25.00	14.96	1634	48.23	31	5.00	10.37	24961	1182.51	1572	471.00	39.83
2	Bank of India	747	169.68	0	0.00	0.00	2263	48.33	0	0.00	0.00	37713	1246.92	7	0.55	0.04
3	Bank of Maharashtra	95	10.04	0	0.00	0.00	406	3.07	0	0.00	0.00	1977	39.29	0	0.00	0.00
4	Canara Bank	1131	162.40	0	0.00	0.00	2447	48.16	0	0.00	0.00	46748	1244.31	28	0.24	0.02
5	Central Bank of India	1114	178.79	0	0.00	0.00	2119	50.91	0	0.00	0.00	34561	1330.71	5321	264.76	19.90
6	Indian Bank	1448	235.85	0	0.00	0.00	4079	67.17	4	0.01	0.01	63002	1729.70	12	0.08	0.00
7	Indian Overseas Bank	348	61.29	0	0.00	0.00	1298	17.69	0	0.00	0.00	14288	435.78	62	8.26	1.89
9	Punjab & Sind Bank	98	9.46	0	0.00	0.00	597	2.85	0	0.00	0.00	7610	41.44	14	0.32	0.77
8	Punjab National Bank	3899	477.81	2	0.05	0.01	7320	138.08	0	0.00	0.00	126168	3579.12	568	3.85	0.11
10	State Bank of India	3765	476.63	1	0.03	0.01	7221	138.30	1	3.25	2.35	127103	3609.84	0	0.00	0.00
11	UCO Bank	822	136.30	2	303.67	222.80	2391	39.98	0	0.00	0.00	44370	1026.48	26735	1128.76	109.96
12	Union Bank of India	684	121.53	9	0.80	0.66	1293	35.08	0	0.00	0.00	24160	869.33	0	0.00	0.00
<b>Total PSU</b>		<b>14697</b>	<b>2206.88</b>	<b>70</b>	<b>329.55</b>	<b>14.93</b>	<b>33068</b>	<b>637.84</b>	<b>36</b>	<b>8.26</b>	<b>1.29</b>	<b>552661</b>	<b>16335.43</b>	<b>34319</b>	<b>1877.82</b>	<b>11.50</b>
13	Axis Bank	394	75.13	0	0.00	0.00	1217	22.36	0	0.00	0.00	14211	571.56	123166	521.00	91.15
14	Bandhan Bank	345	11.25	0	0.00	0.00	2095	10.67	0	0.00	0.00	54481	355.36	1270462	8164.83	2297.62
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	1170	4.94	#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.	1	0.14	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	3	0.16	#DIV/0!
18	Federal Bank	35	2.40	0	0.00	0.00	206	1.01	0	0.00	0.00	4689	9.44	9063	18.52	196.08
19	HDFC Bank	256	128.36	0	0.00	0.00	934	55.47	0	0.00	0.00	11403	637.06	75827	337.09	52.91
20	ICICI Bank	264	135.70	0	0.00	0.00	999	51.93	0	0.00	0.00	12112	684.56	30	0.12	0.02
21	IDBI Bank	195	35.99	0	0.00	0.00	624	10.63	0	0.00	0.00	8322	264.45	0	0.00	0.00
22	IDFC First Bank	1	0.19	12	0.03	15.67	100	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	54	33.52	0	0.00	0.00	163	4.17	0	0.00	0.00	3926	72.28	0	0.00	0.00
24	Karnataka Bank Ltd.	15	0.63	0	0.00	0.00	20	0.28	1	0.24	84.96	320	1.49	88	32.01	2148.32
25	Karur Vysya Bank	3	1.13	0	0.00	0.00	19	0.57	0	0.00	0.00	440	1.76	45	0.04	2.27
26	Kotak Mahindra Bank	15	13.42	0	0.00	0.00	17	3.50	0	0.00	0.00	347	13.14	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	4	1.03	0	0.00	0.00	49	0.50	0	0.00	0.00	128	1.20	15535	59.67	4967.72
29	South Indian Bank Ltd.	12	4.02	0	0.00	0.00	68	2.03	0	0.00	0.00	1154	2.87	0	0.00	0.00
30	SIDBI	1	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	24	34.47	0	0.00	0.00	26	5.33	0	0.00	0.00	498	33.62	3	5.01	14.90
<b>Total PVT</b>		<b>1622</b>	<b>477.67</b>	<b>12</b>	<b>0.03</b>	<b>0.01</b>	<b>6542</b>	<b>168.76</b>	<b>1</b>	<b>0.24</b>	<b>0.14</b>	<b>112031</b>	<b>2648.79</b>	<b>1495392</b>	<b>9143.40</b>	<b>345.19</b>
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.19	0	0.00	0.00	1	0.10	0	0.00	0.00	0	0.00	544	2.32	#DIV/0!
35	Jana Small Finance Bank	3	0.75	0	0.00	0.00	3	0.38	0	0.00	0.00	114	0.54	34122	233.64	43427.91
36	Ujjivan Small Finance Bank	44	4.10	0	0.00	0.00	133	0.58	0	0.00	0.00	4058	90.35	96254	548.88	607.47
37	Utkarsh Small Finance Bank	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	5120	35.77	#DIV/0!
<b>Total Small Finance</b>		<b>49</b>	<b>5.14</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>138</b>	<b>1.11</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>4172</b>	<b>90.89</b>	<b>136040</b>	<b>820.61</b>	<b>902.84</b>
38	BGVB (PNB)	4512	168.47	0	0.00	0.00	4010	11.06	0	0.00	0.00	82343	1301.14	28	2.20	0.17
39	PBGB (UCO)	126	22.20	0	0.00	0.00	1373	0.56	0	0.00	0.00	20395	147.40	4996	41.90	28.43
40	UBKGB (CBI)	232	10.90	0	0.00	0.00	530	0.68	0	0.00	0.00	19356	100.66	0	0.00	0.00
<b>Total RRB</b>		<b>4870</b>	<b>201.57</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>5913</b>	<b>12.30</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>122094</b>	<b>1549.21</b>	<b>5024</b>	<b>44.10</b>	<b>2.85</b>
41	WB State Co-Op Bank Ltd.	1146	3.52	60	1.50	42.52	2567	4.72	0	0.00	0.00	46574	156.27	71734	723.12	462.72
42	WBSCARD Bank Ltd.	39	0.59	0	0.00	0.00	586	0.20	0	0.00	0.00	11362	19.07	0	0.00	0.00
<b>Total Co-Optv</b>		<b>1185</b>	<b>4.11</b>	<b>60</b>	<b>1.50</b>	<b>36.40</b>	<b>3153</b>	<b>4.92</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>57936</b>	<b>175.34</b>	<b>71734</b>	<b>723.12</b>	<b>412.41</b>
<b>Grand Total</b>		<b>22423</b>	<b>2895.37</b>	<b>142</b>	<b>331.08</b>	<b>11.43</b>	<b>48814</b>	<b>824.93</b>	<b>37</b>	<b>8.50</b>	<b>1.03</b>	<b>848894</b>	<b>20799.67</b>	<b>1742509</b>	<b>12609.05</b>	<b>60.62</b>

**Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended December,2023**

(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	5536	328.00	11.33	344181	11394.00	36558	6245.81	54.82
2	Bank of India	355816	2547.22	168594	2127.49	83.52	510131	13503.32	248215	7170.91	53.10
3	Bank of Maharashtra	50430	361.02	1505	176.09	48.78	66155	1273.25	3975	460.13	36.14
4	Canara Bank	280035	2004.72	101082	1210.36	60.38	605999	15923.87	234879	5256.64	33.01
5	Central Bank of India	148976	1066.50	30205	855.26	80.19	503834	12356.12	115106	3943.51	31.92
6	Indian Bank	508786	3642.31	58936	473.24	12.99	892463	22404.71	182653	9425.93	42.07
7	Indian Overseas Bank	114289	818.18	1971	82.16	10.04	187297	5251.10	6825	1403.24	26.72
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	43761	866.44	671	205.88	23.76
8	Punjab National Bank	959485	6868.79	172943	2636.45	38.38	1758559	46991.56	415667	16405.26	34.91
10	State Bank of India	1471751	10536.01	299365	5101.50	48.42	1736418	45695.03	544837	27297.15	59.74
11	UCO Bank	262367	1878.24	59404	1411.55	75.15	541472	13870.10	131408	8757.41	63.14
12	Union Bank of India	489338	3503.09	62384	1003.07	28.63	350393	10949.20	71595	6563.53	59.95
<b>Total PSU</b>		<b>5086472</b>	<b>36413.17</b>	<b>961925</b>	<b>15405.18</b>	<b>42.31</b>	<b>7540663</b>	<b>200478.69</b>	<b>1992389</b>	<b>93135.39</b>	<b>46.46</b>
13	Axis Bank	472100	3379.68	175433	2280.00	67.46	263982	8874.45	140637	16203.19	182.58
14	Bandhan Bank	499158	3573.38	1317008	7825.68	219.00	817503	16671.56	1853756	13265.46	79.57
15	Catholic Syrian Bank Ltd.	325	2.33	4091	17.68	760.42	1512	38.10	1786	7.52	19.73
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	200	12.11	18	45.21	373.33
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	812	18.94	6	10.37	54.75
18	Federal Bank	59418	425.37	119	2.49	0.59	73497	953.65	16943	2027.23	212.58
19	HDFC Bank	620767	4443.96	150793	755.29	17.00	250097	9787.52	173295	18365.19	187.64
20	ICICI Bank	633227	4533.16	34697	781.15	17.23	238939	9966.67	57966	19139.19	192.03
21	IDBI Bank	125547	898.77	0	0.00	0.00	125995	3391.89	14809	1848.69	54.50
22	IDFC First Bank	68051	487.17	2042	6.99	1.43	8760	409.35	8136	472.89	115.52
23	Indusind Bank	263009	1882.83	273023	1168.77	62.07	117777	3615.64	869874	6648.16	183.87
24	Karnataka Bank Ltd.	22100	158.21	207	2.58	1.63	9883	44.73	2101	621.90	1390.48
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	19306	350.39	135	21.30	6.08
26	Kotak Mahindra Bank	121829	872.15	2746	222.98	25.57	35995	1605.19	5919	3054.39	190.28
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	62	2.19	256	674.17	30814.35
28	Ratnakar Bank Ltd	67808	485.43	5656	19.27	3.97	3837	140.76	153009	1312.91	932.71
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	16546	305.83	1723	28.18	9.21
30	SIDBI	1460	10.45	0	0.00	0.00	60	0.98	0	0.00	0.00
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	1431	33.18	8	2.02	6.09
32	YES Bank	112912	808.32	3454	82.52	10.21	30897	1869.86	8861	7833.84	418.95
<b>Total PVT</b>		<b>3113713</b>	<b>22290.54</b>	<b>1969269</b>	<b>13165.40</b>	<b>59.06</b>	<b>2017091</b>	<b>58092.96</b>	<b>3309238</b>	<b>91581.81</b>	<b>157.65</b>
33	Au Small finance Bank	3	0.02	49	3.07	16610.51	210	11.50	359	224.39	1950.45
34	ESAF SF Bank	1788	12.80	72135	318.34	2486.49	243	43.13	72177	319.48	740.71
35	Jana Small Finance Bank	13650	97.71	0	0.00	0.00	6627	202.42	76191	513.45	253.66
36	Ujjivan Small Finance Bank	37595	269.14	196549	1063.15	395.02	71576	1742.22	292842	1787.05	102.57
37	Utkarsh Small Finance Bank	1145	8.20	9590	47.64	581.00	464	70.49	9697	65.71	93.22
<b>Total Small Finance</b>		<b>54181</b>	<b>387.87</b>	<b>278323</b>	<b>1432.20</b>	<b>20073.03</b>	<b>79120</b>	<b>2069.77</b>	<b>451266</b>	<b>2910.09</b>	<b>140.60</b>
38	BGVB (PNB)	135297	1096.98	282351	3217.17	293.27	1047147	14378.89	326862	4238.68	29.48
39	PBGB (UCO)	82655	712.74	80659	1987.06	278.79	244608	5389.85	116020	2892.76	53.67
40	UBKGB (CBI)	66393	532.12	89456	1402.97	263.66	259727	4047.80	111752	1789.08	44.20
<b>Total RRB</b>		<b>284345</b>	<b>2341.84</b>	<b>452466</b>	<b>6607.20</b>	<b>282.14</b>	<b>1551482</b>	<b>23816.54</b>	<b>554634</b>	<b>8920.52</b>	<b>37.46</b>
41	WB State Co-Op Bank Ltd.	336595	2409.63	38603	182.26	7.56	918965	11108.87	1327775	5285.40	47.58
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	74653	308.55	14144	131.54	42.63
<b>Total Co-Optv</b>		<b>357946</b>	<b>2562.48</b>	<b>38603</b>	<b>182.26</b>	<b>7.11</b>	<b>993618</b>	<b>11417.42</b>	<b>1341919</b>	<b>5416.94</b>	<b>47.44</b>
<b>Grand Total</b>		<b>8896657</b>	<b>63995.91</b>	<b>3700586</b>	<b>36792.23</b>	<b>57.49</b>	<b>12181974</b>	<b>295875.39</b>	<b>7649446</b>	<b>201964.74</b>	<b>68.26</b>

**Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended December, 2023**

(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	118	80.81	6	6.00	7.42	327	51.73	42	18.00	34.79	2117	576.34	723	313.33	54.37	
2	Bank of India	191	82.53	0	0.00	0.00	434	53.25	58	7.85	14.75	2226	571.17	1795	478.04	83.70	
3	Bank of Maharashtra	28	5.27	0	0.00	0.00	56	3.11	15	1.98	63.76	407	146.19	161	44.15	30.20	
4	Canara Bank	195	92.03	167	8.63	9.38	406	59.29	178	9.42	15.89	2175	634.95	854	143.78	22.64	
5	Central Bank of India	157	65.43	0	0.00	0.00	362	42.13	275	30.24	71.78	1589	420.00	1005	163.99	39.05	
6	Indian Bank	268	119.78	0	0.00	0.00	676	77.55	261	27.89	35.96	3773	865.65	1830	512.26	59.18	
7	Indian Overseas Bank	71	30.28	20	29.83	98.51	186	19.45	4	0.51	2.62	1077	218.02	24	5.54	2.54	
8	Punjab & Sind Bank	38	12.09	17	4.11	33.99	79	7.16	6	2.01	28.08	580	441.85	52	31.28	7.08	
9	Punjab National Bank	529	236.53	77	112.13	47.41	784	153.43	143	15.53	10.12	6464	1625.84	5071	985.91	60.64	
10	State Bank of India	526	240.27	0	0.00	0.00	813	154.67	9250	79.58	51.45	6413	1628.06	28507	2896.89	177.93	
11	UCO Bank	156	63.71	0	0.00	0.00	304	41.12	1	0.05	0.12	2344	443.05	1456	298.54	67.38	
12	Union Bank of India	110	57.81	174	151.44	261.94	213	37.12	341	39.57	106.61	1692	404.96	2628	277.49	68.52	
<b>Total PSU</b>		<b>2387</b>	<b>1086.54</b>	<b>461</b>	<b>312.14</b>	<b>28.73</b>	<b>4640</b>	<b>700.00</b>	<b>10574</b>	<b>232.63</b>	<b>33.23</b>	<b>30857</b>	<b>7976.07</b>	<b>44106</b>	<b>6151.20</b>	<b>77.12</b>	
13	Axis Bank	83	107.01	6	1.00	0.93	140	68.85	142	27.00	39.22	1072	743.97	421	294.00	39.52	
14	Bandhan Bank	193	57.61	0	0.00	0.00	295	37.38	0	0.00	0.00	1729	362.96	351	65.78	18.12	
15	Catholic Syrian Bank Ltd.	1	0.15	0	0.00	0.00	1	0.05	0	0.00	0.00	1	27.86	0	0.00	0.00	
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.	1	0.52	0	0.00	0.00	1	0.19	0	0.00	0.00	1	97.63	1	1.20	1.23	
18	Federal Bank	22	13.63	1541	51.08	374.67	31	5.65	0	0.00	0.00	158	77.16	38	14.50	18.79	
19	HDFC Bank	80	79.54	130	1029.42	1294.17	166	52.41	475	9.42	17.98	1058	637.95	8383	1795.17	281.40	
20	ICICI Bank	77	96.75	0	0.00	0.00	161	62.17	306	69.61	111.98	1068	776.11	2523	1651.28	212.76	
21	IDBI Bank	50	17.72	1	5.65	31.88	132	11.43	19	2.56	22.39	987	128.33	2352	375.25	292.40	
22	IDFC First Bank	1	1.83	14	4.38	239.81	1	0.65	89	18.28	2801.79	1	229.57	71	20.18	8.79	
23	Indusind Bank	30	29.33	0	0.00	0.00	54	17.60	0	0.00	0.00	190	174.94	0	0.00	0.00	
24	Karnataka Bank Ltd.	11	5.59	7	11.60	207.64	18	2.59	1	0.08	3.09	180	234.67	303	112.10	47.77	
25	Karur Vysya Bank	3	1.65	48	0.70	42.44	3	0.69	0	0.00	0.00	53	80.58	34	15.14	18.79	
26	Kotak Mahindra Bank	11	8.54	0	0.00	0.00	8	3.83	0	0.00	0.00	108	142.32	0	0.00	0.00	
27	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	14	8.40	18543.05	
28	Ratnakar Bank Ltd	9	4.09	0	0.00	0.00	9	2.11	0	0.00	0.00	111	178.90	0	0.00	0.00	
29	South Indian Bank Ltd.	3	0.85	9	109.43	12803.32	31	0.35	0	0.00	0.00	203	40.10	6	2.20	5.49	
30	SIDBI	1	0.00	0	0.00	0.00	50	0.00	0	0.00	0.00	603	0.02	0	0.00	0.00	
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	0	0.00	0.00	
32	YES Bank	6	3.17	0	0.00	0.00	19	1.89	10	3.16	167.35	49	116.48	72	36.20	31.08	
<b>Total PVT</b>		<b>584</b>	<b>428.02</b>	<b>1756</b>	<b>1213.26</b>	<b>283.46</b>	<b>1122</b>	<b>267.84</b>	<b>1042</b>	<b>130.11</b>	<b>48.58</b>	<b>7574</b>	<b>4049.64</b>	<b>14569</b>	<b>4391.42</b>	<b>108.44</b>	
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	1	0.01	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.09	0	0.00	0.00	
35	Jana Small Finance Bank	2	2.62	0	0.00	0.00	2	1.16	0	0.00	0.00	58	166.99	2763	15.23	9.12	
36	Ujjivan Small Finance Bank	33	2.83	0	0.00	0.00	54	2.21	0	0.00	0.00	266	24.51	1227	90.29	368.46	
37	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	0	0.00	0.00	
<b>Total Small Finance</b>		<b>37</b>	<b>5.48</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>58</b>	<b>3.38</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>326</b>	<b>191.63</b>	<b>3990</b>	<b>105.52</b>	<b>55.06</b>	
38	BGVB (PNB)	255	12.39	0	0.00	0.00	260	10.15	0	0.00	0.00	2192	97.63	112	21.01	21.52	
39	PBGB (UCO)	82	3.67	0	0.00	0.00	198	2.49	0	0.00	0.00	1481	28.72	185	58.55	203.85	
40	UBKGB (CBI)	46	1.70	0	0.00	0.00	61	1.00	0	0.00	0.00	106	6.29	41	6.70	106.59	
<b>Total RRB</b>		<b>383</b>	<b>17.76</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>519</b>	<b>13.64</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3779</b>	<b>132.64</b>	<b>338</b>	<b>86.26</b>	<b>65.03</b>	
41	WB State Co-Op Bank Ltd.	165	4.67	0	0.00	0.00	229	4.56	0	0.00	0.00	1157	22.09	0	0.00	0.00	
42	WBSCARD Bank Ltd.	33	1.21	0	0.00	0.00	65	0.94	0	0.00	0.00	345	7.75	0	0.00	0.00	
<b>Total Co-Optv</b>		<b>198</b>	<b>5.88</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>294</b>	<b>5.50</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1502</b>	<b>29.83</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	
<b>Grand Total</b>		<b>3589</b>	<b>1543.67</b>	<b>2217</b>	<b>1525.40</b>	<b>312.19</b>	<b>6633</b>	<b>990.37</b>	<b>11616</b>	<b>362.74</b>	<b>81.81</b>	<b>44038</b>	<b>12379.82</b>	<b>63003</b>	<b>10734.40</b>	<b>305.66</b>	

**Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended December, 2023**

(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	15009	940.23	5289	379.00	40.31	44366	3554.01	953	51.00	1.43
2	Bank of India	17960	945.31	6873	336.88	35.64	61391	3567.62	11831	6847.59	191.94
3	Bank of Maharashtra	2044	187.45	301	15.66	8.35	9609	192.26	2505	98.73	51.35
4	Canara Bank	16909	1047.52	4246	402.93	38.46	62822	3991.10	8561	12021.68	301.21
5	Central Bank of India	10711	714.47	4528	145.30	20.34	59177	2857.18	783	327.86	11.47
6	Indian Bank	27437	1387.21	5695	512.57	36.95	87681	5125.24	1625	4712.61	91.95
7	Indian Overseas Bank	7149	350.10	239	10.57	3.02	24867	1308.86	223	36.72	2.81
9	Punjab & Sind Bank	3911	286.51	11	63.21	22.06	5699	407.20	153	395.24	97.06
8	Punjab National Bank	42480	2614.04	21369	733.87	28.07	175020	10223.52	33850	23042.21	225.38
10	State Bank of India	47856	2654.26	278500	10311.00	388.47	183406	10231.28	46074	3145.33	30.74
11	UCO Bank	16259	715.61	746	13.52	1.89	57472	2740.30	3909	2932.87	107.03
12	Union Bank of India	9752	667.90	10557	1072.97	160.65	31970	2530.89	2921	16129.60	637.31
<b>Total PSU</b>		<b>217477</b>	<b>12510.61</b>	<b>338354</b>	<b>13997.48</b>	<b>111.88</b>	<b>803480</b>	<b>46729.47</b>	<b>113388</b>	<b>69741.44</b>	<b>149.25</b>
13	Axis Bank	6993	1265.74	4262	255.00	20.15	31158	4711.49	77353	18297.00	388.35
14	Bandhan Bank	14826	546.31	2845	141.76	25.95	64762	2444.09	241938	4223.91	172.82
15	Catholic Syrian Bank Ltd.	2	0.83	100	2.29	276.10	1	1.02	249	16.84	1657.51
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.82	0	0.00	0.00	1	3.48	15	2.31	66.35
18	Federal Bank	1990	216.41	179	3.59	1.66	2927	708.70	190	556.12	78.47
19	HDFC Bank	6844	989.02	38934	1973.22	199.51	21576	3396.40	218002	50772.73	1494.90
20	ICICI Bank	7073	1142.82	22309	1283.25	112.29	22646	4190.51	592134	30417.82	725.87
21	IDBI Bank	5197	210.63	1062	138.25	65.64	13323	748.86	8185	3986.00	532.28
22	IDFC First Bank	112	71.85	31247	496.83	691.44	251	69.80	311293	4671.77	6692.92
23	Indusind Bank	1251	586.65	0	0.00	0.00	8133	1724.34	178308	16480.84	955.78
24	Karnataka Bank Ltd.	716	239.81	343	34.56	14.41	1994	277.19	1660	459.06	165.61
25	Karur Vysya Bank	593	87.93	923	21.50	24.45	1736	81.22	54	17.41	21.44
26	Kotak Mahindra Bank	2535	512.14	0	0.00	0.00	5087	502.57	73825	3796.52	755.43
27	Lakshmi Vilas Bank (DBS)	1	0.04	0	0.00	0.00	1	0.04	907	1089.00	2951219.51
28	Ratnakar Bank Ltd	191	192.86	0	0.00	0.00	1208	249.33	5763	9715.70	3896.71
29	South Indian Bank Ltd.	1156	41.72	164	0.97	2.32	2133	55.73	1438	438.00	785.92
30	SIDBI	2078	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	178	114.92	5208	279.77	243.44	1171	168.22	66163	11854.72	7047.25
<b>Total PVT</b>		<b>51738</b>	<b>6222.57</b>	<b>107576</b>	<b>4630.98</b>	<b>74.42</b>	<b>178110</b>	<b>19333.02</b>	<b>1777477</b>	<b>156795.73</b>	<b>811.03</b>
33	Au Small finance Bank	0	0.00	11	0.08	#DIV/0!	0	0.00	203	42.96	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	303	15.55	21099.05
35	Jana Small Finance Bank	115	163.59	0	0.00	0.00	1287	177.88	6439	131.83	74.11
36	Ujjivan Small Finance Bank	1363	48.22	213	3.00	6.23	5434	279.66	10647	98.48	35.21
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	2	0.01	27.10
<b>Total Small Finance</b>		<b>1480</b>	<b>212</b>	<b>224</b>	<b>3.09</b>	<b>1.46</b>	<b>6723</b>	<b>458</b>	<b>17594</b>	<b>288.83</b>	<b>63.11</b>
38	BGVB (PNB)	17857	149.17	5574	160.94	107.89	83869	459.88	14227	238.19	51.79
39	PBGB (UCO)	12486	46.28	611	19.38	41.88	35175	277.93	1114	49.34	17.75
40	UBKGB (CBI)	2048	2.36	13536	282.51	11982.44	21140	74.73	235	2.04	2.73
<b>Total RRB</b>		<b>32391</b>	<b>197.81</b>	<b>19721</b>	<b>462.83</b>	<b>233.98</b>	<b>140184</b>	<b>812.53</b>	<b>15576</b>	<b>289.57</b>	<b>35.64</b>
41	WB State Co-Op Bank Ltd.	10854	15.74	3278	460.10	2923.21	59034	97.40	7498	284.24	291.83
42	WBSCARD Bank Ltd.	1927	5.46	0	0.00	0.00	11224	40.42	0	0.00	0.00
<b>Total Co-Optv</b>		<b>12781</b>	<b>21.20</b>	<b>3278</b>	<b>460.10</b>	<b>2169.87</b>	<b>70258</b>	<b>137.81</b>	<b>7498</b>	<b>284.24</b>	<b>206.25</b>
<b>Grand Total</b>		<b>315867</b>	<b>19164.11</b>	<b>469153</b>	<b>19554.48</b>	<b>102.04</b>	<b>1198755</b>	<b>67470.49</b>	<b>1931533</b>	<b>227399.81</b>	<b>337.04</b>

## Statement showing disbursement in Total of Priority Sector &amp; Non Priority Sector under ACP 2023-24 for the Quarter December 2023

(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	344181	11394.00	36558	6245.81	54.82	61937	5203.12	7013	767.33	14.75	406118	16597.13	43571	7013.14	42.26
2	Bank of India	510131	13503.32	248215	7170.91	53.10	82202	5219.89	20557	7670.37	146.95	592333	18723.21	268772	14841.28	79.27
3	Bank of Maharashtra	66155	1273.25	3975	460.13	36.14	12144	534.27	2982	160.52	30.04	78299	1807.52	6957	620.65	34.34
4	Canara Bank	605999	15923.87	234879	5256.64	33.01	82507	5824.89	14006	12586.44	216.08	688506	21748.76	248885	17843.08	82.04
5	Central Bank of India	503834	12356.12	115106	3943.51	31.92	71996	4099.20	6591	667.39	16.28	575830	16455.33	121697	4610.90	28.02
6	Indian Bank	892463	22404.71	182653	9425.93	42.07	119835	7575.42	9411	5765.33	76.11	1012298	29980.13	192064	15191.26	50.67
7	Indian Overseas Bank	187297	5251.10	6825	1403.24	26.72	33350	1926.71	510	83.17	4.32	220647	7177.81	7335	1486.41	20.71
9	Punjab & Sind Bank	43761	866.44	671	205.88	23.76	10307	1154.81	239	495.85	42.94	54068	2021.25	910	701.73	34.72
8	Punjab National Bank	1758559	46991.56	415667	16405.26	34.91	225277	14853.36	60510	24889.65	167.57	1983836	61844.92	476177	41294.91	66.77
10	State Bank of India	1736418	45695.03	544837	27297.15	59.74	239014	14908.53	362331	16432.80	110.22	1975432	60603.56	907168	43729.94	72.16
11	UCO Bank	541472	13870.10	131408	8757.41	63.14	76535	4003.79	6112	3244.98	81.05	618007	17873.89	137520	12002.39	67.15
12	Union Bank of India	350393	10949.20	71595	6563.53	59.95	43737	3698.68	16621	17671.07	477.77	394130	14647.88	88216	24234.60	165.45
<b>Total PSU</b>		<b>7540663</b>	<b>200478.69</b>	<b>1992389</b>	<b>93135.39</b>	<b>46.46</b>	<b>1058841</b>	<b>69002.69</b>	<b>506883</b>	<b>90434.89</b>	<b>131.06</b>	<b>8599504</b>	<b>269481.39</b>	<b>2499272</b>	<b>183570.28</b>	<b>68.12</b>
13	Axis Bank	263982	8874.45	140637	16203.19	182.58	39446	6897.06	82184	18874.00	273.65	303428	15771.50	222821	35077.19	222.41
14	Bandhan Bank	817503	16671.56	1853756	13265.46	79.57	81805	3448.36	245134	4431.45	128.51	899308	20119.92	2098890	17696.90	87.96
15	Catholic Syrian Bank Ltd.	1512	38.10	1786	7.52	19.73	6	29.91	349	19.12	63.94	1518	68.00	2135	26.64	39.17
16	City Union Bank Ltd.	200	12.11	18	45.21	373.33	0	0.00	0	0.00	#DIV/0!	200	12.11	18	45.21	373.33
17	Dhanlaxmi Bank Ltd.	812	18.94	6	10.37	54.75	5	104.64	16	3.51	3.35	817	123.58	22	13.88	11.23
18	Federal Bank	73497	953.65	16943	2027.23	212.58	5128	1021.55	1948	625.29	61.21	78625	1975.20	18891	2652.52	134.29
19	HDFC Bank	250097	9787.52	173295	18365.19	187.64	29724	5155.33	265924	55579.97	1078.11	279821	14942.85	439219	73945.16	494.85
20	I/CICI Bank	238939	9966.67	57966	19139.19	192.03	31025	6268.37	617272	33421.97	533.18	269964	16235.04	675238	52561.16	323.75
21	IDBI Bank	125995	3391.89	14809	1848.69	54.50	19689	1116.98	11619	4507.71	403.56	145684	4508.87	26428	6356.40	140.98
22	IDFC First Bank	8760	409.35	8136	472.89	115.52	366	373.71	342714	5211.44	1394.53	9126	783.05	350850	5684.33	725.92
23	Indusind Bank	117777	3615.64	869874	6648.16	183.87	9658	2532.86	178308	16480.84	650.68	127435	6148.50	1048182	23129.00	376.17
24	Karnataka Bank Ltd.	9883	44.73	2101	621.90	1390.48	2919	759.85	2314	617.40	81.25	12802	804.58	4415	1239.30	154.03
25	Karur Vysya Bank	19306	350.39	135	21.30	6.08	2388	252.07	1059	54.75	21.72	21694	602.46	1194	76.05	12.62
26	Kotak Mahindra Bank	35995	1605.19	5919	3054.39	190.28	7749	1169.40	73825	3796.52	324.66	43744	2774.58	79744	6850.91	246.92
27	Lakshmi Vilas Bank (DBS)	62	2.19	256	674.17	30814.35	5	0.13	921	1097.40	826355.42	67	2.32	1177	1771.57	76339.57
28	Ratnakar Bank Ltd	3837	140.76	153009	1312.91	932.71	1528	627.30	5763	9715.70	1548.82	5365	768.06	158772	11028.60	1435.90
29	South Indian Bank Ltd.	16546	305.83	1723	28.18	9.21	3526	138.76	1617	550.60	396.80	20072	444.59	3340	578.78	130.18
30	SIDBI	60	0.98	0	0.00	0.00	2733	0.07	0	0.00	0.00	2793	1.04	0	0.00	0.00
31	Tamilnad Mercantile Bank	1431	33.18	8	2.02	6.09	5	0.07	0	0.00	0.00	1436	33.24	8	2.02	6.08
32	YES Bank	30897	1869.86	8861	7833.84	418.95	1423	404.68	71453	12173.85	3008.26	32320	2274.54	80314	20007.69	879.64
<b>Total PVT</b>		<b>2017091</b>	<b>58092.96</b>	<b>3309238</b>	<b>91581.81</b>	<b>157.65</b>	<b>239128</b>	<b>30301.08</b>	<b>1902420</b>	<b>167161.51</b>	<b>551.67</b>	<b>2256219</b>	<b>88394.05</b>	<b>5211658</b>	<b>258743.32</b>	<b>292.72</b>
33	Au Small finance Bank	210	11.50	359	224.39	1950.45	0	0.00	214	43.04	#DIV/0!	210	11.50	573	267.43	2324.57
34	ESAF SF Bank	243	43.13	72177	319.48	740.71	5	0.27	303	15.55	5854.67	248	43.40	72480	335.03	772.01
35	Jana Small Finance Bank	6627	202.42	76191	513.45	253.66	1464	512.24	9202	147.06	28.71	8091	714.66	85393	660.52	92.42
36	Ujjivan Small Finance Bank	71576	1742.22	292842	1787.05	102.57	7150	357.43	12087	191.77	53.65	78726	2099.66	304929	1978.83	94.25
37	Utkarsh Small Finance Bank	464	70.49	9697	65.71	93.22	5	0.13	2	0.01	7.53	469	70.62	9699	65.72	93.06
<b>Total Small Finance</b>		<b>79120</b>	<b>2069.77</b>	<b>451266</b>	<b>2910.09</b>	<b>140.60</b>	<b>8624</b>	<b>870.08</b>	<b>21808</b>	<b>397.43</b>	<b>45.68</b>	<b>87744</b>	<b>2939.84</b>	<b>473074</b>	<b>3307.52</b>	<b>112.51</b>
38	BGVB (PNB)	1047147	14378.89	326862	4238.68	29.48	104433	729.23	19913	420.14	57.61	1151580	15108.12	346775	4658.82	30.84
39	PBGB (UCO)	244608	5389.85	116020	2892.76	53.67	49422	359.09	1910	127.27	35.44	294030	5748.94	117930	3020.03	52.53
40	UBKGB (CBI)	259727	4047.80	111752	1789.08	44.20	23401	86.07	13812	291.25	338.39	283128	4133.87	125564	2080.33	50.32
<b>Total RRB</b>		<b>1551482</b>	<b>23816.54</b>	<b>554634</b>	<b>8920.52</b>	<b>37.46</b>	<b>177256</b>	<b>1174.38</b>	<b>35635</b>	<b>838.66</b>	<b>71.41</b>	<b>1728738</b>	<b>24990.92</b>	<b>590269</b>	<b>9759.18</b>	<b>39.05</b>
41	WB State Co-Op Bank Ltd.	918965	11108.87	1327775	5285.40	47.58	71439	144.45	10776	744.34	515.31	990404	11253.32	1338551	6029.74	53.58
42	WBSCARD Bank Ltd.	74653	308.55	14144	131.54	42.63	13594	55.78	0	0.00	0.00	88247	364.33	14144	131.54	36.10
<b>Total Co-Optv</b>		<b>993618</b>	<b>11417.42</b>	<b>1341919</b>	<b>5416.94</b>	<b>47.44</b>	<b>85033</b>	<b>200.23</b>	<b>10776</b>	<b>744.34</b>	<b>371.75</b>	<b>1078651</b>	<b>11617.65</b>	<b>1352695</b>	<b>6161.28</b>	<b>53.03</b>
<b>Grand Total</b>		<b>12181974</b>	<b>295875.39</b>	<b>7649446</b>	<b>201964.74</b>	<b>68.26</b>	<b>1568882</b>	<b>101548.46</b>	<b>2477522</b>	<b>259576.84</b>	<b>255.62</b>	<b>13750856</b>	<b>397423.85</b>	<b>10126968</b>	<b>461541.58</b>	<b>116.13</b>

**District wise Achievement in Priority sector against ACP as on 31.12.2023**

(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	1660.87	1370.54	82.52	606.20	492.47	81.24	489.61	421.89	86.17	2756.68	2284.90	82.89
2	Bankura	5143.54	3053.48	59.37	5237.72	2875.81	54.91	1166.53	528.33	45.29	11547.79	6936.62	60.07
3	Birbhum	5461.11	1009.28	18.48	4338.51	1556.43	35.87	1370.78	606.28	44.23	11170.40	3171.98	28.40
4	Coochbehar	5135.99	1776.02	34.58	2543.12	1301.72	51.19	1199.43	595.64	49.66	8878.53	3673.39	41.37
5	Dakshin Dinajpur	5050.39	968.72	19.18	5247.47	2466.77	47.01	980.66	645.51	65.82	11278.53	4081.00	36.18
6	Darjeeling	1124.66	765.67	68.08	2651.72	3425.90	129.20	970.37	727.74	75.00	4746.75	4919.31	103.64
7	Hooghly	5615.10	3961.48	70.55	5559.22	3935.97	70.80	1653.14	1351.05	81.73	12827.45	9248.50	72.10
8	Howrah	2505.51	1466.53	58.53	12081.90	8845.30	73.21	1155.69	930.86	80.55	15743.10	11242.69	71.41
9	Jalpaiguri	3002.85	1793.48	59.73	3703.47	2430.90	65.64	1043.00	760.33	72.90	7749.32	4984.71	64.32
10	Jhargram	2847.49	782.65	27.49	2622.84	1168.70	44.56	804.66	159.87	19.87	6274.99	2111.22	33.64
11	Kalimpong	350.84	53.89	15.36	409.34	125.46	30.65	115.45	146.87	127.21	875.63	326.22	37.26
12	Kolkata	696.83	2073.51	297.56	19914.39	43739.85	219.64	8389.78	4264.22	50.83	29000.99	50077.58	172.68
13	Malda	6875.22	4184.91	60.87	3582.04	2759.70	77.04	3571.07	1241.99	34.78	14028.33	8686.60	61.92
14	Murshidabad	9042.70	4702.25	52.00	8852.53	4504.79	50.89	2946.98	1411.42	47.89	20842.21	10618.46	50.95
15	Nadia	6977.92	4212.30	60.37	8469.20	4888.52	57.72	2018.56	1201.45	59.52	17465.68	10302.27	58.99
16	Paschim Burdwan	369.69	406.81	110.04	8648.52	3853.68	44.56	570.34	1069.48	187.52	9588.55	5329.97	55.59
17	Paschim Medinipur	10955.53	3990.28	36.42	6939.96	4874.26	70.23	2176.92	1038.14	47.69	20072.41	9902.68	49.33
18	Purba Burdwan	9112.52	3008.64	33.02	6846.23	2537.40	37.06	1851.04	1260.21	68.08	17809.79	6806.25	38.22
19	Purba Medinipur	7333.65	4354.86	59.38	6391.59	3519.95	55.07	2066.30	941.11	45.55	15791.55	8815.93	55.83
20	Purulia	3884.17	2290.74	58.98	3740.00	2471.34	66.08	1547.48	943.40	60.96	9171.64	5705.48	62.21
21	Uttar Dinajpur	3953.97	2745.87	69.45	1472.78	766.98	52.08	1331.87	799.67	60.04	6758.62	4312.52	63.81
22	N-24 Parganas	4503.34	2113.98	46.94	14426.89	11533.52	79.94	3931.88	2238.72	56.94	22862.10	15886.22	69.49
23	S-24 Parganas	5392.56	4223.54	78.32	10746.40	7015.39	65.28	2495.39	1301.32	52.15	18634.35	12540.25	67.30
	<b>Total</b>	<b>106996.44</b>	<b>55309.43</b>	<b>51.69</b>	<b>145032.04</b>	<b>121090.82</b>	<b>83.49</b>	<b>43846.91</b>	<b>24585.49</b>	<b>56.07</b>	<b>295875.39</b>	<b>201964.74</b>	<b>68.26</b>

**Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2023-24 (01.04.2023 to 31.12.2023)**

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	863	84.00	1280	44.80	2183	87.00
2	Bank of India	38704	403.76	6894	88.91	775	5.53
3	Bank of Maharashtra	3173	22.99	212	2.10	0	0.00
4	Canara Bank	41984	506.37	8376	141.12	0	0.00
5	Central Bank of India	1041	20.29	19990	266.38	9095	86.29
6	Indian Bank	8223	203.05	4956	87.32	41465	833.64
7	Indian Overseas Bank	1012	14.01	189	3.47	373	4.38
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	30736	461.48	9949	213.11	1329	15.05
10	State Bank of India	582147	4152.75	75245	3547.00	14150	1120.00
11	UCO Bank	8014	114.55	1822	32.68	2844	50.12
12	Union Bank of India	19148	333.20	2558	62.91	2358	49.74
<b>Total PSU</b>		<b>735045</b>	<b>6316.45</b>	<b>131471</b>	<b>4489.80</b>	<b>74572</b>	<b>2251.75</b>
13	Axis Bank	73095	1072.00	2090	13.74	0	0.00
14	Bandhan Bank	729975	5647.89	222919	1842.11	188494	1659.07
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00
19	HDFC Bank	49954	280.69	318	5.97	6313	32.63
20	ICICI Bank	34006	705.63	851	12.11	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	3114	10.55	8201	54.70	3743	24.53
23	Indusind Bank	399039	1655.35	221689	827.19	0	0.00
24	Karnataka Bank Ltd.	451	23.72	120	55.32	22	0.05
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	1909	219.45	30	3.84	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	46065	179.80	41799	160.41	24475	97.73
29	South Indian Bank Ltd.	107	1.27	2	0.06	3	0.08
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	158	71.37	2	0.22	60	34.17
<b>Total PVT</b>		<b>1337873</b>	<b>9867.71</b>	<b>498020.9</b>	<b>2975.67</b>	<b>223110</b>	<b>1848.26</b>
33	Au Small finance Bank	49	3.07	0	0.00	45	2.39
34	ESAF SF Bank	13334	59.83	26736	116.93	9816	43.30
35	Jana Small Finance Bank	18635	109.82	11498	62.53	6131	33.30
36	Ujjivan Small Finance Bank	60147	351.78	76672	437.70	7912	51.48
37	Utkarsh Small Finance Bank	2129	8.48	1597	6.59	80	0.86
<b>Total Small Finance</b>		<b>94294</b>	<b>532.97</b>	<b>116503</b>	<b>623.75</b>	<b>23984</b>	<b>131.33</b>
38	BGVB (PNB)	46373	406.16	19765	175.98	3670	44.56
39	PBGB (UCO)	25312	613.82	19392	552.08	8268	270.3
40	UBKGB (CBI)	3139	52.01	15696	260.04	17830	295.82
<b>Total RRB</b>		<b>74824</b>	<b>1071.99</b>	<b>54853</b>	<b>988.10</b>	<b>29768</b>	<b>610.68</b>
41	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37
42	WBSCARD Bank Ltd.	815	11.64	108	11.79	112	6.64
<b>Total Co-Optv</b>		<b>5378</b>	<b>1015.87</b>	<b>6999</b>	<b>2677.77</b>	<b>3180</b>	<b>714.01</b>
<b>Grand Total</b>		<b>2153120</b>	<b>18272.02</b>	<b>691344</b>	<b>11131.34</b>	<b>330630</b>	<b>5424.70</b>

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2023									
(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	37820	854.03	3663	276.23	10003	849.74	51486	1980.00
2	Bank of India	315686	2237.10	227	69.28	40833	1817.02	356746	4123.39
3	Bank of Maharashtra	2701	84.10	2	0.16	786	596.65	3489	680.91
4	Canara Bank	179075	1875.64	516	167.67	4772	411.29	184363	2454.60
5	Central Bank of India	136499	2312.20	117	64.19	394	157.15	137010	2533.54
6	Indian Bank	191390	3135.74	184	165.23	814	988.53	192388	4289.50
7	Indian Overseas Bank	39029	1083.79	1661	96.50	2793	229.76	43483	1410.05
8	Punjab & Sind Bank	51	0.71	108	9.96	353	119.04	512	129.71
9	Punjab National Bank	763229	8338.65	3365	829.47	82365	3448.94	848959	12617.07
10	State Bank of India	600191	7626.00	341	114.00	53214	900.00	653746	8640.00
11	UCO Bank	109297	1223.04	48	50.27	454	93.97	109799	1367.28
12	Union Bank of India	75967	1198.00	673	70.39	8187	1096.51	84827	2364.90
<b>Total PSU</b>		<b>2450935</b>	<b>29969.00</b>	<b>10905</b>	<b>1913.35</b>	<b>204968</b>	<b>10708.60</b>	<b>2666808</b>	<b>42590.95</b>
13	Axis Bank	19634	2130.00	142	74.00	1668	2238.00	21444	4442.00
14	Bandhan Bank	153821	1665.27	87997	429.38	98403	612.16	340221	2706.80
15	Catholic Syrian Bank Ltd.	63	2.29	0	0.00	1	0.03	64	2.31
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.27	1	10.00	2	10.27
18	Federal Bank	5076	128.56	3	32.81	884	168.72	5963	330.09
19	HDFC Bank	169947	667.93	24	14.14	468	558.99	170439	1241.05
20	ICICI Bank	61434	972.84	0	0.00	298	1774.01	61732	2746.85
21	IDBI Bank	76385	425.85	27	4.83	35128	105.26	111540	535.94
22	IDFC First Bank	15895	35.38	101	1.99	25	0.49	16021	37.86
23	Indusind Bank	582939	2399.10	0	0.00	0	0.00	582939	2399.10
24	Karnataka Bank Ltd.	549	11.59	9	6.36	92	106.82	650	124.77
25	Karur Vysya Bank	0	0.00	132	2.01	0	0.00	132	2.01
26	Kotak Mahindra Bank	11714	356.37	6	0.92	325	399.11	12045	756.40
27	Lakshmi Vilas Bank (DBS)	55	0.80	7	15.03	5	31.65	67	47.48
28	Ratnakar Bank Ltd	292033	779.33	0	0.00	2	7.22	292035	786.56
29	South Indian Bank Ltd.	0	0.00	0	0.00	1831	130.66	1831	130.66
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	6264	15.64	30	42.45	346	497.75	6640	555.84
<b>Total PVT</b>		<b>1395809</b>	<b>9590.95</b>	<b>88479</b>	<b>624.19</b>	<b>139477</b>	<b>6640.86</b>	<b>1623765</b>	<b>16856.00</b>
33	Au Small finance Bank	4	0.73	0	0.00	12	9.13	16	9.86
34	ESAF SF Bank	100629	320.64	0	0.00	0	0.00	100629	320.64
35	Jana Small Finance Bank	85015	265.75	0	0.00	0	0.00	85015	265.75
36	Ujjivan Small Finance Bank	263917	937.07	0	0.00	0	0.00	263917	937.07
37	Utkarsh Small Finance Bank	8930	25.41	0	0.00	0	0.00	8930	25.41
<b>Total Small Finance</b>		<b>458495</b>	<b>1549.60</b>	<b>0</b>	<b>0.00</b>	<b>12</b>	<b>9.13</b>	<b>458507</b>	<b>1558.73</b>
38	BGVB (PNB)	541111	5044.40	822	13.22	8299	46.02	550232	5103.64
39	PBGB (UCO)	132651	1785.95	16	6.69	48	37.05	132715	1829.69
40	UBKGB (CBI)	154049	2530.10	1	1.33	24	0.30	154074	2531.73
<b>Total RRB</b>		<b>827811</b>	<b>9360.45</b>	<b>839</b>	<b>21.24</b>	<b>8371</b>	<b>83.37</b>	<b>837021</b>	<b>9465.06</b>
41	WB State Co-Op Bank Ltd.	2185091	6410.81	653	86.49	1733	48.87	2187477	6546.17
42	WBSCARD Bank Ltd.	149444	1062.03	0	0.00	0	0.00	149444	1062.03
<b>Total Co-Optv</b>		<b>2334535</b>	<b>7472.84</b>	<b>653</b>	<b>86.49</b>	<b>1733</b>	<b>48.87</b>	<b>2336921</b>	<b>7608.20</b>
<b>Grand Total</b>		<b>7467585</b>	<b>57942.84</b>	<b>100876</b>	<b>2645.27</b>	<b>354561</b>	<b>17490.82</b>	<b>7923022</b>	<b>78078.94</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2023													
(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	33337	2134.00	3615	1111.00	486	968.00	464	94.00	529	98.00	38431	4405.00
2	Bank of India	115451	3437.10	1037	1110.96	141	327.33	0	0.00	0	0.00	116629	4875.39
3	Bank of Maharashtra	4265	573.74	133	185.10	22	75.08	0	0.00	0	0.00	4420	833.92
4	Canara Bank	49625	2671.04	2986	1418.06	380	828.30	0	0.00	1570	55.21	54561	4972.61
5	Central Bank of India	37314	1232.26	1421	792.41	52	208.19	264	6.41	0	0.00	39051	2239.27
6	Indian Bank	90121	3900.94	6732	2811.04	353	1304.75	0	0.00	0	0.00	97206	8016.73
7	Indian Overseas Bank	47790	2101.89	481	389.56	375	248.68	0	0.00	0	0.00	48646	2740.14
8	Punjab & Sind Bank	5253	311.62	249	139.06	93	257.62	0	0.00	0	0.00	5595	708.30
9	Punjab National Bank	184374	7182.72	24594	4435.71	1314	2375.22	56	7.65	0	0.00	210338	14001.29
10	State Bank of India	51302	5044.00	3694	2897.12	919	1122.00	28	30.00	12144	2591.65	68087	11684.77
11	UCO Bank	82551	2331.04	2006	2325.74	65	251.92	136	1.24	0	0.00	84758	4909.94
12	Union Bank of India	60803	3019.14	1985	2220.61	320	1130.05	230	9.00	0	0.00	63338	6378.80
<b>Total PSU</b>		<b>762186</b>	<b>33939.50</b>	<b>48933</b>	<b>19836.37</b>	<b>4520</b>	<b>9097.14</b>	<b>1178</b>	<b>148.30</b>	<b>14243</b>	<b>2744.86</b>	<b>831060</b>	<b>65766.17</b>
13	Axis Bank	18448	4452.00	7412	4591.00	2068	3327.00	0	0.00	0	0.00	27928	12370.00
14	Bandhan Bank	1232686	7479.47	73	58.66	15	30.35	0	0.00	3	11.05	1232777	7579.53
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	53	172.40	0	0.00	0	0.00	53	172.40
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1	0.11	1	0.11
18	Federal Bank	779	246.76	401	568.46	105	191.28	0	0.00	12650	335.78	13935	1342.28
19	HDFC Bank	18467	4662.09	10834	5776.62	3770	5237.76	0	0.00	0	0.00	33071	15676.47
20	ICICI Bank	14695	5632.87	7884	5876.40	2303	2971.74	0	0.00	0	0.00	24882	14481.01
21	IDBI Bank	13185	746.96	423	331.25	48	78.95	16	0.69	0	0.00	13672	1157.85
22	IDFC First Bank	6814	635.82	982	310.42	274	71.35	0	0.00	0	0.00	8070	1017.59
23	Indusind Bank	285982	1993.77	663	1276.82	286	937.80	0	0.00	0	0.00	286931	4208.39
24	Karnataka Bank Ltd.	232	71.87	510	323.05	61	86.92	0	0.00	0	0.00	803	481.84
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	239	183.68	239	183.68
26	Kotak Mahindra Bank	5301	1593.61	2984	1442.58	795	740.32	0	0.00	0	0.00	9080	3776.51
27	Lakshmi Vilas Bank (DBS)	34	22.65	41	52.26	20	77.37	0	0.00	0	0.00	95	152.28
28	Ratnakar Bank Ltd	27	136.73	30	33.99	28	101.45	0	0.00	0	0.00	85	272.17
29	South Indian Bank Ltd.	183	63.39	137	200.25	29	50.42	0	0.00	0	0.00	349	314.07
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	28	3.85	23	29.29	0	0.00	0	0.00	0	0.00	51	33.14
32	YES Bank	5653	926.97	2326	1010.51	1289	1143.69	0	0.00	29	6.14	9297	3087.31
<b>Total PVT</b>		<b>1602514</b>	<b>28668.82</b>	<b>34723</b>	<b>21881.57</b>	<b>11144</b>	<b>15218.80</b>	<b>16</b>	<b>0.69</b>	<b>13030</b>	<b>626.01</b>	<b>1661427</b>	<b>66395.89</b>
33	Au Small finance Bank	356	53.38	165	201.62	13	35.92	0	0.00	0	0.00	534	290.92
34	ESAF SF Bank	18054	49.87	0	0.00	0	0.00	0	0.00	0	0.00	18054	49.87
35	Jana Small Finance Bank	3042	220.36	65	11.54	2	0.02	0	0.00	0	0.00	3109	231.92
36	Ujjivan Small Finance Bank	75215	455.94	88	44.12	6	4.17	0	0.00	0	0.00	75309	504.23
37	Utkarsh Small Finance Bank	200	43.76	0	0.00	0	0.00	0	0.00	0	0.00	200	43.76
<b>Total Small Finance</b>		<b>96867</b>	<b>823.31</b>	<b>318</b>	<b>257.28</b>	<b>21</b>	<b>40.11</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>97206</b>	<b>1120.70</b>
38	BGVB (PNB)	145600	1938.43	1322	69.73	63	21.52	4001	66.19	0	0.00	150986	2095.87
39	PBGB (UCO)	77940	1457.66	38	64.69	0	0.00	8	0.22	0	0.00	77986	1522.57
40	UBKGB (CBI)	34989	247.34	0	0.00	0	0.00	176	2.75	0	0.00	35165	250.09
<b>Total RRB</b>		<b>258529</b>	<b>3643.43</b>	<b>1360</b>	<b>134.42</b>	<b>63</b>	<b>21.52</b>	<b>4185</b>	<b>69.16</b>	<b>0</b>	<b>0.00</b>	<b>264137</b>	<b>3868.53</b>
41	WB State Co-Op Bank Ltd.	5556	541.62	3351	352.86	0	0.00	2000	51.41	175	21.73	11082	967.63
42	WBSCARD Bank Ltd.	8301	105.12	0	0.00	0	0.00	0	0.00	0	0.00	8301	105.12
<b>Total Co-Optv</b>		<b>13857</b>	<b>646.74</b>	<b>3351</b>	<b>352.86</b>	<b>0</b>	<b>0.00</b>	<b>2000</b>	<b>51.41</b>	<b>175</b>	<b>21.73</b>	<b>19383</b>	<b>1072.75</b>
<b>Grand Total</b>		<b>2733953</b>	<b>67721.80</b>	<b>88685</b>	<b>42462.51</b>	<b>15748</b>	<b>24377.57</b>	<b>7379</b>	<b>269.56</b>	<b>27448</b>	<b>3392.60</b>	<b>2873213</b>	<b>138224.04</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2023

(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	161	198.00	3905	243.00	23859	3839.00	141	19.00	61	7.00	6689	2126.00	34816	6432.00	124733	12817.00
2	Bank of India	3	0.00	5515	130.25	22179	2080.67	0	0.00	0	0.00	21	1.41	27718	2212.33	501093	11211.12
3	Bank of Maharashtra	0	0.00	388	13.87	1764	215.84	0	0.00	0	0.00	0	0.00	2152	229.71	10061	1744.54
4	Canara Bank	0	0.00	5221	190.47	9582	1024.44	1	0.01	1	0.00	1290	7.63	16095	1222.55	255019	8649.76
5	Central Bank of India	28	53.10	2819	88.89	8741	917.29	0	0.00	0	0.00	11235	457.44	22823	1516.72	198884	6289.53
6	Indian Bank	0	0.00	4395	124.20	24703	3169.16	1	2.25	9	0.03	16	0.11	29124	3295.75	318718	15601.98
7	Indian Overseas Bank	8548	113.59	1069	33.89	5369	749.40	0	0.00	0	0.00	14277	81.86	29263	978.74	121392	5128.93
8	Punjab & Sind Bank	0	0.00	165	4.74	1772	171.83	0	0.00	0	0.00	178	1.32	2115	177.89	8222	1015.90
9	Punjab National Bank	2	8.55	21041	607.25	46064	3675.64	5	0.12	7	0.13	1651	4.84	68770	4296.52	1128067	30914.88
10	State Bank of India	11	31.61	28437	1016.85	197668	31381.29	1	0.03	2	3.30	0	0.00	226119	32433.08	947952	52757.85
11	UCO Bank	178	154.08	5385	118.34	17253	1471.30	6	173.01	1	0.01	45608	1307.55	68431	3224.29	262988	9501.51
12	Union Bank of India	101	763.00	4190	120.50	8955	920.50	4	0.61	1	5.71	665	0.09	13916	1810.41	162081	10554.11
	<b>Total PSU</b>	<b>9032</b>	<b>1321.92</b>	<b>82530</b>	<b>2692.26</b>	<b>367909</b>	<b>49616.36</b>	<b>159</b>	<b>195.03</b>	<b>82</b>	<b>16.18</b>	<b>81630</b>	<b>3988.24</b>	<b>541342</b>	<b>57829.99</b>	<b>4039210</b>	<b>166187.11</b>
13	Axis Bank	4	18.00	1561	72.00	6735	598.00	0	0.00	0	0.00	271550	652.00	279850	1340.00	329222	18152.00
14	Bandhan Bank	0	0.00	0	0.00	14477	812.90	0	0.00	0	0.00	2178772	9279.85	2193249	10092.74	3766247	20379.08
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	2	0.16	0	0.00	0	0.00	1654	4.07	1656	4.23	1720	6.54
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	53	172.40
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	29	10.64	0	0.00	0	0.00	0	0.00	29	10.64	32	21.02
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15980	186.33	15980	186.33	35878	1858.70
19	HDFC Bank	0	0.00	4042	97.31	35623	4029.02	0	0.00	0	0.00	163480	345.44	203145	4471.78	406655	21389.30
20	ICICI Bank	0	0.00	1303	66.03	9721	1222.17	0	0.00	3	8.73	32	0.12	11059	1297.05	97673	18524.92
21	IDBI Bank	0	0.00	683	31.25	19869	2863.25	23	4.69	0	0.00	0	0.00	20575	2899.19	145787	4592.98
22	IDFC First Bank	0	0.00	0	0.00	238	31.00	47	0.06	0	0.00	0	0.00	285	31.06	24376	1086.51
23	Indusind Bank	4	40.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	40.67	869874	6648.16
24	Karnataka Bank Ltd.	0	0.00	11	0.36	535	61.74	0	0.00	1	0.24	158	32.17	705	94.51	2158	701.12
25	Karur Vysya Bank	0	0.00	8	0.22	230	20.46	0	0.00	0	0.00	45	204.97	283	225.65	654	411.34
26	Kotak Mahindra Bank	0	0.00	0	0.00	198	37.85	0	0.00	0	0.00	0	0.00	198	37.85	21323	4570.76
27	Lakshmi Vilas Bank (DBS)	6	61.42	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	7	61.44	169	261.20
28	Ratnakar Bank Ltd	4	34.18	0	0.00	61	3.31	0	0.00	1	2.52	32388	84.67	32454	124.67	324574	1183.40
29	South Indian Bank Ltd.	0	0.00	15	0.73	79	7.74	1	1.00	0	0.00	0	0.00	95	9.48	2275	454.20
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	1	0.01	13	1.35	0	0.00	0	0.00	0	0.00	14	1.36	65	34.50
32	YES Bank	0	0.00	23	1.33	188	27.35	0	0.00	0	0.00	29	6.14	240	34.82	16177	3677.97
	<b>Total PVT</b>	<b>18</b>	<b>154.27</b>	<b>7647</b>	<b>269.24</b>	<b>87999</b>	<b>9726.95</b>	<b>71</b>	<b>5.75</b>	<b>5</b>	<b>11.49</b>	<b>2664088</b>	<b>10795.76</b>	<b>2759828</b>	<b>20963.46</b>	<b>6045020</b>	<b>104215.35</b>
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	550	300.78
34	ESAF SF Bank	0	0.00	0	0.00	4	0.56	0	0.00	0	0.00	1619	3.89	1623	4.45	120306	374.96
35	Jana Small Finance Bank	0	0.00	0	0.00	5958	41.10	0	0.00	0	0.00	89334	378.13	95292	419.23	183416	916.90
36	Ujivan Small Finance Bank	0	0.00	0	0.00	42905	448.97	0	0.00	0	0.00	265023	906.15	307928	1355.12	647154	2796.42
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	84	14.59	0	0.00	0	0.00	9952	55.75	10036	70.34	19166	139.51
	<b>Total Small Finance</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>48951</b>	<b>505.21</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>365928</b>	<b>1343.92</b>	<b>414879</b>	<b>1849.14</b>	<b>970592</b>	<b>4528.56</b>
38	BGVB (PNB)	0	0.00	1896	29.92	5934	330.77	2	2.53	1340	2.90	500	19.86	9672	385.98	710890	7585.49
39	PBGB (UCO)	0	0.00	1010	18.87	5173	372.49	0	0.00	0	0.00	5105	41.24	11288	432.60	221989	3784.86
40	UBKGB (CBI)	0	0.00	160	2.29	2737	300.22	0	0.00	0	0.00	11	0.04	2908	302.55	192147	3084.37
	<b>Total RRB</b>	<b>0</b>	<b>0.00</b>	<b>3066</b>	<b>51.08</b>	<b>13844</b>	<b>1003.48</b>	<b>2</b>	<b>2.53</b>	<b>1340</b>	<b>2.90</b>	<b>5616</b>	<b>61.14</b>	<b>23868</b>	<b>1121.13</b>	<b>1125026</b>	<b>14454.72</b>
41	WB State Co-Op Bank Ltd.	0	0.00	4194	80.43	11907	1014.85	191	2.97	0	0.00	157444	10119.76	173736	11218.00	2372295	18731.80
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3729	200.32	0	0.00	0	0.00	0	0.00	3729	200.32	161474	1367.47
	<b>Total Co-Optv</b>	<b>0</b>	<b>0.00</b>	<b>4194</b>	<b>80.43</b>	<b>15636</b>	<b>1215.17</b>	<b>191</b>	<b>2.97</b>	<b>0</b>	<b>0.00</b>	<b>157444</b>	<b>10119.76</b>	<b>177465</b>	<b>11418.32</b>	<b>2533769</b>	<b>20099.27</b>
	<b>Grand Total</b>	<b>9050</b>	<b>1476.19</b>	<b>97437</b>	<b>3093.01</b>	<b>534339</b>	<b>62067.18</b>	<b>423</b>	<b>206.28</b>	<b>1427</b>	<b>30.57</b>	<b>3274706</b>	<b>26308.83</b>	<b>3917382</b>	<b>93182.04</b>	<b>14713617</b>	<b>309485.02</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2023

(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	672	495.00	502	46.00	2167	678.00	21335	1332.00	2465	14021.18	27141	16572.18	151874	29389.18
2	Bank of India	0	0.00	199	29.77	6580	1731.53	26175	761.17	42319	18253.94	75273	20776.41	576366	31987.53
3	Bank of Maharashtra	0	0.00	37	8.56	552	200.01	503	22.88	5785	228.61	6877	460.06	16938	2204.60
4	Canara Bank	194	12.01	133	21.22	3955	1033.25	12540	713.67	25267	15058.83	42089	16838.98	297108	25488.74
5	Central Bank of India	394	68.83	3198	852.04	13719	354.59	8056	397.15	25367	1449.10	50734	3121.71	249618	9411.24
6	Indian Bank	0	0.00	155	26.99	2118	430.94	65932	2210.72	9418	28301.80	77623	30970.45	396341	46572.43
7	Indian Overseas Bank	153	58.68	44	5.34	592	101.77	8660	261.30	781	2439.75	10230	2866.84	131622	7995.77
8	Punjab & Sind Bank	82	12.03	14	29.63	268	75.45	438	432.00	3648	2087.97	4450	2637.08	12672	3652.98
9	Punjab National Bank	174	785.57	284	52.85	24111	4523.90	60474	1731.50	105453	45969.90	190496	53063.72	1318563	83978.60
10	State Bank of India	0	0.00	2747	567.01	212155	19806.45	803216	24479.86	143984	42642.16	1162102	87495.48	2110054	140253.33
11	UCO Bank	0	0.00	24	5.05	4099	1108.14	5201	50.34	18434	9181.08	27758	10344.61	290746	19846.12
12	Union Bank of India	286	480.74	643	109.13	4827	900.50	28916	1472.53	7462	15063.77	42134	18026.67	204215	28580.78
<b>Total PSU</b>		<b>1955</b>	<b>1912.86</b>	<b>7980</b>	<b>1753.58</b>	<b>275143</b>	<b>30944.53</b>	<b>1041446</b>	<b>33865.13</b>	<b>390383</b>	<b>194698.09</b>	<b>1716907</b>	<b>263174.18</b>	<b>5756117</b>	<b>429361.29</b>
13	Axis Bank	10	1.00	347	71.00	5950	2377.00	700387	2610.00	221558	15496.00	928252	20555.00	1257474	38707.00
14	Bandhan Bank	0	0.00	0	0.00	2574	448.27	61527	729.96	517948	10953.36	582049	12131.59	4348296	32510.66
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	4	0.06	113	2.55	290	40.42	407	43.03	2127	49.57
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	53	172.40
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	184	62.82	184	62.82	216	83.84
18	Federal Bank	330	172.70	0	0.00	780	227.84	1419	158.00	116	1846.85	2645	2405.39	38523	4264.09
19	HDFC Bank	154	561.87	374	7.72	34507	10301.76	97468	3707.09	1431254	24793.07	1563757	39371.52	1970412	60760.82
20	ICICI Bank	2	22.50	466	105.70	16446	7208.33	74045	2572.86	536773	24216.79	627732	34126.18	725405	52651.09
21	IDBI Bank	0	0.00	23	2.65	7126	1925.26	4732	444.25	23796	1530.58	35677	3902.74	181464	8495.72
22	IDFC First Bank	317	9.89	219	49.84	324	82.22	84391	927.70	451242	3651.38	536493	4721.03	560869	5807.54
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	178308	17001.48	178308	17001.52	1048182	23649.69
24	Karnataka Bank Ltd.	7	11.61	1	0.08	303	114.07	343	36.83	1555	384.53	2209	547.12	4367	1248.24
25	Karur Vysya Bank	71	1.25	2	0.20	210	48.97	1553	37.26	292	79.05	2128	166.73	2782	578.07
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	115866	5116.73	115866	5116.73	137189	9687.49
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	46	37.24	0	0.00	354	1052.08	400	1089.32	569	1350.52
28	Ratnakar Bank Ltd	0	0.00	0	0.00	10	1.47	0	0.00	7298	3016.59	7308	3018.05	331882	4201.45
29	South Indian Bank Ltd.	4	36.00	2	0.31	19	16.07	105	1.02	1350	984.07	1480	1037.47	3755	1491.68
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	4	0.66	204	16.63	44	131.73	252	149.02	317	183.52
32	YES Bank	0	0.00	11	23.16	271	124.42	17507	665.14	91436	4308.33	109225	5121.05	125402	8799.02
<b>Total PVT</b>		<b>895</b>	<b>816.83</b>	<b>1445</b>	<b>260.66</b>	<b>68578</b>	<b>22913.68</b>	<b>1043794</b>	<b>11909.29</b>	<b>3579664</b>	<b>114665.86</b>	<b>4694372</b>	<b>150566.31</b>	<b>10739392</b>	<b>254781.66</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	11	0.08	186	31.18	197	31.26	747	332.04
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	225	30.30	225	30.30	120531	405.26
35	Jana Small Finance Bank	14	0.02	0	0.00	2828	24.38	0	0.00	8888	152.63	11730	177.04	195146	1093.93
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	4053	258.37	1153	12.75	42438	262.93	47644	534.05	694798	3330.47
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	270	0.61	270	0.61	19436	140.12
<b>Total Small Finance</b>		<b>14</b>	<b>0.02</b>	<b>0</b>	<b>0.00</b>	<b>6881</b>	<b>282.75</b>	<b>1164</b>	<b>12.83</b>	<b>52007</b>	<b>477.66</b>	<b>60066</b>	<b>773.26</b>	<b>1030658</b>	<b>5301.82</b>
38	BGVB (PNB)	0	0.00	0	0.00	943	109.11	24881	521.30	15392	209.19	41216	839.60	752106	8425.09
39	PBGB (UCO)	0	0.00	0	0.00	273	72.14	2496	61.91	2651	129.84	5420	263.89	227409	4048.75
40	UBKGB (CBI)	0	0.00	0	0.00	236	25.02	19395	445.56	497	9.51	20128	480.09	212275	3564.46
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1452</b>	<b>206.27</b>	<b>46772</b>	<b>1028.77</b>	<b>18540</b>	<b>348.54</b>	<b>66764</b>	<b>1583.58</b>	<b>1191790</b>	<b>16038.30</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	31880	2354.99	258566	1812.96	290446	4167.95	2662741	22899.75
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	161474	1367.47
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>31880</b>	<b>2354.99</b>	<b>258566</b>	<b>1812.96</b>	<b>290446</b>	<b>4167.95</b>	<b>2824215</b>	<b>24267.22</b>
<b>Grand Total</b>		<b>2864</b>	<b>2729.71</b>	<b>9425</b>	<b>2014.24</b>	<b>352054</b>	<b>54347.22</b>	<b>2165056</b>	<b>49171.01</b>	<b>4299160</b>	<b>312003.10</b>	<b>6828555</b>	<b>420265.28</b>	<b>21542172</b>	<b>729750.29</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2023

(Amt.in Rs. Crore)

S No.	BANKS	Of Which Weaker Section		Of Which Minority		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	13775	551.00	7220	1284.00	5149	804.00	2102	647.00	4845	3899.00	0	0.00
2	Bank of India	332533	3184.13	94188	978.56	29408	446.10	8841	168.36	196248	3141.94	935	6.41
3	Bank of Maharashtra	4686	549.07	3758	87.32	403	11.17	0	0.00	7532	160.81	0	0.00
4	Canara Bank	203186	2695.80	79418	1485.24	28016	202.07	0	0.00	73772	1383.04	9234	8.25
5	Central Bank of India	134498	2211.23	2559	51.03	45689	649.42	9098	175.23	33962	1162.73	329	0.35
6	Indian Bank	167946	3261.93	43731	885.35	24450	461.01	182555	5667.28	44952	1473.33	2136	14.27
7	Indian Overseas Bank	29851	458.64	11841.4	142.59	1569.36	32.28	3896.88	46.99	26322.4	64.24	281.8	1.77
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	793162	8276.38	159239	2079.73	141073	2548.84	119461	1470.14	329082	7381.57	812	79.31
10	State Bank of India	624429	9068.72	415431	9131.03	13581	7145.00	98880	5312.45	621825	17500.00	71	32.00
11	UCO Bank	182083	2594.56	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	89942	1355.58	32869	662.70	12726	344.41	8645	265.50	41569	1186.51	25	0.02
<b>Total PSU</b>		<b>2576091</b>	<b>34207.03</b>	<b>896748</b>	<b>17373.85</b>	<b>325297</b>	<b>13092.38</b>	<b>442491</b>	<b>13896.17</b>	<b>1428727</b>	<b>37501.86</b>	<b>13868</b>	<b>142.41</b>
13	Axis Bank	356852	3533.00	140911	1716.11	31725	90.00	0	0.00	414913	2801.00	0	0.00
14	Bandhan Bank	2511046	10129.07	1548922	8296.83	528492	2798.03	460139	2541.28	3860803	18409.37	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	17	0.24	10	0.29	0	0.00	3811	9.06	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	1058	16.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	338636	1,316.12	117811	672.41	332	10.50	16513	58.37	450873	2,190.57	0	0.00
20	ICICI Bank	54588	2234.22	57592	1823.26	5623	124.35	0	0.00	147000	13986.51	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	15888	30.93	9104	16.12	20514	84.47	9489	37.05	134711	564.76	0	0.00
23	Indusind Bank	788984	3098.92	899295	2072.63	579282	1071.54	0	0.00	10913	279.04	0	0.00
24	Karnataka Bank Ltd.	328	6.45	451	23.77	120	55.33	22	0.05	225	12.25	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	11893	575.41	6774	443.84	262	22.24	0	0.00	31472	391.52	0	0.00
27	Lakshmi Vilas Bank (DBS)	55	0.80	0	0.00	0	0.00	0	0.00	40	3.71	0	0.00
28	Ratnakar Bank Ltd	324421	864.00	93930	253.32	88517	233.75	199994	446.88	295966	831.26	0	0.00
29	South Indian Bank Ltd.	0	0.00	228	2.42	4	0.08	5	0.085	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	6	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	6405	169.17	946	155.17	13	1.90	60	34.17	126	1.11	0	0.00
<b>Total PVT</b>		<b>4474413</b>	<b>22608.08</b>	<b>2894206</b>	<b>15715.49</b>	<b>1256501</b>	<b>4620.84</b>	<b>686222</b>	<b>3117.89</b>	<b>5352077</b>	<b>39485.74</b>	<b>1</b>	<b>0.01</b>
33	Au Small finance Bank	67	3.86	67	3.86	0	0.00	70	3.65	66	3.84	0	0.00
34	ESAF SF Bank	120267	373.44	27147	82.06	40161	132.75	16439	53.47	120267	373.44	0	0.00
35	Jana Small Finance Bank	158846	540.58	47926	184.04	24954	90.90	13776	49.20	156217	566.98	0	0.00
36	Ujjivan Small Finance Bank	514086	1728.25	124699	478.55	159432	634.94	18578	86.19	656458	2531.36	0	0.00
37	Utkarsh Small Finance Bank	18745	63.22	3485	29.83	1831	4.35	85	0.88	18977	60.40	0	0.00
<b>Total Small Finance</b>		<b>812011</b>	<b>2709.35</b>	<b>203324</b>	<b>778.34</b>	<b>226378</b>	<b>862.95</b>	<b>48948</b>	<b>193.39</b>	<b>951985</b>	<b>3536.02</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	570114	5339.98	179185	1231.93	84944	633.42	12665	103.56	122355	856.31	0	0.00
39	PBGB (UCO)	157767	2468.14	54247	879.05	38891	724.53	15508	334.5	104936	2129.71	0	0.00
40	UBKGB (CBI)	146347	2403.60	6368	106.93	27596	463.38	30143	506.87	38634	648.73	11	0.03
<b>Total RRB</b>		<b>874228</b>	<b>10211.72</b>	<b>239800</b>	<b>2217.91</b>	<b>151431</b>	<b>1821.33</b>	<b>58316</b>	<b>944.93</b>	<b>265925</b>	<b>3634.75</b>	<b>11</b>	<b>0.03</b>
41	WB State Co-Op Bank Ltd.	138866	545.78	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
42	WBCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>138866</b>	<b>545.78</b>	<b>138866</b>	<b>542.59</b>	<b>38450</b>	<b>63.27</b>	<b>36102</b>	<b>53.27</b>	<b>64250</b>	<b>893.02</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>8875609</b>	<b>70281.95</b>	<b>4372944</b>	<b>36628.19</b>	<b>1998057</b>	<b>20460.77</b>	<b>1272079</b>	<b>18205.65</b>	<b>8062964</b>	<b>85051.39</b>	<b>13880</b>	<b>142.45</b>

**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 68.13% as on 31.12.2023 whereas it was 62.56% on 31.12.2022. For calculation of CD Ratio of the State as on 31.12.2023, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore)
	31.12.2023
Total Deposit (A)	10,83,274.72
Total Advance utilized in the State (B)	7,29,750.31
RIDF Support (C)	8,270.00
Total Advance to be reckoned (D=B+C)	7,38,020.31
CD Ratio (D*100 / A)	68.13%

**Position of districts with less than 40 % CD Ratio :**

CD ratio of all the districts in the state is now above 40%.

District Wise CD Ratio of West Bengal as on 31.12.2023						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on December, 2022	CD Ratio as on December, 2023		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	62.15	7527.12	5012.19	66.59
2	Bankura	PNB	51.82	19506.00	10648.50	54.59
3	Birbhum	UCO	48.31	20659.07	10441.58	50.54
4	Coochbehar	CBI	75.60	40070.86	31993.25	79.84
5	Dakshin Dinajpur	PNB	62.67	6062.69	3749.50	61.85
6	Darjeeling	CBI	62.08	24620.22	16335.34	66.35
7	Hooghly	UCO	41.31	55097.25	24964.69	45.31
8	Howrah	UCO	47.79	54395.55	26318.86	48.38
9	Jalpaiguri	CBI	60.27	14235.52	11402.43	80.10
10	Jhargram	PNB	41.22	4689.21	2200.56	46.93
11	Kalimpong	SBI	46.97	2079.80	1055.31	50.74
12	Kolkata	SBI	64.15	374118.37	360220.63	96.29
13	Malda	PNB	59.45	14816.90	8565.35	57.81
14	Murshidabad	PNB	49.02	29558.69	16726.17	56.59
15	Nadia	PNB	49.80	30150.00	15160.00	50.28
16	Paschim Burdwan	SBI	41.10	48503.98	24756.41	51.04
17	Paschim Medinipur	PNB	47.47	32106.29	16110.87	50.18
18	Purba Burdwan	UCO	51.48	33715.69	17900.98	53.09
19	Purba Medinipur	PNB	47.37	35199.99	17271.47	49.07
20	Purulia	PNB	48.72	12907.90	6361.45	49.28
21	Uttar Dinajpur	PNB	60.99	9575.78	6246.29	65.23
22	24 Pgs. (N)	Indian	41.53	184081.00	78944.84	42.89
23	24 Pgs. (S)	PNB	46.04	37283.10	17363.65	46.57
<b>Grand Total</b>			<b>53.83</b>	<b>1090960.99</b>	<b>729750.31</b>	<b>66.89</b>
<b>Interbank Deposit</b>			<b>62.56</b>	<b>7686.27</b>	<b>8270.00</b>	<b>68.13</b>
<b>Final Deposit</b>				<b>1083274.72</b>		
<b>RIDF Support</b>						
<b>Total Advances in the State</b>				<b>738020.31</b>		
<b>Credit Deposit Ratio</b>						

**Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2023**

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on December, 2022	As on December, 2023				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	68.30	39357.98	29389.18	74.67	0.00	74.67
2	Bank of India	61.72	38162.51	31987.52	83.82	0.00	83.82
3	Bank of Maharashtra	66.67	2304.04	2204.60	95.68	0.00	95.68
4	Canara Bank	55.85	32676.72	25488.74	78.00	0.00	78.00
5	Central Bank of India	36.18	27650.63	9411.24	34.04	0.00	34.04
6	Indian Bank	45.70	51804.67	46572.43	89.90	0.00	89.90
7	Indian Overseas Bank	49.33	15159.30	7995.77	52.74	0.00	52.74
8	Punjab & Sind Bank	126.01	3178.87	3652.98	114.91	0.00	114.91
9	Punjab National Bank	45.08	111981.93	83978.60	74.99	0.00	74.99
10	State Bank of India	36.88	281473.81	140253.33	49.83	39566.40	63.89
11	UCO Bank	42.45	38403.15	19846.12	51.68	0.00	51.68
12	Union Bank of India	82.22	38990.33	28580.78	73.30	0.00	73.30
<b>Total PSU</b>		<b>46.72</b>	<b>681143.95</b>	<b>429361.28</b>	<b>63.04</b>	<b>39566.40</b>	<b>68.84</b>
13	Axis Bank	55.39	62102.00	38707.00	62.33	0.00	62.33
14	Bandhan Bank	57.67	48750.51	32510.66	66.69	0.00	66.69
15	Catholic Syrian Bank Ltd.	42.46	50.58	49.57	98.00	0.00	98.00
16	City Union Bank Ltd.	68.88	235.11	172.40	73.33	0.00	73.33
17	Dhanlaxmi Bank Ltd.	142.08	86.42	83.84	97.01	0.00	97.01
18	Federal Bank	93.23	5141.08	4264.09	82.94	0.00	82.94
19	HDFC Bank	57.53	93890.69	60760.82	64.71	0.00	64.71
20	ICICI Bank	83.21	61048.65	52651.09	86.24	0.00	86.24
21	IDBI Bank	44.44	14266.44	8495.72	59.55	0.00	59.55
22	IDFC First Bank	156.25	4692.71	5807.54	123.76	0.00	123.76
23	Indusind Bank	119.04	15338.16	23649.69	154.19	0.00	154.19
24	Karnataka Bank Ltd.	101.12	1434.87	1248.24	86.99	0.00	86.99
25	Karur Vysya Bank	48.77	1351.80	578.07	42.76	0.00	42.76
26	Kotak Mahindra Bank	88.27	10385.82	9687.49	93.28	0.00	93.28
27	Lakshmi Vilas Bank (DBS)	463.94	2057.00	1350.52	65.65	0.00	65.65
28	Ratnakar Bank Ltd	82.42	7750.83	4201.45	54.21	0.00	54.21
29	South Indian Bank Ltd.	93.43	1800.04	1491.68	82.87	0.00	82.87
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	26.69	581.46	183.52	31.56	0.00	31.56
32	YES Bank	76.11	9989.72	8799.02	88.08	0.00	88.08
<b>Total PVT</b>		<b>68.01</b>	<b>340953.89</b>	<b>254781.68</b>	<b>74.73</b>	<b>0.00</b>	<b>74.73</b>
33	Au Small finance Bank	17.40	602.63	332.04	55.10	0.00	55.10
34	ESAF SF Bank	453.28	120.80	405.26	335.48	0.00	335.48
35	Jana Small Finance Bank	60.00	1756.53	1093.93	62.28	0.00	62.28
36	Ujjivan Small Finance Bank	144.49	2098.02	3330.48	158.74	0.00	158.74
37	Utkarsh Small Finance Bank	29.38	574.44	140.12	24.39	0.00	24.39
<b>Total Small Finance</b>		<b>93.54</b>	<b>5152.41</b>	<b>5301.83</b>	<b>102.90</b>	<b>0.00</b>	<b>102.90</b>
38	BGVB (PNB)	42.45	18754.93	8425.09	44.92	11616.15	106.86
39	PBGB (UCO)	56.09	6772.22	4048.75	59.78	0.00	59.78
40	UBKGB (CBI)	76.76	4385.73	3564.46	81.27	0.00	81.27
<b>Total RRB</b>		<b>50.42</b>	<b>29912.88</b>	<b>16038.30</b>	<b>53.62</b>	<b>11616.15</b>	<b>92.45</b>
41	WB State Co-Op Bank Ltd.	67.49	33548.06	22899.75	68.26	24349.08	140.84
42	WBSCARD Bank Ltd.	525.50	249.79	1367.47	547.45	0.00	547.45
<b>Total Co-Optv</b>		<b>70.87</b>	<b>33797.85</b>	<b>24267.22</b>	<b>71.80</b>	<b>24349.08</b>	<b>143.84</b>
<b>Total</b>		<b>53.83</b>	<b>1090960.99</b>	<b>729750.31</b>	<b>66.89</b>	<b>75531.63</b>	<b>73.81</b>
<b>Interbank Deposit</b>			<b>7686.27</b>				
<b>Grand total</b>			<b>1083274.72</b>				
<b>RIDF Support</b>				<b>8270.00</b>			
<b>Total Credit in the State</b>				<b>738020.31</b>			
<b>Credit Deposit Ratio</b>					<b>68.13</b>		
<b>Total Credit + Investment</b>			<b>62.56</b>	<b>813551.94</b>			
<b>Total Credit + Investment Deposit Ratio</b>					<b>75.10</b>		

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2023**

(Amount in Crore)

Sl. No.	Name of Banks	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	52	58	188	298	2895.67	4675.51	31786.80	39357.98
2	Bank of India	143	83	146	372	8740.39	6312.36	23109.76	38162.51
3	Bank of Maharashtra	4	7	37	48	131.86	84.58	2087.60	2304.04
4	Canara Bank	155	76	148	379	3693.72	3127.97	25855.03	32676.72
5	Central Bank of India	139	61	113	313	6934.84	5200.03	15515.76	27650.63
6	Indian Bank	272	95	220	587	14807.89	7844.24	29152.53	51804.67
7	Indian Overseas Bank	36	31	85	152	1738.93	1884.66	11535.71	15159.30
8	Punjab & Sind Bank	4	4	33	41	56.13	52.06	3070.68	3178.87
9	Punjab National Bank	566	178	404	1148	37372.44	16935.17	57674.32	111981.93
10	State Bank of India	555	235	466	1256	54970.02	42920.02	183583.77	281473.81
11	UCO Bank	153	75	163	391	8885.98	7490.82	22026.35	38403.15
12	Union Bank of India	67	54	159	280	4042.02	3719.15	31229.16	38990.33
<b>Total PSU</b>		<b>2146</b>	<b>957</b>	<b>2162</b>	<b>5265</b>	<b>144269.90</b>	<b>100246.58</b>	<b>436627.47</b>	<b>681143.95</b>
13	Axis Bank	53	87	210	350	2279.00	7889.00	51934.00	62102.00
14	Bandhan Bank	927	421	379	1727	8497.64	6373.78	33879.09	48750.51
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	50.58	50.58
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	235.11	235.11
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	86.42	86.42
18	Federal Bank	11	6	17	34	259.39	383.71	4497.98	5141.08
19	HDFC Bank	36	62	210	308	1696.67	4080.38	88113.64	93890.69
20	ICICI Bank	28	55	194	277	1394.86	3315.73	56338.06	61048.65
21	IDBI Bank	21	23	52	96	998.90	2744.31	10523.23	14266.44
22	IDFC First Bank	2	2	35	39	0.00	0.00	4692.71	4692.71
23	Indusind Bank	5	30	91	126	407.46	1637.12	13293.59	15338.16
24	Karnataka Bank Ltd.	1	2	17	20	21.84	53.44	1359.59	1434.87
25	Karur Vysya Bank	1	1	12	14	71.50	47.96	1232.34	1351.80
26	Kotak Mahindra Bank	1	1	46	48	87.54	87.98	10210.30	10385.82
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	22.00	0.00	2035.00	2057.00
28	Ratnakar Bank Ltd	0	2	20	22	0.00	50.73	7700.10	7750.83
29	South Indian Bank Ltd.	0	0	20	20	0.00	0.00	1800.04	1800.04
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	581.46	581.46
32	YES Bank	0	2	31	33	0.00	114.68	9875.04	9989.72
<b>Total PVT</b>		<b>1087</b>	<b>694</b>	<b>1347</b>	<b>3128</b>	<b>15736.80</b>	<b>26778.82</b>	<b>298438.28</b>	<b>340953.89</b>
33	Au Small finance Bank	0	0	7	7	0.00	0.00	602.63	602.63
34	ESAF SF Bank	0	4	9	13	0.00	2.25	118.55	120.80
35	Jana Small Finance Bank	3	12	24	39	38.81	190.62	1527.10	1756.53
36	Ujjivan Small Finance Bank	46	16	33	95	265.03	408.91	1424.08	2098.02
37	Utkarsh Small Finance Bank	0	0	16	16	0.00	0.00	574.44	574.44
<b>Total Small Finance</b>		<b>49</b>	<b>32</b>	<b>89</b>	<b>170</b>	<b>303.84</b>	<b>601.78</b>	<b>4246.79</b>	<b>5152.41</b>
38	BGVB (PNB)	496	68	23	587	15019.47	2291.02	1444.44	18754.93
39	PBGB (UCO)	204	16	10	230	5654.23	730.88	387.11	6772.22
40	UBKGB (CBI)	89	47	7	143	2028.32	1970.62	386.79	4385.73
<b>Total RRB</b>		<b>789</b>	<b>131</b>	<b>40</b>	<b>960</b>	<b>22702.02</b>	<b>4992.52</b>	<b>2218.34</b>	<b>29912.88</b>
41	WB State Co-Op Bank Ltd.	208	67	99	374	13343.84	5569.67	14634.55	33548.06
42	WBSCARD Bank Ltd.	10	0	1	11	19.87	0.00	229.92	249.79
<b>Total Co-Optv</b>		<b>218</b>	<b>67</b>	<b>100</b>	<b>385</b>	<b>13363.71</b>	<b>5569.67</b>	<b>14864.47</b>	<b>33797.85</b>
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
<b>Total Payment Banks</b>		<b>1</b>	<b>9</b>	<b>16</b>	<b>26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>4290</b>	<b>1890</b>	<b>3754</b>	<b>9934</b>	<b>196376.27</b>	<b>138189.37</b>	<b>756395.35</b>	<b>1090960.99</b>

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2023**

(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	957.94	1535.14	26896.10	29389.18	33.08	32.83	84.61	74.67
2	Bank of India	4241.67	2641.58	25104.27	31987.52	48.53	41.85	108.63	83.82
3	Bank of Maharashtra	68.55	127.69	2008.36	2204.60	51.99	150.97	96.20	95.68
4	Canara Bank	2328.46	1881.44	21278.84	25488.74	63.04	60.15	82.30	78.00
5	Central Bank of India	2471.56	1473.14	5466.54	9411.24	35.64	28.33	35.23	34.04
6	Indian Bank	4580.56	2471.01	39520.87	46572.43	30.93	31.50	135.57	89.90
7	Indian Overseas Bank	454.61	440.33	7100.83	7995.77	26.14	23.36	61.56	52.74
8	Punjab & Sind Bank	22.85	21.96	3608.17	3652.98	40.71	42.18	117.50	114.91
9	Punjab National Bank	13384.13	5534.22	65060.24	83978.60	35.81	32.68	112.81	74.99
10	State Bank of India	18670.15	15397.79	106185.39	140253.33	33.96	35.88	57.84	49.83
11	UCO Bank	2541.33	1881.21	15423.58	19846.12	28.60	25.11	70.02	51.68
12	Union Bank of India	1194.48	1322.96	26063.34	28580.78	29.55	35.57	83.46	73.30
<b>Total PSU</b>		<b>50916.28</b>	<b>34728.48</b>	<b>343716.52</b>	<b>429361.28</b>	<b>35.29</b>	<b>34.64</b>	<b>78.72</b>	<b>63.04</b>
13	Axis Bank	1470.00	6053.00	31184.00	38707.00	64.50	76.73	60.05	62.33
14	Bandhan Bank	13358.16	5940.95	13211.55	32510.66	157.20	93.21	39.00	66.69
15	Catholic Syrian Bank Ltd.	0.00	0.00	49.57	49.57	#DIV/0!	#DIV/0!	98.00	98.00
16	City Union Bank Ltd.	0.00	0.00	172.40	172.40	#DIV/0!	#DIV/0!	73.33	73.33
17	Dhanlaxmi Bank Ltd.	0.00	0.00	83.84	83.84	#DIV/0!	#DIV/0!	97.01	97.01
18	Federal Bank	426.39	233.46	3604.24	4264.09	164.38	60.84	80.13	82.94
19	HDFC Bank	2337.14	4786.03	53637.66	60760.82	137.75	117.29	60.87	64.71
20	ICICI Bank	518.29	2560.18	49572.62	52651.09	37.16	77.21	87.99	86.24
21	IDBI Bank	486.87	818.71	7190.14	8495.72	48.74	29.83	68.33	59.55
22	IDFC First Bank	41.75	50.57	5715.22	5807.54	#DIV/0!	#DIV/0!	121.79	123.76
23	Indusind Bank	9949.12	1739.61	11960.96	23649.69	2441.75	106.26	89.98	154.19
24	Karnataka Bank Ltd.	26.49	36.62	1185.13	1248.24	121.29	68.53	87.17	86.99
25	Karur Vysya Bank	21.45	17.93	538.69	578.07	30.00	37.39	43.71	42.76
26	Kotak Mahindra Bank	381.85	3.13	9302.52	9687.49	436.20	3.55	91.11	93.28
27	Lakshmi Vilas Bank (DBS)	1.52	0.00	1349.00	1350.52	6.91	#DIV/0!	66.29	65.65
28	Ratnakar Bank Ltd	0.00	82.18	4119.28	4201.45	#DIV/0!	161.98	53.50	54.21
29	South Indian Bank Ltd.	0.00	0.00	1491.68	1491.68	#DIV/0!	#DIV/0!	82.87	82.87
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	183.52	183.52	#DIV/0!	#DIV/0!	31.56	31.56
32	YES Bank	0.00	9.00	8790.02	8799.02	#DIV/0!	7.84	89.01	88.08
<b>Total PVT</b>		<b>29019.02</b>	<b>22331.36</b>	<b>203431.30</b>	<b>254781.68</b>	<b>184.40</b>	<b>83.39</b>	<b>68.17</b>	<b>74.73</b>
33	Au Small finance Bank	0.00	0.00	332.04	332.04	#DIV/0!	#DIV/0!	55.10	55.10
34	ESAF SF Bank	0.00	118.25	287.01	405.26	#DIV/0!	5255.56	242.10	335.48
35	Jana Small Finance Bank	297.35	217.20	579.38	1093.93	766.17	113.95	37.94	62.28
36	Ujjivan Small Finance Bank	620.34	908.74	1801.40	3330.48	234.06	222.23	126.50	158.74
37	Utkarsh Small Finance Bank	0.00	0.00	140.12	140.12	#DIV/0!	#DIV/0!	24.39	24.39
<b>Total Small Finance</b>		<b>917.69</b>	<b>1244.19</b>	<b>3139.95</b>	<b>5301.83</b>	<b>302.03</b>	<b>206.75</b>	<b>73.94</b>	<b>102.90</b>
38	BGVB (PNB)	7070.38	897.01	457.70	8425.09	47.07	39.15	31.69	44.92
39	PBGB (UCO)	3463.44	369.48	215.83	4048.75	61.25	50.55	55.75	59.78
40	UBKGB (CBI)	2242.66	1140.42	181.38	3564.46	110.57	57.87	46.89	81.27
<b>Total RRB</b>		<b>12776.48</b>	<b>2406.91</b>	<b>854.91</b>	<b>16038.30</b>	<b>56.28</b>	<b>48.21</b>	<b>38.54</b>	<b>53.62</b>
41	WB State Co-Op Bank Ltd.	7306.58	3016.57	12576.59	22899.75	54.76	54.16	85.94	68.26
42	WBSCARD Bank Ltd.	1367.47	0.00	0.00	1367.47	6882.08	#DIV/0!	0.00	547.45
<b>Total Co-Optv</b>		<b>8674.05</b>	<b>3016.57</b>	<b>12576.59</b>	<b>24267.22</b>	<b>64.91</b>	<b>54.16</b>	<b>84.61</b>	<b>71.80</b>
43	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
44	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
45	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Total Payment Banks</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>102303.52</b>	<b>63727.52</b>	<b>563719.27</b>	<b>729750.31</b>	<b>52.10</b>	<b>46.12</b>	<b>74.53</b>	<b>66.89</b>

**Position of ATMs & BC Outlets in West Bengal as on 31.12.2023**

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	464	531	731	1726
2	Bank of India	114	82	187	383	616	339	244	1199
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	108	69	171	348	453	9	5	467
5	Central Bank of India	76	55	88	219	672	232	101	1005
6	Indian Bank	41	45	133	219	524	196	574	1294
7	Indian Overseas Bank	11	76	61	148	119	2	6	127
8	Punjab & Sind Bank	4	3	23	30	0	0	0	0
9	Punjab National Bank	478	234	631	1343	4471	932	277	5680
10	State Bank of India	411	1202	2668	4281	5551	849	552	6952
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	72	69	255	396	363	312	221	896
<b>Total PSU</b>		<b>1415</b>	<b>1955</b>	<b>4749</b>	<b>8119</b>	<b>13654</b>	<b>3532</b>	<b>2851</b>	<b>20037</b>
13	Axis Bank	368	325	709	1402	460	1926	481	2867
14	Bandhan Bank	1	24	95	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	1	1	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	8	1	16	25	0	0	0	0
19	HDFC Bank	38	117	477	632	509	52	16	577
20	ICICI Bank	63	104	529	696	3	0	0	3
21	IDBI Bank	26	34	112	172	0	0	0	0
22	IDFC First Bank	0	0	27	27	746	135	18	899
23	Indusind Bank	8	34	150	192	12529	2838	0	15367
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	84	86	6	30	758	794
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	12	14	1531	1099	3064	5694
29	South Indian Bank Ltd.	0	0	16	16	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	35	37	0	14592	116490	131082
<b>Total PVT</b>		<b>518</b>	<b>651</b>	<b>2302</b>	<b>3471</b>	<b>15784</b>	<b>20672</b>	<b>120827</b>	<b>157283</b>
33	Au Small finance Bank	0	0	6	6	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	34	62	96
35	Jana Small Finance Bank	0	2	3	5	10	0	0	10
36	Ujjivan Small Finance Bank	14	16	34	64	4	0	0	4
37	Utkarsh Small Finance Bank	0	0	16	16	0	0	0	0
<b>Total Small Finance</b>		<b>14</b>	<b>19</b>	<b>62</b>	<b>95</b>	<b>14</b>	<b>34</b>	<b>62</b>	<b>110</b>
38	BGVB (PNB)	0	0	0	0	2557	327	64	2948
39	PBGB (UCO)	0	0	0	0	647	0	0	647
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
<b>Total RRB</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3588</b>	<b>327</b>	<b>64</b>	<b>3979</b>
41	WB State Co-Op Bank Ltd.	98	26	53	177	45	0	0	45
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>98</b>	<b>26</b>	<b>53</b>	<b>177</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>45</b>
43	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
44	Airtel Payment Bank	0	0	0	0	42101	8548	1623	52272
45	Fino Payment Bank	0	0	0	0	27166	0	0	27166
<b>Total of Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>69340</b>	<b>10814</b>	<b>7821</b>	<b>87975</b>
<b>Grand Total</b>		<b>2045</b>	<b>2651</b>	<b>7166</b>	<b>11862</b>	<b>102425</b>	<b>35379</b>	<b>131625</b>	<b>269429</b>

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

Negative trend is shown in the districts namely Dakshin Dinajpur and Malda District as on December,2023 in comparison to December,2022. The districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

<b>District Wise CD Ratio of West Bengal as on 31.12.2023</b>					
<b>Sr. No.</b>	<b>Name of District</b>	<b>Lead Bank</b>	<b>CD Ratio as on December, 2022</b>	<b>CD Ratio as on December, 2023</b>	<b>Increase/ Decrease</b>
1	Alipurduar	CBI	62.15	66.59	+
2	Bankura	PNB	51.82	54.59	+
3	Birbhum	UCO	48.31	50.54	+
4	Coochbehar	CBI	75.60	79.84	+
5	Dakshin Dinajpur	PNB	62.67	61.85	-
6	Darjeeling	CBI	62.08	66.35	+
7	Hooghly	UCO	41.31	45.31	+
8	Howrah	UCO	47.79	48.38	+
9	Jalpaiguri	CBI	60.27	80.10	+
10	Jhargram	PNB	41.22	46.93	+
11	Kalimpong	SBI	46.97	50.74	+
12	Kolkata	SBI	64.15	96.29	+
13	Malda	PNB	59.45	57.81	-
14	Murshidabad	PNB	49.02	56.59	+
15	Nadia	PNB	49.80	50.28	+
16	Paschim Burdwan	SBI	41.10	51.04	+
17	Paschim Medinipur	PNB	47.47	50.18	+
18	Purba Burdwan	UCO	51.48	53.09	+
19	Purba Medinipur	PNB	47.37	49.07	+
20	Purulia	PNB	48.72	49.28	+
21	Uttar Dinajpur	PNB	60.99	65.23	+
22	24 Pgs. (N)	Indian	41.53	42.89	+
23	24 Pgs. (S)	PNB	46.04	46.57	+

## AGENDA – 6

### Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Animal Husbandry & Fishery including MJCC
- (iii) Review of credit deployment under Agriculture Infrastructure Fund (AIF) and Financial Technologies (Fin-Tech) in Agriculture Sector
- (iv) Review of credit deployment under FPO
- (v) National Livestock Mission (NLM)
- (vi) Others

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

(Amount in Cr)			
As on	Yearly Target	Achievement	% of Achievement
31.12.2022	97,261	59,818	61%
31.03.2023	97,261	80,470	83%
31.12.2023	1,06,996	55,310	52%

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 recorded. West Bengal is one of the largest food grain 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 agriculture states in India.

The agriculture disbursement up to December 2023 for the financial year 2023-24 is Rs 55,309.43 crore, which was Rs59,817.64 crore for the FY 2022-23 and disbursement for the FY 2023-24 is Rs 40,298.56 crore in Farm Credit which is 72.86% 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 , Bangla Sashya Bima Scheme (BSBS) and achievement in Animal Husbandry & Fishery scheme.**

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.12.2022	35,00,000	22,23,092	63%
31.03.2023	35,00,000	27,29,005	78%
31.12.2023	35,00,000	18,55,993	53%

Bank wise KCC position as on 31.12.2023											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2023 to 31.12.2023)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.12.2023	
			Fresh Disbursement		Renewal Cases		Total ( Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	2182	18.12	3622	31.45	5804	49.57	23.22	24708	190.02
2	Bank of India	117000	2966	23.15	49930	209.09	52896	232.24	45.21	119548	605.94
3	Bank of Maharashtra	2200	24	0.53	324	2.68	348	3.21	15.82	2065	47.61
4	Canara Bank	28500	6091	51.55	7708	43.72	13799	95.27	48.42	51731	389.50
5	Central Bank of India	32500	315	2.22	31301	167.59	31616	169.81	97.28	71660	445.27
6	Indian Bank	148500	9242	61.54	10495	73.86	19737	135.40	13.29	533970	3420.87
7	Indian Overseas Bank	7000	279	4.34	314	3.72	593	8.06	8.47	7485	56.01
8	Punjab & Sind Bank	50	0	0.00	0	0.00	0	0.00	0.00	47	9.01
9	Punjab National Bank	407000	18939	116.79	115111	588.81	134050	705.60	32.94	484027	2746.92
10	State Bank of India	285000	17176	118.00	94355	772.85	111531	890.85	39.13	214071	1694.83
11	UCO Bank	40000	1957	7.18	27866	198.55	29823	205.73	74.56	67044	349.96
12	Union Bank of India	25000	2438	27.00	22422	111.00	24860	138.00	99.44	41268	610.00
<b>Total PSU</b>		<b>1117750</b>	<b>61608.72</b>	<b>430.41</b>	<b>363448.1</b>	<b>2203.32</b>	<b>425056.8</b>	<b>2633.74</b>	<b>38.03</b>	<b>1617624</b>	<b>10565.93</b>
13	Axis Bank	2750	1449	8.46	590	10.75	2039	19.21	74.15	20297	177.43
14	Bandhan Bank	0	20	3.48	0	0.00	20	3.48	#DIV/0!	27	3.47
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	23	0.39	0	0.00	23	0.39	1.53	2752	66.95
19	HDFC Bank	24500	71674	366.72	136	5.23	71810	371.95	293.10	169231	629.30
20	ICICI Bank	2500	139	8.37	1110	13.76	1249	22.13	49.96	3230	98.47
21	IDBI Bank	10000	397	8.53	891	12.58	1288	21.11	12.88	10956	146.25
22	IDFC First Bank	0	8	0.73	0	0.00	8	0.73	#DIV/0!	8	4.07
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	477	6.46	0	0.00	477	6.46	#DIV/0!	477	6.46
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	#DIV/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	135	0.26	0	0.00	135	0.26	13.50	436	0.54
<b>Total PVT</b>		<b>42250</b>	<b>74322</b>	<b>403.40</b>	<b>2727</b>	<b>42.33</b>	<b>77049</b>	<b>445.73</b>	<b>182.36</b>	<b>207414</b>	<b>1132.94</b>
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	Ujivan 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
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	270000	8709	36.45	83589	316.51	92298	352.96	34.18	285722	782.10
39	PBGB (UCO)	60000	3032	23.75	38109	388.02	41141	411.77	68.57	80725	663.10
40	UBKGB (CBI)	25000	1365	9.62	38184	610.64	39549	620.26	158.20	78923	925.10
<b>Total RRB</b>		<b>355000</b>	<b>13106</b>	<b>69.82</b>	<b>159882</b>	<b>1315.17</b>	<b>172988</b>	<b>1384.99</b>	<b>48.73</b>	<b>445370</b>	<b>2370.30</b>
41	WB State Co-Op Bank Ltd.	1985000	14755	27.69	1166144	3518.63	1180899	3546.32	59.49	2022770	5704.02
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total Co-Optv</b>		<b>1985000</b>	<b>14755</b>	<b>27.69</b>	<b>1166144</b>	<b>3518.63</b>	<b>1180899</b>	<b>3546.32</b>	<b>59.49</b>	<b>2022770</b>	<b>5704.02</b>
<b>Grand Total</b>		<b>3500000</b>	<b>163792</b>	<b>931.33</b>	<b>1692201</b>	<b>7079.45</b>	<b>1855993</b>	<b>8010.77</b>	<b>53.03</b>	<b>4293178</b>	<b>19773.19</b>

District wise KCC position as on 31.12.2023							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2023 to 31.12.2023(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.12.2023	
			No.	Amount		No.	Amount
1	Alipurduar	38500	25455	118.64	66.12	43536	221.51
2	Bankura	198000	110856	456.81	55.99	174272	669.63
3	Birbhum	240000	61692	474.76	25.71	249763	851.89
4	Coochbehar	190000	49020	407.72	25.80	176212	1170.77
5	Dakshin Dinajpur	115000	38605	325.20	33.57	110416	432.76
6	Darjeeling	18500	10228	76.40	55.29	26399	125.53
7	Hooghly	395000	171920	609.50	43.52	332767	1626.88
8	Howrah	95000	51079	261.80	53.77	82715	599.57
9	Jalpaiguri	40000	26787	347.92	66.97	58205	467.26
10	Jhargram	55000	39736	156.40	72.25	61518	104.26
11	Kalimpong	10000	1389	14.16	13.89	11168	76.11
12	Kolkata	0	364	2.42	#DIV/0!	967	32.15
13	Malda	110000	115094	464.32	104.63	157491	705.05
14	Murshidabad	95000	55005	214.12	57.90	163084	1004.78
15	Nadia	110000	55802	550.07	50.73	242111	2302.00
16	Paschim Burdwan	25000	6485	96.20	25.94	18340	180.93
17	Paschim Medinipur	245000	206756	647.78	84.39	387608	2041.21
18	Purba Burdwan	280000	127135	688.02	45.41	398483	2299.40
19	Purba Medinipur	750000	399444	1272.66	53.26	428977	1444.14
20	Purulia	35000	30071	85.12	85.92	121434	327.41
21	Uttar Dinajpur	55000	26384	253.81	47.97	241991	647.08
22	24 Pgs. (N)	230000	121521	235.36	52.84	485667	1304.87
23	24 Pgs. (S)	170000	125165	251.57	73.63	320054	1138.01
<b>Grand Total</b>		<b>3500000</b>	<b>1855993</b>	<b>8010.77</b>	<b>53.03</b>	<b>4293178</b>	<b>19773.19</b>

**NB:** All the banks operating in the State have disbursed 18,55,993 number of KCCs including renewal cases up to December quarter of FY 2023-24 registering 53.03% achievement of annual target of 35.00 lacs no of KCC. Total amount outstanding for KCC stood at Rs.19,773.19 crore as on 31.12.2023. The average ticket size of outstanding KCC loans is Rs. 46,057/- as on 31.12.2023.

#### **Bangla Shasya Bima Scheme:**

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) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

Notification for Rabi 2023-24 crop coverage under BSBS was issued on 17.10.2023 and shared accordingly with the member banks by SLBC.

### Achievement in Animal Husbandry and Fisheries:

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

With a view to improve the sanction process related to KCC-AH proposals lying pending with bank branches and also for consideration of KCC-AH proposals sponsored henceforth, guidelines in this direction has been shared by Institutional Finance Department, Govt. of West Bengal on 23.11.2022. SLBC has shared the same with member banks and LDMs for necessary action.

Targets for KCC Animal Husbandry loans were fixed for the state of West Bengal for FY 2023-24 as mentioned below.

Target of Animal Husbandry under KCC in actual number for FY 2023-24:

Dairy	Poultry	Goatery	Piggery	Total
67,000	8,000	16,000	9,000	1,00,000

### Progress in working capital finance to Animal Husbandry & Fishery under KCC (for FY 2023-24) as on 31.12.2023:

#### Activity wise Summary:

As on 31.12.2023 in current FY 2023-24, total 19,214 no of cases under Animal Husbandry has been sanctioned amounting to Rs.172.65 Crore, out of which 17,032 no of cases has been disbursed with an amount of Rs.142.07 Crore, whereas 9,357 no of cases are still pending with different Bank Branches for FY 2023-24. Member Banks are requested to ensure disposal of pending cases at the earliest.

### **Activity-wise consolidated KCC-AH report of the Bank:-**

**For the period from 01.04.2023 to 31.12.2023**

Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending	Target
		No	Amount (Crore)	No	Amount (Crore)	No	No	No
1	Dairy Faming	11162	94.11	10401	82.30	5335	5389	67000
2	Goat Husbandry	3498	29.78	3077	25.93	2515	3097	16000
3	Poultry Faming (Including Duckery)	2688	30.23	1974	22.34	1357	741	9000
4	Pig Husbandry	1866	18.53	1580	11.50	380	130	8000
Total		19214	172.65	17032	142.07	9587	9357	100000

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 31.12.2023**

Sl. No.	Name of the Bank	Dairy Faming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)			No	Amount (Crore)	No	Amount (Crore)		
1	Bank of Baroda	217	1.93	201	1.78	88	15	105	1.04	91	0.95	67	9
2	Bank of India	232	1.50	232	1.50	412	14	59	0.14	59	0.14	137	347
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	231	0.81	215	0.79	326	24	70	0.30	67	0.27	121	22
5	Central Bank of India	208	1.33	154	0.91	427	81	25	0.13	8	0.03	230	61
6	Indian Bank	426	2.31	280	1.64	216	1085	260	1.16	147	0.78	186	521
7	Indian Overseas Bank	0	0.00	0	0.00	0	70	0	0.00	0	0.00	2	1
8	Punjab National Bank	1231	28.71	1058	27.16	1136	1176	347	10.57	340	10.47	364	505
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	2866	18.92	3103	17.00	805	2619	938	7.00	756	5.80	363	1360
11	UCO Bank	288	2.42	288	2.42	202	147	81	0.53	81	0.53	16	145
12	Union Bank of India	238	2.34	237	2.25	214	83	31	0.29	31	0.29	53	63
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	6	34	0	0.00	0	0.00	5	37
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	38	1.02	0	0.00	0	0	8	0.41	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	149	1.03	132	0.89	12	16	165	1.19	151	1.03	1	2
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	3198	19.54	2739	14.59	599	0	912	4.21	891	3.17	483	0
22	PBGB (UCO)	816	5.58	816	5.58	590	10	142	0.40	142	0.40	364	6
23	UBKGB (CBI)	367	2.63	281	1.95	75	2	235	1.94	217	1.85	35	2
24	WB State Co-Op Bank	657	4.04	665	3.84	227	13	120	0.47	96	0.23	88	16
<b>GRAND TOTAL</b>		<b>11162</b>	<b>94.11</b>	<b>10401</b>	<b>82.30</b>	<b>5335</b>	<b>5389</b>	<b>3498</b>	<b>29.78</b>	<b>3077</b>	<b>25.93</b>	<b>2515</b>	<b>3097</b>

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 31.12.2023**

Sl. No.	Name of the Bank	Poultry Faming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)			No	Amount (Crore)	No	Amount (Crore)		
1	Bank of Baroda	40	0.58	34	0.43	28	3	2	0.20	2	0.20	0	1
2	Bank of India	5	0.05	5	0.05	7	24	1	0.00	1	0.00	3	2
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	21	0.12	20	0.10	35	8	9	0.04	7	0.03	21	0
5	Central Bank of India	3	0.03	1	0.01	51	13	9	0.08	4	0.04	9	1
6	Indian Bank	297	1.69	173	1.08	142	139	67	0.24	47	0.18	15	56
7	Indian Overseas Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
8	Punjab National Bank	155	8.06	154	8.06	103	158	11	0.42	11	0.41	15	15
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	991	7.50	965	6.52	236	286	359	2.70	330	2.00	85	45
11	UCO Bank	9	0.18	9	0.18	0	46	0	0.00	0	0.00	0	0
12	Union Bank of India	14	0.19	14	0.16	19	21	0	0.00	0	0.00	2	8
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	1	3	0	0.00	0	0.00	0	1
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	524	5.52	0	0.00	225	30	147	6.11	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	16	0.09	16	0.09	3	3	8	0.03	7	0.02	0	0
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	298	2.56	264	1.94	433	0	198	1.23	119	1.28	178	0
22	PBGB (UCO)	78	1.40	78	1.40	30	3	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	225	2.12	215	2.01	35	1	199	1.83	197	1.73	34	1
24	WB State Co-Op Bank	12	0.14	26	0.31	9	3	856	5.65	855	5.60	18	0
<b>GRAND TOTAL</b>		<b>2688</b>	<b>30.23</b>	<b>1974</b>	<b>22.34</b>	<b>1357</b>	<b>741</b>	<b>1866</b>	<b>18.53</b>	<b>1580</b>	<b>11.50</b>	<b>380</b>	<b>130</b>

## District wise KCC-AH Progress Report

For the period from 01.04.2023 to 31.12.2023 (End date of the Month)

### (A) District-wise consolidated report of the Bank:-

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending	Target
		No	Amount (Crore)	No	Amount (Crore)	No	No	No
1	Alipurduar	327	2.24	295	1.87	73	409	2530
2	Bankura	1019	7.09	863	5.43	461	664	8208
3	Birbhum	700	20.12	674	19.58	581	570	5696
4	Coochbehar	733	6.20	668	5.58	489	159	4780
5	Dakhin 24 Parganas	1056	9.05	930	5.80	687	644	6211
6	Dakhin Dinajpur	580	3.26	533	2.22	358	271	3197
7	Darjeeling including Siliguri	1317	8.86	1280	8.40	244	342	1900
8	Hooghly	1475	10.07	1292	8.56	822	519	5901
9	Howrah	581	4.69	557	3.90	238	197	1377
10	Jalpaiguri	261	3.96	218	3.49	186	247	2540
11	Jhargram	332	2.03	326	1.79	117	361	2430
12	Kalimpong	652	4.01	624	3.64	113	35	603
13	Kolkata	42	1.16	1	0.01	11	12	0
14	Malda	571	3.28	428	2.16	770	606	6064
15	Murshidabad	1042	7.81	745	4.98	387	157	6510
16	Nadia	1068	8.02	965	6.30	335	533	4969
17	Paschim Bardhaman	210	1.70	179	1.38	146	232	1215
18	Paschim Medinipur	2247	13.51	2060	11.41	816	959	7929
19	Purba Bardhaman	1746	32.43	1655	29.62	695	454	7069
20	Purba Medinipur	1566	11.66	1243	7.16	727	546	5211
21	Purulia	408	3.41	371	3.01	319	782	6691
22	Uttar 24 Parganas	643	4.91	522	3.12	780	491	4638
23	Uttar Dinajpur	638	3.21	603	2.69	232	167	4329
<b>Total</b>		<b>19214</b>	<b>172.67</b>	<b>17032</b>	<b>142.07</b>	<b>9587</b>	<b>9357</b>	<b>99998</b>

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2023:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.12.22	59,516	598.69	15,789	326.98	54,893	390.49	44,852	458.29
31.03.23	91,323	922.74	21,345	365.80	82,694	588.39	382747	1495.77
31.12.23	85,221	808.12	13,114	235.36	55,805	326.98	35,624	311.78

Sub sector wise Disbursement in Farm Credit (KCC/Non-KCC) in FY 2023-24 (01.04.2023 - 31.12.2023) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/PI antation		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	2489	15.16	117	5.88	108	5.94	191	8.66	285	1.03	385	16.35	271	1.78	7145	1186.43	10991	1241.23
2	Bank of India	60095	302.03	12332	87.31	1354	15.15	1054	14.25	3588	30.81	71	0.85	64418	774.57	18501	153.63	161413	1378.59
3	Bank of Maharashtra	348	3.21	40	1.43	9	0.76	0	0.00	0	0.00	0	0.00	0	0.00	37	1.08	434	6.48
4	Canara Bank	110010	1074.22	1185	11.33	338	4.44	778	15.30	180	0.80	5	0.08	10	0.10	57863	715.01	170369	1821.28
5	Central Bank of India	38218	93.19	138	0.86	45	1.21	16	0.54	14	0.04	2	0.02	0	0.00	52637	1572.04	91070	1667.90
6	Indian Bank	86100	609.90	839	25.31	72	0.92	56	1.83	36	0.17	7	0.12	9258	372.64	40176	1951.62	136544	2962.51
7	Indian Overseas Bank	557	185.42	16	0.17	4	0.13	0	0.00	4	0.02	6	0.53	153	6.74	111	30.54	851	223.55
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	1	0.52	1	0.52
9	Punjab National Bank	229582	4680.52	799	29.03	251	10.74	551	21.93	160	9.38	6	0.16	2177	88.75	67038	434.50	300564	5275.02
10	State Bank of India	111531	890.38	1656	12.95	305	3.43	451	12.61	1635	18.63	33	0.72	9	1.00	279258	4419.22	394878	5358.94
11	UCO Bank	15799	723.00	126	0.98	149	1.22	98	0.55	66	0.42	1	0.05	58	4.20	15689	2231.50	31986	2961.92
12	Union Bank of India	25278	432.75	4205	116.28	602	19.84	1201	45.44	732	7.24	0	0.00	6	0.25	784	177.85	32808	799.65
<b>Total PSU</b>		<b>680007</b>	<b>9009.79</b>	<b>21453</b>	<b>291.53</b>	<b>3237</b>	<b>63.78</b>	<b>4396</b>	<b>121.11</b>	<b>6700</b>	<b>68.54</b>	<b>516</b>	<b>18.87</b>	<b>76360</b>	<b>1250.02</b>	<b>539240</b>	<b>12873.94</b>	<b>1331909</b>	<b>23697.59</b>
13	Axis Bank	761	3.28	0	0.00	2	0.47	0	0.00	0	0.00	0	0.00	0	0.00	781	165.44	1544	169.19
14	Bandhan Bank	7	0.70	41127	297.44	8756	67.19	4654	38.64	0	0.00	0	0.00	1883	14.95	9781	62.40	66208	481.32
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	615	2.55	615	2.55
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	67	6.91	349	1.50	2	0.66	270	2.66	0	0.00	0	0.00	113	8.80	5647	93.19	6448	113.72
19	HDFC Bank	336	11.62	25	0.68	111	5.42	145	3.23	0	0.00	46	0.21	55140	258.93	16811	168.39	72614	448.48
20	ICICI Bank	1190	110.98	0	0.00	8	6.00	0	0.00	0	0.00	0	0.00	0	0.00	40011	421.69	41209	538.66
21	IDBI Bank	185	2.89	7	0.10	9	0.25	27	2.35	6	1.85	26	1.96	289	4.96	9416	296.66	9965	311.02
22	IDFC First Bank	8	0.73	317	1.00	455	2.06	198	0.79	580	2.07	0	0.00	4149	14.05	0	0.00	5707	20.71
23	Indusind Bank	0	0.00	0	0.00	39242	149.38	0	0.00	0	0.00	0	0.00	0	0.00	543697	2249.72	582939	2399.10
24	Karnataka Bank Ltd.	549	11.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	549	11.12
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	2742	126.34	0	0.00	2742	126.34
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	61	0.88	61	0.88
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	137377	538.70	137377	538.70
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	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	3210	12.73	3210	12.73
<b>Total PVT</b>		<b>3103</b>	<b>148.23</b>	<b>41825</b>	<b>300.71</b>	<b>48585</b>	<b>231.43</b>	<b>5294</b>	<b>47.67</b>	<b>586</b>	<b>3.92</b>	<b>72</b>	<b>2.17</b>	<b>64316</b>	<b>428.04</b>	<b>924246</b>	<b>4286.22</b>	<b>931188</b>	<b>5174.53</b>
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	2	0.08	2	0.08
34	ESAF SF Bank	0	0.00	5769	24.56	2339	10.23	392	1.78	0	0.00	0	0.00	401	1.87	55851	246.60	64752	285.04
35	Jana Small Finance Bank	0	0.00	310	1.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	36753	170.75	37063	172.59
36	Ujivan Small Finance Bank	0	0.00	619	3.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	118602	635.63	119221	638.97
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	4515	19.79	4515	19.79
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>6698</b>	<b>29.74</b>	<b>2339</b>	<b>10.23</b>	<b>392</b>	<b>1.78</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>401</b>	<b>1.87</b>	<b>215723</b>	<b>1072.846</b>	<b>225553</b>	<b>1116.46</b>
38	BGVB (PNB)	231965	2710.62	9331	101.71	593	6.75	1936	31.98	13103	180.99	0	0.00	0	0.00	10	0.25	256938	3032.30
39	PBGB (UCO)	41141	411.77	790	5.78	310	3.65	75	1.41	140	0.44	0	0.00	16	0.90	31486	1100.03	73958	1523.98
40	UBKGB (CBI)	39217	617.28	138	1.24	99	0.93	20	0.25	59	0.31	16	0.25	0	0.00	54615	856.55	94164	1476.81
<b>Total RRB</b>		<b>312323</b>	<b>3739.67</b>	<b>10259</b>	<b>108.73</b>	<b>1002</b>	<b>11.33</b>	<b>2031</b>	<b>33.64</b>	<b>13302</b>	<b>181.74</b>	<b>16</b>	<b>0.25</b>	<b>16</b>	<b>0.90</b>	<b>86947</b>	<b>1562.40</b>	<b>425060</b>	<b>6033.09</b>
41	WB State Co-Op Bank Ltd.	1178101	3525.65	4856	71.09	635	10.02	635	10.02	14876	51.29	0	0.00	42060	380.93	10045	114.32	1251208	4163.32
42	WBSCARD Bank Ltd.	0	0.00	130	6.32	7	0.18	366	21.14	160	6.29	11308	77.18	14	1.15	960	1.32	12945	113.58
<b>Total Co-Optv</b>		<b>1178101</b>	<b>3525.65</b>	<b>4986</b>	<b>77.41</b>	<b>642</b>	<b>10.20</b>	<b>1001</b>	<b>31.16</b>	<b>15036</b>	<b>57.58</b>	<b>11308</b>	<b>77.18</b>	<b>42074</b>	<b>382.08</b>	<b>11005</b>	<b>115.64</b>	<b>1264153</b>	<b>4276.90</b>
<b>Grand Total</b>		<b>2173534</b>	<b>16423.34</b>	<b>85221</b>	<b>808.12</b>	<b>55805</b>	<b>326.98</b>	<b>13114</b>	<b>235.36</b>	<b>35624</b>	<b>311.78</b>	<b>11912</b>	<b>98.47</b>	<b>183167</b>	<b>2062.91</b>	<b>2298719</b>	<b>37064.22</b>	<b>4177863</b>	<b>40298.57</b>

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2023:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.12.22	204845	1395.38	60457	714.48	149463	783.88	116569	870.34
31.03.23	198213	1355.36	55827	688.88	144834	752.95	93064	778.48
31.12.23	184656	1411.11	42884	691.41	134802	683.10	141341	620.30

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2023 (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	24336	191.15	1137	30.68	1168	17.86	502	17.98	1005	14.31	619	12.79	485	12.74	8568	556.52	37820	854.03
2	Bank of India	179438	819.02	13507	99.32	1608	18.48	1553	25.09	4096	36.59	71	0.85	94475	1052.15	20938	185.60	315686	2237.10
3	Bank of Maharashtra	2065	47.61	28	1.39	29	1.15	0	0.00	0	0.00	0	0.00	0	0.00	579	33.95	2701	84.10
4	Canara Bank	169503	1745.72	2098	29.35	1320	21.98	535	45.78	423	6.98	37	1.38	69	4.63	5090	19.82	179075	1875.64
5	Central Bank of India	81705	447.91	521	3.73	301	2.68	166	5.22	210	1.33	404	8.32	525	6.25	52667	1836.76	136499	2312.20
6	Indian Bank	94581	694.90	5897	160.08	326	7.15	220	93.36	1354	39.16	11	0.14	26785	617.14	62216	1523.81	191390	3135.74
7	Indian Overseas Bank	30842	799.09	224	3.27	276	7.25	70	1.56	43	3.79	157	3.01	289	2.55	7128	263.27	39029	1083.79
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	51	0.71	51	0.71
9	Punjab National Bank	683156	6478.91	8868	184.49	2479	61.34	5214	165.74	334	4.28	420	5.94	23338	658.26	39420	779.69	763229	8338.65
10	State Bank of India	244994	1862.00	1275	20.24	1109	26.86	84	20.81	2956	48.67	1085	2.00	350	12.90	348338	5632.52	600191	7626.00
11	UCO Bank	94176	1125.05	2005	26.56	632	3.12	740	15.60	831	3.50	777	0.64	1307	9.13	8829	39.44	109297	1223.04
12	Union Bank of India	52092	784.90	7594	103.88	1232	18.05	1897	51.55	880	8.80	27	10.00	21	0.94	12224	219.88	75967	1198.00
<b>Total PSU</b>		<b>1656888</b>	<b>14996.25</b>	<b>43154</b>	<b>663.00</b>	<b>10480</b>	<b>185.92</b>	<b>10981</b>	<b>442.68</b>	<b>12132</b>	<b>167.42</b>	<b>3608</b>	<b>45.07</b>	<b>147644</b>	<b>2376.70</b>	<b>566048</b>	<b>11091.97</b>	<b>2450935</b>	<b>29969.00</b>
13	Axis Bank	10349	77.58	0	0.00	23	11.97	0	0.00	0	0.00	3	0.17	0	0.00	9259	2040.28	19634	2130.00
14	Bandhan Bank	27	3.56	86242	396.29	26925	128.08	17773	88.41	0	0.00	0	0.00	3303	18.43	19551	1030.50	153821	1665.27
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	1349	2.29	1349	2.29
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	43	3.76	15	0.55	2	0.66	90	2.16	0	0.00	0	0.00	0	0.00	4926	121.43	5076	128.56
19	HDFC Bank	405	14.49	8956	28.65	113	4.73	234	3.62	0	0.00	1887	2.04	108630	426.52	49722	187.8754	169947	667.93
20	ICICI Bank	3679	249.79	0	0.00	129	67.00	0	0.00	0	0.00	0	0.00	0	0.00	57626	656.06	61434	972.84
21	IDBI Bank	10358	141.25	27	1.25	21	1.24	39	2.85	7	1.03	35	1.96	462	6.98	65436	269.29	76385	425.85
22	IDFC First Bank	8	4.069	1260	2.02	1088	2.93	416	1.04	2577	3.88	0	0.00	10546	21.44	0	0.00	15895	35.38
23	Indusind Bank	0	0.00	0	0.00	81903	174.62	0	0.00	0	0.00	0	0.00	0	0.00	501036	2224.48	582939	2399.10
24	Karnataka Bank Ltd.	549	11.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	549	11.59
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	11714	356.37	0	0.00	11714	356.37
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55	0.80	55	0.80
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	292033	779.33	292033	779.33
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	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	6264	15.64	6264	15.64
<b>Total PVT</b>		<b>25418</b>	<b>506.09</b>	<b>96500</b>	<b>428.77</b>	<b>110204</b>	<b>391.23</b>	<b>18552</b>	<b>98.08</b>	<b>2584</b>	<b>4.91</b>	<b>1925</b>	<b>4.17</b>	<b>134655</b>	<b>829.74</b>	<b>1007257</b>	<b>7327.977</b>	<b>1397095</b>	<b>9590.96</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	2	0.66	0	0.00	0	0.00	0	0.00	2	0.08	4	0.73
34	ESAF SF Bank	0	0.00	11907	36.03	5354	15.78	1450	3.63	0	0.00	0	0.00	540	2.04	81378	263.16	100629	320.64
35	Jana Small Finance Bank	0	0.00	4786	15.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	80229	250.03	85015	265.75
36	Ujivan Small Finance Bank	0	0.00	2748	16.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	261169	920.23	263917	937.07
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	8930	25.41	8930	25.41
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>19441</b>	<b>68.59</b>	<b>5354</b>	<b>15.78</b>	<b>1452</b>	<b>4.29</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>540</b>	<b>2.04</b>	<b>431708</b>	<b>1458.906</b>	<b>458495</b>	<b>1549.60</b>
38	BGVV (PNB)	502564	4512.59	11966	133.85	1375	24.97	3023	53.12	22164	319.49	0	0.00	0	0.00	19	0.38	541111	5044.40
39	PBGB (UCO)	80725	663.10	2060	14.46	528	5.24	197	3.09	255	0.92	0	0.00	143	6.64	48743	1092.50	132651	1785.95
40	UBKGB (CBI)	78211	916.60	197	1.94	158	1.34	32	0.38	79	0.46	213	2.50	33	1.88	75126	1605.00	154049	2530.10
<b>Total RRB</b>		<b>661500</b>	<b>6092.29</b>	<b>14223</b>	<b>150.25</b>	<b>2061</b>	<b>31.55</b>	<b>3252</b>	<b>56.59</b>	<b>22498</b>	<b>320.87</b>	<b>213</b>	<b>2.50</b>	<b>176</b>	<b>8.52</b>	<b>123888</b>	<b>2697.88</b>	<b>827811</b>	<b>9360.45</b>
41	WB State Co-Op Bank Ltd.	2018150	5672.03	1821	11.63	2587	25.33	431	6.78	99683	90.47	0	0.00	62385	601.24	34	3.34	2185091	6410.82
42	WBSCARD Bank Ltd.	0	0.00	9517	88.88	4116	33.29	8216	83.00	4444	36.64	94488	529.44	1444	88.16	27219	202.62	149444	1062.03
<b>Total Co-Optv</b>		<b>2018150</b>	<b>5672.03</b>	<b>11338</b>	<b>100.51</b>	<b>6703</b>	<b>58.62</b>	<b>8647</b>	<b>89.78</b>	<b>104127</b>	<b>127.11</b>	<b>94488</b>	<b>529.44</b>	<b>63829</b>	<b>689.40</b>	<b>27253</b>	<b>205.96</b>	<b>2334535</b>	<b>7472.85</b>
<b>Grand Total</b>		<b>4361956</b>	<b>27266.66</b>	<b>184656</b>	<b>1411.11</b>	<b>134802</b>	<b>683.10</b>	<b>42884</b>	<b>691.41</b>	<b>141341</b>	<b>620.30</b>	<b>100234</b>	<b>581.18</b>	<b>346844</b>	<b>3906.39</b>	<b>3023364</b>	<b>19866.02</b>	<b>7468871</b>	<b>57942.86</b>

## **Animal Husbandry Infrastructure Development Fund (AHIDF) -**

Hon'ble Prime Minister has announced for setting up of Rs. 15,000 crore Animal Husbandry Infrastructure Development Fund under Atma Nirbhar Bharat Abhiyan stimulus package. AHIDF has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, FPOs and section 8 companies to establish-

- Dairy processing and value addition infrastructure.
- Meat processing and value addition infrastructure.
- Animal feed plant.
- Breed improvement technology & Breed Multiplication Farm.
- Animal waste to wealth management.
- Setting up of Veterinary Vaccine & Drug Manufacturing facilities.

Member banks are requested to explore this segment and make efforts to increase finance under this scheme.

### **Term loan facility in Agriculture allied activities:**

As per RBI Master circular of "Kisan Credit Card (KCC) scheme" dated July 4, 2018, the term loan for investment is to be made towards land development, minor irrigation, purchase of farm equipment and allied agricultural activities. The banks may fix the quantum of credit for term and working capital limit for agricultural and allied activities, etc. based on the unit cost of the assets proposed to be acquired by the farmer, the allied activities already being undertaken on the farm, the bank's judgment on repayment capacity vis-a-vis total loan burden devolving on the farmer, including existing loan obligations.

The long term loan limit should be based on the proposed investment during the five-year period and the bank's perception on the repaying capacity of the farmer.

### **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-

SI 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 member banks and boost the socio economic development of our state.

### **Agri Clinics and Agri Business Centres Scheme (ACABC):**

Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development. Purposes of the scheme are for setting up of: a. Agri-clinics to provide expert advice and services to farmers Agri.-business centres to provide input supply, farm equipment on hire and other services. The scheme covers full financial support for training and handholding, provision of loan and credit linked back ended composite subsidy as per the guidelines. Composite subsidy- back ended @ 36% of capital cost of project funded through Bank Loan (44% for women, SC/ST, Other disadvantaged sections/NE & Hilly states.) National Institute of Agricultural Extension Management (MANAGE) will be responsible for providing training to eligible candidates, through Nodal Training Institutes (NTIs) and motivating them for setting up of Agri-Clinics and Agri-Business Centres. Working Capital, Investment Credit or Composite loan are available for the scheme. The term loan would be composite in nature and participating bank(s) would extend bank loan as per the Total Financial Outlay (TFO), which would include fixed capital cost and working capital for one operating cycle. Loan sanctioned will be the differential amount between TFO and margin money. Margin Money up to Rs 5 lakh is Nil and above Rs 5 Lakh is 25%. Up to Rs. 5 Lakh hypothecation of assets created out of bank loan and above Rs.5 Lakh as applicable on normal agriculture loans.

### **Participation of Banks in Nationwide AHDF KCC Campaign:**

A special saturation drive in the form of weekly "District-level Camp" was launched by DFS, GOI on 8<sup>th</sup> November, 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fishery under KCC. To further streamline the process of credit delivery through KCC to animal husbandry and fisheries farmer, a Standard Operating Procedure (SOP)/ Guidelines for issuing of separate KCC for animal husbandry, dairy and fisheries farmers had been finalized in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

The subject camp has been extended up to 31st March 2024 and all member banks have been requested to proactively participate in the said campaign to make it successful by sanctioning the eligible applications received through camp.

## Bank-wise Summary of Weekly KCC-Animal Husbandry as on 31.12.2023 (cumulative):

Weekly KCC Animal Husbandry Bank wise Report as on 31.12.2023																
BANK NAME	Sum of Cummulative No of Applications Received	Sum of Cummulative No of Applications Accepted	Sum of Cummulative No of Applications Sanctioned	Sum of Cummulative - Already having KCC with Some other Bank	Sum of Cummulative - Already availed loan for same purpose from other Banks	Sum of Cummulative - Applicant in default NPA	Sum of Cummulative - TPA not furnished / Collection account is in other Bank	Sum of Cummulative - Milch animal in possession /No space available for cattle shed	Sum of Cummulative - Application for purpose of cattle	Sum of Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cummulative - Members of the family applying for KCC against same milch animal	Sum of Cummulative - Not a member of Pacs	Sum of Cummulative - Wrong/incomplete information furnished	Sum of Cummulative - Second application submitted for same/other reasons	Sum of Cummulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	533	533	185	25	18	57	0	43	11	58	0	0	34	0	101	1
Bank of India	2113	2113	1128	69	10	188	0	139	54	136	2	0	51	0	334	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	887	887	412	39	7	128	0	116	38	51	0	21	20	4	50	1
Central Bank of India	3426	3426	1685	174	70	730	0	245	33	110	5	191	30	5	148	0
Cooperative Bank	2788	2788	1061	128	77	413	0	269	78	119	44	263	2	19	310	5
IDBI Bank Ltd.	84	84	0	0	0	4	0	7	1	24	0	0	0	0	48	0
Indian Bank	4186	4186	1544	203	57	639	8	523	99	302	61	0	115	51	584	0
Indian Overseas Bank	412	412	70	14	0	104	0	77	37	39	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	12241	12241	4678	864	236	1849	52	1784	636	729	125	75	336	5	619	253
State Bank of India	12368	12368	4322	796	134	1773	0	1576	462	565	91	175	765	96	1611	2
UCO Bank	4701	4701	2182	104	51	875	3	366	44	306	4	10	37	86	633	0
Union Bank of India	857	857	238	102	0	115	0	63	19	69	4	0	35	11	201	0
<b>Grand Total</b>	<b>44640</b>	<b>44640</b>	<b>17508</b>	<b>2518</b>	<b>660</b>	<b>6882</b>	<b>63</b>	<b>5208</b>	<b>1512</b>	<b>2520</b>	<b>345</b>	<b>759</b>	<b>1446</b>	<b>277</b>	<b>4678</b>	<b>264</b>

## District-wise Summary of Weekly KCC-Animal Husbandry as on 31.12.2023 (cumulative):

Weekly KCC Animal Husbandry District wise Report as on 31.12.2023																
District Name	Sum of Cummulative No of Applications Received	Sum of Cummulative No of Applications Accepted	Sum of Cummulative No of Applications Sanctioned	Sum of Cummulative - Already having KCC with Some other Bank	Sum of Cummulative - Already availed loan for same purpose from other Banks	Sum of Cummulative - Applicant in default NPA	Sum of Cummulative - TPA not furnished/ Collection account is in other Bank	Sum of Cummulative - Milch animal in possession/ No space available for cattle shed	Sum of Cummulative - Application for purpose of cattle	Sum of Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cummulative - Members of the family applying for KCC against same milch animal	Sum of Cummulative - Not a member of Pacs	Sum of Cummulative - Wrong/incomplete information furnished	Sum of Cummulative - Second application submitted for same/other reasons	Sum of Cummulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	268	0	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	3948	3948	1507	238	62	1565	0	475	0	29	0	0	2	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	527	3	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	40	0	88	0	0	0	86	0	0
Haora	1494	1494	491	23	9	42	3	140	27	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	557	215	563	92	45	177	174	2327	13
Jalpaiguri	1136	1136	387	0	0	201	0	20	0	0	0	485	28	0	15	0
Jhargram	1094	1094	400	37	4	169	3	130	14	35	1	2	0	0	299	0
Kalimpong	996	996	569	97	48	239	0	9	0	6	0	28	0	0	0	0
Koch Bihar	1867	1867	649	425	52	522	0	79	0	0	0	0	0	0	140	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	24	0	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1108	0	1322	849	820	236	137	519	5	37	3
North Twenty Four Parganas	1428	1428	524	0	0	0	0	114	0	22	0	0	51	0	470	247
Paschim Bardhaman	410	410	166	2	0	0	0	44	0	64	0	0	0	0	134	0
Paschim Medinipur	1529	1529	573	136	0	264	46	365	0	0	0	51	8	0	85	1
Purba Bardhaman	2454	2454	1278	105	142	36	6	4	0	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	248	386	77	0	0	0	0	5	0
Puruliya	401	401	127	9	0	35	0	129	11	80	10	0	0	0	0	0
South Twenty Four Parganas	1941	1941	847	52	4	101	5	713	7	81	0	0	130	1	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
<b>Grand Total</b>	<b>44640</b>	<b>44640</b>	<b>17508</b>	<b>2518</b>	<b>660</b>	<b>6882</b>	<b>63</b>	<b>5208</b>	<b>1512</b>	<b>2520</b>	<b>345</b>	<b>759</b>	<b>1446</b>	<b>277</b>	<b>4678</b>	<b>264</b>

## Bank-wise Summary of Weekly KCC-Fishery as on 31.12.2023 (cumulative):

Weekly KCC Fishery Bank wise Report as on 31.12.2023															
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 - Application for vending	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Pendency more than 15 days	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	38	38	15	4	0	0	7	11	0	0	1	0	0	0	0
Bank of India	68	68	32	0	0	0	1	27	0	5	3	0	0	0	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	51	51	22	2	2	0	3	17	0	2	3	0	0	0	0
Central Bank of India	40	40	29	0	0	0	0	11	0	0	0	0	0	0	0
Cooperative Bank	1526	1526	574	127	0	0	642	128	0	3	25	0	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	233	233	70	1	0	0	26	73	4	27	30	0	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank	0	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	0
Punjab National Bank	830	830	333	36	2	5	66	235	0	67	82	0	0	4	0
State Bank of India	609	599	218	25	6	0	53	189	0	41	66	1	0	0	1
UCO Bank	344	344	135	40	0	0	121	24	0	2	20	0	0	2	0
Union Bank of India	24	24	18	0	0	0	0	4	0	2	0	0	0	0	0
<b>Grand Total</b>	<b>3764</b>	<b>3754</b>	<b>1447</b>	<b>235</b>	<b>10</b>	<b>5</b>	<b>919</b>	<b>719</b>	<b>4</b>	<b>149</b>	<b>230</b>	<b>1</b>	<b>1</b>	<b>34</b>	<b>1</b>

## District-wise Summary of Weekly KCC-Fishery as on 31.12.2023 (cumulative):

Weekly KCC Fishery District wise Report as on 31.12.2023															
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 - Application for vending	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Pendency more than 15 days	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	0
Bankura	141	141	140	0	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1787	1787	520	195	0	0	840	155	0	0	55	0	0	22	0
Dakshin Dinajpur	0	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	0
Haora	10	9	1	0	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	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	1	0	0	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	149	149	53	16	0	0	22	57	0	0	1	0	0	0	1
Koch Bihar	0	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	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	5	7	0	0	0	6	0	0	7	0
North Twenty Four	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Bardhaman	0	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	0
Purba Bardhaman	0	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	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four	1565	1565	663	18	10	0	48	507	4	148	166	0	1	0	0
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
<b>Grand Total</b>	<b>3764</b>	<b>3754</b>	<b>1447</b>	<b>235</b>	<b>10</b>	<b>5</b>	<b>919</b>	<b>719</b>	<b>4</b>	<b>149</b>	<b>230</b>	<b>1</b>	<b>1</b>	<b>34</b>	<b>1</b>

**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 no. of fresh MJCC has been fixed by Govt. of WB for FY 2023-24. As on December 2023, member banks have cumulatively sanctioned 20,266 no. of MJCC cases amounting Rs.105.10 Crore.

**Bank-wise progress of MJCC as on 31.12.2023:**

<b>MJCC CUMULATIVE PROGRESS AS ON 31.12.2023</b>					
Bank Name	Total No. of cases sponsored (phy recev/spons.)	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amt (in Cr)		
Bank of Baroda	673	355	2.22	318	0
Bank of India	2140/2093	712	3.47	1428	0
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1873/1831	1048	5.12	825	0
Central Bank Of India	1500/1576	205	3.51	1268	27
Indian Bank	4658/4616	2315	26.61	2040	303
Indian Overseas Bank	332	108	0.05	148	76
Punjab & Sind Bank	10	0	0.00	2	8
Punjab National Bank	10460/10102	2457	10.77	5334	2669
State Bank Of India	9473/12294	988	7.80	8485	0
UCO Bank	1484/1476	574	4.21	907	3
Union Bank of India	565	280	2.36	273	12
<b>TOTAL PSU</b>	<b>33177/35577</b>	<b>9048</b>	<b>66.15</b>	<b>21028</b>	<b>3101</b>
Axis Bank	71	0	0.00	0	71
Bandhan Bank	184	0	0.00	80	104
Federal Bank	7	0	0.00	0	7
HDFC	42/40	0	0.00	40	2
ICICI	1/8	0	0.00	1	0
IDBI	73	0	0.00	0	73
Indus Ind Bank	4	0	0.00	0	4
Karnataka Bank	3	0	0.00	0	3
Karur vaisyabank	2	0	0.00	0	2
<b>TOTAL PVT</b>	<b>387/392</b>	<b>0</b>	<b>0.00</b>	<b>121</b>	<b>266</b>
Airtel Payments Bank	1	0	0.00	0	1
Indian Post Payment Bank	2	0	0.00	0	2
<b>TOTAL PAYMENT BANKS</b>	<b>3</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>3</b>
BGVB	6161/7412	1343	17.23	4818	0
PBGB	1612/1549	560	5.20	1052	0
UBKGB	1523/1356	1066	5.73	457	0
<b>TOTAL RRB</b>	<b>9296/10317</b>	<b>2969</b>	<b>28.16</b>	<b>6327</b>	<b>0</b>
WBSCB	37495	8249	10.79	29135	111
WBSCARD	15	0	0.00	7	8
<b>TOTAL CO-OP</b>	<b>37510</b>	<b>8249</b>	<b>10.79</b>	<b>29142</b>	<b>119</b>
<b>GRAND TOTAL</b>	<b>80373/83799</b>	<b>20266</b>	<b>105.10</b>	<b>56618</b>	<b>3489</b>

## **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 1<sup>st</sup> January 2019. The scheme was revamped and launched as Krishak Bandhu (Naton) vide notification no 741-AG/O/9M(Nab)-70/2021 dated 17<sup>th</sup> 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 bringing 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 have 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.

### **Financial Technologies (Fin-Tech) in Agriculture Sector:**

Financial technologies (Fin-Tech) is generating new ways to target and collateralize credit, to price and spread risk, and to organize agriculture value chains. Fintech represent a space where innovation can be made to serve the marginalized in ways that generate both welfare and economy.

The centrality of credit and risk may be clearest when we consider agriculture as a part of the overall economy and consider the central role played by farming in the broader Agricultural transformation and subsequent structural Transformation. Most developing economics begin with a very large number of share of the population begin engaged in small holder Agriculture, farming small plots with low capital intensity and trading little of their output. To become a direct contributor to economic growth, agriculture must become more capital intensive so as to allow it to bolster export and contribute to overall productivity. This process requires heavy investment to be made in farming sector which will in generally amplify the financial risk faced by farming household. To permit these investments to be made, then we must consider both the access to finance enjoyed by the agricultural household and the tools at their disposal to control the risk they face in making production more capital intensive. Agricultural land itself is the most important store of value that can be used to collateralize this investment, which creates an integral tie between land ownership right and the apportionment of default risk in Agriculture. Fin-Tech is being used both to enhance the ability of farmers to use collateral and to permit new form of more flexible, uncollateralized credit.

### **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 produce 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 above, the Hon'ble Finance Minister announced on 15.05.2020, 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 postharvest 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

**Bank wise progress in the state under AIF as on 31.12.2023:**

AIF BANK WISE SUMMARY (Cumulative) As on 31.12.2023										
Bank Name	Total Application 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	49	9	17.50	1	1.50	8	12.38	29	11	9.01
Bangiya Gramin Vikash Bank	186	33	5.18	10	1.04	23	3.78	128	25	2.27
Bank Of Baroda	246	117	36.85	9	1.82	108	30.59	117	12	2.16
Bank Of India	446	169	91.02	17	3.92	152	58.96	249	28	4.86
Bank of Maharashtra	8	1	0.27	1	0.27	0	0.00	7	0	0.00
Canara Bank	140	55	99.15	12	30.91	43	59.38	84	1	0.14
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	185	53	85.30	17	19.24	36	29.84	119	13	2.63
DCB Bank	3	0	0.00	0	0.00	0	0.00	0	3	2.26
HDFC Bank	122	30	26.23	9	9.65	21	12.46	62	30	27.56
ICICI Bank	7	2	0.34	0	0.00	2	0.16	4	1	0.45
IDBI BANK LTD	27	5	2.51	1	1.89	4	0.47	14	8	7.87
Indian Bank	294	116	156.63	34	16.26	82	110.70	158	20	6.60
Indian Overseas Bank	47	16	12.60	3	9.95	13	1.81	26	5	3.85
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	0	1	0.69
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.05
Karnataka Bank	4	3	0.58	0	0.00	3	0.58	1	0	0.00
Kotak Mahindra Bank	2	1	1.47	1	1.47	0	0.00	0	1	0.26
NABKISAN Finance Ltd	5	0	0.00	0	0.00	0	0.00	5	0	0.00
Paschim Banga Gramin Bank	24	7	10.33	5	5.49	2	3.08	17	0	0.00
Punjab and Sind Bank	8	1	1.40	0	0.00	1	1.40	3	4	1.80
Punjab National Bank	1688	776	313.87	95	36.24	681	241.89	833	79	20.50
STATE BANK OF INDIA	1315	429	166.32	36	8.82	393	107.75	859	27	5.75
The Federal Bank Ltd	2	1	0.18	0	0.00	1	0.18	1	0	0.00
UCO Bank	190	92	72.81	32	15.81	60	33.43	84	14	14.00
Union Bank of India	116	55	33.83	4	0.30	51	24.66	57	4	1.41
Uttarbanga Kshetriya Gramin Bank	15	2	0.09	0	0.00	2	0.09	12	1	0.05
YES BANK LTD	4	3	26.30	1	19.28	2	4.75	1	0	0.00
All Co-operative Bank	196	106	37.35	8	3.35	98	19.40	59	31	16.14
<b>TOTAL</b>	<b>5331</b>	<b>2082</b>	<b>1198.12</b>	<b>296</b>	<b>187.21</b>	<b>1786</b>	<b>757.74</b>	<b>2929</b>	<b>320</b>	<b>130.27</b>

**District wise Cumulative progress in the state under AIF as on 31.12.2023:**

AIF DISTRICT WISE SUMMARY (Cumulative) As on 31.12.2023										
Bank Name	Total Application 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 (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Alipurduar	142	54	44.75	8	19.18	46	7.32	88	0	0.00
Bankura	371	220	75.78	16	8.89	204	57.10	133	18	13.11
Birbhum	188	83	42.99	11	5.03	72	20.98	93	12	8.03
Cooch Behar	246	68	134.62	21	40.82	47	42.70	171	7	4.88
Dakshin Dinajpur	73	22	14.99	0	0.00	22	11.58	47	4	1.41
Darjeeling	121	22	15.39	5	4.88	17	8.22	91	8	2.58
Hooghly	388	289	152.48	15	6.66	274	111.39	79	20	8.49
Howrah	93	43	19.55	8	3.65	35	13.36	32	18	6.73
Jalpaiguri	138	41	114.65	8	21.46	33	63.30	92	5	1.85
Jhargram	78	31	16.64	6	2.75	25	13.76	34	13	2.43
Kalimpong	11	6	0.52	3	0.01	3	0.52	5	0	0.00
KOLKATA	5	4	12.23	0	0.00	4	9.25	1	0	0.00
Malda	358	85	52.61	31	4.72	54	41.09	229	44	8.06
Murshidabad	811	171	36.11	55	2.67	116	19.59	605	35	6.08
Nadia	212	44	19.43	6	3.34	38	12.39	157	11	9.96
North 24 Parganas	413	74	24.39	18	5.53	56	12.17	321	18	8.03
Paschim Bardhaman	72	64	35.77	4	19.97	60	14.69	6	2	0.27
Paschim Medinipur	317	181	82.35	14	3.73	167	72.25	109	27	8.98
Purba Bardhaman	541	378	221.14	29	14.86	349	180.56	139	24	23.04
Purba Medinipur	335	93	30.79	15	7.29	78	19.72	226	16	5.56
Purulia	132	36	13.21	5	3.42	31	7.38	87	9	0.57
South 24 Parganas	182	42	17.36	9	2.59	33	10.45	120	20	8.22
Uttar Dinajpur	104	31	20.35	9	5.75	22	7.96	64	9	2.02
<b>TOTAL</b>	<b>5331</b>	<b>2082</b>	<b>1198.12</b>	<b>296</b>	<b>187.21</b>	<b>1786</b>	<b>757.74</b>	<b>2929</b>	<b>320</b>	<b>130.27</b>

**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 no of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 31.12.2023, 158 no. of FPOs have so far been financed by member banks.

With a view to encouraging environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to Farmers Produce Companies.

**Bank wise performance of FPO financing as on 31.12.2023: -**

<b>Progress made under FPO/FPC</b>					
<b>Sr. No.</b>	<b>Bank Name</b>	<b>Achievement as on 31.03.2023</b>	<b>Achievement as on 30.06.2023</b>	<b>Achievement as on 30.09.2023</b>	<b>Achievement as on 31.12.2023</b>
		<b>(No.)</b>	<b>(No.)</b>	<b>(No.)</b>	<b>(No.)</b>
1	Bank of Baroda	9	10	11	11
2	Bank of India	0	0	0	0
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	6	6	5	5
5	Central Bank of India	3	7	7	9
6	Indian Overseas Bank	0	0	0	0
7	Indian Bank	4	4	10	12
8	Punjab & Sindh Bank	0	0	0	0
9	Punjab National Bank	12	14	19	19
10	State Bank of India	12	12	13	16
11	UCO Bank	1	1	1	1
12	Union Bank of India	0	0	0	0
13	Axis Bank	0	0	0	0
14	Federal Bank	0	0	0	0
15	HDFC Bank	0	1	1	1
16	ICICI Bank	0	0	0	0
17	IDBI Bank	0	0	0	0
18	BGVB	9	10	12	12
19	PBGB	6	6	7	8
20	UBKGB	14	14	14	14
21	WBSCB	50	50	50	50
	<b>Total</b>	<b>126</b>	<b>135</b>	<b>150</b>	<b>158</b>

**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 Gol 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.

### **National livestock Mission (NLM):**

National Livestock Mission is an initiative of the Ministry of Agriculture and Farmers' Welfare. The mission, which commenced from 2014-15, has the objective of sustainable development of the livestock sector. In view of the present need of the sector the NLM scheme has been revised and realigned from FY 2021-22. The revised scheme of National Livestock Mission (NLM) aims towards employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme. The excess production will help in the export earnings after meeting the domestic demands. The concept of 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.

The National Livestock mission will be implemented through the State Implementing Agency established under the State Animal Husbandry Department. In this regard, the State Animal Husbandry Department will need to establish their State Implementing Agencies or identify the agency already established for implementation of the National Livestock Mission. The State Government shall notify the State Implementing Agency to the DAHD. The Central share wherever eligible will be channelized through the State Implementing Agency.

**Eligible entities:-** Individual, SHG, FPO, FPC, JLG and Section 8 Companies.

### **Activities under NLM:-**

- I) Entrepreneurship development in Poultry, Goatery and Piggery.
- II) Feed and Fodder development.
- III) Innovation and Extension.

### **Benefit provided under the scheme:-**

Under National Livestock Mission Entrepreneurship Development Program (NLM-EDP), there is a provision for 50 % capital subsidy of the total project cost up to the maximum subsidy amount of Rs 50 Lakhs.

SIDBI has been engaged as Fund Channelizing Agency for management of subsidy for Entrepreneurship Development Programs.

Member banks are requested to take advantage of the benefit of this scheme by exploring all possible opportunities under this scheme.

**Bank wise flow of credit to Small & Marginal Farmers under ACP 2023-24**

**(Position from 01.04.2023-31.12.2023)**

(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	4223	144.00	35229	702.00	5.97
2	Bank of India	2122.69	170524	2026.19	375774	2644.63	95.45
3	Bank of Maharashtra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	96714	787.92	156572	1318.75	47.16
5	Central Bank of India	888.75	61096	1285.02	122849	2080.98	144.59
6	Indian Bank	3035.26	517	265.11	58318	5983.18	8.73
7	Indian Overseas Bank	681.82	163	22.13	1190	34.27	3.25
8	Punjab & Sind Bank	243.62	0	0.000	0	0.000	0.00
9	Punjab National Bank	5723.99	120848	1070.46	787227	8146.53	18.70
10	State Bank of India	8780.01	168735	2073.82	548285	6399.99	23.62
11	UCO Bank	1565.20	863	12.09	34324	61.96	0.77
12	Union Bank of India	2919.24	47832	869.67	74964	1018.08	29.79
<b>Total PSU</b>		<b>30344.31</b>	<b>671515</b>	<b>8556.41</b>	<b>2194732</b>	<b>28390.37</b>	<b>28.20</b>
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	1669	5.83	57949	203.73	0.20
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	67	6.91	82	7.03	0.00
19	HDFC Bank	3703.30	9106	90.39	98309	414.45	2.44
20	ICICI Bank	3777.63	27254	523.71	43950	1719.47	13.86
21	IDBI Bank	748.98	10482	54.97	10482	54.97	7.34
22	IDFC First Bank	405.97	4081	13.80	11951	23.00	3.40
23	Indusind Bank	1569.03	405563	1641.49	1364148	2774.12	104.62
24	Karnataka Bank Ltd.	131.84	207	2.58	328	6.45	1.96
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	78	0.28	0.00
28	Ratnakar Bank Ltd	404.52	119899	469.91	274560	718.97	116.16
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	0	0.00	0.00
<b>Total PVT</b>		<b>18575.45</b>	<b>578328</b>	<b>2809.59</b>	<b>1861837</b>	<b>5922.47</b>	<b>15.13</b>
33	Au Small finance Bank	0.02	0	0.00	0	0.00	0.00
34	ESAF SF Bank	10.67	64752	285.04	100629	320.64	2671.67
35	Jana Small Finance Bank	81.43	8867	39.36	46337	139.80	48.34
36	Ujjivan Small Finance Bank	224.28	98823	549.05	229710	824.53	244.80
37	Utkarsh Small Finance Bank	6.83	4515	19.39	8930	25.41	283.77
<b>Total Small Finance</b>		<b>323.23</b>	<b>176957</b>	<b>892.84</b>	<b>385606</b>	<b>1310.38</b>	<b>276.23</b>
38	BGVB (PNB)	747.48	250968	2934.34	522585	4848.95	392.56
39	PBGB (UCO)	343.95	73319	1505.98	129697	1743.16	437.85
40	UBKGB (CBI)	276.77	85689	1,343.90	140184	2302.39	485.57
<b>Total RRB</b>		<b>1368.20</b>	<b>409976</b>	<b>5784.22</b>	<b>792466</b>	<b>8894.50</b>	<b>422.76</b>
41	WB State Co-Op Bank Ltd.	2008.02	1196723	4166.73	1997508	6089.59	207.50
42	WBSCARD Bank Ltd.	127.37	12945	113.58	149444	1062.03	89.17
<b>Total Co-Optv</b>		<b>2135.40</b>	<b>1209668</b>	<b>4280.31</b>	<b>2146952</b>	<b>7151.62</b>	<b>200.45</b>
<b>Grand Total</b>		<b>52746.59</b>	<b>3046444</b>	<b>22323.37</b>	<b>7381593</b>	<b>51669.33</b>	<b>42.32</b>

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2023-24 (Position from 01.04.2023-31.12.2023)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	17	0.03	368	1.23	2.24%
2	Bank of India	6800	587	2.65	55156	167.30	8.63%
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	6830	129.21	10237	173.42	89.87%
6	Indian Bank	8400	1047	6.58	8574	25.88	12.46%
7	Indian Overseas Bank	760	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	3641	11.29	71086	137.29	22.76%
10	State Bank of India	18300	7311	51.24	16611	164.96	39.95%
11	UCO Bank	3000	165	0.35	10485	60.89	5.50%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
<b>Total PSU</b>		<b>65220</b>	<b>19598.25</b>	<b>201.34</b>	<b>172517</b>	<b>730.97</b>	<b>30.05%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	218481	1807.48	503153	2734.81	#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!
<b>Total PVT</b>		<b>18500</b>	<b>218481</b>	<b>1807.48</b>	<b>503153</b>	<b>2734.81</b>	<b>1180.98%</b>
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!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	0	0.00	0	0.00	0.00%
39	PBGB (UCO)	15200	4709	25.58	11038	122.97	30.98%
40	UBKGB (CBI)	7700	4746	18.61	11838	46.26	61.64%
<b>Total RRB</b>		<b>38100</b>	<b>9455</b>	<b>44.19</b>	<b>22876</b>	<b>169.23</b>	<b>24.82%</b>
41	WB State Co-Op Bank Ltd.	76000	10610	13.00	26960	24.38	13.96%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>107000</b>	<b>10610</b>	<b>13.00</b>	<b>26960</b>	<b>24.38</b>	<b>9.92%</b>
<b>Grand Total</b>		<b>228820</b>	<b>258144.3</b>	<b>2066.01</b>	<b>725506</b>	<b>3659.39</b>	<b>112.82%</b>

Bank wise flow of credit to Patta Holders under ACP 2023-24 (Position from 01.04.2023-31.12.2023)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	21	0.12	913	9.35	0.55%
2	Bank of India	9900	6	1.57	1876	4.19	0.06%
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	2732	51.68	4095	69.37	65.05%
6	Indian Bank	9200	1987	24.87	19741	104.57	21.60%
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	2114	9.18	46822	231.73	12.44%
10	State Bank of India	14500	2770	26.21	5370	30.10	19.10%
11	UCO Bank	7600	92	0.73	5073	6.52	1.21%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
<b>Total PSU</b>		<b>87400</b>	<b>9722</b>	<b>114.36</b>	<b>83890</b>	<b>455.83</b>	<b>11.12%</b>
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!
<b>Total PVT</b>		<b>12300</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>
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!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	0	0.00	89	1.02	0.00%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	989	4.59	1894	12.03	26.03%
<b>Total RRB</b>		<b>26600</b>	<b>989</b>	<b>4.59</b>	<b>1983</b>	<b>13.05</b>	<b>3.72%</b>
41	WB State Co-Op Bank Ltd.	24800	10610	13.00	26960	24.38	42.78%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>26300</b>	<b>10610</b>	<b>13.00</b>	<b>26960</b>	<b>24.38</b>	<b>40.34%</b>
<b>Grand Total</b>		<b>152600</b>	<b>21321</b>	<b>131.95</b>	<b>112833</b>	<b>493.26</b>	<b>13.97%</b>

**Bank wise flow of credit to New Farmers under ACP 2023-24**  
(Position from 01.04.2023-31.12.2023)

(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	2125	10.70	2125	10.70	21.25%
2	Bank of India	66500	2966	23.15	119548	605.94	4.46%
3	Bank of Maharashtra	15	24	0.53	24	0.53	160.00%
4	Canara Bank	27000	10607	167.68	10883	172.51	39.29%
5	Central Bank of India	48000	4098	77.52	6142	104.05	8.54%
6	Indian Bank	101000	2839	17.53	9800	122.86	2.81%
7	Indian Overseas Bank	3500	164	22.13	2750	33.14	4.69%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	134050	705.60	142781	1517.20	39.78%
10	State Bank of India	340000	235774	2505.51	235774	2289.53	69.35%
11	UCO Bank	87000	176	1.61	1048	7.51	0.20%
12	Union Bank of India	16000	8667	138.40	8667	142.44	54.17%
<b>Total PSU</b>		<b>1036037</b>	<b>401490</b>	<b>3670.36</b>	<b>539542</b>	<b>5006.41</b>	<b>38.75%</b>
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	60871	550.89	14398	109.28	845.43%
20	ICICI Bank	7100	139	8.37	139	8.37	1.96%
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	207	2.58	328	6.45	#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	12127	49.90	136191	470.72	#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!
<b>Total PVT</b>		<b>31736</b>	<b>73344</b>	<b>611.74</b>	<b>151056</b>	<b>594.82</b>	<b>231.11%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	64752	285.03	100629	320.64	#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	4515	19.79	4515	18.78	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>69267</b>	<b>304.82</b>	<b>105144</b>	<b>339.42</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	214000	8709	36.45	8709	33.96	4.07%
39	PBGB (UCO)	35000	5481	73.26	5481	73.26	15.66%
40	UBKGB (CBI)	34100	1365	9.62	1365	9.81	4.00%
<b>Total RRB</b>		<b>283100</b>	<b>15555</b>	<b>119.33</b>	<b>15555</b>	<b>117.03</b>	<b>5.49%</b>
41	WB State Co-Op Bank Ltd.	180000	10182	16.20	8873	14.25	5.66%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>180000</b>	<b>10182</b>	<b>16.20</b>	<b>8873</b>	<b>14.25</b>	<b>5.66%</b>
<b>Grand Total</b>		<b>1530873</b>	<b>569838</b>	<b>4722.45</b>	<b>820170</b>	<b>6071.92</b>	<b>37.22%</b>

**Others:**

**Digitalization of PACs:**

A Centrally Sponsored Project on "Computerization of PACs" has been approved by the cabinet Committee on Economic Affairs (CCEA) 29<sup>th</sup> 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.

## 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.1,21,090.82 Crore under MSME as against the said target of Rs.1,45,032.04 Crore with achievement of 83.49% of the total target for FY 2023-24.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.12.2022	110179	96892	88%
31.03.2023	110179	126748	115%
31.12.2023	145032	121091	84%

The disbursement up to December quarter during the financial year 2023-24 is Rs.1,21,091 Crore with a Y-O-Y increase of 24.98% over the disbursement of Rs.96,892 crore made during the corresponding period in last financial year 2022-23.

### **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.404.65 Crore as on 31.12.2023 under Export Credit as against the said target of Rs.2130.94 Crore with achievement of 19% of the total target of FY 2023-24.

**(Amount in Cr)**

As on	Target	Achievement	% of Achievement
31.12.2022	1943	524	27%
31.03.2023	1943	556	29%
31.12.2023	2131	405	19%

### **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 31.12.2023**

(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							0	0.00
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
<b>Total PSU</b>		<b>48953</b>	<b>1045.91</b>	<b>3690</b>	<b>757.51</b>	<b>235</b>	<b>1148.22</b>	<b>52878</b>	<b>2951.64</b>
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
<b>Total PVT</b>		<b>25</b>	<b>1.12</b>	<b>35</b>	<b>13.85</b>	<b>17</b>	<b>85.69</b>	<b>77</b>	<b>100.66</b>
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
<b>Total Small Finance</b>		<b>1114</b>	<b>3.56</b>	<b>1</b>	<b>0.13</b>	<b>0</b>	<b>0.00</b>	<b>1115</b>	<b>3.69</b>
38	BGVB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total RRB</b>		<b>13156</b>	<b>250.04</b>	<b>141</b>	<b>27.50</b>	<b>7</b>	<b>16.47</b>	<b>13304</b>	<b>294.01</b>
41	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1050</b>	<b>19.56</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1050</b>	<b>19.56</b>
<b>Grand Total</b>		<b>64298</b>	<b>1320.20</b>	<b>3867</b>	<b>798.99</b>	<b>259</b>	<b>1250.38</b>	<b>68424</b>	<b>3369.57</b>

## 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/eclgs dated April1,2021 and circular no.0388/ncgtc/eclgs dated May 31,2021 respectively.

## The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2023:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2023		Sanctioned from 01.04.2023 to 31.12.2023		Disbursement from 01.04.2023 to 31.12.2023		Cumulative Achievement till 31.12.2023 (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	4	2.30	4	2.30	440.88	58.40%
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	6	0.41	6	0.36	514.96	108.87%
5	Central Bank of India	197.00	8406	201.02	2	0.74	2	0.74	201.76	102.42%
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	8	3.05	8	3.05	1131.63	65.91%
10	State Bank of India	1149.00	36497	1187.00	11	2.11	11	2.11	1189.11	103.49%
11	UCO Bank	522.00	15335	311.94	120	4.23	94	3.25	315.19	60.38%
12	Union Bank of India	694.00	6906	461.24	14	11.00	13	8.35	469.59	67.66%
	<b>Total PSU</b>	<b>8068.00</b>	<b>182193</b>	<b>6322.29</b>	<b>165</b>	<b>23.84</b>	<b>138</b>	<b>20.16</b>	<b>6342.45</b>	<b>78.61%</b>
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	3	0.25	3	0.25	2233.06	86.52%
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	12343	1554.07	4228	1148.62	3001.38	250.74%
20	ICICI Bank	1404.00	4162	1182.89	8291	1646.23	4725	1536.82	2719.72	193.71%
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	696225	839.20	342866	580.46	1184.34	296.09%
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%
	<b>Total PVT</b>	<b>7714.00</b>	<b>1990125</b>	<b>7069.29</b>	<b>716862</b>	<b>4039.75</b>	<b>351822</b>	<b>3266.15</b>	<b>10335.44</b>	<b>133.98%</b>
33	Au Small finance Bank	0.00	0	0.00	11	1.57	11	1.57	1.57	#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!
	<b>Total Small Finance</b>	<b>0.00</b>	<b>4527.00</b>	<b>13.51</b>	<b>11</b>	<b>1.57</b>	<b>11</b>	<b>1.57</b>	<b>15.08</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	156.00	6486	70.65	0	0.00	2	0.02	70.67	45.30%
39	PBGB (UCO)	189.00	1948	28.53	7	1.48	7	1.48	30.01	15.88%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
	<b>Total RRB</b>	<b>353.00</b>	<b>8435</b>	<b>99.19</b>	<b>7</b>	<b>1.48</b>	<b>9</b>	<b>1.50</b>	<b>100.69</b>	<b>28.52%</b>
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	<b>Total Co-Optv</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>
	<b>Grand Total</b>	<b>16135.00</b>	<b>2185280</b>	<b>13504.27</b>	<b>717045</b>	<b>4066.65</b>	<b>351980</b>	<b>3289.39</b>	<b>16793.66</b>	<b>104.08%</b>

## **Credit Guarantee Scheme for Subordinate Debt (CGSSD):**

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

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

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

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

As per RBI guidelines dated September 04, 2019 and February 26, 2020, all loans to MSMEs must be benchmarked to one of the external benchmark rates. Banks are free to decide the spread over the external benchmark as per their approved policies. As per information received from office of the Development Commissioner, Ministry of MSME, the time limit for the scheme has been extended till September 30, 2021.

## **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 80000 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.

**Progress of PMSVANidhi Scheme as on 31.12.2023 as per Udyamimitra Portal (WB)**

(Amt in Crore)

Sr. No.	Bank Name	Eligible Application	Sanctioned		Disbursed		Returned	Closed	Pending
		No	No.	Amt	No.	Amt	No.	No.	No.
1	Bank of Baroda	19549	10737	10.68	9813	9.64	3092	378	5720
2	Bank of India	18915	14546	15.27	14303	15.00	2315	1123	2054
3	Bank of Maharashtra	1613	1403	1.43	1175	1.19	132	35	78
4	Canara Bank	11165	7769	8.98	7123	7.77	2623	2607	773
5	Central Bank of India	7443	5682	5.91	5607	5.41	1514	452	247
6	Indian Bank	29923	23789	25.00	21419	22.41	2430	1555	3704
7	Indian Overseas Bank	5933	4080	4.23	3719	3.85	658	215	1195
8	Punjab & Sind Bank	1559	1068	1.12	980	1.03	130	62	361
9	Punjab National Bank	43655	33374	34.82	28767	29.85	4016	2227	6265
10	State Bank of India	82711	65250	68.35	61423	64.05	7503	5982	9958
11	UCO Bank	14579	11065	11.40	10473	10.54	2378	480	1136
12	Union Bank of India	12737	9423	9.82	9224	9.59	1640	633	1674
	<b>PSU Total</b>	<b>249782</b>	<b>188186</b>	<b>197.01</b>	<b>174026</b>	<b>180.33</b>	<b>28431</b>	<b>15749</b>	<b>33165</b>
13	Axis Bank	644	34	0.03	26	0.03	3	0	584
14	Bandhan Bank	1202	14	0.01	2	0.00	79	1	1186
15	Federal Bank	62	4	0.01	4	0.00	1	0	54
16	HDFC Bank	737	305	0.31	93	0.09	280	33	339
17	ICICI Bank	122	19	0.02	18	0.02	26	0	85
18	IDBI Bank	1439	573	0.59	312	0.32	318	31	554
19	IDFC Bank	3	0	0.00	0	0.00	0	0	3
20	Indusind Bank	118	1	0.00	0	0.00	1	0	117
21	Karnataka Bank	251	63	0.07	54	0.06	77	2	134
22	Karur Vysya Bank	71	0	0.00	0	0.00	8	0	71
23	Kotak Mahindra Bank	201	7	0.01	1	0.00	4	0	193
24	RBL Bank	3	0	0.00	0	0.00	0	0	3
25	South Indian Bank	19	0	0.00	0	0.00	1	0	19
27	Tamilnad Mercantile Bank	1	0	0.00	0	0.00	0	0	1
26	Yes Bank	7	0	0.00	0	0.00	3	0	7
	<b>PVT Total</b>	<b>4880</b>	<b>1020</b>	<b>1.05</b>	<b>510</b>	<b>0.52</b>	<b>801</b>	<b>67</b>	<b>3350</b>
28	BGVB (PNB)	1632	937	0.98	834	0.88	370	163	325
29	PBGB (UCO)	740	436	0.45	334	0.35	11	32	293
30	UBKGB (CBI)	811	564	0.59	466	0.48	107	69	140
	<b>RRBS Total</b>	<b>3183</b>	<b>1937</b>	<b>2.02</b>	<b>1634</b>	<b>1.71</b>	<b>488</b>	<b>264</b>	<b>758</b>
31	Fincare SF Bank	2	0	0.00	0	0.00	1	0	2
32	Jana SF Bank	5	0	0.00	0	0.00	0	0	5
35	Ujjivan SF Bank	318	18	0.02	14	0.01	17	1	286
	<b>MFIs Total</b>	<b>325</b>	<b>18</b>	<b>0.02</b>	<b>14</b>	<b>0.01</b>	<b>18</b>	<b>1</b>	<b>293</b>
36	KDCCB	3	3	0.01	3	0.01	0	2	
	<b>Sub Total</b>	<b>3</b>	<b>3</b>	<b>0.01</b>	<b>3</b>	<b>0.01</b>	<b>0</b>	<b>2</b>	<b>0</b>
	<b>Grand Total</b>	<b>258173</b>	<b>191164</b>	<b>200.11</b>	<b>176187</b>	<b>182.58</b>	<b>29738</b>	<b>16083</b>	<b>37566</b>

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2023-24					
(Position from 01.04.2023-31.12.2023)					
(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	23	0.40
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	16	0.85	870	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	5	0.02	47	0.09
12	Union Bank of India	0	0.00	0	0.00
<b>Total PSU</b>		<b>21</b>	<b>0.87</b>	<b>992</b>	<b>7.42</b>
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
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	95	0.48	12574	52.83
39	PBGB (UCO)	359	1.64	966	3.62
40	UBKGB (CBI)	997	4.81	3149	13.85
<b>Total RRB</b>		<b>1451</b>	<b>6.93</b>	<b>16689</b>	<b>70.30</b>
41	WB State Co-Op Bank Ltd.	23	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>23</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>1495</b>	<b>7.80</b>	<b>17681</b>	<b>77.72</b>

<b>Bank wise flow of credit to General Credit Card (GCC) under ACP 2023-24</b>					
<b>(Position from 01.04.2023-31.12.2023)</b>					
<b>(Amt.in Rs. Crore)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	955	4.50
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	39	0.99	4857	55.79
12	Union Bank of India	5	0.02	198	0.36
<b>Total PSU</b>		<b>44</b>	<b>1.01</b>	<b>7699</b>	<b>114.25</b>
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	4205	4057.91	7676	7,894.49
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
<b>Total PVT</b>		<b>5154</b>	<b>4057.91</b>	<b>7676</b>	<b>7894.49</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	543	3.73	34667	177.00
39	PBGB (UCO)	4963	39.05	10269	56.32
40	UBKGB (CBI)	299	0.72	2414	5.81
<b>Total RRB</b>		<b>5805</b>	<b>43.50</b>	<b>47350</b>	<b>239.13</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>11003</b>	<b>4102.43</b>	<b>62725</b>	<b>8247.87</b>

## 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 31.12.2023 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 31.12.2023 (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/sanctioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanctioned in KVIB cluster		Loan disbursed in KVIB cluster	
				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	418	418	7.69	367	5.83	320	4.47	287	3.89	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	1697	1568	12.00	1568	12.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	2401	2362	23.45	2185	23.01	24	1.22	24	1.22	109	11.76	80	7.28
5	Dakshin Dinajpur	Punjab National Bank	51	28	0.58	19	0.36	7	0.08	5	0.05	9	0.15	7	0.09
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	1.11	94	1.11	132	0.75	132	0.75	0	0.00	0	0.00
8	Howrah	UCO Bank	152	152	82.15	152	82.15	11	0.73	11	0.73	5	0.10	5	0.10
10	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	State Bank of India	44	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	123	76	0.91	76	0.91	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	Punjab National Bank	145	62	0.51	53	0.37	170	0.95	85	0.65	7	0.02	7	0.02
14	Murshidabad	Punjab National Bank	88	111	4.50	98	4.10	523	4.17	434	3.85	0	0.00	0	0.00
15	Nadia	Punjab National Bank	1788	1045	48.97	1020	47.30	1000	5.00	920	4.60	75	16.10	68	15.05
16	Paschim Medinipur	Punjab National Bank	5389	284	10.78	270	9.82	44	1.54	44	1.54	3829	131.57	3804	129.63
17	Paschim Burdwan	State Bank of India	32	32	15.38	32	15.38	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank		3	0.36	3	0.36	143	9.17	143	9.17	229	8.23	227	7.77
19	Purba Medinipur	Punjab National Bank	110	92	3.94	92	3.94	977	40.81	977	40.81	0	0.00	0	0.00
20	Purulia	Punjab National Bank	289	248	5.62	219	4.89	5	0.03	5	0.03	207	4.55	198	4.19
21	Uttar Dinajpur	Punjab National Bank	2307	2249	98.99	2249	98.99	58	4.09	58	4.09	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	218	151	20.07	135	16.63	0	0.00	0	0.00	51	9.69	51	9.69
23	24 Pgs. (S)	Punjab National Bank	39	13	2.23	12	1.63	0	0.00	0	0.00	12	0.81	10	1.00
	<b>Total</b>		<b>15595</b>	<b>9212</b>	<b>344.70</b>	<b>8868</b>	<b>334.24</b>	<b>3459</b>	<b>73.14</b>	<b>3170</b>	<b>71.51</b>	<b>4603</b>	<b>184.61</b>	<b>4527</b>	<b>176.45</b>

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.

## AGENDA – 8

### 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 1<sup>st</sup> April, 2023. The scheme was adopted in 159<sup>th</sup> SLBC 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 18-45 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/ 3<sup>rd</sup> 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 crystalized portfolio of the MLI of a particular year.

As on 31.12.2023 total 1,12,668 no. of applications were sponsored to banks. Out of sponsored cases 19,625 no. of proposals have been sanctioned amounting Rs.426.33 Crore and 6,804 no. of accounts have been disbursed amounting Rs.129.71 Crore.

**BANK WISE PERFORMANCE REPORT ON WBBCCS AS ON 31.12.2023**

(Amount in Lakh)

Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disbursement Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Aprvd./ Sanctioned Proj. Cost (in Lakh)	Subsidy Amount	Bank Loan Amount		Applications	Disbursed Amount	Subsidy	
1	Axis Bank	802	3070.55	195.77	17	54	71.55	7.16	64.40	728	0	0.00	0.00	54
2	BANGIYA GRAMIN VIKASH BANK	8553	30152.69	2024.37	4884	2023	4874.58	396.69	4477.89	1210	1392	2955.06	221.85	631
3	Bank of Baroda	3576	12956.53	860.86	1277	516	1240.09	98.35	1141.74	1515	121	288.56	18.96	395
4	Bank of India	5292	18810.49	1262.89	2441	1258	2897.56	231.71	2665.85	1297	153	350.66	24.59	1105
5	BANK OF MAHARASTRA	7	23.24	1.75	0	0	0.00	0.00	0.00	7	0	0.00	0.00	0
6	Canara Bank	3474	12334.59	829.55	2057	701	1441.61	118.96	1322.66	518	188	316.81	24.67	513
7	Central Bank of India	6183	22495.15	1484.01	2093	506	1277.36	96.63	1180.73	3291	110	182.00	10.91	396
8	HDFC Bank	571	2073.70	138.71	76	25	30.75	2.99	27.76	448	0	0.00	0.00	25
9	ICICI Bank	271	1030.34	65.85	25	51	61.80	5.54	56.26	191	15	12.40	1.24	36
10	IDBI Bank	616	2234.95	147.64	316	22	66.59	4.59	62.00	242	13	38.39	2.47	9
11	Indian Bank	8556	30771.00	2039.46	3454	1735	4361.93	333.13	4028.79	3048	629	1458.90	96.35	1106
12	Indian Overseas Bank	1032	3736.82	247.14	364	325	661.46	56.82	604.64	318	172	340.61	27.59	153
13	PASCHIM BANGA GRAMIN BANK	3748	12702.74	894.77	916	1504	3423.81	294.90	3128.91	1159	919	2149.58	179.24	585
14	PUNJAB AND SIND BANK	60	231.43	14.73	18	5	11.79	1.05	10.74	36	1	2.00	0.20	4
15	Punjab National Bank	18637	66530.48	4457.67	7534	3412	7768.81	635.33	7133.48	6684	1232	2337.28	173.42	2180
16	State Bank of India	38715	138056.86	9269.04	11503	4354	8632.23	713.40	7918.84	20753	592	779.92	48.17	3762
17	WBSCB	3191	11343.91	764.63	116	1049	1981.92	186.26	1795.66	1093	311	416.14	31.75	738
18	UCO Bank	4211	14313.56	994.25	2372	1150	2238.05	186.85	2051.20	328	686	930.92	71.76	464
19	Union Bank of India	2862	10354.23	687.04	1400	485	1050.99	92.88	958.12	860	162	292.37	23.74	323
20	UBKGB	2311	8240.13	555.67	875	450	539.87	49.70	490.17	908	108	119.65	10.72	342
<b>Total</b>		<b>112668</b>	<b>401463.39</b>	<b>26935.80</b>	<b>41738</b>	<b>19625</b>	<b>42632.75</b>	<b>3512.94</b>	<b>39119.84</b>	<b>44634</b>	<b>6804</b>	<b>12971.25</b>	<b>967.63</b>	<b>12821</b>

## AGENDA – 9

### Review of MUDRA (including ACC & WCC), Stand up India, PMEGP & SVSKP Loans:

#### ❖ MUDRA Loans:

For FY 2023-24, all the Financial Institutions together have disbursed Rs19,839.80 Crore against sanction amount of Rs20,057.23 Crore. Performance of the banks in the State of West Bengal from 01.04.2023 to 31.12.2023 is furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2023-24 as on 31.12.2023:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	240366	490.48	139982	3127.76	61725	4697.82	442073	8316.08
PVT	924136	3284.06	206575	1746.34	7521	557.32	1138232	5587.74
RRB	5626	18.39	29336	844.50	4977	334.52	39939	1197.41
NBFC MFI	716127	2651.28	151843	995.60	0	0.00	867970	3646.86
Small Fin.	149351	629.13	75112	674.53	76	5.51	224539	1309.14
<b>Total</b>	<b>2035606</b>	<b>7073.34</b>	<b>602848</b>	<b>7388.73</b>	<b>74299</b>	<b>5595.17</b>	<b>2712753</b>	<b>20057.23</b>

#### Comparative study for disbursement during December Quarter last year & FY 2023-24:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.12.22	1885183	5876.21	395521	5937.94	67234	4894.83	2347938	16708.98
31.03.23	3648648	11812.03	1675422	19002.89	102846	7538.94	5426916	38353.86
31.12.23	2035606	7056.61	602848	7278.28	74299	5504.94	2712753	19839.80

**Bank wise & District wise performance of MUDRA loan from 01.04.2023 to 31.12.2023 is annexed below:**

Bank wise performance in MUDRA Loan for FY 2023-24 as on 31.12.2023													[Amount Rs. in Crore]	
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total			
		No 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	33437	133.31	133.29	10503	116.52	116.43	1237	107.84	107.74	45177	357.67	357.45	
2	Bank of India	20824	45.37	44.67	10540	251.07	228.19	3981	316.87	275.89	35345	613.32	548.75	
3	Bank of Maharashtra	32341	94.22	94.22	1908	17.26	17.26	49	3.90	3.90	34298	115.38	115.38	
4	Canara Bank	32771	17.49	17.42	10290	256.39	256.08	3713	317.11	316.83	46774	590.99	590.33	
5	Central Bank of India	8048	5.89	4.02	3646	108.25	72.94	1959	162.76	133.20	13653	276.91	210.17	
6	Indian Bank	19509	24.84	24.51	8453	273.54	273.18	5775	439.94	438.90	33737	738.32	736.59	
7	Indian Overseas Bank	6571	15.16	15.15	5932	94.21	93.60	432	34.28	34.04	12935	143.65	142.79	
8	Punjab National Bank	31653	48.00	41.93	45404	1154.18	1126.11	32785	2328.67	2324.87	109842	3530.85	3492.91	
9	State Bank of India	39742	80.56	80.56	31343	565.61	565.02	7481	622.36	621.65	78566	1268.54	1267.23	
10	Union Bank of India	9827	15.19	12.63	9556	232.07	216.66	3633	306.62	296.34	23016	553.87	525.63	
11	Punjab & Sind Bank	789	1.01	0.81	318	8.54	8.39	113	9.81	9.67	1220	19.36	18.87	
12	UCO Bank	4854	9.44	9.08	2089	50.12	49.98	567	47.66	47.44	7510	107.22	106.49	
<b>PSU Banks</b>		<b>240366</b>	<b>490.48</b>	<b>478.29</b>	<b>139982</b>	<b>3127.76</b>	<b>3023.84</b>	<b>61725</b>	<b>4697.82</b>	<b>4610.47</b>	<b>442073</b>	<b>8316.08</b>	<b>8112.59</b>	
3.1	Federal Bank	2480	9.95	9.65	18	0.61	0.56	34	3.17	3.07	2532	13.72	13.28	
3.2	Jammu & Kashmir Bank	2	0.00	0.00	3	0.11	0.11	3	0.23	0.23	8	0.34	0.34	
3.3	Karnataka Bank	56	0.06	0.05	10	0.28	0.13	14	1.02	0.94	80	1.36	1.12	
3.4	Karur Vysya Bank	0	0.00	0.00	1	0.05	0.05	4	0.32	0.32	5	0.37	0.37	
3.5	Ratnakar Bank	31806	116.82	116.82	0	0.00	0.00	0	0.00	0.00	31806	116.82	116.82	
3.6	South Indian Bank	0	0.00	0.00	4	0.14	0.14	2	0.17	0.17	6	0.31	0.31	
3.7	ICICI Bank	204	0.74	0.72	4811	118.29	112.58	1587	119.35	116.71	6602	238.38	230.01	
3.8	Axis Bank	153057	618.67	618.67	14387	195.34	195.34	2134	174.70	174.70	169578	988.71	988.71	
3.9	IndusInd Bank	657484	2237.86	2237.86	163065	1233.03	1233.03	650	37.08	37.08	821199	3507.97	3507.97	
3.1	Yes Bank	2542	8.97	8.97	610	6.86	6.86	264	19.25	19.25	3416	35.09	35.09	
3.11	HDFC Bank	60210	236.73	236.73	20240	132.09	132.09	1636	118.79	118.79	82086	487.62	487.62	
3.12	IDFC Bank Limited	4528	12.99	12.99	2955	48.69	48.65	748	50.20	50.14	8231	111.88	111.77	
3.13	IDBI Bank Limited	11767	41.27	41.27	471	10.85	10.85	445	33.04	33.04	12683	85.17	85.17	
<b>PVT Banks</b>		<b>924136</b>	<b>3284.06</b>	<b>3283.73</b>	<b>206575</b>	<b>1746.34</b>	<b>1740.39</b>	<b>7521</b>	<b>557.32</b>	<b>554.44</b>	<b>1138232</b>	<b>5587.74</b>	<b>5578.58</b>	
4.1	Paschim Banga Gramin Bank	5374	17.21	17.21	27710	819.50	819.50	3064	219.80	219.80	36148	1056.51	1056.51	
4.2	Uttarbanga Kshetriya Gramin Bank	252	1.19	1.19	1626	25.00	25.00	1913	114.71	114.71	3791	140.91	140.91	
<b>RRBs</b>		<b>5626</b>	<b>18.39</b>	<b>18.39</b>	<b>29336</b>	<b>844.50</b>	<b>844.50</b>	<b>4977</b>	<b>334.52</b>	<b>334.52</b>	<b>39939</b>	<b>1197.41</b>	<b>1197.41</b>	
5.1	VEDIKA CREDIT CAPITAL LTD	42051	146.58	146.58	0	0.00	0.00	0	0.00	0.00	42051	146.58	146.58	
5.2	Village Financial Services Pvt Ltd	49710	177.83	177.83	0	0.00	0.00	0	0.00	0.00	49710	177.83	177.83	
5.3	Muthoot Microfin Ltd	20543	92.74	92.74	26488	175.65	175.65	0	0.00	0.00	47031	268.39	268.39	
5.4	Samasta Microfinance Limited	133293	435.51	435.51	31399	211.51	211.51	0	0.00	0.00	164692	647.02	647.02	
5.5	Grameen Koota Financial Services Private Limited	10213	37.50	37.50	1190	6.68	6.68	0	0.00	0.00	11403	44.17	44.17	
5.6	Belstar Investment and Finance Private Limited	52295	223.19	223.19	7067	47.57	47.57	0	0.00	0.00	59362	270.76	270.76	
5.7	SVATANTRA MICROFIN PRIVATE LIMITED	72883	242.00	242.00	31179	196.77	196.77	0	0.00	0.00	104062	438.77	438.77	
5.8	Fusion Micro Finance Limited	30028	114.95	110.77	3971	25.57	24.99	0	0.00	0.00	33999	140.53	135.76	
5.9	Arohan Financial Services Pvt. Ltd.	232777	923.75	923.75	31846	201.91	201.91	0	0.00	0.00	264623	1125.66	1125.66	
5.1	Midland Microfinance Limited	24875	73.52	73.52	603	3.61	3.61	0	0.00	0.00	25478	77.13	77.13	
5.11	Uttrayan Financial Services Private Limited	11051	42.36	42.36	10490	78.92	78.92	0	0.00	0.00	21541	121.27	121.27	
5.12	Grameen Shakti Microfinance Services Pvt. Ltd.	13782	48.95	48.95	2560	15.94	15.94	0	0.00	0.00	16342	64.89	64.89	
5.13	SATYA MicroCapital Limited	22626	92.40	92.39	5050	31.47	31.47	0	0.00	0.00	27676	123.86	123.86	
<b>NBFC Micro Finance Institutions</b>		<b>716127</b>	<b>2651.28</b>	<b>2647.09</b>	<b>151843</b>	<b>995.60</b>	<b>995.02</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>867970</b>	<b>3646.86</b>	<b>3642.09</b>	
6.1	Fincare Small Finance Bank	476	1.78	1.78	0	0.00	0.00	0	0.00	0.00	476	1.78	1.78	
6.2	Ujjivan Small Finance Bank	142884	604.32	604.32	73483	663.69	663.69	0	0.00	0.00	216367	1268.01	1268.01	
6.3	Jana Small Finance Bank Limited	260	1.04	1.02	1	0.01	0.01	0	0.00	0.00	261	1.04	1.03	
6.4	AU Small Finance Bank Limited	0	0.00	0.00	24	0.99	0.99	76	5.51	5.51	100	6.49	6.49	
6.5	ESAF Small Finance Bank	1453	5.71	5.71	342	2.21	2.21	0	0.00	0.00	1795	7.91	7.91	
6.6	Unity Small Finance Bank Ltd.	4278	16.28	16.28	1262	7.63	7.63	0	0.00	0.00	5540	23.91	23.91	
<b>Small Finance Banks</b>		<b>149351</b>	<b>629.13</b>	<b>629.11</b>	<b>75112</b>	<b>674.53</b>	<b>674.53</b>	<b>76</b>	<b>5.51</b>	<b>5.51</b>	<b>224539</b>	<b>1309.14</b>	<b>1309.13</b>	
<b>Grand Total</b>		<b>2035606</b>	<b>7073.34</b>	<b>7056.61</b>	<b>602848</b>	<b>7388.73</b>	<b>7278.28</b>	<b>74299</b>	<b>5595.17</b>	<b>5504.94</b>	<b>2712753</b>	<b>20057.23</b>	<b>19839.80</b>	

## District wise performance in MUDRA Loan for FY2023-24 as on 31.12.2023

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			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
1	Alipurduar	27295	101.01	100.93	6915	66.33	65.85	829	55.55	55.43	35039	222.90	222.21
2	Bankura	43692	141.95	141.25	8354	139.74	136.71	2047	152.64	150.60	54093	434.33	428.56
3	Bardhaman	88907	292.53	291.47	39404	562.89	557.44	3679	281.22	273.87	131990	1136.64	1122.78
4	Birbhum	72241	236.11	235.62	27391	505.29	502.20	2549	188.60	187.27	102181	930.00	925.10
5	Cooch Behar	31520	115.26	114.73	6428	105.05	98.99	2323	159.79	156.12	40271	380.10	369.83
6	Dakshin Dinajpur	40005	137.05	136.86	9936	111.88	110.79	775	58.04	57.23	50716	306.97	304.88
7	Darjiling	29601	104.58	103.88	13417	196.67	189.84	2820	222.78	216.61	45838	524.02	510.33
8	Howrah	103644	359.11	358.90	32824	479.51	475.13	2657	208.75	203.61	139125	1047.37	1037.64
9	Hugli	121342	419.04	417.37	39760	500.49	493.86	3903	297.32	291.00	165005	1216.86	1202.23
10	Jalpaiguri	58476	207.92	207.22	16130	195.67	187.73	2648	191.66	186.10	77254	595.24	581.04
11	Jhargram	22530	75.46	75.20	6199	71.25	70.78	842	58.75	58.61	29571	205.46	204.58
12	Kalimpong	550	1.40	1.39	305	4.80	4.72	82	6.16	5.92	937	12.37	12.02
13	Kolkata	109097	396.06	395.60	51823	644.46	633.36	8847	724.72	709.79	169767	1765.24	1738.76
14	Maldah	93995	345.45	345.15	28487	291.97	289.18	2352	163.39	161.22	124834	800.81	795.55
15	Murshidabad	244053	861.66	860.88	86364	755.27	749.81	4897	360.64	357.23	335314	1977.57	1967.92
16	Nadia	151664	518.31	517.17	32872	361.14	354.66	3516	266.71	263.60	188052	1146.15	1135.42
17	North 24 Parganas	236751	785.02	783.18	57113	666.53	655.07	7118	559.15	545.73	300982	2010.70	1983.99
18	Paschim Medinipur	121794	418.73	417.41	29944	384.32	376.77	6386	456.68	453.92	158124	1259.73	1248.10
19	PURBA BARDHAMAN	94034	320.55	318.58	18585	239.88	237.16	2697	209.53	208.54	115316	769.96	764.28
20	Purba Medinipur	137392	509.98	509.20	42889	456.90	450.04	5758	428.22	425.33	186039	1395.09	1384.57
21	Puruliya	28826	89.80	89.15	7589	132.37	130.04	1899	129.77	128.71	38314	351.94	347.90
22	South 24 Parganas	135055	481.66	480.97	28490	378.41	372.06	4039	294.88	289.85	167584	1154.95	1142.89
23	Uttar Dinajpur	43142	154.69	154.49	11629	137.91	136.09	1636	120.22	118.63	56407	412.82	409.21
<b>Grand Total</b>		<b>2035606</b>	<b>7073.34</b>	<b>7056.60</b>	<b>602848</b>	<b>7388.73</b>	<b>7278.28</b>	<b>74299</b>	<b>5595.16</b>	<b>5504.92</b>	<b>2712753</b>	<b>20057.23</b>	<b>19839.80</b>

## STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs1,262.07 Crore as on 31.12.2023. **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	
31.12.22	397.22	881.92	1279.14
31.03.23	416.84	1000.91	1417.75
31.12.23	492.46	769.60	1262.07

STAND UP INDIA PROGRESS REPORT AS ON 31.12.2023									
(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 /	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	281	805	468	1273	74.98	49.63	124.61
2	Bank of India	372	285	345	496	841	28.51	43.35	71.86
3	Bank of Maharashtra	48	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	379	341	776	448	1224	150.50	112.49	262.99
5	Central Bank of India	316	42	49	87	136	7.71	9.86	17.57
6	Indian Bank	588	497	236	501	737	29.63	113.07	142.70
7	Indian Overseas Bank	152	89	60	36	96	27.43	8.68	36.11
8	Punjab & Sind Bank	41	0	0	0	0	0.00	0.00	0.00
9	Punjab National Bank	1148	946	501	876	1377	73.31	103.76	177.07
10	State Bank of India	1256	139	277	753	1030	2.36	11.38	13.74
11	UCO Bank	391	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	280	197	165	387	546	20.01	60.88	80.89
<b>Total PSU</b>		<b>5265</b>	<b>3066</b>	<b>3321</b>	<b>4489</b>	<b>7810</b>	<b>426.96</b>	<b>598.06</b>	<b>1025.02</b>
13	Axis Bank	350	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1727	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	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	34	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	308	56	1	84	85	0.07	9.76	9.83
20	ICICI Bank	277	32	0	47	47	0.00	10.45	10.45
21	IDBI Bank	96	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	39	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	126	57	18	238	256	5.45	23.06	28.51
24	Karnataka Bank Ltd.	20	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	48	13	7	147	154	2.40	49.69	52.09
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.	20	0	0	0	0	0.00	0.00	0.00
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	33	0	0	7	7	0.00	1.58	1.58
<b>Total PVT</b>		<b>3128</b>	<b>196</b>	<b>87</b>	<b>1338</b>	<b>1425</b>	<b>12.57</b>	<b>150.63</b>	<b>163.21</b>
33	Au Small finance Bank	7	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	13	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	95	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	16	0	0	0	0	0.00	0.00	0.00
<b>Total Small Finance</b>		<b>170</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	587	59	25	52	77	2.21	5.51	7.72
39	PBGB (UCO)	230	121	310	80	390	46.81	14.24	61.05
40	UBKGB (CBI)	143	21	26	9	35	3.91	1.16	5.07
<b>Total RRB</b>		<b>960</b>	<b>201</b>	<b>361</b>	<b>141</b>	<b>502</b>	<b>52.93</b>	<b>20.91</b>	<b>73.84</b>
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
<b>Total Co-Optv</b>		<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>9934</b>	<b>3463</b>	<b>3769</b>	<b>5968</b>	<b>9737</b>	<b>492.46</b>	<b>769.60</b>	<b>1262.07</b>

SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of loans is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

❖ PMEGP loans

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

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.12.22	8507	309.91	2277	73.81	1228	41.97
31.03.23	11164	416.86	3197	110.60	2116	73.52
31.12.23	6304	262.37	2201	84.11	1115	41.24

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 2<sup>nd</sup> 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 and District wise performance of PMEGP loan from 01.04.2023 to 31.12.2023 is annexed below:**

Bank wise performance in PMEGP loan from 01.04.2023 to 31.12.2023															
(Amount in Lakh)															
Sl No	Bank	Target for 2023-24		Sponsored in FY 2023-24		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money Involve	No.	Amount
1	BANK OF BARODA	270	878.00	177	870.24	42	327.81	31	208.32	20	142.00	19	121.56	7.41	16.17
2	BANK OF INDIA	255	829.00	658	2436.68	302	964.30	252	806.83	155	515.20	226	923.53	60.78	62.15
3	BANK OF MAHARASHTRA	110	358.00	28	241.44	15	148.75	10	94.48	8	75.25	5	30.20	7.27	21.02
4	CANARA BANK	375	1219.00	335	1508.52	136	613.79	131	542.07	85	304.18	182	801.60	22.67	24.95
5	CENTRAL BANK OF INDIA	300	975.00	322	1433.76	147	725.50	83	402.34	61	309.90	101	331.94	20.33	31.78
6	INDIAN BANK	505	1640.00	552	2243.28	173	584.55	177	584.73	105	357.43	186	655.48	20.79	21.79
7	INDIAN OVERSEAS BANK	205	665.00	94	416.85	26	104.56	17	76.50	13	63.71	36	168.57	6.34	9.58
8	PUNJAB AND SIND BANK	75	244.00	52	123.14	23	56.86	16	28.48	8	11.79	9	19.78	10.67	4.83
9	PUNJAB NATIONAL BANK	750	2437.00	1176	4775.33	410	1470.61	362	1215.24	218	682.59	121	415.49	29.07	28.01
10	STATE BANK OF INDIA	700	2275.00	1326	5174.77	335	844.20	103	404.72	39	148.23	744	2932.50	5.57	6.52
11	UCO BANK	240	780.00	214	1015.70	79	441.54	52	228.16	32	114.00	109	413.86	13.33	14.62
12	UNION BANK OF INDIA	275	894.00	192	879.00	60	312.69	70	306.05	43	139.34	47	185.90	15.64	15.59
<b>Total PSU</b>		<b>4060</b>	<b>13194.00</b>	<b>5126</b>	<b>21118.71</b>	<b>1748</b>	<b>6595.16</b>	<b>1304</b>	<b>4897.92</b>	<b>787</b>	<b>2863.62</b>	<b>1785</b>	<b>7000.41</b>	<b>19.38</b>	<b>21.70</b>
13	AXIS BANK LTD	0	0.00	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	3	4.24	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	HDFC BANK	0	0.00	9	47.92	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
16	ICICI BANK LIMITED	0	0.00	2	6.76	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	IDBI BANK	0	0.00	16	51.55	4	14.48	6	23.68	2	17.48	3	18.26	#DIV/0!	#DIV/0!
18	IDFC FIRST BANK LTD	0	0.00	1	2.25	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
19	KARNATAKA BANK LTD	0	0.00	1	1.39	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
20	KOTAK MAHINDRA BANK LTD	0	0.00	1	1.05	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>34</b>	<b>117.66</b>	<b>4</b>	<b>14.48</b>	<b>6</b>	<b>23.68</b>	<b>2</b>	<b>17.48</b>	<b>3</b>	<b>18.26</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
21	BGVB	202	655.00	248	870.25	103	324.10	140	387.90	88	221.03	107	324.80	43.56	33.75
22	PBGB	190	618.00	121	377.48	40	80.81	28	63.79	21	44.38	15	43.19	11.05	7.18
23	UBKGB	190	618.00	116	277.71	38	84.34	40	98.15	23	54.71	0	0.00	12.11	8.85
<b>Total RRB</b>		<b>582</b>	<b>1891.00</b>	<b>485</b>	<b>1525.44</b>	<b>181</b>	<b>489.25</b>	<b>208</b>	<b>549.84</b>	<b>132</b>	<b>320.12</b>	<b>122</b>	<b>367.99</b>	<b>22.68</b>	<b>16.93</b>
24	THE WBSCB	220	715.00	659	3475.24	268	1311.79	255	1201.33	194	922.65	15	60.82	88.18	129.04
<b>Total Co-Optv</b>		<b>220</b>	<b>715.00</b>	<b>659</b>	<b>3475.24</b>	<b>268</b>	<b>1311.79</b>	<b>255</b>	<b>1201.33</b>	<b>194</b>	<b>922.65</b>	<b>15</b>	<b>60.82</b>	<b>88.18</b>	<b>129.04</b>
<b>Grand Total</b>		<b>4862</b>	<b>15800.00</b>	<b>6304</b>	<b>26237.05</b>	<b>2201</b>	<b>8410.68</b>	<b>1773</b>	<b>6672.77</b>	<b>1115</b>	<b>4123.87</b>	<b>1925</b>	<b>7447.48</b>	<b>22.93</b>	<b>26.10</b>

**DISTRICT WISE PERFORMANCE REPORT AS ON 31.12.2023**

(Amount in Lakh)

Sl No	District	Target for 2023-24		Sponsored in FY 2023-24	Sanctioned		MM Claimed		MM Disbursed		Returned	% of Achievement (MM Disbursed)	
		No.	Amount	No.	No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	ALIPURDUAR	200	650.00	164	73	236.91	52	196.85	36	151.22	37	18.00	23.26
2	BANKURA	170	560.00	135	55	170.09	35	170.18	22	86.59	40	12.94	15.46
3	BARDHAWAN	170	560.00	162	73	195.53	51	170.79	37	138.04	30	21.76	24.65
4	BIRBHUM	250	825.00	352	121	379.50	108	321.36	68	175.92	138	27.20	21.32
5	COOCHBEHAR	250	825.00	389	137	475.14	90	277.87	60	175.63	127	24.00	21.29
6	DARJEELING	170	560.00	154	68	231.01	44	175.46	25	108.66	58	14.71	19.40
7	HOOGHLY	150	520.00	237	73	340.86	53	216.20	27	98.58	66	18.00	18.96
8	HOWRAH	250	820.00	370	128	370.17	94	260.19	48	111.67	106	19.20	13.62
9	JALPAIGURI	200	650.00	176	60	308.41	45	201.20	25	90.00	51	12.50	13.85
10	JHARGAM	100	350.00	43	14	51.67	10	29.64	10	29.64	9	10.00	8.47
11	KALIMPONG	100	350.00	66	28	83.16	19	53.25	11	28.50	27	11.00	8.14
12	KOLKATA	100	350.00	78	11	42.32	11	43.83	5	23.56	25	5.00	6.73
13	MALDAH	175	575.00	303	142	578.93	62	232.05	28	123.36	78	16.00	21.45
14	MEDINIPUR EAST	592	1900.00	1045	436	1928.95	380	1689.04	287	1292.96	118	48.48	68.05
15	MURSHIDABAD	325	825.00	420	181	695.52	205	685.34	120	390.17	155	36.92	47.29
16	NADIA	170	560.00	260	76	346.00	64	284.23	43	189.78	124	25.29	33.89
17	NORTH DINAJPUR	125	425.00	88	12	35.60	6	30.48	4	21.22	37	3.20	4.99
18	NORTH TWENTY FOUR PARGANS	400	1300.00	743	202	727.68	147	548.37	98	352.81	348	24.50	27.14
19	PASCHIM BURDWAN	100	350.00	26	10	47.80	6	39.84	2	7.44	9	2.00	2.13
20	PASCHIM MEDINIPUR	170	560.00	277	73	273.90	60	196.13	34	104.32	59	20.00	18.63
21	PURULIA	170	560.00	159	48	147.62	53	143.53	28	86.39	60	16.47	15.43
22	SOUTH DINAJPUR	125	425.00	68	27	90.81	23	70.32	12	33.84	20	9.60	7.96
23	SOUTH TWENTY FOUR PARGANS	400	1300.00	589	153	653.10	155	636.62	85	303.57	203	21.25	23.35
<b>Total</b>		<b>4862</b>	<b>15800.00</b>	<b>6304</b>	<b>2201</b>	<b>8410.68</b>	<b>1773</b>	<b>6672.77</b>	<b>1115</b>	<b>4123.87</b>	<b>1925</b>	<b>22.93</b>	<b>26.10</b>

**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:****(Amount in Crore)**

As on	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.12.2022	0	0	0.00	0	0.00	3624	24.76
31.03.2023	0	0	0.00	0	0.00	3624	24.76
31.12.2023	0	0	0.00	0	0.00	3442	23.61

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

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes have been made for projects up to Rupees One lakh, there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. The loan proposals with project cost beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding subsidy amount. Since the subsidy amount is capped at Rs. 90,000/- and most of the loan proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the proposals. In case of bigger loan projects, the banks may enhance the bank loan portion accordingly.

Out of Rs.86.37 Cr subsidy pendency in 12285 no of accounts for disbursement, as reported by WBSCL, only Rs.23.61 Cr subsidy is now pending for disbursement in 3,442 no of accounts as on 31.12.2023. SLBC requested the department to sensitize Prakalpa 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)/ Shoemaker/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 1<sup>st</sup> Tranche, maximum loan amount upto ₹1.00 lac with tenure of 18 months and in 2<sup>nd</sup> 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, 1<sup>st</sup> tranche loan shall be fully repaid.
13. 2<sup>nd</sup> 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 & SHG-NULM:

#### 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
31.12.2022	669638	17828.30	708587	13496.68
31.03.2023	669638	20007.20	898283	19150.63
<b>31.12.2023</b>	<b>751587</b>	<b>30002.71</b>	<b>763488</b>	<b>17485.23</b>

The total physical target of credit linkage for the State as a whole was 7,51,587 no. SHG with targeted amount of Rs.30,002.71 Crore disbursement for FY 2023-24.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of December quarter 2023, disbursed credit linkage of SHG stood at Rs.17,485.23 Crore (58.28% of financial target) covering 7,63,488 no of groups (101.58% of physical target) as against Credit Linkage of Rs.13,496.68 crore covering 7,08,587 no of groups at the end of December, 2022.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.12.2023 stood at Rs.24,026.07 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.

Recently, in order to facilitate effective SHG loan applications, DAY NRLM has developed "Online SHG loan application system". It will help to submit loan applications to the bank branches timely and effective monitoring by Higher authorities of the Banks. Credentials for logging into the MoRD portal have been already shared with member banks. All member banks are requested to implement the "Online SHG loan application system" as directed by MoRD.

**Bank wise and District wise performance DAY-NRLM as on 31.12.2023 is furnished below:**

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.12.2023												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2023-24		Sanction		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	8286	348.12	6466	206.07	9390	193.00	11292	229.10	2.06	113.32%	55.44%
2	Bank of India	25300	997.62	19992	738.54	33915	928.40	37989	996.58	2.74	134.05%	93.06%
3	Bank of Maharashtra	0	0.00	0	0.00	135	2.62	387	4.20	1.94	0.00%	0.00%
4	Canara Bank	16990	710.13	14721	508.40	20852	410.39	24902	541.69	1.97	122.73%	57.79%
5	Central Bank of India	36671	1591.76	32711	1314.54	40248	893.80	57536	1541.98	2.22	109.75%	56.15%
6	Indian Bank	61736	2511.54	48388	1792.00	65248	1563.58	105675	2300.36	2.40	105.69%	62.26%
7	Indian Overseas Bank	3297	134.65	2496	77.16	2743	68.46	4786	72.41	2.50	83.20%	50.84%
8	Punjab and Sind Bank	0	0.00	0	0.00	129	2.29	238	2.12	1.78	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	100303	3610.06	116854	2982.50	212580	4137.67	2.55	88.08%	53.11%
10	State Bank of India	105770	4379.38	83067	3054.59	113656	3054.62	144908	3454.00	2.69	107.46%	69.75%
11	UCO Bank	29748	1175.82	21341	744.83	25893	358.37	42662	710.80	1.38	87.04%	30.48%
12	Union Bank of India	7992	325.98	5272	171.42	11047	253.16	14153	289.77	2.29	138.23%	77.66%
<b>PSB total</b>		<b>428460</b>	<b>17790.41</b>	<b>334757</b>	<b>12217.6167</b>	<b>440110</b>	<b>10711.19</b>	<b>657108</b>	<b>14280.68</b>	<b>2.43</b>	<b>102.72%</b>	<b>60.21%</b>
13	Axis Bank	220	3.30	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	185	2.95	0	0.00	1	0.06	4	0.06	6.00	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	0	0.00	1	0.01	#DIV/0!	0.00%	0.00%
16	IDBI Bank	262	12.46	232	8.45	471	10.47	1945	19.20	2.22	179.77%	84.00%
<b>Pvt. Bank total</b>		<b>677</b>	<b>18.87</b>	<b>232</b>	<b>8.45</b>	<b>472</b>	<b>10.53</b>	<b>1950</b>	<b>19.27</b>	<b>2.23</b>	<b>69.72%</b>	<b>55.81%</b>
17	BGVB (PNB)	124482	5252.53	89654	3218.51	163646	2630.37	228538	4424.45	1.61	131.46%	50.08%
18	PBGB (UCO)	64875	2612.92	44664	1840.37	49875	1753.75	87457	1961.84	3.52	76.88%	67.12%
19	UBKGB (CBI)	28093	1327.98	24817	997.20	47268	1092.95	57927	1648.65	2.31	168.26%	82.30%
<b>RRB Total</b>		<b>217450</b>	<b>9193.43</b>	<b>159135</b>	<b>6056.08</b>	<b>260789</b>	<b>5477.07</b>	<b>373922</b>	<b>8034.94</b>	<b>2.10</b>	<b>119.93%</b>	<b>59.58%</b>
20	Co-Operative Bank	0	0.00	0	0.00	1126	23.51	1991	29.57	2.09	#DIV/0!	#DIV/0!
21	Co-Operative Bank (Non Portal)	105000	3000.00	44003	888.74	60991	1262.93	136004	1661.61	2.07	58.09%	42.10%
<b>Co-Op Bank total</b>		<b>105000</b>	<b>3000.00</b>	<b>44003</b>	<b>888.74</b>	<b>62117</b>	<b>1286.44</b>	<b>137995</b>	<b>1691.18</b>	<b>2.07</b>	<b>59.16%</b>	<b>42.88%</b>
<b>Grand Total</b>		<b>751587</b>	<b>30002.71</b>	<b>538127</b>	<b>19170.88</b>	<b>763488</b>	<b>17485.23</b>	<b>1170975</b>	<b>24026.07</b>	<b>2.29</b>	<b>101.58%</b>	<b>58.28%</b>

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.12.2023												
(Amount in Crore)												
Sl. No.	District	Target 2023-24		Sanction		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	11359	571.47	11364	453.77	16448	363.63	22620	571.44	2.21	144.80%	63.63%
2	Bankura	34275	1,387.78	30379	1035.71	35694	714.77	56800	1024.89	2.00	104.14%	51.50%
3	Birbhum	48800	1,961.07	33332	1596.97	39434	1153.97	66582	1385.76	2.93	80.81%	58.84%
4	Coochbehar	26325	1,358.24	25301	1103.97	43389	991.13	54085	1595.34	2.28	164.82%	72.97%
5	Dakshin Dinajpur	16225	615.63	11934	377.52	19415	319.12	25574	463.13	1.64	119.66%	51.84%
6	Darjeeling	6039	263.56	4611	189.30	6040	185.82	7145	216.36	3.08	100.02%	70.50%
7	Hooghly	31160	1,241.52	28496	945.53	36857	872.42	48832	1092.11	2.37	118.28%	70.27%
8	Howrah	29888	1,147.47	21998	770.81	25218	672.51	36896	807.15	2.67	84.38%	58.61%
9	Jalpaiguri	20557	963.48	19705	730.10	26394	608.95	36580	939.70	2.31	128.39%	63.20%
10	Jhargram	13500	540.10	11882	466.76	12020	270.67	18526	386.03	2.25	89.04%	50.11%
11	Kalimpong	2865	113.30	2097	85.40	2718	95.14	3295	114.40	3.50	94.87%	83.97%
12	Malda	31998	1,249.07	26659	874.05	40231	678.08	58457	1089.14	1.69	125.73%	54.29%
13	Murshidabad	35493	1,792.03	34778	1171.90	53540	945.33	82160	1371.78	1.77	150.85%	52.75%
14	Nadia	32284	1,140.91	22109	687.72	40379	722.51	59334	1053.99	1.79	125.07%	63.33%
15	North 24 Parganas	47629	1,792.98	31083	964.32	50434	900.81	71419	1321.25	1.79	105.89%	50.24%
16	Paschim Bardhaman	11361	349.34	5051	145.72	6016	163.81	10983	191.75	2.72	52.95%	46.89%
17	Paschim Medinipur	49304	1,876.20	36209	1351.35	40209	1169.18	63319	1572.88	2.91	81.55%	62.32%
18	Purba Bardhaman	46500	1,883.29	30734	1165.24	36330	1107.17	60193	1376.22	3.05	78.13%	58.79%
19	Purba Medinipur	53285	3,037.57	41924	2038.74	50991	1914.07	77725	2519.74	3.75	95.69%	63.01%
20	Purulia	23200	748.97	15818	439.03	20495	318.05	39645	550.64	1.55	88.34%	42.46%
21	Siliguri M.P.	8502	328.73	6893	254.77	9448	204.29	11655	331.35	2.16	111.13%	62.15%
22	South 24 Parganas	47942	1,964.30	25751	838.67	61926	1329.81	81672	1590.35	2.15	129.17%	67.70%
23	Uttar Dinajpur	18096	675.70	16016	594.77	28113	510.16	38265	758.76	1.81	155.35%	75.50%
24	Kolkata	0	0.00	0	0.00	758	10.93	3209	40.30	1.44	100.00%	100.00%
<b>Total</b>		<b>646587</b>	<b>27,002.71</b>	<b>494124</b>	<b>18282.13</b>	<b>702497</b>	<b>16222.31</b>	<b>1034971</b>	<b>22364.46</b>	<b>2.31</b>	<b>108.65%</b>	<b>60.08%</b>
Co-Operative Bank		105000	3,000.00	44003	888.74	60991	1262.92	136004	1661.61	2.07	58.09%	42.10%
<b>Grand Total</b>		<b>751587</b>	<b>30,002.71</b>	<b>538127</b>	<b>19170.86</b>	<b>763488</b>	<b>17485.23</b>	<b>1170975</b>	<b>24026.07</b>	<b>2.29</b>	<b>101.58%</b>	<b>58.28%</b>

## **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.CP.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.

**E- Shakti portal of NABARD:**

E-Shakti project was launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal. It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1<sup>st</sup> march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

**Progress in NULM:**

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17,965 beneficiaries (both Individual, Groups & SHGs) for the FY 2023-24.

At the end of December quarter 2023, total 12,820 no. of proposals were sponsored to banks, out of which 8,984 cases have so far been sanctioned & 8,510 cases have been disbursed including spill over cases from previous year.

**Comparison of DAY-NULM performance for last Financial Year:**

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.12.2022	18722	12583	8674	141.98
31.03.2023	18722	16296	11052	180.42
<b>31.12.2023</b>	<b>17965</b>	<b>12820</b>	<b>8510</b>	<b>159.99</b>

**Bankwise performance report of SEP-G under DAY NULM as on December 2023 for FY 2023-24**

(Amount in Lakh)

SI No	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	13	39.00	9	9	26.73	9	26.73	1
2	Bank of India	33	99.00	23	22	65.34	22	65.34	0
3	Bank of Maharashtra	1	3.00	20	19	56.43	17	50.49	0
4	Canara Bank	19	57.00	16	10	29.70	9	26.73	1
5	Central Bank of India	4	12.00	1	1	2.97	1	2.97	1
6	Indian Bank	44	132.00	24	23	68.31	22	65.34	1
7	Indian Overseas Bank	7	21.00	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	1	3.00	0	0	0.00	0	0.00	0
9	Punjab National Bank	53	159.00	10	10	29.70	6	17.82	0
10	State Bank of India	29	87.00	7	6	17.82	4	11.88	0
11	UCO Bank	19	57.00	0	0	0.00	0	0.00	0
12	Union Bank of India	8	24.00	10	8	23.76	6	17.82	1
<b>Total of PSUs</b>		<b>231</b>	<b>693.00</b>	<b>120</b>	<b>108</b>	<b>320.76</b>	<b>96</b>	<b>285.12</b>	<b>5</b>
13	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	2	6.00	0	0	0.00	0	0.00	0
<b>Total of PVTs</b>		<b>2</b>	<b>6.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
16	BGVB (UBI)	35	105.00	8	7	20.79	2	5.94	1
17	PBGB (UCO)	5	15.00	8	7	20.79	3	8.91	0
18	UBKGB (CBI)	9	27.00	11	10	29.70	10	29.70	0
<b>Total of RRBs</b>		<b>49</b>	<b>147.00</b>	<b>27</b>	<b>24</b>	<b>71.28</b>	<b>15</b>	<b>44.55</b>	<b>1</b>
19	W.B. St. Co-op.Bk	37	111.00	7	6	17.82	5	14.85	0
<b>Total of Co-Optvs</b>		<b>37</b>	<b>111.00</b>	<b>7</b>	<b>6</b>	<b>17.82</b>	<b>5</b>	<b>14.85</b>	<b>0</b>
<b>Grand Total</b>		<b>319</b>	<b>957.00</b>	<b>154</b>	<b>138</b>	<b>409.86</b>	<b>116</b>	<b>344.52</b>	<b>6</b>

**Districtwise performance report of SEP-G under DAY NULM as on December 2023 for FY 2023-24**

(Amount in Lakh)

SI No	Name of the District	Target FY 23-24	Target -Amount of SEP-G Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	8	24.00	2	4	11.88	2	5.94	0
2	Bankura	6	18.00	2	5	14.85	3	8.91	0
3	Birbhum	16	48.00	36	28	83.16	28	83.16	3
4	CoochBehar	14	42.00	11	6	17.82	6	17.82	1
5	Dakshin Dinajpur	7	21.00	2	2	5.94	2	5.94	0
6	Darjeeling	9	27.00	5	4	11.88	4	11.88	0
7	Hooghly	26	78.00	16	8	23.76	7	20.79	1
8	Howrah	6	18.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	8	24.00	1	1	2.97	1	2.97	1
10	Jhargram	1	3.00	0	0	0.00	0	0.00	0
11	Kalimpong	5	15.00	0	0	0.00	0	0.00	0
12	Kolkata	5	15.00	0	0	0.00	0	0.00	0
13	Malda	5	15.00	3	3	8.91	3	8.91	0
14	Murshidabad	24	72.00	4	7	20.79	4	11.88	0
15	Nadia	24	72.00	5	6	17.82	4	11.88	0
16	North 24 Parganas	57	171.00	15	11	32.67	8	23.76	0
17	Paschim Burdwan	9	27.00	0	3	8.91	1	2.97	0
18	Paschim Medinipur	19	57.00	8	8	23.76	6	17.82	0
19	Purba Burdwan	12	36.00	6	7	20.79	6	17.82	0
20	Purba Medinipur	19	57.00	12	12	35.64	11	32.67	0
21	Purulia	4	12.00	2	2	5.94	2	5.94	0
22	South 24 Parganas	13	39.00	4	4	11.88	3	8.91	0
23	Uttar Dinajpur	22	66.00	20	17	50.49	15	44.55	0
<b>Grand Total</b>		<b>319</b>	<b>957.00</b>	<b>154</b>	<b>138</b>	<b>409.86</b>	<b>116</b>	<b>344.52</b>	<b>6</b>

**Bankwise performance report of SEP-I under DAY NULM as on December 2023 for FY 2023-24**

(Amount in Lakh)

Sl. No.	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
2	Bank of India	347	694.00	488	339	430.53	333	422.91	24
3	Bank of Maharashtra	37	74.00	47	21	26.67	19	24.13	17
4	Canara Bank	204	408.00	69	31	39.37	32	40.64	23
5	Central Bank of India	116	232.00	24	12	15.24	12	15.24	12
6	Indian Bank	391	782.00	251	149	189.23	145	184.15	26
7	Indian Overseas Bank	68	136.00	53	29	36.83	29	36.83	13
8	Punjab & Sind Bank	14	28.00	13	2	2.54	2	2.54	6
9	Punjab National Bank	673	1346.00	268	142	180.34	142	180.34	38
10	State Bank of India	324	648.00	121	65	82.55	65	82.55	14
11	UCO Bank	255	510.00	102	58	73.66	56	71.12	12
12	Union Bank of India	193	386.00	275	125	158.75	125	158.75	27
<b>Total of PSUs</b>		<b>2804</b>	<b>5608.00</b>	<b>1795</b>	<b>1005</b>	<b>1276.35</b>	<b>992</b>	<b>1259.84</b>	<b>233</b>
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	12	24.00	165	75	95.25	73	92.71	13
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujjivan Small Finance Bank	0	0.00	24	8	10.16	7	8.89	0
17	IDBI Bank	14	28.00	35	9	11.43	9	11.43	3
<b>Total of PVTs</b>		<b>26</b>	<b>52.00</b>	<b>224</b>	<b>92</b>	<b>116.84</b>	<b>89</b>	<b>113.03</b>	<b>16</b>
18	BGVB (UBI)	175	350.00	88	133	168.91	119	151.13	11
19	PBGB (UCO)	42	84.00	62	25	31.75	25	31.75	11
20	UBKGB (CBI)	53	106.00	79	29	36.83	29	36.83	6
<b>Total of RRBs</b>		<b>270</b>	<b>540.00</b>	<b>229</b>	<b>187</b>	<b>237.49</b>	<b>173</b>	<b>219.71</b>	<b>28</b>
21	W.B. St. Co-op.Bk	141	282.00	81	40	50.80	40	50.80	25
<b>Total of Co-Optvs</b>		<b>141</b>	<b>282.00</b>	<b>81</b>	<b>40</b>	<b>50.80</b>	<b>40</b>	<b>50.80</b>	<b>25</b>
<b>Grand Total</b>		<b>3241</b>	<b>6482.00</b>	<b>2329</b>	<b>1324</b>	<b>1681.48</b>	<b>1294</b>	<b>1643.38</b>	<b>302</b>

**Districtwise performance report of SEP-I under DAY NULM as on December 2023 for FY 2023-24**

(Amount in Lakh)

Sl No	Name of the District	Target FY FY 23-24	Target - Amount of SEP-I Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	35	70.00	6	1	1.27	1	1.27	6
2	Bankura	59	118.00	68	48	60.96	48	60.96	40
3	Birbhum	187	374.00	281	111	140.97	108	137.16	37
4	CoochBehar	126	252.00	114	31	39.37	31	39.37	18
5	Dakshin Dinajpur	61	122.00	81	31	39.37	31	39.37	9
6	Darjeeling	118	236.00	32	26	33.02	27	34.29	3
7	Hooghly	291	582.00	186	124	157.48	123	156.21	6
8	Howrah	104	208.00	19	15	19.05	15	19.05	2
9	Jalpaiguri	88	176.00	41	19	24.13	18	22.86	3
10	Jhargram	20	40.00	2	0	0.00	0	0.00	0
11	Kalimpong	17	34.00	5	2	2.54	2	2.54	0
12	Kolkata	120	240.00	90	61	77.47	50	63.50	6
13	Malda	45	90.00	11	7	8.89	4	5.08	4
14	Murshidabad	194	388.00	96	78	99.06	75	95.25	7
15	Nadia	252	504.00	132	96	121.92	95	120.65	8
16	North 24 Parganas	646	1292.00	444	257	326.39	250	317.50	59
17	Paschim Burdwan	100	200.00	113	9	11.43	9	11.43	45
18	Paschim Medinipur	183	366.00	166	92	116.84	92	116.84	13
19	Purba Burdwan	167	334.00	111	65	82.55	66	83.82	10
20	Purba Medinipur	116	232.00	127	112	142.24	110	139.70	7
21	Purulia	57	114.00	43	29	36.83	29	36.83	4
22	South 24 Parganas	160	320.00	102	69	87.63	69	87.63	8
23	Uttar Dinajpur	95	190.00	59	41	52.07	41	52.07	7
<b>Grand Total</b>		<b>3241</b>	<b>6482.00</b>	<b>2329</b>	<b>1324</b>	<b>1681.48</b>	<b>1294</b>	<b>1643.38</b>	<b>302</b>

**Bankwise performance report of SHG Credit Linkage under DAY NULM as on Dec 2023 for FY 2023-24**

(Amount in Lakh)

Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 23-24		No. of Sponsored Application in FY 23-24	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3810	720	1080.00	500	371	732.13	360	710.42	153
2	Bank of India	5846	1035	1552.50	814	740	1460.32	685	1351.78	144
3	Bank of Maharashtra	240	58	87.00	201	149	294.04	144	284.17	23
4	Canara Bank	4068	705	1057.50	584	429	846.59	423	834.75	162
5	Central Bank of India	2273	422	633.00	286	147	290.09	146	288.12	114
6	Indian Bank	12213	2648	3972.00	1695	1301	2567.39	1188	2344.40	478
7	Indian Overseas Bank	1647	292	438.00	269	156	307.85	163	321.66	108
8	Punjab & Sind Bank	469	89	133.50	64	40	78.94	39	76.96	22
9	Punjab National Bank	17207	2942	4413.00	1687	1099	2168.77	1045	2062.20	623
10	State Bank of India	8863	1310	1965.00	1004	654	1290.60	617	1217.59	364
11	UCO Bank	6269	1173	1759.50	735	562	1109.05	559	1103.13	171
12	Union Bank of India	2785	583	874.50	448	281	554.53	264	520.98	237
<b>Total of PSUs</b>		<b>65690</b>	<b>11977</b>	<b>17965.50</b>	<b>8287</b>	<b>5929</b>	<b>11700.29</b>	<b>5633</b>	<b>11116.16</b>	<b>2599</b>
13	Bandhan Bank	0	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	1145	90	135.00	28	8	15.79	6	11.84	22
<b>Total of PVTs</b>		<b>1145</b>	<b>90</b>	<b>135.00</b>	<b>28</b>	<b>8</b>	<b>15.79</b>	<b>6</b>	<b>11.84</b>	<b>22</b>
16	BGVB (UBI)	4483	647	970.50	553	485	957.10	451	890.00	129
17	PBGB (UCO)	1253	212	318.00	233	149	294.04	159	313.77	50
18	UBKGB (CBI)	2363	351	526.50	311	254	501.24	249	491.38	46
<b>Total of RRBs</b>		<b>8099</b>	<b>1210</b>	<b>1815.00</b>	<b>1097</b>	<b>888</b>	<b>1752.38</b>	<b>859</b>	<b>1695.15</b>	<b>225</b>
19	W.B. St. Co-op.Bk	5037	1128	1692.00	925	697	1375.46	602	1187.99	308
<b>Total of Co-Optvs</b>		<b>5037</b>	<b>1128</b>	<b>1692.00</b>	<b>925</b>	<b>697</b>	<b>1375.46</b>	<b>602</b>	<b>1187.99</b>	<b>308</b>
<b>Grand Total</b>		<b>79971</b>	<b>14405</b>	<b>21607.50</b>	<b>10337</b>	<b>7522</b>	<b>14843.91</b>	<b>7100</b>	<b>14011.14</b>	<b>3154</b>

**Districtwise performance report of SHG Credit Linkage under DAY NULM as on December 2023 for FY 2023-24**

(Amount in Lakh)

Sl No	District	No. of Active SHGs	Target FY 23-24	Target -Amount of SHG Loan to be disbursed FY 23-24	No. of Sponsored Application in FY FY 23-24	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	1319	185	277.50	103	83	163.79	81	159.85	16
2	Bankura	2547	312	468.00	259	332	655.17	234	461.78	25
3	Birbhum	3931	887	1330.50	765	355	700.56	367	724.24	299
4	CoochBehar	1818	440	660.00	279	195	384.81	191	376.92	25
5	Dakshin Dinajpur	1973	395	592.50	180	233	459.80	133	262.46	15
6	Darjeeling	2499	480	720.00	320	253	499.27	245	483.48	91
7	Hooghly	6635	1123	1684.50	971	614	1211.67	612	1207.72	311
8	Howrah	2013	544	816.00	267	124	244.70	128	252.60	129
9	Jalpaiguri	1841	297	445.50	194	238	469.67	225	444.02	32
10	Jhargram	529	87	130.50	33	28	55.26	27	53.28	6
11	Kalimpong	192	80	120.00	13	12	23.68	12	23.68	0
12	Kolkata	1801	300	450.00	322	229	451.91	205	404.55	172
13	Malda	912	262	393.00	127	82	161.82	84	165.77	49
14	Murshidabad	6030	1021	1531.50	689	568	1120.89	550	1085.37	89
15	Nadia	6459	1160	1740.00	795	678	1337.97	621	1225.48	271
16	North 24 Parganas	17095	3200	4800.00	2022	1547	3052.85	1504	2967.99	498
17	Paschim Burdwan	3184	602	903.00	506	210	414.41	216	426.25	280
18	Paschim Medinipur	4338	658	987.00	546	411	811.07	396	781.47	161
19	Purba Burdwan	3751	502	753.00	354	347	684.77	364	718.32	65
20	Purba Medinipur	3417	366	549.00	493	244	481.51	245	483.48	243
21	Purulia	1250	190	285.00	127	119	234.83	119	234.83	16
22	South 24 Parganas	4075	824	1236.00	572	379	747.92	302	595.97	223
23	Uttar Dinajpur	2362	490	735.00	400	241	475.59	239	471.64	138
<b>Grand Total</b>		<b>79971</b>	<b>14405</b>	<b>21607.50</b>	<b>10337</b>	<b>7522</b>	<b>14843.91</b>	<b>7100</b>	<b>14011.14</b>	<b>3154</b>

## AGENDA – 11

### **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.

**Performance of JLGs loan during the FY 2023-24 as on 31.12.2023:**

**Bank wise progress of JLGs as on 31.12.2023 is annexed:**

Progress of JLG in FY 2023-24 as on 31.12.2023								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY ( 01.04.23 to 31.12.2023)		JLGs Credit Linked (Disbursed) during the FY ( 01.04.23 to 31.12.2023)		Outstanding position of JLGs as on 31.12.2023	
			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	37	1.50	30	1.44	54	0.82
3	Bank of Maharashtra	100	0	0.00	0	0.00	2	0.02
4	Canara Bank	3000	1402	11.91	1402	11.91	1804	25.90
5	Central Bank of India	2400	0	0.00	0	0.00	243	1.73
6	Indian Bank	4300	2558	6.53	787	4.72	881	11.45
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	22	0.46	22	0.46	3546	55.56
10	State Bank of India	9000	28758	132.11	28758	132.11	40420	164.60
11	UCO Bank	2700	178	3.56	225	4.50	368	5.05
12	Union Bank of India	900	4897	98.35	4892	83.49	11245	140.98
<b>Total PSU</b>		<b>36200</b>	<b>37852</b>	<b>254.41</b>	<b>36116</b>	<b>238.62</b>	<b>58563</b>	<b>406.11</b>
13	Axis Bank	1000	0	0.00	0	0.00	335719	835.54
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	1785	7.40	1785	7.40	6907	21.39
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	31997	631.44	31997	631.44	88360	911.24
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	10303	35.10	10303	35.10	30054	55.78
23	Indusind Bank	500	106560	2419.17	106560	2419.17	201308	3603.24
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	39439	616.73	39439	616.73	120360	922.95
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	439	6.67	439	6.67	1218	12.30
<b>Total PVT</b>		<b>8700</b>	<b>190523</b>	<b>3716.52</b>	<b>190523</b>	<b>3716.52</b>	<b>783926</b>	<b>6362.44</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	10210	284.85	10210	284.85	14672	405.25
35	Jana Small Finance Bank	500	7437	152.45	7437	152.45	19107	226.39
36	Ujjivan Small Finance Bank	3000	206152	1249.98	206152	1249.98	682829	2652.67
37	Utkarsh Small Finance Bank	1000	9584	41.34	9584	41.34	18403	52.71
<b>Total Small Finance</b>		<b>5000</b>	<b>233383</b>	<b>1728.62</b>	<b>233383</b>	<b>1728.62</b>	<b>735011</b>	<b>3337.03</b>
38	BGVB (PNB)	6000	12	0.14	987	2.32	4879	20.00
39	PBGB (UCO)	500	88	1.42	88	1.42	1238	19.43
40	UBKGB (CBI)	1600	0	0.00	111	0.52	1843	5.01
<b>Total RRB</b>		<b>8100</b>	<b>100</b>	<b>1.56</b>	<b>1186</b>	<b>4.26</b>	<b>7960</b>	<b>44.44</b>
41	WB State Co-Op Bank Ltd.	3000	977	11.37	977	11.37	6709	46.39
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	79	0.95
<b>Total Co-Optv</b>		<b>3000</b>	<b>977</b>	<b>11.37</b>	<b>977</b>	<b>11.37</b>	<b>6788</b>	<b>47.34</b>
<b>Grand Total</b>		<b>61000</b>	<b>462835</b>	<b>5712.47</b>	<b>462185</b>	<b>5699.38</b>	<b>1592248</b>	<b>10197.36</b>

## AGENDA – 12

### **Progress in West Bengal Student Credit Card (WBSCC):**

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. Maximum loan limit is Rs.10.00 lac and margin requirement is nil 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 31.12.2023 Member Banks have cumulatively sanctioned 62,273 no. of WBSCC proposals and 22,366 no. 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 31.12.2023 is annexed:**

<b>Bank wise Progress Report of WBSCC Scheme as on 31.12.2023</b>							
Sl No.	Bank Name	Pending Application as on 31.12.2023	Provisionally Approved as on 31.12.2023	Actual Pending as on 31.12.2023	Sanctioned Application as on 31.12.2023	Disbursement as on 31.12.2023	Returned Application as on 31.12.2023
1	All Co-Operative Banks	1289	43	1246	11797	5328	102
2	Axis Bank	1056	413	643	767	620	165
3	BGVB	127	16	111	2616	1758	39
4	Bank of Baroda	722	43	679	846	714	201
5	Bank of India	639	86	553	1576	771	52
6	Canara Bank	291	11	280	1883	1213	53
7	Central Bank of India	648	115	533	457	363	96
8	Federal Bank	18	0	18	3	3	0
9	HDFC Bank	712	54	658	2370	2132	74
10	ICICI Bank	351	105	246	961	721	33
11	IDBI Bank	211	1	210	3	0	0
12	Indian Bank	1017	53	964	2673	887	62
13	Indian Overseas Bank	232	44	188	219	198	42
14	PBGB	139	43	96	903	738	2
15	Punjab National Bank	3388	315	3073	19056	11804	719
16	State Bank of India	9431	967	8464	10007	7050	346
17	UCO Bank	1458	82	1376	4166	2984	87
18	Union Bank of India	605	39	566	1859	1392	30
19	UBKGB	32	10	22	111	92	15
<b>TOTAL</b>		<b>22366</b>	<b>2440</b>	<b>19926</b>	<b>62273</b>	<b>38768</b>	<b>2118</b>

## AGENDA – 13

### Progress in Education Loan & Housing Loan:

<b>Education Loan</b>
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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)

December, 2022	March, 2023	December, 2023
4495.36	4355.01	5107.24

#### **Comparison of disbursement position of the last financial year:**

(Amount Rs in crore)

December, 2022		March, 2023		December, 2023	
No.	Amount	No.	Amount	No.	Amount
58117	1175.61	88264	1789.73	47873	1050.49

**The achievement vis-à-vis annual target as on 30.09.2023 for FY 2023-24 is as follows:**

Target	Achievement	% of Achievement
5,537.50	1050.49	18.97 %

With disbursement of Rs.1,050.49 Crore against Annual Target of Rs. 5,537.50 crore for FY 2023-24, the achievement is 18.97%, which is very low. Banks are to scout for quality education loan proposals aggressively to achieve the target set for FY 2023-24.

**Progress of Education Loan as on 31.12.2023**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	840	77.36	4407	289.00
2	Bank of India	2524	35.71	5714	160.02
3	Bank of Maharashtra	170	4.53	425	22.43
4	Canara Bank	3399	41.53	5354	211.69
5	Central Bank of India	1384	49.72	16538	443.48
6	Indian Bank	1471	118.64	4550	151.19
7	Indian Overseas Bank	108	10.70	1113	39.23
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	11127	146.92	21325	660.10
10	State Bank of India	14897	201.30	31184	1583.86
11	UCO Bank	2694	26.49	5409	123.39
12	Union Bank of India	2486	70.12	4833	229.63
<b>Total PSU</b>		<b>41100</b>	<b>783.02</b>	<b>90510</b>	<b>4445.83</b>
13	Axis Bank	480	44.00	1908	143.00
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	2231	50.73	4416	105.04
20	ICICI Bank	582	90.70	1769	171.72
21	IDBI Bank	104	11.81	706	33.90
22	IDFC First Bank	89	18.28	219	49.84
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	12	0.44	12	0.44
25	Karur Vysya Bank	1	0.01	10	0.42
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	1	0.01
32	YES Bank	29	5.03	34	24.49
<b>Total PVT</b>		<b>3528</b>	<b>220.99</b>	<b>9092</b>	<b>529.90</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	1225	9.55	1896	29.92
39	PBGB (UCO)	213	2.40	1010	18.87
40	UBKGB (CBI)	40	0.67	160	2.29
<b>Total RRB</b>		<b>1478</b>	<b>12.62</b>	<b>3066</b>	<b>51.08</b>
41	WB State Co-Op Bank Ltd.	1767	33.85	4194	80.43
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1767</b>	<b>33.85</b>	<b>4194</b>	<b>80.43</b>
<b>Grand Total</b>		<b>47873</b>	<b>1050.49</b>	<b>106862</b>	<b>5107.24</b>

## 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)

December, 2022	March, 2023	December, 2023
82416.48	86226.66	116414.40

### Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

December, 2022		March, 2023		December, 2023	
No.	Amount	No.	Amount	No.	Amount
194866	17444.21	284193	26026.21	203858	22252.61

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

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

(Amount Rs in crore)

Target	Achievement	% of Achievement
25028.70	22252.61	88.91%

With disbursement of Rs11,728.95 Crore against Annual Target of Rs. 25,028.70 Crore for FY 2023-24, the achievement is 88.91%.

**Progress of Housing Loan as on 31.12.2023**

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	5149	1322.33	26026	4517.00
2	Bank of India	4003	718.37	28759	3812.20
3	Bank of Maharashtra	500	76.74	2316	415.85
4	Canara Bank	4964	404.96	13537	2057.69
5	Central Bank of India	2557	275.20	22460	1271.88
6	Indian Bank	4012	1061.46	26821	3600.10
7	Indian Overseas Bank	289	56.38	5961	851.18
8	Punjab & Sind Bank	91	39.60	2040	247.28
9	Punjab National Bank	9927	1447.66	70175	8199.54
10	State Bank of India	101619	9310.80	409823	51187.74
11	UCO Bank	3874	495.22	21352	2579.44
12	Union Bank of India	3307	351.65	13782	1821.00
<b>Total PSU</b>		<b>140292</b>	<b>15560.37</b>	<b>643052</b>	<b>80560.89</b>
13	Axis Bank	2373	377.00	12685	2975.00
14	Bandhan Bank	3169	216.01	17051	1261.17
15	Catholic Syrian Bank Ltd.	0	0.00	6	0.21
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	2	1.30	29	10.64
18	Federal Bank	38	14.50	780	227.84
19	HDFC Bank	15642	2176.57	70130	14330.79
20	ICICI Bank	3317	1807.00	26167	8430.49
21	IDBI Bank	3277	894.51	26995	4788.51
22	IDFC First Bank	82	21.56	562	113.22
23	Indusind Bank	0	0.00	4	0.04
24	Karnataka Bank Ltd.	838	173.45	838	175.81
25	Karur Vysya Bank	34	15.14	440	69.43
26	Kotak Mahindra Bank	27	4.45	198	37.85
27	Lakshmi Vilas Bank (DBS)	14	8.40	47	37.26
28	Ratnakar Bank Ltd	0	0.00	71	4.77
29	South Indian Bank Ltd.	6	2.20	98	23.81
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	17	2.01
32	YES Bank	118	37.96	459	151.77
<b>Total PVT</b>		<b>28937</b>	<b>5750.06</b>	<b>156577</b>	<b>32640.63</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	3	0.56	4	0.56
35	Jana Small Finance Bank	6914	40.73	8786	65.48
36	Ujjivan Small Finance Bank	23871	352.97	46958	707.33
37	Utkarsh Small Finance Bank	16	1.54	84	14.59
<b>Total Small Finance</b>		<b>30804</b>	<b>395.80</b>	<b>55832</b>	<b>787.96</b>
38	BGVB (PNB)	628	76.81	6877	439.88
39	PBGB (UCO)	1520	208.39	5446	444.63
40	UBKGB (CBI)	955	157.50	2973	325.24
<b>Total RRB</b>		<b>3103</b>	<b>442.70</b>	<b>15296</b>	<b>1209.75</b>
41	WB State Co-Op Bank Ltd.	584	98.42	11907	1014.85
42	WBSCARD Bank Ltd.	138	5.27	3729	200.32
<b>Total Co-Optv</b>		<b>722</b>	<b>103.69</b>	<b>15636</b>	<b>1215.17</b>
<b>Grand Total</b>		<b>203858</b>	<b>22252.61</b>	<b>886393</b>	<b>116414.40</b>

## AGENDA – 14

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 9.58%, amounting Rs.56,954.96 Crore as on December, 2023 in the state of West Bengal, in comparison to Rs.77,913.56 Crore as on December, 2022.

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

(Rs. In crore)

<b>Year</b>	<b>Gross Advance</b>	<b>Gross NPA</b>	<b>% to Gross NPA</b>
December, 2022	560034.13	77913.56	13.91%
March, 2023	586679.72	71577.77	12.20%
December, 2023	729750.29	56954.96	7.80%

NPA level has been decreased from 13.91% as of December, 2022 to 7.80% as of December, 2023. 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 31.12.2023 stood at 52.89%, 34.66% and 32.18% 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 31.12.2023

(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	1980.00	71.05	4405.00	341.51	6432.00	0.00	12817.00	412.56	16572.18	85.05	29389.18	497.61
2	Bank of India	4123.39	442.58	4875.39	982.40	2212.33	86.25	11211.12	1511.23	20776.41	2824.84	31987.53	4336.07
3	Bank of Maharashtra	680.91	25.75	833.92	61.69	229.71	2.53	1744.54	89.97	460.06	4.90	2204.60	94.87
4	Canara Bank	2454.60	202.17	4972.61	1152.66	1222.55	2487.73	8649.76	3842.56	16838.98	439.25	25488.74	4281.81
5	Central Bank of India	2533.54	200.54	2239.27	402.00	1516.72	39.38	6289.53	641.92	3121.71	1335.52	9411.24	1977.44
6	Indian Bank	4289.50	136.14	8016.73	553.76	3295.75	140.80	15601.98	830.70	30970.45	22.61	46572.43	853.31
7	Indian Overseas Bank	1410.05	227.94	2740.14	465.52	978.74	29.06	5128.93	722.52	2866.84	2268.61	7995.77	2991.13
8	Punjab & Sind Bank	129.71	0.68	708.30	60.00	177.89	0.11	1015.90	60.79	2637.08	36.20	3652.98	96.99
9	Punjab National Bank	12617.07	2537.78	14001.29	3793.60	4296.52	197.77	30914.88	6529.14	53063.72	7601.13	83978.60	14130.27
10	State Bank of India	8640.00	459.98	11684.77	170.23	32433.08	64.56	52757.85	694.77	87495.48	240.73	140253.33	935.50
11	UCO Bank	1367.28	446.05	4909.94	911.41	3224.29	132.31	9501.51	1489.76	10344.61	4838.13	19846.12	6327.89
12	Union Bank of India	2364.90	404.29	6378.80	1090.74	1810.41	39.93	10554.11	1534.96	18026.67	4537.04	28580.78	6072.00
<b>Total PSU</b>		<b>42590.95</b>	<b>5154.95</b>	<b>65766.17</b>	<b>9985.51</b>	<b>57829.99</b>	<b>3220.43</b>	<b>166187.11</b>	<b>18360.89</b>	<b>263174.18</b>	<b>24234.01</b>	<b>429361.29</b>	<b>42594.90</b>
13	Axis Bank	4442.00	91.00	12370.00	150.00	1340.00	26.00	18152.00	267.00	20555.00	1692.00	38707.00	1959.00
14	Bandhan Bank	2706.80	210.62	7579.53	1027.80	10092.74	931.13	20379.08	2169.55	12131.59	716.76	32510.66	2886.31
15	Catholic Syrian Bank Ltd.	2.31	0.05	0.00	0.00	4.23	0.00	6.54	0.05	43.03	2.22	49.57	2.27
16	City Union Bank Ltd.	0.00	0.00	172.40	0.00	0.00	0.00	172.40	0.00	0.00	0.00	172.40	0.00
17	Dhanlaxmi Bank Ltd.	10.27	0.00	0.11	0.00	10.64	0.00	21.02	0.00	62.82	0.00	83.84	0.00
18	Federal Bank	330.09	13.77	1342.28	4.57	186.33	3.61	1858.70	21.95	2405.39	45.21	4264.09	67.16
19	HDFC Bank	1241.05	32.96	15676.47	933.46	4471.78	153.03	21389.30	1119.46	39371.52	967.21	60760.82	2086.67
20	ICICI Bank	2746.85	84.22	14481.01	132.38	1297.05	27.40	18524.92	244.00	34126.18	1248.33	52651.09	1492.33
21	IDBI Bank	535.94	86.90	1157.85	238.00	2899.19	88.03	4592.98	412.93	3902.74	71.06	8495.72	483.99
22	IDFC First Bank	37.86	0.18	1017.59	19.22	31.06	2.83	1086.51	22.23	4721.03	59.30	5807.54	81.54
23	Indusind Bank	2399.10	350.16	4208.39	185.91	40.67	2.38	6648.16	538.45	17001.52	42.74	23649.69	581.19
24	Karnataka Bank Ltd.	124.77	24.54	481.84	163.40	94.51	4.19	701.12	192.13	547.12	45.72	1248.24	237.85
25	Karur Vysya Bank	2.01	0.00	183.68	0.00	225.65	0.00	411.34	0.00	166.73	0.00	578.07	0.00
26	Kotak Mahindra Bank	756.40	9.40	3776.51	46.27	37.85	0.00	4570.76	55.67	5116.73	113.55	9687.49	169.22
27	Lakshmi Vilas Bank (DBS)	47.48	0.00	152.28	2.89	61.44	0.00	261.20	2.89	1089.32	0.01	1350.52	2.90
28	Ratnakar Bank Ltd	786.56	19.67	272.17	0.40	124.67	2.63	1183.40	22.69	3018.05	554.29	4201.45	576.97
29	South Indian Bank Ltd.	130.66	0.00	314.07	0.00	9.48	0.00	454.20	0.00	1037.47	0.00	1491.68	0.00
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	33.14	0.90	1.36	0.00	34.50	0.90	149.02	0.00	183.52	0.90
32	YES Bank	555.84	0.03	3087.31	518.88	34.82	0.84	3677.97	519.74	5121.05	39.67	8799.02	559.41
<b>Total PVT</b>		<b>16856.00</b>	<b>923.49</b>	<b>66395.89</b>	<b>3424.09</b>	<b>20963.46</b>	<b>1242.07</b>	<b>104215.35</b>	<b>5589.64</b>	<b>150566.31</b>	<b>5598.06</b>	<b>254781.66</b>	<b>11187.71</b>
33	Au Small finance Bank	9.86	0.00	290.92	0.22	0.00	0.00	300.78	0.22	31.26	0.00	332.04	0.22
34	ESAF SF Bank	320.64	1.61	49.87	2.27	4.45	0.45	374.96	4.33	30.30	0.03	405.26	4.36
35	Jana Small Finance Bank	265.75	8.25	231.92	4.28	419.23	23.46	916.90	35.98	177.04	6.21	1093.93	42.19
36	Ujjivan SF Bank	937.07	9.37	504.23	0.43	1355.12	17.24	2796.42	27.04	534.05	8.14	3330.47	35.18
37	Utkarsh SF Bank	25.41	0.10	43.76	3.34	70.34	3.31	139.51	6.75	0.61	0.01	140.12	6.76
<b>Total Small Finance</b>		<b>1558.73</b>	<b>19.33</b>	<b>1120.70</b>	<b>10.53</b>	<b>1849.14</b>	<b>44.46</b>	<b>4528.56</b>	<b>74.32</b>	<b>773.26</b>	<b>14.39</b>	<b>5301.82</b>	<b>88.71</b>
38	BGVV (PNB)	5103.64	258.61	2095.87	691.17	385.98	51.46	7585.49	1001.24	839.60	49.21	8425.09	1050.45
39	PBGB (UCO)	1829.69	144.93	1522.57	197.08	432.60	13.31	3784.86	355.32	263.89	11.41	4048.75	366.73
40	UBKGB (CBI)	2531.73	99.82	250.09	47.78	302.55	4.25	3084.37	151.85	480.09	12.03	3564.46	163.88
<b>Total RRB</b>		<b>9465.06</b>	<b>503.36</b>	<b>3868.53</b>	<b>936.03</b>	<b>1121.13</b>	<b>69.02</b>	<b>14454.72</b>	<b>1508.41</b>	<b>1583.58</b>	<b>72.65</b>	<b>16038.30</b>	<b>1581.06</b>
41	WB State Co-Op Bank Ltd	6546.17	831.50	967.63	99.51	11218.00	147.38	18731.80	1078.38	4167.95	424.21	22899.75	1502.59
42	WBSCARD Bank Ltd.	1062.03	0.00	105.12	0.00	200.32	0.00	1367.47	0.00	0.00	0.00	1367.47	0.00
<b>Total Co-Optv</b>		<b>7608.20</b>	<b>831.50</b>	<b>1072.75</b>	<b>99.51</b>	<b>11418.32</b>	<b>147.38</b>	<b>20099.27</b>	<b>1078.38</b>	<b>4167.95</b>	<b>424.21</b>	<b>24267.22</b>	<b>1502.59</b>
<b>Grand Total</b>		<b>78078.94</b>	<b>7432.62</b>	<b>138224.04</b>	<b>14455.67</b>	<b>93182.04</b>	<b>4723.35</b>	<b>309485.02</b>	<b>26611.65</b>	<b>420265.28</b>	<b>30343.32</b>	<b>729750.29</b>	<b>56954.96</b>

## Sector wise NPA Position as on 31.12.2023

(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	289.00	2.05	4517.00	71.38	56.00	0.25	24.10	7.99	151.00	1.17	8.10	0.19	190.02	26.20	1211.00	62.61	124.61	17.75
2	Bank of India	160.02	7.21	3812.20	127.74	83.68	13.38	78.93	9.10	932.39	3.01	31.18	1.66	605.94	141.21	1704.48	201.15	71.86	26.98
3	Bank of Maharashtra	22.43	0.27	415.85	2.26	0.48	0.00	0.00	0.00	0.20	0.00	0.02	0.00	47.61	15.75	44.04	10.27	1.50	0.00
4	Canara Bank	211.69	6.99	2057.69	99.55	43.01	7.92	0.00	0.00	191.48	0.33	0.00	0.03	389.50	36.43	1079.53	39.94	262.99	9.29
5	Central Bank of India	940.93	7.56	1271.88	68.66	37.52	7.40	130.25	1.79	1609.22	5.80	13.97	0.18	445.27	150.23	210.67	20.08	17.57	5.34
6	Indian Bank	151.19	10.26	3600.10	123.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3420.87	78.90	0.00	0.00	142.70	2.07
7	Indian Overseas Bank	39.23	0.82	851.18	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.01	4.75	0.00	0.00	36.12	0.98
8	Punjab & Sind Bank	34.37	7.22	247.28	2.26	5.36	2.08	0.00	0.00	0.00	0.00	0.00	0.00	9.01	0.08	47.19	7.49	5.03	1.14
9	Punjab National Bank	660.10	37.82	8199.54	275.93	100.51	48.86	0.00	0.00	2823.67	53.09	155.02	14.29	2746.92	660.12	4849.00	797.37	184.45	85.41
10	State Bank of India	1526.33	60.94	51261.45	58.17	228.64	8.36	4.30	1.87	2676.96	41.25	37.82	0.07	1694.83	338.67	1260.29	135.90	13.74	12.07
11	UCO Bank	123.39	7.23	2579.44	78.89	22.17	9.01	39.00	15.00	687.80	4.88	37.58	0.37	349.96	88.29	22.41	9.07	95.98	21.22
12	Union Bank of India	229.63	8.04	1821.00	65.02	12.17	0.83	0.00	0.00	288.23	3.55	401.77	3.65	610.00	41.00	992.21	77.20	72.44	0.00
	<b>Total PSU</b>	<b>4388.31</b>	<b>156.42</b>	<b>80634.60</b>	<b>974.68</b>	<b>589.54</b>	<b>98.09</b>	<b>276.58</b>	<b>35.75</b>	<b>9360.95</b>	<b>113.08</b>	<b>685.46</b>	<b>20.44</b>	<b>10565.93</b>	<b>1581.63</b>	<b>11420.82</b>	<b>1361.08</b>	<b>1028.99</b>	<b>182.25</b>
13	Axis Bank	143.00	0.00	2975.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177.43	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1261.17	34.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.47	0.00	19540.02	1938.98	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	10.64	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	1.22	0.00	227.84	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.95	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	105.04	0.55	14330.79	63.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	629.30	29.22	867.26	98.01	9.83	0.24
20	ICICI Bank	171.72	0.00	8430.49	106.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.47	20.57	225.34	1.89	10.45	0.00
21	IDBI Bank	33.90	0.45	4788.51	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146.25	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	49.84	0.00	113.22	2.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.86	0.30	0.00	0.00
23	Indusind Bank	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1677.94	7.14	32.96	0.05
24	Karnataka Bank Ltd.	0.84	0.11	175.81	10.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.42	0.00	69.43	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	37.85	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.96	0.09	52.09	2.43
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	37.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.00	0.00	4.77	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.31	2.06	0.00	0.00
29	South Indian Bank Ltd.	1.05	0.00	23.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.01	0.00	2.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	24.49	0.00	151.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00	0.00	1.58	0.00
	<b>Total PVT</b>	<b>531.53</b>	<b>1.11</b>	<b>32640.63</b>	<b>307.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1122.41</b>	<b>134.68</b>	<b>22662.69</b>	<b>2048.46</b>	<b>167.66</b>	<b>2.72</b>
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	10.37	0.10	0.00	0.00
34	ESAF SF Bank	0.00	0.00	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105.13	2.77	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	65.48	0.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.00	5.85	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	707.33	4.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231.18	0.47	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	14.59	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total Small Finance</b>	<b>0.00</b>	<b>0.00</b>	<b>787.96</b>	<b>5.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>359.68</b>	<b>9.19</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	29.92	0.45	439.88	19.33	43.35	19.11	97.09	89.58	4341.62	89.64	44.73	0.02	782.10	110.00	1862.32	139.14	7.72	0.76
39	PBGB (UCO)	18.87	1.06	444.63	12.22	1.88	0.00	41.01	19.35	1953.23	75.40	13.46	1.48	663.10	89.28	1282.27	107.79	61.05	2.98
40	UBKGB (CBI)	2.29	0.47	325.24	3.98	16.21	2.93	25.03	12.07	1630.19	9.55	22.34	0.07	925.10	82.97	44.52	9.23	5.07	0.00
	<b>Total RRB</b>	<b>51.08</b>	<b>1.98</b>	<b>1209.75</b>	<b>35.53</b>	<b>61.44</b>	<b>22.04</b>	<b>163.13</b>	<b>121.00</b>	<b>7925.04</b>	<b>174.59</b>	<b>80.53</b>	<b>1.57</b>	<b>2370.30</b>	<b>282.25</b>	<b>3189.11</b>	<b>256.16</b>	<b>73.84</b>	<b>3.74</b>
41	WB State Co-Op Bank Ltd	80.43	0.00	1014.85	12.38	0.00	0.00	17.37	7.25	1840.42	46.34	0.00	0.00	4738.39	368.32	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	200.32	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
	<b>Total Co-Optv</b>	<b>80.43</b>	<b>0.00</b>	<b>1215.17</b>	<b>12.38</b>	<b>0.00</b>	<b>0.00</b>	<b>17.37</b>	<b>7.25</b>	<b>1840.42</b>	<b>46.34</b>	<b>0.00</b>	<b>0.00</b>	<b>5704.02</b>	<b>368.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>5051.34</b>	<b>159.51</b>	<b>116488.12</b>	<b>1335.49</b>	<b>650.98</b>	<b>120.13</b>	<b>457.08</b>	<b>164.00</b>	<b>19126.42</b>	<b>334.01</b>	<b>765.99</b>	<b>22.01</b>	<b>19762.66</b>	<b>2366.88</b>	<b>37632.30</b>	<b>3674.88</b>	<b>1270.49</b>	<b>188.71</b>

## Sector wise Recovery performance as on 31.12.2023

(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	65.12	53.43	82.05	80.76	67.81	83.96	0.50	0.44	88.00	146.38	121.68	83.13	259.05	240.99	93.03	405.43	362.67	89.45
2	Bank of India	442.58	77.76	17.57	982.40	141.96	14.45	86.25	14.92	17.30	1511.23	234.63	15.53	2824.84	404.82	14.33	4336.07	639.45	14.75
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	202.17	12.30	6.08	1152.70	14.60	1.27	2487.70	31.59	1.27	3842.57	58.49	1.52	439.25	16.10	3.67	4281.82	74.59	1.74
5	Central Bank of India	200.54	11.01	5.49	402.00	8.75	2.18	39.38	1.70	4.32	641.92	21.46	3.34	1335.52	2.88	0.22	1977.44	24.34	1.23
6	Indian Bank	136.14	4.80	3.53	553.76	25.91	4.68	140.80	8.00	5.68	830.70	38.71	4.66	22.61	2.04	9.02	853.31	40.75	4.78
7	Indian Overseas Bank	251.93	0.38	0.15	498.19	5.24	1.05	37.35	2.75	7.36	787.47	8.37	1.06	2698.82	76.02	2.82	3486.29	84.39	2.42
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	2270.17	1310.43	57.72	2406.00	1779.01	73.94	1151.20	581.71	50.53	5827.37	3671.15	63.00	8402.00	6621.30	78.81	14229.37	10292.45	72.33
10	State Bank of India	735.41	283.19	38.51	280.16	152.03	54.27	45.55	19.92	43.73	1061.12	455.14	42.89	750.25	441.97	58.91	1811.37	897.11	49.53
11	UCO Bank	504.70	81.88	16.22	989.19	99.89	10.10	145.34	15.87	10.92	1639.24	197.64	12.06	5261.57	648.46	12.32	6900.81	846.09	12.26
12	Union Bank of India	408.40	4.00	0.98	1097.10	8.00	0.73	47.99	8.06	16.80	1553.49	20.06	1.29	6993.72	2455.68	35.11	8547.21	2475.74	28.97
	<b>Total PSU</b>	<b>5217.16</b>	<b>1839.18</b>	<b>35.25</b>	<b>8442.26</b>	<b>2303.19</b>	<b>27.28</b>	<b>4182.06</b>	<b>684.96</b>	<b>16.38</b>	<b>17841.49</b>	<b>4827.33</b>	<b>27.06</b>	<b>28987.63</b>	<b>10910.26</b>	<b>37.64</b>	<b>46829.12</b>	<b>15737.59</b>	<b>33.61</b>
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!	50.54	0.00	0.00	19.92	5.50	27.61	70.46	5.50	7.81	0.00	0.00	#DIV/0!	70.46	5.50	7.81
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	116.82	107.53	92.05	557.81	539.68	96.75	278.06	206.29	74.19	952.69	853.50	89.59	1406.62	1316.30	93.58	2359.31	2169.80	91.97
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.	23.73	0.04	0.17	48.20	7.91	16.41	1.60	0.27	16.88	73.53	8.22	11.18	6.40	1.55	24.22	79.93	9.77	12.22
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	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	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!
	<b>Total PVT</b>	<b>152.93</b>	<b>108.24</b>	<b>70.78</b>	<b>670.99</b>	<b>560.58</b>	<b>83.55</b>	<b>307.88</b>	<b>219.28</b>	<b>71.22</b>	<b>1131.80</b>	<b>888.10</b>	<b>78.47</b>	<b>1413.02</b>	<b>1317.85</b>	<b>93.26</b>	<b>2544.82</b>	<b>2205.95</b>	<b>86.68</b>
33	Au Small finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
34	ESAF SF Bank	40.08	39.88	99.50	6.23	5.92	95.02	0.55	0.50	90.91	46.86	46.30	98.80	3.78	3.77	99.74	50.64	50.07	98.87
35	Jana Small Finance Bank	122.35	127.60	104.29	26.69	30.36	113.75	162.19	161.40	99.51	311.23	319.36	102.61	38.38	66.10	172.23	349.61	385.46	110.25
36	Ujjivan Small Finance Bank	14.30	4.96	34.69	4.58	1.34	29.26	19.53	7.02	35.94	38.41	13.32	34.68	4.02	2.43	60.45	42.43	15.75	37.12
37	Utkarsh Small Finance Bank	6.78	6.32	93.22	6.29	6.01	95.55	25.26	24.72	97.86	38.33	37.05	96.66	1.20	1.00	0.35	39.53	38.05	96.26
	<b>Total Small Finance</b>	<b>183.51</b>	<b>178.76</b>	<b>97.41</b>	<b>43.79</b>	<b>43.63</b>	<b>99.64</b>	<b>207.53</b>	<b>193.64</b>	<b>93.31</b>	<b>434.83</b>	<b>416.03</b>	<b>95.68</b>	<b>47.38</b>	<b>73.30</b>	<b>154.71</b>	<b>482.21</b>	<b>489.33</b>	<b>101.48</b>
38	BGVB (PNB)	111.59	55.31	49.56	496.46	205.02	41.30	238.26	201.49	84.57	846.31	461.82	54.57	345.21	307.52	89.08	1191.52	769.34	64.57
39	PBGB (UCO)	410.89	334.56	81.42	305.23	230.89	75.64	122.64	102.48	83.56	838.76	667.93	79.63	92.89	72.64	78.20	931.65	740.57	79.49
40	UBKGB (CBI)	479.26	342.66	71.50	50.59	37.54	74.20	23.86	18.90	79.21	553.71	399.10	72.08	45.87	35.73	77.89	599.58	434.83	72.52
	<b>Total RRB</b>	<b>1001.74</b>	<b>732.53</b>	<b>73.13</b>	<b>852.28</b>	<b>473.45</b>	<b>55.55</b>	<b>384.76</b>	<b>322.87</b>	<b>83.91</b>	<b>2238.78</b>	<b>1528.85</b>	<b>68.29</b>	<b>483.97</b>	<b>415.89</b>	<b>85.93</b>	<b>2722.75</b>	<b>1944.74</b>	<b>71.43</b>
41	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
42	WBSCARD Bank Ltd.	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!
	<b>Total Co-Optv</b>	<b>4536.98</b>	<b>3007.84</b>	<b>66.30</b>	<b>266.54</b>	<b>180.43</b>	<b>67.69</b>	<b>524.86</b>	<b>383.58</b>	<b>73.08</b>	<b>5328.38</b>	<b>3571.85</b>	<b>67.03</b>	<b>837.32</b>	<b>622.92</b>	<b>74.39</b>	<b>6165.70</b>	<b>4194.77</b>	<b>68.03</b>
	<b>Grand Total</b>	<b>11092.33</b>	<b>5866.55</b>	<b>52.89</b>	<b>10275.86</b>	<b>3561.29</b>	<b>34.66</b>	<b>5607.10</b>	<b>1804.33</b>	<b>32.18</b>	<b>26975.28</b>	<b>11232.16</b>	<b>41.64</b>	<b>31769.31</b>	<b>13340.21</b>	<b>41.99</b>	<b>58744.60</b>	<b>24572.38</b>	<b>41.83</b>

**STATUS OF PDR CASES AS ON 31.12.2023:**

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, Govt. of West Bengal in this regard. As on 31.12.2023 there are 5,961 PDR cases pending amounting Rs.237.18 Crore and the Certificate Officers may be advised to dispose of the cases.

<b>DISPOSAL OF CERTIFICATE CASES (PDR Act ) AS ON 31.12.2023</b>									
									(Amount in Crore)
Sl. No.	Bank	Outstanding cases as on 31.03.2023		Cases filed from 01.04.2023 to 31.12.2023		Cases Settled from 01.04.2023 to 31.12.2023		Pending cases as on 31.12.2023	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	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	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	867	28.88
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
<b>Total PSU</b>		<b>3216</b>	<b>151.49</b>	<b>615</b>	<b>22.43</b>	<b>0</b>	<b>0.00</b>	<b>3831</b>	<b>173.92</b>
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
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	256	2.96	96	0.40	0	0.00	256	2.96
39	PBGB (UCO)	1215	19.26	208	3.86	7	0.09	1416	23.03
40	UBKGB (CBI)	36	0.62	21	0.52	1	0.01	56	1.13
<b>Total RRB</b>		<b>1507</b>	<b>22.84</b>	<b>325</b>	<b>4.78</b>	<b>8</b>	<b>0.10</b>	<b>1824</b>	<b>27.52</b>
41	WB State Co-Op Bank Ltd.	288	34.45	18	1.30	0	0.00	304	35.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>288</b>	<b>34.45</b>	<b>18</b>	<b>1.30</b>	<b>0</b>	<b>0.00</b>	<b>306</b>	<b>35.74</b>
<b>Grand Total</b>		<b>5011</b>	<b>208.78</b>	<b>958</b>	<b>28.51</b>	<b>8</b>	<b>0.10</b>	<b>5961</b>	<b>237.18</b>

## Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2,722 loan accounts as reported as on December, 2023. The District wise details are as given hereunder.

<b>DM Permission pending under SARFAESI Act, 2002 as on 31.12.2023</b>										<b>(Amt in Crore)</b>	
District Name	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total Pending		
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
24 Pgs. (N)	44	40.38	87	23.13	96	12.98	66	61.56	293	138.05	
24 Pgs. (S)	21	7.48	70	24.77	56	22.95	167	45.36	314	100.56	
Alipurduar	0	0.00	0	0.00	4	40.25	0	0.00	4	40.25	
Bankura	0	0.00	2	0.28	6	8.77	21	2.87	29	11.92	
Birbhum	2	0.21	11	1.39	21	2.51	62	24.74	96	28.85	
Coochbehar	4	0.20	3	0.35	9	0.90	16	2.35	32	3.80	
Dakshin Dinajpur	1	0.19	21	2.16	15	1.43	23	2.24	60	6.02	
Darjeeling	11	3.61	2	0.93	14	3.39	20	9.64	47	17.57	
Hooghly	17	2.61	26	5.75	77	42.20	130	44.63	250	95.19	
Howrah	23	14.63	34	18.12	90	125.23	118	20.79	265	178.77	
Jalpaiguri	5	0.49	2	0.40	17	9.98	16	6.00	40	16.87	
Jhargram	0	0.00	1	0.16	0	0.00	9	1.10	10	1.26	
Kalimpong	0	0.00	0	0.00	0	0.00	1	0.02	1	0.02	
Kolkata	25	13.08	24	18.55	119	62.56	223	139.42	391	233.61	
Malda	0	0.00	0	0.00	6	1.22	40	46.79	46	48.01	
Murshidabad	0	0.00	3	0.26	22	12.66	80	17.49	105	30.42	
Nadia	15	6.27	5	2.01	51	7.97	55	41.81	126	58.05	
Paschim Burdwan	19	4.52	10	2.13	29	5.02	52	58.61	110	70.28	
Paschim Medinipur	3	8.50	16	2.69	27	31.32	73	16.20	119	58.72	
Purba burdwan	17	8.37	17	3.69	29	16.23	169	31.35	232	59.64	
Purba Medinipur	2	0.76	2	0.32	32	5.35	50	19.41	86	25.84	
Purulia	0	0.00	0	0.00	3	1.14	9	5.68	12	6.82	
Uttar Dinajpur	0	0.00	4	4.95	11	1.89	39	5.20	54	12.05	
<b>Grand Total</b>	<b>209</b>	<b>111.30</b>	<b>340</b>	<b>112.05</b>	<b>734</b>	<b>415.95</b>	<b>1439</b>	<b>603.26</b>	<b>2722</b>	<b>1242.55</b>	

## AGENDA – 15

### **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 as decided in the previous SLBC meeting 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.

#### **Performance of Digital Coverage of Paschim Bardhaman district as on 31.12.2023:**

As on	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
31.12.2023	3646074	3021523	82.87	161457	134821	83.50

# Bank wise digital coverage status in savings account under Paschim Bardhaman District as on 31.12.2023:

Sr.No.	Bank	Digital coverage for individuals (Savings Accounts)																				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Uwiling/ Ineligible, if any		
		Eligible Operative Savings Accounts		Debit RuPay cards coverage				Internet Banking coverage				Mobile Banking +UPI+ USSD coverage				APPS coverage				Coverage with at least one of the digital modes of payment (Debit RuPay cards, Internet banking, Mobile banking UPI, USSD, AFS)					
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage			Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts
1	Bank of Baroda	27000	9900	8300	31.48	6300	65.66	6500	24.07	5500	55.56	4500	16.67	5300	55.56	4500	16.67	3500	35.35	8300	31.48	6500	65.66	3000	1200
2	Bank of India	60345	29616	26670	44.19	13197	43.99	24326	4.03	8145	2.72	111366	18.45	33109	11.05	485401	82.07	24896	83.08	54072	89.58	26662	90.00	55972	55972
3	Bank Of Maharashtra	11949	5206	8647	72.37	3478	65.80	2485	20.80	963	18.22	5894	49.33	2520	47.67	6523	54.59	3440	65.08	8647	72.37	3478	65.80	2117	3742
4	Canara Bank	124075	52866	81787	65.50	31315	59.10	47120	37.73	17636	33.40	70106	56.21	21693	40.94	5464	4.38	3197	6.03	101512	81.29	39751	75.02	0	0
5	Central Bank of India	168828	48500	152783	95.00	38556	63.00	72063	44.81	21884	45.08	28825	17.92	8647	17.83	7751	4.82	10871	22.41	152783	95.00	38556	63.00	0	0
6	Indian Overseas Bank	10225	4560	3525	34.47	1025	22.48	2051	20.06	886	19.65	2015	19.71	1265	22.74	850	8.31	456	10.00	3516	84.26	2771	60.77	8616	1609
7	Indian Bank	73474	48602	71236	96.95	42104	84.88	55784	75.92	31254	63.01	62147	84.58	29854	60.19	64253	87.45	44521	89.76	55001	74.86	28145	57.95	0	NA
8	Punjab National Bank	456740	209784	234483	51.11	99807	47.58	71504	15.61	23112	11.02	138967	32.91	51046	23.90	284933	61.92	135589	64.63	382957	83.48	174212	83.04	11660	0
9	Punjab & Sind Bank	9094	5001	4155	46.13	2054	41.07	706	7.76	309	6.18	7846	86.28	3784	75.66	8916	98.04	4888	87.74	4155	94.04	3172	63.43	0	0
10	State Bank of India	574141	253290	456855	79.59	187227	73.92	212729	37.05	56884	22.23	290486	50.59	69441	27.42	539728	94.01	242716	95.43	574141	100.00	253290	100.00	24950	0
11	UCO Bank	203729	100106	88088	43.24	38045	38.17	4838	4.14	2708	2.70	77733	38.16	34672	34.61	147389	72.44	84959	84.80	172362	84.60	91068	90.90	68086	0
12	Union Bank of India	138713	52353	81634	62.45	38973	59.16	26513	20.28	9477	18.10	45320	34.67	16547	31.61	99220	75.91	36844	70.38	108750	83.20	40177	76.74	0	15388
13	Axis Bank	99130	26864	59861	59.68	24591	91.54	26246	26.48	6008	22.36	65535	66.11	15184	56.52	34453	34.76	8384	31.10	97385	98.16	25631	95.41	13225	758
14	Bardhaman Bank	1,78,774	1,23,786	1,24,486	69.27	66,530	53.75	23,989	13.30	7,567	6.11	1,17,740	65.51	98,385	78.48	0	0.00	0	0.00	1,24,424	95.94	115577	96.60	198	0
15	Federal Bank	4707	1266	4862	92.67	1138	89.89	928	19.72	176	13.90	2681	56.96	628	49.61	70	1.49	16	1.26	4484	95.47	1176	92.89	0	0
16	HDFC Bank Ltd.	74322	22086	72113	97.30	21155	95.78	72810	97.97	20746	93.93	72889	98.07	28888	94.21	12383	32.16	7733	35.01	74281	99.94	22074	99.95	4482	4482
17	ICI Bank Ltd.	46,555	11,103	46,257	99.36	11,007	99.14	40,904	87.86	8,731	78.64	45,263	97.22	9,745	87.77	33,684	72.35	7,952	71.62	46,257	99.36	11,007	99.14	51	0
18	IDBI Bank	47125	21584	40238	85.43	17258	79.96	14258	30.26	7294	33.61	25142	53.35	11026	51.08	12542	26.61	7294	33.61	42512	90.21	19528	90.47	125	0
19	Industrial Bank	14898	3105	14898	100.00	3105	100.00	9932	66.19	1832	57.52	7375	52.31	1362	42.76	5525	39.19	1093	34.32	14898	100.00	3105	100.00	0	0
20	DIFC First Bank	2645	362	2655	78.07	299	82.60	2645	100.00	362	100.00	2645	100.00	362	100.00	677	25.60	143	39.50	2645	100.00	362	100.00	0	119
21	Karnataka Bank	6635	3036	4617	69.59	2720	89.59	429	6.47	93	3.06	3797	57.23	1276	42.03	1281	19.31	733	24.14	5661	85.32	2484	79.94	373	1284
22	Yes Bank	191	40	191	100.00	40	100.00	191	100.00	40	100.00	191	100.00	40	100.00	9	4.71	1	2.50	191	100.00	40	100.00	0	0
23	South Indian Bank	72	16	36	50.00	13	81.25	14	19.44	13	81.25	0	0.00	15	93.75	12	16.67	0	0.00	66	91.67	15	93.75	0	0
24	PBGS	117501	111865	5364	4.48	3154	2.82	0	0.00	0	0.00	7799	6.64	2826	2.53	95917	81.63	63679	56.03	95917	81.63	63679	56.03	13647	0
25	Burdwan Central Cooperative Bank	284571	185165	82498	35.17	31255	29.72	0	0.00	0	0.00	2753	1.17	1052	1.01	0	0.00	0	0.00	85251	36.34	32317	30.73	54884	0
26	ESAF Small Finance Bank	7991	7468	7991	100.00	7468	100.00	42	0.53	11	0.15	912	11.41	615	8.24	0	0.00	0	0.00	7991	100.00	7468	100.00	0	0
27	Ujjivan Small Finance Bank	75672	64816	73458	97.07	62981	97.17	49430	64.00	43877	67.85	75164	99.20	64656	99.61	75122	99.27	64626	99.72	75386	99.89	64668	99.77	0	0
28	Utkarsh Small Finance Bank	1594	449	1247	78.23	351	78.17	864	54.20	245	54.57	1725	108.22	351	78.17	1176	73.78	351	78.17	1247	78.23	351	78.17	5	0
29	Uzo Small Finance Bank	19797	15323	14194	71.70	12540	81.84	616	3.11	213	1.39	2682	13.55	1106	7.22	0	0.00	0	0.00	14194	71.70	12292	80.87	2385	0
30	PPB	43200	20384	43200	100.00	20384	100.00	NA	#VALUE!	NA	#VALUE!	43200	100.00	20384	100.00	43200	100.00	20384	100.00	43200	100.00	20384	100.00	0	0
31	Airtel Payment Bank	39897	12529	2876	7.36	380	3.11	39897	100.00	12529	100.00	39897	100.00	12529	100.00	39897	100.00	12529	100.00	39897	100.00	12529	100.00	0	0
32	Fino Payment Bank	34	11	30	88.24	9	81.82	34	100.00	11	100.00	34	100.00	11	100.00	34	100.00	11	100.00	34	100.00	11	100.00	0	0
<b>Total</b>		<b>3646074</b>	<b>1731422</b>	<b>2168421</b>	<b>59.47</b>	<b>949969</b>	<b>54.87</b>	<b>869538</b>	<b>23.85</b>	<b>337536</b>	<b>19.49</b>	<b>1414309</b>	<b>38.79</b>	<b>588878</b>	<b>34.01</b>	<b>2071430</b>	<b>56.81</b>	<b>1043676</b>	<b>60.28</b>	<b>3021523</b>	<b>82.87</b>	<b>1419626</b>	<b>81.99</b>	<b>290656</b>	<b>95294</b>

**Bank wise digital coverage status in current account under Paschim Bardhaman District as on 31.12.2023:**

Sr. No.	Bank	Digital coverage for Businesses (Current Accounts)										
		Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ Ineligible, if any
			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
1	Bank of Baroda	55000	45000	81.82	35000	63.64	22000	40.00	45000	81.82	10000	5000
2	Bank of India	4782	1748	36.55	3555	74.34	956	19.99	3915	81.87	0	0
3	Bank Of Maharashtra	420	117	27.86	11	2.62	102	24.29	117	27.86	0	0
4	Canara Bank	2289	981	42.86	698	30.49	642	28.05	1917	83.75	0	0
5	Central Bank of India	2514	889	35.36	1143	45.47	839	33.37	1143	45.47	0	0
6	Indian Overseas Bank	3525	1526	43.29	1025	29.08	530	15.04	3081	87.40	444	444
7	Indian Bank	5300	4824	91.02	4287	80.89	3898	73.55	4902	92.49	0	0
8	Punjab National Bank	6539	2701	41.31	846	12.94	1432	21.90	3495	53.45	2	0
9	Punjab & Sind Bank	233	154	66.09	168	72.10	198	84.98	205	87.98	0	0
10	State Bank of India	14516	10294	70.91	14516	100.00	14516	100.00	14516	100.00	0	0
11	UCO Bank	2121	412	19.42	190	8.96	625	29.47	897	42.29	1948	0
12	Union Bank of India	9855	7033	71.36	5722	58.06	3916	39.74	7389	74.98	708	280
13	Axis Bank	8285	3714	44.83	1307	15.78	3079	37.16	7059	85.20	515	876
14	Bandhan Bank	6,621	2,144	32.38	151	2.28	5,951	89.88	5,951	89.88	103	0
15	Federal Bank	431	134	31.09	34	7.89	83	19.26	294	68.21	0	0
16	HDFC Bank Ltd.	7609	7531	98.97	914	12.01	7531	98.97	7588	99.72	57	57
17	ICICI Bank Ltd.	4,581	3,641	79.48	4,581	100.00	3,457	75.46	4,581	100.00	0	0
18	IDBI Bank	7236	4852	67.05	458	6.33	4258	58.84	5123	70.80	0	0
19	Indusind Bank	14801	14801	100.00	641	4.33	6472	43.73	14801	100.00	0	0
20	IDFC First Bank	119	119	100.00	13	10.92	119	100.00	119	100.00	0	0
21	Karnataka Bank	236	148	62.71	0	0.00	75	31.78	150	63.56	14	72
22	Yes Bank	12	12	100.00	5	41.67	12	100.00	12	100.00	0	0
23	South Indian Bank	16	9	56.25	14	87.50	15	93.75	16	100.00	0	0
24	PBGB	196	0	0.00	21	10.71	140	71.43	140	71.43	183	0
25	Burdwan Central Cooperative Bank	1477	0	0.00	351	23.76	149	10.09	531	35.95	0	0
26	ESAF Small Finance Bank	26	26	100.00	3	11.54	4	15.38	26	100.00	0	0
27	Ujivan Small Finance Bank	855	683	79.88	206	24.09	746	87.25	804	94.04	0	0
28	Utkarsh Small Finance Bank	888	538	60.59	553	62.27	538	60.59	538	60.59	0	0
29	Jana Small Finance Bank	872	24	2.75	0	0.00	197	22.59	449	51.49	202	0
30	IPPB	102	0	0.00	62	60.78	62	60.78	62	60.78	0	0
31	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
32	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
<b>Total</b>		<b>161457</b>	<b>114055</b>	<b>70.64</b>	<b>76475</b>	<b>47.37</b>	<b>82542</b>	<b>51.12</b>	<b>134821</b>	<b>83.50</b>	<b>14176</b>	<b>6729</b>

**Performance of Digital Coverage of Purba Medinipur district as on 31.12.2023:**

As on	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
31.12.2023	6108399	4687604	76.74	142315	97386	68.43

**Bank wise digital coverage status in savings account under Purba Medinipur District as on 31.12.2023:**

Sr.No.	Bank	Digital coverage for individuals (Savings Accounts)																				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Owing/ Ineligible, if any		
		Eligible Operative Savings Accounts		Debit RuPay cards coverage				Internet Banking coverage				Mobile Banking +UPI+ USSD coverage				AePS coverage				Coverage with at least one of the digital modes of payment (Debit RuPay cards, internet banking, Mobile banking UPI, USSD, AePS)					
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage			Out of total no. of women accounts (G), no of women accounts covered	% coverage for women accounts
1	Bank of Baroda	18000	6000	11000	61.11	5000	83.33	6500	36.11	2500	42.67	7000	38.89	2200	36.67	7500	41.67	1200	20.00	11000	61.11	5000	83.33	15000	0
2	Bank of India	163572	72225	71677	44.09	27588	38.20	9811	6.08	3097	4.29	39596	24.36	8966	12.41	108076	63.40	47616	65.93	136580	80.32	57175	79.16	8669	8669
3	Canara Bank	129521	55010	84950	65.54	31857	57.51	47766	36.87	17664	31.62	70297	54.23	16899	29.27	17077	13.17	9149	16.63	103337	83.58	42373	77.83	0	0
4	Central Bank of India	64670	26544	56022	87.07	20221	76.18	53110	82.25	19001	71.58	59002	91.38	20201	76.10	53211	82.41	18102	68.50	59123	91.56	19553	74.04	0	0
5	Indian Overseas Bank	12535	5385	5284	41.76	1285	23.86	3225	25.73	1025	19.03	1535	12.25	825	15.32	1025	8.18	565	10.49	11019	87.91	3700	68.71	1516	1516
6	Indian Bank	329508	185638	305232	93.63	179845	96.88	154852	46.99	98756	53.20	143825	43.04	82111	44.23	222745	67.60	98253	52.93	257412	78.12	12652	67.10	0	0
7	Punjab National Bank	1024627	927901	754950	41.34	361159	39.32	176981	9.59	40756	5.25	402719	22.07	118840	12.81	1496442	81.70	803804	86.46	1668805	89.71	849086	91.50	19152	0
8	Punjab & Sind Bank	4374	2286	2783	63.68	1307	54.78	311	7.11	112	4.69	458	10.47	218	9.14	4327	98.93	1647	69.03	3723	85.12	1687	68.61	0	0
9	State Bank of India	96767	38020	86707	89.70	324215	85.27	348138	35.21	68437	18.00	465655	48.15	78961	20.77	933393	96.53	368749	96.98	963133	99.58	37872	99.46	9013	0
10	UCO Bank	52789	25607	24769	46.99	9008	38.32	1994	3.76	425	1.81	19402	36.13	6409	27.26	44988	85.37	21477	91.36	48332	91.70	22173	94.33	9861	0
11	Union Bank of India	130713	52353	81694	62.45	30973	59.16	26513	20.28	9477	18.10	45320	34.67	16547	31.61	99220	75.91	36944	70.38	100750	83.20	40177	76.74	0	15388
12	Axis Bank	34093	6701	32127	94.40	6187	92.33	10016	29.43	1401	20.91	22893	67.00	3380	49.69	11085	32.57	1715	25.59	33317	97.90	6462	96.28	8070	0
13	Bandhan Bank	2,29,902	1,64,202	1,53,150	66.58	92,804	56.52	17,209	7.48	3,773	2.27	1,64,928	71.71	1,45,992	88.91	0	0.00	0	0.00	2,18,480	95.00	158801	97.32	105	0
14	HDFC Bank Ltd.	46383	11386	45489	97.77	11393	97.56	44888	96.78	10173	87.80	44970	96.95	10245	88.43	14644	31.57	4725	40.78	46373	99.98	11584	99.98	14213	14213
15	CIO Bank Ltd.	19,372	3,615	19,321	99.27	3,586	99.20	17,107	88.31	2,463	68.13	19,221	99.27	3,213	88.88	13,312	68.72	2,554	70.65	19,231	99.27	3386	99.20	8	0
16	IDBI Bank	23907	6687	18251	76.34	4831	72.24	15264	63.85	3886	58.26	19254	80.54	4125	61.69	21235	88.82	5758	86.11	23258	97.29	6601	98.71	12	0
17	IndusInd Bank	48688	34094	48688	100.00	34094	100.00	8899	14.64	1075	3.15	4971	10.61	784	2.30	16366	34.71	11132	32.65	48688	100.00	34094	100.00	0	0
18	BEV/B	509070	294951	95456	17.79	60425	20.49	0	0.00	0	0.00	0	0.00	0	0.00	495265	97.29	294954	98.48	495265	97.29	294954	98.48	0	0
19	Balagaria CCB Ltd	6886	24589	7865	11.68	2045	8.32	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
20	Mugheira CCB Ltd	1177	571	217	18.44	101	17.69	0	0.00	0	0.00	23	1.95	4	0.70	0	0.00	0	0.00	217	18.44	101	17.69	0	0
21	Tamilk Ghatal CCB Ltd	646588	271567	27171	4.20	7987	2.94	1089	0.16	157	0.06	6446	1.00	1895	0.59	0	0.00	0	0.00	27171	4.20	7987	2.94	0	639417
22	Vidysagar CCB Ltd	196577	39265	31376	15.98	14554	36.50	0	0.00	0	0.00	151	0.78	531	1.35	0	0.00	0	0.00	22947	11.66	11885	30.22	44564	0
23	Ujjivan Small Finance Bank	95686	83889	92941	97.13	80824	97.39	53855	58.35	51080	61.48	94468	98.73	83428	99.20	95109	99.40	83890	99.76	95625	99.95	83890	99.76	0	0
24	Jana Small Finance Bank	45629	43239	16248	35.61	14683	33.96	577	1.26	317	0.73	2081	4.56	1142	2.64	0	0.00	0	0.00	16248	35.61	14684	33.08	26723	0
25	PPB	182300	65088	38960	16.98	7423	11.40	0	0.00	0	0.00	65483	35.92	12395	19.04	89780	49.25	25530	39.22	99555	54.63	38200	47.04	0	0
26	Airtel Payment Bank	105321	24014	8682	8.24	1386	5.44	105321	100.00	24014	100.00	105321	100.00	24014	100.00	105321	100.00	24014	100.00	105321	100.00	24014	100.00	0	0
27	Fino Payment Bank	514	154	425	82.88	126	81.82	514	100.00	154	100.00	514	100.00	154	100.00	514	100.00	154	100.00	514	100.00	154	100.00	0	0
<b>Total</b>		<b>6108399</b>	<b>2864642</b>	<b>2988973</b>	<b>48.93</b>	<b>1379637</b>	<b>48.16</b>	<b>1152770</b>	<b>18.87</b>	<b>390203</b>	<b>13.62</b>	<b>1867473</b>	<b>30.57</b>	<b>661139</b>	<b>23.08</b>	<b>3907445</b>	<b>63.97</b>	<b>1865712</b>	<b>65.13</b>	<b>4587604</b>	<b>76.74</b>	<b>2273155</b>	<b>79.35</b>	<b>156906</b>	<b>659103</b>

**Bank wise digital coverage status in current account under Purba Medinipur District as on 31.12.2023:**

Sr. No.	Bank	Digital coverage for Businesses (Current Accounts)										
		Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ Ineligible, if any
			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
1	Bank of Baroda	35000	20000	57.14	8000	22.86	9000	25.71	20000	57.14	55000	0
2	Bank of India	1651	627	37.98	1061	64.26	447	27.07	1338	81.04	0	0
3	Canara Bank	5241	3643	69.51	860	16.41	1615	30.81	4719	90.04	0	0
4	Central Bank of India	3640	2902	79.73	2702	74.23	3016	82.86	2931	80.52	0	0
5	Indian Overseas Bank	5236	2031	38.79	1523	29.09	1051	20.07	4605	87.95	631	631
6	Indian Bank	9899	9235	93.29	8745	88.34	8005	80.87	8232	83.16	0	0
7	Punjab National Bank	14467	5119	35.38	1816	12.55	3814	26.36	7196	49.74	6	0
8	Punjab & Sind Bank	107	77	71.96	77	71.96	77	71.96	77	71.96	0	0
9	State Bank of India	10999	6612	60.11	738	6.71	3853	35.03	7350	66.82	3566	0
10	UCO Bank	901	194	21.53	74	8.21	238	26.42	378	41.95	816	0
11	Union Bank of India	9855	7033	71.36	5722	58.06	3916	39.74	7389	74.98	708	280
12	Axis Bank	4900	1786	36.45	527	10.76	2060	42.04	3960	80.82	1035	173
13	Bandhan Bank	6,842	2202	32.18	44	0.64	6,338	92.63	6,338	92.63	66	0
14	HDFC Bank Ltd.	7154	7023	98.17	490	6.85	7023	98.17	7145	99.87	35	35
15	ICICI Bank Ltd.	3,069	2,661	86.71	3,069	100.00	2,513	81.88	3,069	100.00	0	0
16	IDBI Bank	2248	1996	88.79	270	12.01	1712	76.16	2167	96.40	0	0
17	Indusind Bank	8225	8225	100.00	63	0.77	4794	58.29	8225	100.00	0	0
18	BGVV	1033	0	0.00	0	0.00	0	0.00	0	0.00	0	0
19	Balageria CCB Ltd	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
20	Mugheria CCB Ltd	20	0	0.00	2	10.00	9	45.00	9	45.00	0	0
21	Tamluk Ghatal CCB Ltd	9169	186	2.03	47	0.51	92	1.00	186	2.03	0	8983
22	Vidyasagar CCB Ltd	241	0	0.00	0	0.00	139	57.68	139	57.68	0	0
23	Ujivan Small Finance Bank	1397	1110	79.46	263	18.83	1267	90.69	1347	96.42	0	0
24	Jana Small Finance Bank	141	30	21.28	0	0.00	83	58.87	165	117.02	0	0
25	IPPB	879	481	54.72	381	43.34	381	43.34	420	47.78	0	0
26	Airtel Payment Bank	1	1	100.00	1	100.00	1	100.00	1	100.00	0	0
27	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
	<b>Total</b>	<b>142315</b>	<b>83174</b>	<b>58.44</b>	<b>36475</b>	<b>25.63</b>	<b>61444</b>	<b>43.17</b>	<b>97386</b>	<b>68.43</b>	<b>61863</b>	<b>10102</b>

## 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 52,272 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 27,166 Bank Mitras and one Branch.

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

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

### **Basic Data of Payment Banks as on 31.12.2023:**

**(Amount in Crore)**

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	December, 2022	2273346	119.35	8136	0.85
IPPB	March, 2023	2286484	136.91	8136	0.82
IPPB	December, 2023	2614011	179.21	8136	0.77
Airtel Payment Bank	December, 2022	3875829	143.52	0	0.00
Airtel Payment Bank	March, 2023	4069088	175.77	37	0.01
Airtel Payment Bank	December, 2023	4238020	185.87	37	0.01
Fino Payment Bank	December, 2022	16955	0.42	65	0.01
Fino Payment Bank	March, 2023	70267	3.40	298	0.02
Fino Payment Bank	December, 2023	106337	3.61	1391	0.04

### **DBT Transactions and Bills & Utility Payment:**

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	December, 2023	1455947	124.92	125718	2.02
Airtel Payment Bank	December, 2023	162640	13.54	0	0
Fino Payment Bank	December, 2023	290870	205.31	34092	1.12

## AGENDA – 16

### 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

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

During	No of special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Dec, 22	204	8230	334	12379	538	20609
Mar, 23	182	7735	526	22788	708	30523
<b>Dec, 23</b>	<b>214</b>	<b>9713</b>	<b>689</b>	<b>22347</b>	<b>903</b>	<b>32060</b>

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

During the Quarter	Dec, 2022	Mar, 2023	Dec, 2023
<b>Total Camps</b>	6855	4986	<b>7211</b>

District wise progress of FLC during December,2023 quarter of FY 2023-24 is given hereunder.

District wise camp conducted by FLCs and rural branches during the December, 2023 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 rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	20	1193	15	30	1554	310	930	776
2	24 Pgs (S)	1	6	3	69	15	20	547	304	912	627
3	Alipurduar	0	0	0	0	0	0	0	51	153	129
4	Bankura	1	6	10	316	15	201	6680	168	504	475
5	Birbhum	1	6	25	789	15	48	1631	212	636	789
6	Coochbehar	2	12	6	247	30	12	726	136	408	150
7	Darjeeling	2	12	6	213	30	19	1132	72	216	187
8	Dakshin Dinajpur	2	12	0	0	30	22	850	79	237	22
9	Hooghly	1	6	19	505	15	0	0	237	711	323
10	Howrah	2	12	45	2286	30	1	55	115	345	45
11	Jalpaiguri	1	6	12	365	15	12	365	79	237	300
12	Jhargram	1	6	4	189	15	4	189	83	249	107
13	Kalimpong	1	6	6	220	15	14	1002	12	36	60
14	Kolkata	1	6	7	230	15	7	230	7	21	24
15	Malda	2	12	2	525	30	2	525	189	567	252
16	Murshidabad	2	12	8	336	30	10	421	339	1017	872
17	Nadia	1	6	14	1345	15	0	0	176	528	244
18	Paschim Bardhaman	1	6	15	334	15	13	287	102	306	119
19	Paschim Medinipur	1	6	5	312	15	5	312	248	744	308
20	Purba Bardhaman	1	6	0	0	15	6	267	314	942	893
21	Purba Medinipur	2	12	0	0	30	5	301	285	855	348
22	Purulia	1	6	7	239	15	14	473	152	456	353
23	Uttar Dinajpur	1	6	0	0	15	244	4800	81	243	156
<b>Total</b>		<b>29</b>	<b>174</b>	<b>214</b>	<b>9713</b>	<b>435</b>	<b>689</b>	<b>22347</b>	<b>3751</b>	<b>11253</b>	<b>7211</b>

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 9<sup>th</sup> 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 processes and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.

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

### Comparison of PMJDY Accounts as on 31.12.2023 (Cumulative):

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.12.2022	46319785	17017.52	2912176
31.03.2023	47955525	19182.56	3000275
<b>31.12.2023</b>	<b>50051865</b>	<b>20904.08</b>	<b>3211655</b>

As on	No. of Rupay card Issued	Aadhaar Seeding
31.12.2022	28637312	38527238
31.03.2023	29617066	40082648
<b>31.12.2023</b>	<b>31541031</b>	<b>42360931</b>

### PMSBY, PMJJBY, APY Progress (cumulative):

Status as on	PMSBY	PMJJBY	APY	Total
31.12.2022	18705753	6011623	3458726	28176102
31.03.2023	21653722	7824965	3908670	33387357
<b>31.12.2023</b>	<b>26225485</b>	<b>9433909</b>	<b>4543955</b>	<b>40203349</b>

**Bank wise cumulative report of PMJDY Accounts as on 31.12.2023**

(Amt in Crore)

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
Bank of Baroda	2144361	1204600	1408498	1940463	3348961	1286.57	96630	3236864	3230140
Bank of India	1545325	355814	796989	1104150	1901139	830.78	170498	1624024	1790760
Bank of Maharashtra	19992	61989	37303	44678	81981	24.33	12563	66866	78515
Canara Bank	762781	188935	389872	561844	951716	399.20	61784	467639	814764
Central Bank of India	1252375	112432	544231	820576	1364807	469.28	89003	824116	1232466
Indian Bank	3114068	611330	1542406	2182992	3725398	1838.84	183640	1641853	3049143
Indian Overseas Bank	162456	218216	170254	210418	380672	152.78	10735	344791	295352
Punjab & Sind Bank	5752	23088	12777	16063	28840	6.23	1490	19227	25850
Punjab National Bank	9059959	967431	4230012	5797378	10027390	3916.84	974381	5470906	8958184
State Bank of India	9963014	7443498	7813680	9592832	17406512	8490.91	297145	15678635	14113190
UCO Bank	1217779	606822	717804	1106797	1824601	683.29	103274	595017	1483215
Union Bank of India	870755	322093	508583	684265	1192848	349.96	182446	405439	1102979
<b>PSU Banks</b>	<b>30118617</b>	<b>12116248</b>	<b>18172409</b>	<b>24062456</b>	<b>42234865</b>	<b>18449.02</b>	<b>2183589</b>	<b>30375377</b>	<b>36174558</b>
Axis Bank Ltd	6965	62284	33087	36162	69249	27.27	16520	17718	43835
City Union Bank Ltd	0	82	58	24	82	0.03	7	77	49
Federal Bank Ltd	1034	3156	2804	1386	4190	1.59	839	1631	2908
HDFC Bank Ltd	6618	127607	21657	112568	134225	26.19	12816	134213	53188
ICICI Bank Ltd	25632	13953	19255	20330	39585	6.09	24883	39585	32602
IDBI Bank Ltd.	9595	55902	37674	27823	65497	19.80	10713	25692	48652
IndusInd Bank Ltd	214	9895	6940	3169	10109	1.88	888	2183	8206
Jammu & Kashmir Bank Ltd	0	239	161	78	239	0.08	36	237	141
Karur Vysya Bank	612	1024	940	696	1636	0.33	271	1625	1225
Kotak Mahindra Bank Ltd	1830	11719	8577	4972	13549	0.70	10367	1168	12971
South Indian Bank Ltd	15	488	244	259	503	0.27	104	349	421
Yes Bank Ltd	5039	7395	5150	7284	12434	0.67	8454	12434	416
<b>PVT Banks</b>	<b>57554</b>	<b>293744</b>	<b>136547</b>	<b>214751</b>	<b>351298</b>	<b>84.90</b>	<b>85898</b>	<b>236912</b>	<b>204614</b>
BGVB	5385901	110138	2281931	3214108	5496039	1636.45	730537	470109	4353310
PBGB	1250868	185906	501804	934970	1436774	523.97	156244	33976	1155741
UBKGB	373755	159134	219943	312946	532889	209.74	55387	424657	472708
<b>RRBs</b>	<b>7010524</b>	<b>455178</b>	<b>3003678</b>	<b>4462024</b>	<b>7465702</b>	<b>2370.16</b>	<b>942168</b>	<b>928742</b>	<b>5981759</b>
<b>Grand Total</b>	<b>37186695</b>	<b>12865170</b>	<b>21312634</b>	<b>28739231</b>	<b>50051865</b>	<b>20904.08</b>	<b>3211655</b>	<b>31541031</b>	<b>42360931</b>

**District wise cumulative report of PMJDY Accounts as on 31.12.2023**

(Amt in Crore)

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	2593735	1827698	1854039	2567394	4421433	2046.39	239234	3006416	3761210
24 Paraganas South	4260838	741215	2133240	2868813	5002053	2094.31	354986	3115290	4245132
Alipurduar	384418	200974	250669	334723	585392	250.25	35445	496599	503804
Bankura	1939029	291689	991883	1238835	2230718	1167.92	125214	1273904	1868002
Birbhum	1883227	453398	997295	1339330	2336625	952.31	147894	1370573	1948406
Coochbehar	1170332	458228	718245	910315	1628560	435.81	98035	1254360	1400825
Darjeeling	295132	340719	262807	373044	635851	365.07	41028	500656	545318
Dinajpur Dakshin	976557	213772	514496	675833	1190329	391.02	75884	693964	993815
Dinajpur Uttar	2091559	570192	1168794	1492957	2661751	661.67	243513	1374307	2165480
Hooghly	1641554	753171	977308	1417417	2394725	1191.48	118923	1488867	2077987
Howrah	1359164	703298	849342	1213120	2062462	986.68	96104	1355655	1768518
Jalpaiguri	1019307	512371	652311	879367	1531678	600.99	104198	1103781	1330640
Jhargram	439451	31515	209733	261233	470966	256.43	25205	252598	379606
Kalimpong	18705	12757	14187	17275	31462	20.94	1482	27375	25377
Kolkata	7132	937484	420912	523704	944616	394.98	95265	713378	762978
Maldah	2850318	463686	1416896	1897108	3314004	1129.53	292562	1763788	2871080
Medinipur East	2385984	205973	1142274	1449683	2591957	1384.97	123154	1555746	2212539
Medinipur West	2194858	471736	1126699	1539895	2666594	1321.86	129558	1571362	2274221
Murshidabad	3331326	1186264	1966861	2550729	4517590	1506.28	316126	3078336	3850538
Nadia	2077045	999784	1311330	1765499	3076829	1247.45	213868	1987758	2536907
Paschim Bardhaman	873148	630629	514432	989345	1503777	520.64	98654	724691	1227713
Purba Bardhaman	1697843	525444	898455	1324832	2223287	899.88	87020	1639435	1882935
Purulia	1696033	333173	920426	1108780	2029206	1077.23	148303	1192192	1727900
<b>Grand Total</b>	<b>37186695</b>	<b>12865170</b>	<b>21312634</b>	<b>28739231</b>	<b>50051865</b>	<b>20904.08</b>	<b>3211655</b>	<b>31541031</b>	<b>42360931</b>

**Bank wise cumulative enrolment position under social security schemes as on 31.12.2023 (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	3348961	307015	1517572	180224	2004811
2	Bank of India	1901139	638650	1812335	267040	2718025
3	Bank of Maharashtra	81981	22754	70606	12333	105693
4	Canara Bank	951716	242686	876584	162792	1282062
5	Central Bank of India	1364807	257035	776451	221328	1254814
6	Indian Bank	3725398	555560	1219040	504940	2279540
7	Indian Overseas Bank	380672	106820	272158	82841	461819
8	Punjab & Sind Bank	28840	8638	44102	10185	62925
9	Punjab National Bank	10027390	699687	3637211	540881	4877779
10	State Bank of India	17406512	5496560	12795014	1713565	20005139
11	UCO Bank	1824601	194812	613882	114417	923111
12	Union Bank of India	1192848	136935	667734	156532	961201
<b>PSU Banks</b>		<b>42234865</b>	<b>8667152</b>	<b>24302689</b>	<b>3967078</b>	<b>36936919</b>
13	Axis Bank Ltd	69249	11227	40127	72106	123460
14	Bandhan Bank	0	0	0	17616	17616
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	82	152	380	46	578
18	Dhanlaxmi Bank Ltd.	0	0	0	237	237
19	ESAF SF Bank	0	0	0	0	0
20	Federal Bank Ltd	4190	2004	4983	538	7525
21	HDFC Bank Ltd	134225	37236	83491	31043	151770
22	ICICI Bank Ltd	39585	14843	33798	4627	53268
23	IDBI Bank Ltd.	65497	28880	95520	43054	167454
24	IDFC Bank Ltd.	0	431	1657	2	2090
25	Indusind Bank Ltd	10109	496	8714	401	9611
26	Jammu & Kashmir Bank Ltd	239	23	47	14	84
27	Jana Small Finance Bank	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	2539	2539
29	Karur Vysya Bank Ltd	1636	1606	2537	463	4606
30	Kotak Mahindra Bank Ltd	13549	4795	7646	3124	15565
31	Lakshmi Vilas Bank Ltd	0	0	0	45	45
32	Ratnakar Bank Ltd	0	91	123	30	244
33	Standard Chartered Bank	0	0	0	1	1
34	South Indian Bank Ltd	503	1069	2097	1364	4530
35	Tamilnad Mercantile Bank Ltd	0	284	1033	743	2060
36	Ujjivan Small Finance Bank	0	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	0	0	0
38	Yes Bank Ltd	12434	250	303	19	572
<b>PVT Banks</b>		<b>351298</b>	<b>103387</b>	<b>282456</b>	<b>178041</b>	<b>563884</b>
39	BGVB (PNB)	5496039	245989	838930	199337	1284256
40	PBGB (UCO)	1436774	250464	445796	105348	801608
41	UBKGB (CBI)	532889	166917	355614	93939	616470
<b>RRBs</b>		<b>7465702</b>	<b>663370</b>	<b>1640340</b>	<b>398624</b>	<b>2702334</b>
42	WB State Co-Op Bank Ltd.	0	0	0	212	212
43	WBSCARD Bank Ltd.	0	0	0	0	0
<b>Co-Op Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>212</b>	<b>212</b>
<b>Grand Total</b>		<b>50051865</b>	<b>9433909</b>	<b>26225485</b>	<b>4543955</b>	<b>40203349</b>

**District wise cumulative enrolment position uner Social Security Schemes as on 31.12.2023**

Sr. No.	District Name	Total No. PMJDY Ac.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	4421433	829189	2531059	404742	3764990
2	24 Paraganas South	5002053	649652	1944022	333996	2927670
3	Alipurduar	585392	154408	375922	56357	586687
4	Bankura	2230718	347897	1105476	161420	1614793
5	Birbhum	2336625	570914	1305933	218381	2095228
6	Coochbehar	1628560	336395	872496	174405	1383296
7	Darjeeling	635851	299647	662220	99787	1061654
8	Dinajpur Dakshin	1190329	204742	548422	86491	839655
9	Dinajpur Uttar	2661751	297665	789112	145660	1232437
10	Hooghly	2394725	551766	1538668	278912	2369346
11	Howrah	2062462	437467	1229483	216045	1882995
12	Jalpaiguri	1531678	369947	884542	165782	1420271
13	Jhargram	470966	103407	293695	33023	430125
14	Kalimpong	31462	16998	37058	5798	59854
15	Kolkata	944616	479859	1698279	194205	2372343
16	Maldah	3314004	473438	1242561	251371	1967370
17	Medinipur East	2591957	464927	1370474	326073	2161474
18	Medinipur West	2666594	463837	1345400	250096	2059333
19	Murshidabad	4517590	781898	2264309	429755	3475962
20	Nadia	3076829	485333	1520015	253883	2259231
21	Paschim Bardhaman	1503777	369995	1183805	60782	1614582
22	Purba Bardhaman	2223287	470596	699694	276466	1446756
23	Purulia	2029206	273932	782840	120525	1177297
<b>Grand Total</b>		<b>50051865</b>	<b>9433909</b>	<b>26225485</b>	<b>4543955</b>	<b>40203349</b>

**APY Bankwise Progress Report as on 31.12.2023**

Bank Name	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
BANK OF BARODA	295	100	29,500	28,451	96	96.44%	1,80,224
BANK OF INDIA	366	100	36,600	41,364	113	113.02%	2,67,040
BANK OF MAHARASHTRA	41	100	4,100	2,249	55	54.85%	12,333
CANARA BANK	387	100	38,700	18,871	49	48.76%	1,62,792
CENTRAL BANK OF INDIA	314	100	31,400	24,709	79	78.69%	2,21,328
INDIAN BANK	584	100	58,400	64,173	110	109.89%	5,04,940
INDIAN OVERSEAS BANK	152	100	15,200	7,781	51	51.19%	82,841
PUNJAB AND SIND BANK	38	100	3,800	711	19	18.71%	10,185
PUNJAB NATIONAL BANK	1,148	100	1,14,800	79,655	69	69.39%	5,40,881
STATE BANK OF INDIA	1,247	100	1,24,700	2,40,671	193	193.00%	17,13,565
UCO BANK	389	100	38,900	18,765	48	48.24%	1,14,417
UNION BANK OF INDIA	275	100	27,500	26,431	96	96.11%	1,56,532
<b>PSU Banks</b>	<b>5,236</b>	<b>1,200</b>	<b>5,23,600</b>	<b>5,53,831</b>	<b>105.77</b>	<b>105.77%</b>	<b>39,67,078</b>
AXIS BANK LTD	315	70	22,050	1,809	6	8.20%	72,106
BANDHAN BANK LIMITED	484	30	14,520	3,695	8	25.45%	17,616
THE CATHOLIC SYRIAN BANK LIMITED	3	30	90	0	0	0.00%	29
CITY UNION BANK LTD	2	30	60	1	1	1.67%	46
DCB BANK LIMITED	6	30	180	0	0	0.00%	0
DHANLAXMI BANK LIMITED	3	30	90	6	2	6.67%	237
FEDERAL BANK LTD	31	30	930	11	0	1.18%	538
HDFC BANK LTD	293	70	20,510	2,785	10	13.58%	31,043
ICICI BANK LIMITED	198	70	13,860	114	1	0.82%	4,627
IDBI BANK LTD	96	70	6,720	8,046	84	119.73%	43,054
IDFC FIRST BANK LIMITED	3	30	90	1	0	1.11%	2
INDUSIND BANK LIMITED	34	30	1,020	228	7	22.35%	401
THE JAMMU AND KASHMIR BANK LTD	2	30	60	1	1	1.67%	14
KARNATAKA BANK LIMITED	20	30	600	293	15	48.83%	2,539
THE KARUR VYSYA BANK LTD	16	30	480	24	2	5.00%	463
KOTAK MAHINDRA BANK	44	30	1,320	1,666	38	126.21%	3,124
LAKSHMI VILAS BANK LTD	4	30	120	0	0	0.00%	45
RBL BANK LIMITED	9	30	270	3	0	1.11%	30
SOUTH INDIAN BANK LTD	19	30	570	59	3	10.35%	1,364
STANDARD CHARTERED BANK	17	30	510	0	0	0.00%	1
TAMILNAD MERCANTILE BANK LTD	1	30	30	109	109	363.33%	743
YES BANK LIMITED	16	30	480	0	0	0.00%	19
<b>PVT Banks</b>	<b>1,616</b>	<b>820</b>	<b>84,560</b>	<b>18,851</b>	<b>11.67</b>	<b>22.29%</b>	<b>1,78,041</b>
BANGIYA GRAMIN VIKASH BANK	587	100	58,700	32,208	55	54.87%	1,99,337
PASCHIM BANGA GRAMIN BANK	231	100	23,100	19,255	83	83.35%	1,05,348
UTTARBANGA KSHETRIYA GRAMIN BANK	142	100	14,200	10,276	72	72.37%	93,939
<b>RRBs</b>	<b>960</b>	<b>300</b>	<b>96,000</b>	<b>61,739</b>	<b>64.31</b>	<b>64.31%</b>	<b>3,98,624</b>
WB STATE CO-OPERATIVE BANK LTD	40	20	800	22	0.55	2.75%	212
<b>Co-Op Banks</b>	<b>40</b>	<b>20</b>	<b>800</b>	<b>22</b>	<b>0.55</b>	<b>2.75%</b>	<b>212</b>
<b>Total</b>	<b>7,852</b>	<b>100</b>	<b>7,04,960</b>	<b>6,34,443</b>	<b>80.80</b>	<b>90.00%</b>	<b>45,43,955</b>

**APY District wise Progress Report as on 31.12.2023**

Name of the District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
24 PARAGANAS NORTH	881	100	79,140	53,607	60.85	67.74%	4,04,742
24 PARAGANAS SOUTH	582	100	53,040	54,283	93.27	102.34%	3,33,996
ALIPURDUAR	66	100	5,550	7,542	114.27	135.89%	56,357
BANKURA	252	100	24,270	30,527	121.14	125.78%	1,61,420
BIRBHUM	272	100	25,450	30,140	110.81	118.43%	2,18,381
COOCHBEHAR	207	100	18,350	24,194	116.88	131.85%	1,74,405
DARJEELING	241	100	21,410	10,696	44.38	49.96%	99,787
DINAJPUR DAKSHIN	106	100	9,700	14,258	134.51	146.99%	86,491
DINAJPUR UTTAR	152	100	13,460	18,840	123.95	139.97%	1,45,660
HOOGHLY	479	100	43,630	43,064	89.90	98.70%	2,78,912
HOWRAH	409	100	36,930	29,627	72.44	80.22%	2,16,045
JALPAIGURI	216	100	20,080	23,497	108.78	117.02%	1,65,782
JHARGRAM	58	100	5,700	4,626	79.76	81.16%	33,023
KALIMPONG	19	100	1,770	602	31.68	34.01%	5,798
KOLKATA	1,302	100	1,09,150	20,504	15.75	18.79%	1,94,205
MALDAH	220	100	20,630	30,540	138.82	148.04%	2,51,371
MEDINIPUR EAST	316	100	29,900	40,586	128.44	135.74%	3,26,073
MEDINIPUR WEST	370	100	34,630	33,031	89.27	95.38%	2,50,096
MURSHIDABAD	392	100	36,530	59,940	152.91	164.08%	4,29,755
NADIA	368	100	32,690	32,007	86.98	97.91%	2,53,883
PASCHIM BARDHAMAN	217	100	18,260	8,552	39.41	46.83%	60,782
PURBA BARDHAMAN	559	100	48,890	43,362	77.57	88.69%	2,76,466
PURULIA	168	100	15,800	20,418	121.54	129.23%	1,20,525
<b>Total</b>	<b>7,852</b>	<b>100</b>	<b>7,04,960</b>	<b>6,34,443</b>	<b>80.80</b>	<b>90.00%</b>	<b>45,43,955</b>

**Review of status of Financial Education in School: -**

In the 152<sup>nd</sup> 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.

## AGENDA – 17

### 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 as on 31.12.2023 is given hereunder:**

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.12.2022	5536	146369	106318	72.64	61.48
31.03.2023	5649	149401	111140	74.39	61.75
31.12.2023	<b>6035</b>	<b>159847</b>	<b>117760</b>	<b>73.67</b>	<b>62.03</b>

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

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

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30.09.2023					
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 was approved in the Cabinet. But no communication is received in spite of reminders
2	Indian Bank Paschim Midnapore	Allotted	NA	Pending at Banks end, New tender will be floated.	Pending at Banks end, New tender will be floated.
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	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
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 DLRA 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 had also started but local people have stopped the work, they are saying the land belongs to them. Matter has been referred to Dist authorities and with their intervention the work is going to resume soon	Work had started but local people stopped the work citing the land belongs to them. Matter was taken up with ADMLR & BLRO checked the records and found that the claim made by them is wrong. Construction to resume.
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and will be handed over by March 2024	Agreed with SDR
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.	Land allotted. Registration of Long Term Lease was executed in favour of PNB during 2016 but construction was not yet started on the plea that the land is 0.48 decimal, which is not sufficient for construction of RSETI building. Bank has already received funds for construction. The said fund has not been refunded to MoRD. No alternative proposal is sent.
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. No progress regarding allotment of the land.
12	UCOB Hooghly	Allotted	NA	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities
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 has to be executed.	Construction not yet started.
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 will move application to state for modification of land to 0.70 acre instead of 1 acre.	As informed by SDR
19	PNB Dakshin Dinarpur (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.

**RSETI wise achievement % under AAP 2023-24 (01.04.2023 to 31.12.2023)**

Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2023-24		Achievement		% Achievement	
			No. of Programs	Total Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	ALHB Birbhum (Bolpur)	Indian Bank	20	693	16	530	80.00	76.48
2	ALHB West Midnapore (Debra)	Indian Bank	23	650	18	509	78.26	78.31
3	BOI North 24 Parganas	Bank of India	26	660	20	524	76.92	79.39
4	CBI Coochbehar	Central Bank of India	16	400	17	500	106.25	125.00
5	CBI Darjeeling	Central Bank of India	13	370	12	284	92.31	76.76
6	CBI Jalpaiguri	Central Bank of India	19	440	15	381	78.95	86.59
7	PNB Purba Midnapore	Punjab National Bank	25	760	21	606	84.00	79.74
8	RUDSETI Berhampore	Canara Bank	25	750	17	558	68.00	74.40
9	SBI Malda	State Bank of India	24	600	18	452	75.00	75.33
10	SBI Nadia (Haringhata)	State Bank of India	24	636	21	496	87.50	77.99
11	UCOB Burdwan	UCO Bank	24	795	25	655	104.17	82.39
12	UCOB Hooghly	UCO Bank	26	792	28	747	107.69	94.32
13	UCOB Howrah	UCO Bank	28	810	21	568	75.00	70.12
14	UNBI Bankura (Ranbahal)	Punjab National Bank	30	780	19	541	63.33	69.36
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	24	680	22	592	91.67	87.06
16	UNBI Howrah	Punjab National Bank	29	835	23	619	79.31	74.13
17	UNBI Purulia	Punjab National Bank	23	680	17	545	73.91	80.15
18	UNBI South 24 Parganas	Punjab National Bank	29	685	34	753	117.24	109.93
19	UNBI Uttar Dinajpur	Punjab National Bank	32	680	22	586	68.75	86.18
<b>Total</b>			<b>460</b>	<b>12696</b>	<b>386</b>	<b>10446</b>	<b>83.91</b>	<b>82.28</b>

**RSETI wise settlement & credit linkage % up to 31.12.2023 since inception (Cumulative)**

RSETI Name	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Cumulative Settlement %	Cumulative Credit Linkage %
			Bank	Own	Total				
ALHB Birbhum (Bolpur)	283	8468	4250	1739	5989	8	5997	70.82	70.96
ALHB West Midnapore (Debra)	260	8009	5240	912	6152	251	6403	79.95	85.18
BOI North 24 Parganas	340	8848	4570	2740	7310	124	7434	84.02	62.52
CBI Coochbehar	187	4579	1883	1453	3336	34	3370	73.60	56.44
CBI Darjeeling	148	3906	1747	960	2707	44	2751	70.43	64.54
CBI Jalpaiguri	313	6670	3956	1175	5131	264	5395	80.88	77.10
PNB Purba Midnapore	307	8858	4041	2449	6490	50	6540	73.83	62.27
RUDSETI Berhampore	375	10892	4360	3340	7700	0	7700	70.69	56.62
SBI Malda	289	8205	3286	2474	5760	594	6354	77.44	57.05
SBI Nadia (Haringhata)	280	6979	2395	2457	4852	74	4926	70.58	49.36
UCOB Burdwan	325	8453	3714	2087	5801	0	5801	68.63	64.02
UCOB Hooghly	346	8828	5158	981	6139	0	6139	69.54	84.02
UCOB Howrah	289	8201	5575	145	5720	4	5724	69.80	97.47
UNBI Bankura (Ranbahal)	382	9316	3389	2757	6146	610	6756	72.52	55.14
UNBI Dakshin Dinarpur(Balurghat)	270	7516	3379	1966	5345	206	5551	73.86	63.22
UNBI Howrah	720	18421	4307	10466	14773	682	15455	83.90	29.15
UNBI Purulia	243	6393	2068	1231	3299	0	3299	51.60	62.69
UNBI South 24 Parganas	396	10159	4977	1777	6754	131	6885	67.77	73.69
UNBI Uttar Dinajpur	282	7146	2790	2410	5200	80	5280	73.89	53.65
<b>Total</b>	<b>6035</b>	<b>159847</b>	<b>71085</b>	<b>43519</b>	<b>114604</b>	<b>3156</b>	<b>117760</b>	<b>73.67</b>	<b>62.03</b>

## AGENDA – 18

### **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 Quarter December, 2023. 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 banks mentioned below:

PBGB, UBKGB, WB State Co-Op Bank, WBSCARD Bank, Tamilnad Mercantile Bank and Jana Small Finance Bank.

These remaining member banks are requested to exert their best effort for on boarding themselves within upcoming quarter.

## **AGENDA – 19**

### **Non-Conventional Renewable Energy as Sustainable Alternative for Affordable Transportation:**

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.

## **AGENDA – 20**

### **Review of lending to MFI:**

Micro Finance Institutions (MFIs) are financial entities that provide financial services to low income individuals, small entrepreneurs and self help organisations, who lack access to conventional banking and related services. The services they provide mainly include micro credit, savings, payment system, and micro insurance. Due to resource constraints and the structure of formal credit organisations the access of these poor people to traditional banking channels is limited. As a result, phenomenal growth of MFIs has been witnessed over the last few years.

## 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 2023-24 as given hereunder. Same may be ratified accordingly.

<b>Reporting Quarter</b>	<b>Date of Meeting</b>	<b>Day</b>
June, 2023	26.09.2023	Tuesday
September, 2023	20.12.2023	Wednesday
December, 2023	08.03.2024	Friday
March,2024	14.05.2024	Tuesday

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 1<sup>st</sup> 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 145<sup>th</sup> 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:

#### 1)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, Gol 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.

#### 2) Status of SLBC report submitted by Member Banks:

<b>Status of SLBC report submitted by Banks for December, 2023</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	31.01.2024
2	Bank of India	Submitted	05.02.2024
3	Bank of Maharashtra	Submitted	01.02.2024
4	Canara Bank	Submitted	03.02.2024
5	Central Bank of India	Submitted	02.02.2024
6	Indian Bank	Submitted	04.02.2024
7	Indian Overseas Bank	Submitted	24.01.2024
8	Punjab National Bank	Submitted	09.01.2024
9	Punjab & Sind Bank	Submitted	02.02.2024
10	State Bank of India	Submitted	30.01.2024
11	UCO Bank	Submitted	02.02.2024
12	Union Bank of India	Submitted	22.01.2024
13	Axis Bank	Submitted	02.02.2024
14	Au Small finance Bank	Submitted	15.01.2024
15	Bandhan Bank	Submitted	17.01.2024
16	Catholic Syrian Bank Ltd.	Submitted	02.02.2024
17	City Union Bank Ltd.	Submitted	02.02.2024
18	Dhanlaxmi Bank Ltd.	Submitted	02.02.2024
19	ESAF SF Bank	Submitted	01.02.2024
20	Federal Bank	Submitted	30.01.2024
21	HDFC Bank	Submitted	18.01.2024
22	ICICI Bank	Submitted	24.01.2024
23	IDBI Bank	Submitted	30.01.2024
24	IDFC First Bank	Submitted	24.01.2024
25	Indusind Bank	Submitted	25.01.2024
26	Jana Small Finance Bank	Submitted	20.01.2024
27	Karnataka Bank Ltd.	Submitted	31.01.2024
28	Karur Vysya Bank	Submitted	01.02.2024
29	Kotak Mahindra Bank	Submitted	18.01.2024
30	Lakshmi Vilas Bank (DBS)	Submitted	20.01.2024
31	Ratnakar Bank Ltd	Submitted	23.01.2024
32	South Indian Bank Ltd.	Submitted	20.01.2024
33	Tamilnad Mercantile Bank	Submitted	25.01.2024
34	Ujjivan Small Finance Bank	Submitted	18.01.2024
35	Utkarsh Small Finance Bank	Submitted	14.01.2024
36	YES Bank	Submitted	21.01.2024
37	BGVB (PNB)	Submitted	22.01.2024
38	PBGB (UCO)	Submitted	16.01.2024
39	UBKGB (CBI)	Submitted	22.01.2024
40	WB State Co-Op Bank Ltd.	Submitted	05.02.2024
41	WBSCARD	Submitted	02.02.2024

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Ref. No: SLBC/WB/162<sup>nd</sup> SLBC Meeting/188/2023

Date: 02.01.2024

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

**Reg: Proceedings of 162<sup>nd</sup> meeting of SLBC, West Bengal held on 20.12.2023**

The meeting of 162<sup>nd</sup> SLBC for the state of West Bengal was held on 20.12.2023 at ITC SONAR, Kolkata to review the progress made in various banking parameters for the quarter ended September 2023. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, extended his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. Shri P. Mahendar, General Manager-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting. He further assured the house that Annual Credit Plan (ACP) target for this current FY 2023-24 would be achieved by the Member Banks.

The meeting was graced by 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 Kumar Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, Govt of West Bengal, Dr. Manoj Pant, Hon'ble Additional Chief Secretary, Finance Department, Govt of West Bengal, Shri Manish Jain, Principle Secretary, Higher Education Department, Govt of West Bengal, Shri B.P.Mahapatra, Executive Director, Punjab National Bank, Shri R.Kesavan, Regional Director, Reserve Bank of India, Shri Prem Anuj Sinha, CGM, State Bank of India, Smt. Usha Ramesh, CGM, NABARD and other dignitaries (list enclosed).

In the keynote address, Shri B.P.Mahapatra, ED, PNB, highlighted that he was overwhelmed to be present in SLBC meeting of a state which was rich in culture and heritage and once it was the capital of the India. He also welcomed 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, Shri. Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, Govt of West Bengal, Dr. Manoj Pant, Shri Manish Jain, Shri R. Kesavan, Smt. Usha Ramesh & other dignitaries. He highlighted banks' performance during September quarter, 2023 as under:

The disbursement of fresh credit of Rs. 3.17 Lakh Crore upto September Quarter for the FY'2023-24, thereby achieving 80% of the annual target under Annual Credit Plan.

Achievement under Agriculture and MSME stands at Rs. 36,607 crore and 89,003 crore, thus achieving 35% and 62% respectively of the annual target. ACP achievement under Priority Sector is Rs. 1,42,633 crore, which is 49% of annual target and in Non-Priority Sector it is Rs. 1,74,875 crore, which is 173% of annual target. CD ratio of the state improved to 68.42% as on 30.09.2023, in comparison to 61.02% as on September, 2022. Disbursement of Rs 11,709.71 crores took place to 6.00 lakh number of NRLM-SHG's thus achieving 39% in amount and 80% in number of annual targets respectively. Member banks accorded final sanction to 58,298 no of proposals under West

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Bengal Student Credit Card (WBSCC) scheme as on 30.09.2023 and as on 13.12.2023 total 61,203 no of proposals were sanctioned.

Number of application sanctioned (final/provisional) under West Bengal Bhabishyat Credit Card (WBCC) scheme as on 30.09.2023 stands at 20,741 and as on 13.12.2023 total 27,391 number of accounts have been sanctioned. The said scheme came into effect from 01.04.2023.

Enrolment of 3.79 crore people since inception under the ambit of Jan Suraksha Schemes and fresh addition under this scheme in this financial year up to Q.E. September'2023 is 26 Lakhs.

He further stated that the above performance was satisfactory in the direction of achieving the set goal for this financial year and also very much sanguine that with the concerted efforts and the guidance of the state govt. and the banks together. He expressed that the achievement would get further new height and the deliberations in the meeting would be marked by the highest levels of professionalism and commitment. He expected that the decisions the house was going to make would shape the future for generations to come.

On behalf of SLBC, West Bengal, he affirmed all the concerned for full cooperation of Banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of the State.

Shri Shio Shankar Singh, General Manager, 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. He suggested that before entering into agenda wise discussion, some unresolved issues pertaining to the interest of common people of the state should be discussed. He congratulated all the member banks for achieving the 80% of the Annual Credit Plan.

#### Issues raised by Dr. Mitra:

##### 1. Mis-selling of Insurance Product:

Dr. Mitra showed his concern regarding mis-selling of inappropriate insurance plans, especially high premium term insurance policy. Insurance policies were being sold without explaining the complete details of terms and condition of the policy. For instance, a complain received from the high level state government official that a major Public Sector Bank sold him/her a certain insurance policy with higher premium rate and Unit Linked Term Policy without explaining that he would have to pay the premium for 5 years annually instead of one time premium. Many Member Banks sold insurance policy for the business expansion plan and diversification of business portfolio. He urged upon all the member banks to give some insight on the issue and take some preventive measures.

Dr. Pant informed the house the said issue was discussed in the last SLBC meeting so banks should give some inputs on the issue.



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Smt.Chandrima Bhattacharya also agreed and urged upon the house to take the matter on a serious note.

Shri P. Mahendar, Zonal Manager, PNB, apprised the house that there had been certain instances in the past but these had been by and large curbed to a large extent. It has been taken up at a very highest level and very stern messages have also gone to the field that no such incidence would be tolerated. PNB has zero-tolerance policy regarding the matter.

Shri Manas Dhar, Special Secretary, Institutional Finance, Govt. of West Bengal, informed the house that although there was target on the bank branches for bancassurance business but bank should ensure there should not be any incidence of mis-selling and special care should be taken care for the senior citizen who kept their life savings for regular interest income.

Dr. Mitra advised to work out unanimous modus operandi to curb this menace once for although formation of a 3 member High Level Committee consisting of 3 state level high officials from 3 major Banks which would look upon such incidents and promptly advise for immediate corrective actions to the erring Banks.

Shri Sinha, CGM, SBI, confirmed the house that in State Bank of India, there was internal investigation system to address complaint regarding mis-selling of insurance product. He also informed that there were few cases where the money also refunded to the beneficiaries where it was observed that the beneficiaries were misled.

The House took the resolution to form a core committee to deal with the grievance on mis-selling of insurance products with one nodal officer from each member banks.

Smt. Chandrima Bhattacharya suggested that people had to be made aware of this core committee where that had to lodge complaint of the mis-selling of insurance products. Otherwise, the purpose of forming core committee to deal with the grievances on mis-selling of insurance product would be forfeited.

Shri B.P.Mahapatra, ED, PNB, suggested that SLBC would issue letter to all the member Banks for issuing direction and sensitize the field functionaries under their jurisdiction for avoiding mis-selling of insurance product with special focus to senior citizens. He also suggested there should be some grievance redressal mechanism in all banks along with a dedicated nodal officer, who would take care of complaint related to the respective bank on priority basis.

Dr. Pant informed the house that complaint related to bank came to the Institutional Finance office which, subsequently, referred to respective bank. The bank used to send action taken report to Institutional Finance. He also informed that redressal percentage was satisfactory so far as bank was concerned. He also suggested that the nodal officer of the concerned bank would send Action Taken Report to Institutional Finance with a copy to SLBC. After end of the each quarter, the same would be discussed in the subsequent SLBC meeting.



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Shri Pradip Kumar Majumdar urged upon the members not to focus only to the senior citizen rather mis-selling to any customer is not desirable.

(Action: SLBC)

## 2. Interest charge in WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra informed the house that, as per the scheme guidelines, bank should charge 4% interest rate to the student beneficiaries as per SOP & MOU signed between the member banks & State Government Higher Education Department. However, the major Public Sector Banks were not able to deliver on the matter whereas Pvt. Sector Bank implemented the same at their end.

Shri Manas Dhar informed the house that proper application of interest rate in WBSCC was the major issue faced by the major public sector banks as the students were improperly interpreting the sanction letter that, instead of 4% ROI, they had been charged as per the actual applicable rate by the concerned bank at the time of sanction of the loan. Till now, except few Pvt. Sector Banks, RRB & cooperative Banks, no other banks are able to follow the said SOP though the same methodology is being followed in KCC by all the banks.

Shri Dhar requested Shri Mahapatra to take it forward as lead bank so that the 4% ROI could be charged and to book the left over balance amount which is going to be interest subvention in bank's P/L, got it signed by concern auditor and, subsequently, to claim from the Higher Education Department (HED). This would ease other Public Sector Banks to follow the said methodology.

Shri Manish Jain, Principal Secretary, HED, informed the house that in terms of sanction Public Sector Bank had performed well, however, in case of the methodology of charging 4% ROI in WBSCC, Private Sector Bank took the lead. He also informed that the main purpose of this noble scheme was to support the meritorious student from low income family for pursuing the higher education. Around 78% application of WBSCC were from the families having annual income of less than Rs 2.5 lakh.

Shri Jain urged upon the member banks to timely submit the claim as the HED had a dedicated team & sufficient budgetary allocation of fund for the same.

Shri Sinha, CGM, SBI, elucidated the house that as per the bank's accounting convenience, the claim could only be lodge if the total eligible cases were fully reconciled of the previous quarter, causing some delay in claim submission.

Shri Dhar suggested that the banks to charge 4%, to book its P/L the rest of the amount and submit the claim before the HED without waiting for completion of a quarter or anything else. Only auditor certification would suffice HED to process the interest subvention.

Smt. Chandrima Bhattacharya asserted that the confusion in the student beneficiaries regarding the charging of interest would defeat the noble purpose of the scheme. She urged to Public Sector Banks to adopt the methodology as explained by Shri Manas Dhar as the same methodology had already been adopted by the Private Sector Banks. She also submitted that as sufficient funds were

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sanctioned to HED as interest subvention of WBSCC, HED would not face any difficulty to process the claim within 30 days.

Dr. Pant informed the house that Union Bank of India already implemented the same, so there should not be any technical & policy level issue in this regard. He also suggested that member banks could take the issue with the internal team and implement the same before the next SLBC meeting. He further informed the house that it was a matter of embarresment that, as per scheme guidelines, ROI should be 4% but, in sanction letter, it was mentioned the actual lending ROI, so the same should be addressed properly to avoid such kind of confusion.

As suggested, this House of SLBC adopted the proposal for implementing the new system of charging interest at uniform 4% / 3.50% p.a. (simple rate), as the case may be, in the WBSCC loan accounts of the student borrowers with simultaneous booking of balance amount of interest (difference between Applicable Rate of Interest minus Eligible Rate of Interest) in their P/L Account to the debit of Interest Subevntion Receivable Account. Subsequently, banks would lodge their audited claims for reimbursement of Interest Subvention amount with Higher Education Department, Govt. of West Bengal. Release and remittance of that claimed subvention amount by the government, would in due course square off the outstanding balance in Interest Subevntion Receivable Account of the Banks.

Shri Mahapatra assured that he would look into the issue and rectified the same within shortest possible time unless there was any lacuna in the proposed methodology.

**(Action: all concerned banks)**

### 3. Gap between Sanction & Disbursment in West Bengal Student Credit Card Scheme:

Dr. Mitra congratulated member banks for the sanction in WBSCCS but at the same time he expressed his dissatisfaction on disbursment figures in sanctioned cases.

Shri Mahapatra assured that the disbursment issue would be taken care of with the member Banks.

Dr. Mitra suggested that disbursment should be close to 80% of the sanctioned WBSCC cases.

**(Action: Member banks)**

Dr. Amit Mitra commenced point-wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -

#### 1. MSME:

Dr. Amit Mitra applauded and congratulated the bankers for their outstanding performance in MSME sector for disbursing Rs. 1,26,177.84 crore in MSME as on 30.11.2023, thus achieving 87% against ACP target of Rs.1,45,032.04 crore. Disbursement in MSME has increased by Rs. 18,345 crores in

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absolute term as on 30.09.2023 from Rs. 70,658 crore as on 30.09.2022 thus registering a positive growth of 25.96% on Y-O-Y basis. Member banks disbursed Rs. 56,565.15 crore in MSME as on 30.06.2023, thus achieving 39% against ACP target of Rs.1,45,032.04 crore for this Financial Year. Thus, registering a positive growth of 57.34% on Q-to-Q basis which is very commendable job by the bankers.

Shri Dhar requested all the member banks to exert special emphasize on West Bengal Bhabishyat Credit Card scheme (WBBCC) which was a flagship scheme of Govt. of West Bengal.

Dr. Mitra further informed the house regarding West Bengal Bhabishyat Credit Card (WBBCC) scheme for the self-employment of young entrepreneur with a target of 2 lakh entrepreneurs/year, which would lead to promotion & development of MSME segment in the State. As on 13.12.2023, total 27,391 number of accounts had been sanctioned, out of which 8,837 number of accounts provisionally sanctioned and final sanction accorded to 18,554 number of accounts. He urged upon the member banks to give inputs on the issue pertaining to sanction of WBBCCS.

Shri P. Mahendar informed the house that a review meeting was conducted by Chief Secretary on sanction of WBBCCS. It was decided that a state level committee would be formed and all the rejected cases pertaining to this scheme would be reviewed by the committee and cases had some merit would be re-sponsored. He further confirmed that all the member banks would ensure the sanction & disbursement in timely manner.

**(Action: MSME Dept & Member banks)**

## 2. Agriculture (KCC & AIF):

Dr. Mitra mentioned that all the banks operating in the State had disbursed Rs. 52428.04 crore as on 30-09-2023, thus achieving 49% of the annual budget (Rs. 1,06,996 crore). He requested to Shri Onker Singh Meena, Principal Secretary, Agriculture Department to submit his view in this regard.

Shri Onkar Singh Meena informed the house that the issue was discussed in the last SLBC sub-committee meeting on Agriculture. All the member banks ensured that they would achieve their annual target. He further expressed his concern that, over the last few years, agriculture sanction was in stagnation position in some of the major banks and ticket size of the Bangiya Gramin Bank & State Co-operative banks was reducing.

Shri Sinha, CGM, State Bank of India, informed the house that the disbursement figure during the 3<sup>rd</sup> quarter would be better as the Rabi Season approached.

Shri Pradip Kumar Majumdar informed the house that farmers/ marginal farmers were in significant losses, specially in potato cultivation, due to unseasonal rainfall during the first week of December 2023. He urged upon member banks for proper and timely financial support along with the Agriculture Department for their crop production.

Shri Onkar Singh Meena requested all the member Banks to enroll the loanee farmers under Bangla Sashya Bima Scheme (BSBS). He requested all the member bank to ensure the remittance of the

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insurance premium within the cut-off date for being eligible for compensation. Since there had been distress due to unseasonal rainfall during the first week of December'2023, Shri Meena requested the bankers to reschedule the loan recovery from affected farmers, specially in potato growing districts.

Shri Meena, further, requested all the member banks to focus on AIF scheme which would help in achievement of agricultural budget. He further requested all the concerned banks to disburse the loans within stipulated time frame.

**(Action: Member banks)**

### 3. Self Help Group (SHG):

Dr. Mitra congratulated all member banks on performance under SHG. Member banks have cumulatively disbursed Rs 14,332.71 crores and sanctioned 6.34 lakh number of NRLM-SHGs thus achieving 48% in amount and 84% in number of annual targets respectively.

He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupied relatively top position in terms of number of SHGs disbursed. He requested the house to increase the credit linkage target for the FY 2023-24 along with a special focus on ticket size.

Shri Pradip Kumar Majumdar informed the house that in September'2022 the achievement percentage was 66% as compared to 48% of the budget achievement till November'2023 in case of disbursement.

Shri Dhar clarified that 84% achievement in terms of number of account sanctioned & 48% in terms of disbursement as per the annual budget of FY'2023-24. He further suggested that member banks should focus on the average ticket size, which was Rs. 1.95 Lakh/SHG, to increase to Rs. 3Lakh/SHG.

Shri Pradip Kumar Majumdar informed the house that the government had taken unprecedented steps for linking market for the efficient and performing SHGs, empowering them through providing training opportunities and creating newer opportunities for their growth and sustenance. He further informed the house that SRLM department arranged training programme with IIM Kolkata for skill development & improve marketing strategy for their produce. The department also organizes Saras Mela where the SHG beneficiaries could sell their produces.

Smt. Chandrima Bhattacharya emphasized that the average ticket size of the SHG should be increased to at least at par of the national average. She further informed the house that repayment in SHG was excellent which was near about 98% of the total exposure in SHG credit portfolio.

Shri. P. Mahendar informed that PNB was not only sanctioning 6Lakh limit to individual SHG, the bank was regularly organizing camps along with CSP for providing higher credit limit to SHG members.



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Representative from Central Bank of India informed the house that bank organized mega SHG camps in their 4 Lead districts in North Bengal, i.e., Darjeeling, Jalpaiguri, Coochbihar & Alipurduar. In the said camps, the Bank has sanctioned and disbursed Loan to each SHG a sum of Rs. 6 Lakh as 2<sup>nd</sup>/3<sup>rd</sup> dose. This would certainly improve their average ticket size per SHG.

Shri Pradip Kumar Majumdar requested all the major member banks to focus in those particular issues particularly the banks having a greater number of branches in rural areas. He further urged upon that only cumulative efforts from the all member banks could make possible to achieve desirable result.

Shri Joseph Lawrence Tobias, Chairman, Bangiya Gramin Vikas Bank, informed that there were 3 ticket sizes, viz., sanction limit, disbursement limit and outstanding balance. Though the ticket size of sanction limit is very high, the credit/limit utilisation is roughly around 60% which is dragging down the average ticket size.

Dr. Mitra requested Additional Chief Secretary Finance to arrange a special meeting on average ticket size of the SHG with all the member banks.

**(Action: Member banks & SRLM Department)**

#### 4. Animal Husbandry & MJCC (KCC-Fishery):

Smt. Joyoshi Das Gupta, Senior Special Secretary, ARD department, highlighted that in last 2 and a half year Rs. 380 crore was infused to rural economy by way of credit; out of which Rs 215 crore came in the last 10 months only. She further informed the house that, till October'2023, during FY'2023-24, the rejection rate is around 54% which is a matter of concern. Pendency in AH is around 23% of the sourced application of 50,000. SLBC Sub-Committee meeting on AH & F was held on 13-12-2023 under the chairmanship of ACS where these points were highlighted.

Secretary Fishery informed the house that against target of one Lakh, only 3.60% target was achieved by the member banks as on 23.11.2023. He further highlighted that the number of rejections was much higher side in case of MJCC. He informed that banks were rejecting the proposals with reason like various land ownership issues, type of land, oral lease issue etc. He, further, informed that the ticket size of KCC-Fishery was significantly low.

Dr. Mitra remarked that there could be fundamental & economic issues involved in MJCC financing hindering the desired progress in this segment. He suggested that there should be a separate meeting for detailed discussion in the granular issues including the land related issues faced by the banks while financing MJCC proposals.

**(Action: Fishery Department, Member banks)**

#### 5. CD ratio:

Dr. Mitra congratulated all banks and LDMS for achieving the CD ratio of all districts in the state above 40% which was the minimum benchmark target. He highlighted that the CD ratio of the state had improved to 68.42% as on 30.09.2023, in comparison to 61.02% as on September 2022.

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He further urged upon the member banks to strive to increase the state CD ratio which was still below the national average of 79%.

**(Action: Member banks)**

#### **6. Miscellaneous:**

Shri R. Kesavan, Regional Director, RBI, shared his view on the mis-selling of insurance product by the member banks. He informed the house that, as per RBI guidelines, every member banks had internal ombudsman committee for grievance redressal, more over RBI also had the ombudsman mechanism on customer complaint. He further assured the house that the instance of mis-selling reduced remarkably. He further informed that there was provision of penalty in case of non-compliance of RBI directives.

Smt. Usha Ramesh, CGM, NABARD shared her view on credit disbursement in co-operative banks. She suggested that more number of farmers were to be brought under the fold of institutional credit. She further informed the house that NABARD conducted series of programme on Agri-Clinic & Agri-Business with the Agriculture universities & Bankers for overall Agriculture development of the State.

Dr. Manoj Pant said that in the last review meeting by Chief Secretary on WBBCC & WBSCC, one of the important points that emerged in the meeting was that there was a need for a strong message from the heads of the banks to their branches on the importance of these two state govt. flagship programs. He urged to LDMs and the heads of the banks to write a letter to their concerned bank branches to sensitise on the importance of implementation of WBBCC & WBSCC.

**(Action: Member banks, LDMs)**



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Dr. Manoj Pant informed that Institution Finance had come out with a methodology to rank the banks based on their performance in the priority sector lending, which include KCC, AIF, Total agriculture lending, WBBCC, WBSCC, MSME lending and SHG. The final ranking will be done after the last quarter of the FY. As on 30-09-2023, the position is as under:

SN	Parameter	Rank 1 Bank	Rank 2 Bank	Rank 3 Bank
1	KCC	State Co-operative bank	PNB	BGVB
2	AIF	PNB	SBI	Bank of India
3	Total Agriculture	State Co-operative bank	PNB	SBI
4	WBBCC	SBI	PNB	Indian Bank
5	MSME	ICICI Bank	HDFC Bank	Axis Bank
6	SHG	SBI	PNB	BGVB
7	WBSCC	PNB	State Co-operative bank	SBI

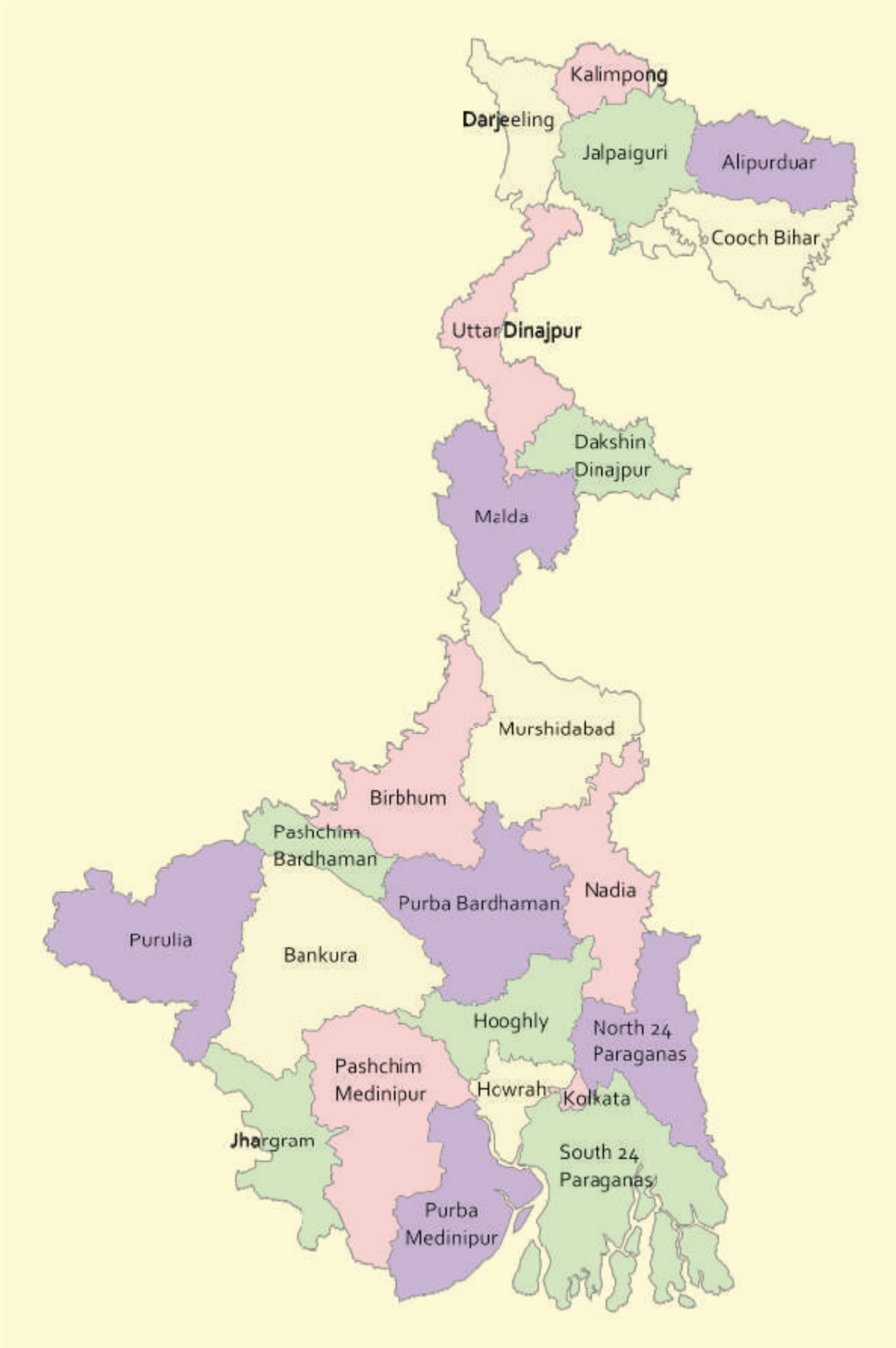
Having no other issue to discuss, the meeting ended with the vote of thanks by Shri Shio Shankar Singh, General Manager, SLBC West Bengal, to the chair and all other participants.



(Shio Shankar Singh)  
General Manager,  
SLBC, West Bengal

List of participants in 162nd SLBC Meeting held on 20.12.2023			
SI No	Name	Designation	Organisation
<b>Dignitaries from Govt. of West Bengal and different Line departments</b>			
1	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Sri Pradip Kumar Majumder	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
5	Sri Manish Jain	Principal Secretary	Higer Education Department
6	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department
7	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Ltd.
8	Smt. Joyoshi Das Gupta	Senior Special Secreary	ARD Department, GoWB
9	Sri Swaroop Udayakumar	Director	MSME & T Department, GoWB
10	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
11	Sri. D.N.Chaterjee	Joint Secretary	Agriculture Department
12	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
13	Sri Sudip Sarkar	Joint Secretary	P & RD Department, GoWB
14	Sri. R.K .Ghosh	Director	Directorate of Textiles
15	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
16	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
17	Sri Rajkumar Middy	Joint Director	MSME & T Department, GoWB
18	Sri S. Dhali	Joint Secretary	MSME & T Department, GoWB
19	Sri Sakhi Gopal Saha	PMU	MSME & T Department, GoWB
20	Sri.Vishal Goyal	General Manager	National Hosing Bank
21	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
22	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
23	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
24	Ranjit Roy	SPM(FI)	WBSRLM
25	Dr. Tushar Kumar Sinha	DGM	HUDCO
26	D.Chakraborty	RC	HUDCO
27	N.C.Halder	CEO	WBKVIB
28	Nilanjan Sinha	MD	WBSCB
29	A.N.Banerjee	Joint Director	Directoret of Textile
30	Sri G. Murlli Rao	State Director	RSETI, WB
<b>Dignitaries from RBI &amp; NABARD</b>			
31	R.Keshavan	Regional Director	RBI, Kolkata RO
32	Smt Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
33	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
34	Sri.Pritam Kumar Nath	Manager	NABARD, Kolkata RO
<b>Dignitaries from Commercial Banks</b>			
35	Sri B.P.Mahapatra	ED	Punjab National Bank
36	Sri P.Mahendar	General Manager & Convener	SLBC, West Bengal
37	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
38	Prem Anuj Sinha	CGM	State Bank of India
39	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
40	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
41	D S.Raouth	Chairman	UBKGB (CBI)
42	Sri Pranab Kumar Biswas	Chairman	PBGB (UCO)
43	Subho Ray	General Manager	WBSCARD
44	Sri B. P. Verma	General Manager	SIDBI
45	Ajay Kumar Singh	General Manager	Central Bank of India
46	Amarjeet Singh Hira	Deputy General Manager	Indian Bank
47	Sri Ranjit Kumar Mondal	Deputy General Manager	Bank of Baroda
48	Sri Amit Roy	Deputy General Manager	UCO Bank
49	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
50	S K.Stapathy	Deputy General Manager	Bank of India
51	Sri Malaya Kumar Patra	Assistant General Manager	Indian Overseas Bank
52	Sri Sanjoy Vishwash	Assistant General Manager	State Bank of India
53	Pradeep Kumar Dogra	Assistant General Manager	Canara Bank
54	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
55	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
56	Smt. Monali Paul	Senior Manager	State Bank of India

57	Sri Vishal Sinha	Senior Manager	Union Bank of India
58	Ms Sumana Mukerjee	Manager	UCO Bank
59	Sri Arindam Bowmik	Manager	Indian Bank
60	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
61	Mr Jasin Hossain Rahim	Circle Head & State Nodal	Axis Bank
62	Sri Dipesh Chakrabarty	State Nodal	Axis Bank
63	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
64	Bidisha Chaterjee	Senior Manager	Bandhan Bank
65	Sri Manik Verma	Senior Vice President	HDFC Bank
66	Sri Shibananda Pandit	Assistant General Manager	ICICI Bank
67	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
68	Anup Kumar Barla	Manager	SIDBI
69	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
70	Sri Sanjeev Kumar Jena	Div.Operating officer	Karur Vysya Bak
71	Vimal Vergis	AGM-RH	Karnataka Bank
72	Sri Angshuman Dutta	AVP	Kotak Mahindra Bank
73	Sri Rajdeep Chakraborty	Manager	South Indian Bank Ltd.
74	Daina Das	BM	Dhanalaxmi Bank Ltd.
75	Vinod Kumar	A Manager	Tamilnad Marchentile Bank
76	Amit Bisaws	SDM	Ratnakar Bank Ltd.
77	Sayantana Bera	Manager	IDFC First Bank
78	Sri Suvojit Roy	Chief Manager	Utkarsh Small Finance Bank
<b>Lead District Managers of West Bengal</b>			
79	Sri Salan Bage	24-Pgs (North)	Indian Bank
80	Sri. Rakesh Singha Roy	24-Pgs(South)	Punjab National Bank
81	Sri.Prithwis Das	Birbhum	UCO Bank
82	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
83	Sri Sanjay Pradhan	Howrah	UCO Bank
84	Sri Ranjit Dutta	Jhargram	Punjab National Bank
85	Sri.Kishore Lohar	Kalimpong	State Bank of India
86	Sri Abhijit Mondal	Kolkata	State Bank of India
87	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
88	Sri Tapu Dutta	Nadia	Punjab National Bank
89	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
90	Sri Pinaki Barman	Purba Burdwan	UCO Bank
91	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
92	Sri Ujjal Kumar Bar	Purba Medinipur	Punjab National Bank
93	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank



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