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

Special SLBC Meeting on FI & Quarterly Review June, 2024

Date : 30.09.2024

Time : 12.00 Noon

Hotel "The Lalit Great Eastern"

1, 2, 3, Old Court House Street,
Dalhousie Square, Kolkata - 700069

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

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Convener: State Level Bankers' Committee for West Bengal

Agenda Notes for the 165th 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.123911
Per Capita Advance	Rs.96494

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	June 2023	September 2023	December 2023	March 2024	June 2024
Rural	4251 (43.06%)	4282 (43.26%)	4290 (43.19%)	4308 (43.02%)	4307 (42.88%)
Semi-urban	1886 (19.11%)	1883 (19.02%)	1890 (19.03%)	1897 (18.94%)	1908 (18.99%)
Metro/Urban	3734 (37.83%)	3734 (37.72%)	3754 (37.78%)	3809 (38.04%)	3830 (38.13%)
Total	9871	9899	9934	10,014	10,045

Position of ATMs in the State of West Bengal:

Population group	June 2023	September 2023	December 2023	March 2024	June 2024
Rural	2389	2385	2045	2048	2048
Semi- urban	2286	2259	2651	2653	2646
Urban/Metro	7199	7225	7166	7191	7132
Total	11,874	11,869	11,862	11,892	11,826

VITAL STATISTICS OF WEST BENGAL

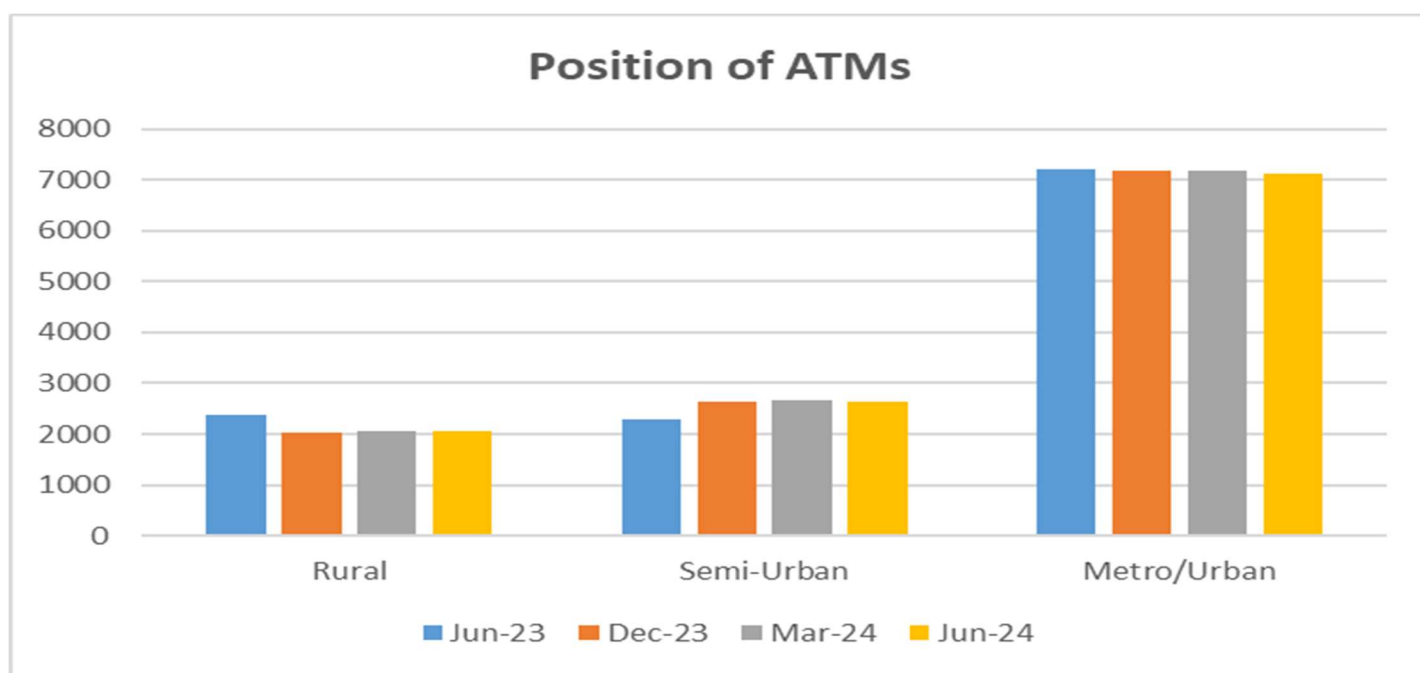
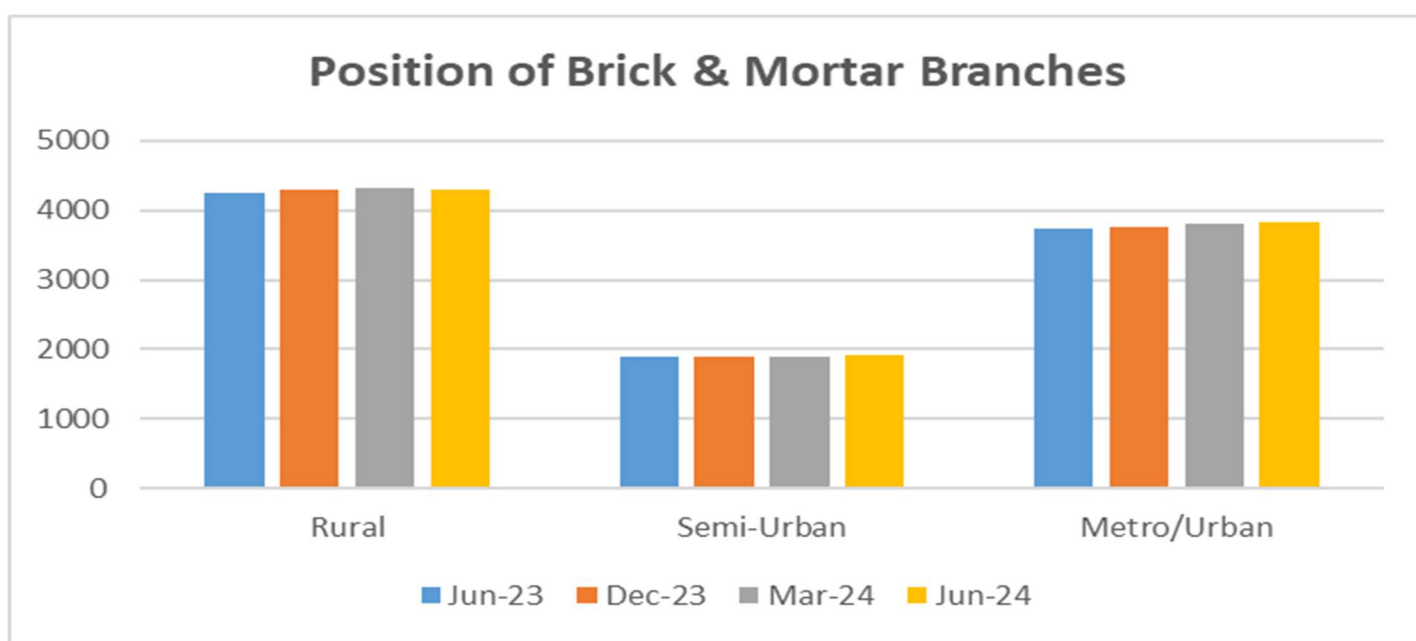
(Amount Rs in crore)

Parameter	June 2023	September 2023	December 2023	March 2024	June 2024
No. of Branches	9871	9899	9934	10,014	10,045
Total Deposits	1077381	1058528	1083275	1134860	1121217
Total Advances (with RIDF)	664995	724237	738021	795304	781566
Total Business	1742376	1782765	1821296	1930164	1902783
CD Ratio	62	69	69	70	70
C+I: Deposit Ratio	69	76	76	77	79
Priority Sector Advances (PSA)	266157	304461	309485	321042	316974
% of PSA to ANBC	40	42	42	40	41
Agriculture Advances	74357	76041	78079	84852	87446
% of Agri Advances to ANBC	11	11	11	11	11
MSME	123606	128244	138224	136650	137514
Education Loans	4028	5498	5108	4547	4707
Housing Loans	80959	103083	116415	116116	120769
DRI Advances	119	141	143	130	134
% of DRI Advances to ANBC	0.02	0.02	0.02	0.02	0.02
Advances to SC/ST Communities	18629	21051	20461	21261	19935
Adv. to Women Entrepreneurs	78485	82344	85052	87634	82108
% of Adv to Women to ANBC	12	12	12	11	11
Weaker Section Advances	58633	66777	70282	75317	70748
% of Weaker Advances to ANBC	9	10	10	10	9
Minority Community Advances	40388	35540	36629	38860	71697
% of Minority Co Adv. to Prisec	15	12	12	12	23

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2023-24 (As on 30.06.2023)			FY 2024-25 (As on 30.06.2024)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	106996	23239	22%	115852	33356	29%
2	MSME	145032	56565	39%	153509	74002	48%
3	OPS	43847	6727	15%	46220	8251	18%
Total PRISEC		295875	86531	29%	315581	115609	37%
4	NPS	101548	105550	104%	106519	154343	145%
Grand Total		397423	192081	48%	422100	269952	64%



AGENDA NOTES FOR 165th SLBC Meeting

AGENDA - 1

Confirmation of the Proceedings of the 164th SLBC meeting held on 25.06.2024 and review of action points there of:

The proceedings and action points of 164th SLBC Meeting for West Bengal, held on 25th of June 2024, was circulated under cover of Convener Bank's letter to the members on 10.07.2024. 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 for the decisions adopted in 164th SLBC Meeting

The Action Taken Report (ATR) for the major action points as emerged in the 164th SLBC Meeting are given below.

Sr.	Action Points	Compliance status
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 June Quarter stands at 69.71% as compared to 61.72%. as on June,2023.
2	To increase MSME lending to achieve ACP target for FY 2024-25 Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	Member banks have disbursed Rs. 74001.85 crores in MSME as on 30.06.2024, thus achieving 48.21% against ACP target of Rs.153509.18 crores up to June quarter 2024. As on 30-06-2024, 127356 no of proposals had been sponsored to all Member Banks amounting to Rs.4540.39 Cr. Out of which Member Banks sanctioned 25286 no of proposals. Final disbursement had taken place in 12998 accounts amounting to Rs.252.56 Cr. As on 18.09.2024, 1,26,203 no of proposals had been sponsored to all Member Banks amounting to Rs.3656.61 Cr. Out of which Member Banks sanctioned 28574 no of proposals. Final disbursement had taken place in 15818 accounts amounting to Rs.323.52 Cr.
3	Banks have to achieve the annual target in SHG NRLM positively.	Member banks disbursed Rs. 6511.39 crores (21.70 % of financial target) covering 3,80,443 no of groups (50.62 % of physical target) as on 30.06.2024 for FY 2024-25. Average disbursement stood at Rs.1.71 lakh per SHG. Total outstanding stood at Rs. 25853.62 crores.

	Banks to focus in SHG-NULM.	During this Financial Year member banks have disbursed Rs.37.23 Cr.in 1821 SHG-NULM proposals; Rs.2.16Cr. in 196 SEP-I proposals and Rs.0.27 Cr. in 9 SEP-G proposals as on 30.06.2024.
4	To increase Agriculture lending to achieve ACP target for FY 24-25. AIF Proposal sanction & Disbursement KCC target for FY-2024-25 to be achieved. KCC renewal to be increased.	<p>The Agriculture disbursement up to June 2024 for the financial year 2024-25 is Rs.33356.10 crores thus achieving 28.79 % 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 3139 no of AIF proposals amounting to Rs.1586.17 cr. and 2650 no of proposals have been disbursed cumulatively amounting to Rs.1033.81 Cr. as on 30.06.2024.</p> <p>Member banks have cumulatively sanctioned 3557 no of AIF proposals amounting to Rs.1804.43 cr. and 3113 no of proposals have been disbursed cumulatively amounting to Rs.1173.30 Cr. as on 1.09.2024.</p> <p>All the banks operating in the State have disbursed 8,01,219 number of KCCs including renewal cases of FY 2024-25 registering 22.89 % achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs 21,103.00 crore as on 30.06.2024. The average ticket size of outstanding KCC loans is Rs. 43839 as on 30.06.2024.</p>
5	Member banks to exert their wholehearted effort to increase WBSCC sanction and disbursement as well.	<p>Member banks have sanctioned 72600 no. of WBSCC cases, out of which 70703 number of cases have been accorded final sanction and 49696 no of Proposal disbursed as on 30.06.2024.</p> <p>Member banks have sanctioned 75926 no. of WBSCC cases, out of which 74527 number of cases have been accorded final sanction and 52838 no of Proposal disbursed as on 16.09.2024.</p>
6	Member Banks were requested to Circulate cover letter of WBBCC & WBSCC.	Member Banks circulated the cover latter to the beneficiary.

Agenda – 3

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

3(A) Banking Outlets:

Banking outlets as on March 2022, March 2023 and March 2024 are as follows:

Parameters	31.03.2022	31.03.2023	31.03.2024
Branches	9,737	9,773	10,014
ATMs	11,795	11,996	11,892
BCs	2,87,553	2,80,079	2,46,056

Sr. No.	District Name	31.03.2022			31.03.2023			31.03.2024		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Alipurduar	140	131	2562	138	63	3183	146	130	1621
2	Bankura	292	253	11460	287	260	11596	295	250	3660
3	Birbhum	338	289	10326	336	283	10003	341	285	10657
4	Coochbehar	298	223	17288	292	191	15982	301	220	2653
5	Dakshin Dinajpur	147	118	7106	147	143	6731	151	119	1607
6	Darjeeling	304	499	5371	285	489	5728	307	500	4892
7	Hooghly	593	622	10549	580	690	9935	609	624	3618
8	Howrah	543	695	8999	528	639	8547	558	708	7134
9	Jalpaiguri	256	341	14204	254	380	14585	263	332	3676
10	Jhargram	95	80	1121	93	44	1002	94	75	841
11	Kalimpong	37	119	200	35	38	200	40	128	376
12	Kolkata	1463	2230	6042	1578	2562	6990	1533	2331	97765
13	Malda	292	233	20833	285	272	19720	304	259	16508
14	Murshidabad	538	593	29732	521	628	30076	548	577	11289
15	Nadia	503	684	16747	490	582	17648	517	666	16334
16	Paschim Burdwan	387	488	4797	365	576	4736	401	486	3709
17	Paschim Medinipur	445	390	15174	401	458	14817	431	332	12514
18	Purba Burdwan	463	281	12389	492	507	13185	509	389	12938
19	Purba Medinipur	421	411	14811	410	444	13844	430	419	3217
20	Purulia	193	210	10053	185	184	9301	200	209	1750
21	Uttar Dinajpur	234	202	18152	224	203	16875	236	203	3909
22	24 Pgs. (N)	1073	1634	23997	1148	1645	21681	1120	1619	19460
23	24 Pgs. (S)	682	1069	25640	699	715	23714	680	1031	5928
Grand Total		9737	11795	287553	9773	11996	280079	10014	11892	246056

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-22	Mar-23	Mar-24	Mar-22	Mar-23	Mar-24	Mar-22	Mar-23	Mar-24
1	Alipurduar	9.32	9.19	9.72	8.72	4.19	8.66	170.57	211.92	107.92
2	Bankura	8.12	7.98	8.20	7.04	7.23	6.95	318.66	322.44	101.77
3	Birbhum	9.65	9.59	9.74	8.25	8.08	8.14	294.83	285.60	304.28
4	Coochbehar	10.57	10.36	10.68	7.91	6.78	7.80	613.25	566.92	94.11
5	Dakshin Dinajpur	8.80	8.80	9.04	7.06	8.56	7.12	425.27	402.83	96.17
6	Darjeeling	16.46	15.43	16.62	27.02	26.48	27.07	290.82	310.15	264.89
7	Hooghly	10.74	10.51	11.03	11.27	12.50	11.31	191.13	180.01	65.55
8	Howrah	11.20	10.89	11.51	14.33	13.18	14.60	185.55	176.23	147.09
9	Jalpaiguri	10.75	10.67	11.04	14.32	15.96	13.94	596.41	612.40	154.35
10	Jhargram	8.36	8.18	8.27	7.04	3.87	6.60	98.63	88.16	74.00
11	Kalimpong	14.70	13.91	15.90	47.29	15.10	50.87	79.48	79.48	149.42
12	Kolkata	32.61	35.17	34.17	49.70	57.10	51.95	134.67	155.79	2179.01
13	Malda	7.30	7.13	7.60	5.83	6.80	6.48	521.09	493.25	412.91
14	Murshidabad	7.57	7.34	7.72	8.35	8.84	8.12	418.62	423.46	158.95
15	Nadia	9.73	9.48	10.00	13.23	11.26	12.89	324.02	341.45	316.03
16	Paschim Burdwan	13.43	12.66	13.91	16.93	19.99	16.86	166.45	164.33	128.69
17	Paschim Medinipur	8.74	7.87	8.46	7.66	8.99	6.52	297.87	290.86	245.65
18	Purba Burdwan	9.57	10.17	10.53	5.81	10.48	8.04	256.21	272.67	267.56
19	Purba Medinipur	9.53	9.28	9.73	9.30	10.05	9.49	335.29	313.40	72.83
20	Purulia	6.59	6.32	6.83	7.17	6.28	7.14	343.34	317.66	59.77
21	Uttar Dinajpur	7.80	7.46	7.86	6.73	6.76	6.76	604.90	562.34	130.26
22	24 Pgs. (N)	10.64	11.39	11.11	16.21	16.31	16.06	238.00	215.03	193.00
23	24 Pgs. (S)	8.36	8.57	8.34	13.11	8.77	12.65	314.48	290.86	72.71
Total		10.67	10.71	10.97	12.93	13.15	13.04	315.21	307.02	269.72

Sr. No.	Bank Name	31.03.2022			31.03.2023			31.03.2024		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Bank of Baroda	297	495	1176	297	491	1578	298	491	1726
2	Bank of India	372	382	738	372	383	941	372	383	1274
3	Bank of Maharashtra	41	26	20	45	29	35	53	29	35
4	Canara Bank	388	399	309	386	357	308	386	397	467
5	Central Bank of India	314	209	1081	316	199	1081	313	219	1041
6	Indian Bank	586	216	819	587	216	1410	587	219	1294
7	Indian Overseas Bank	151	88	83	152	166	97	153	148	262
8	Punjab National Bank	1220	1562	3009	40	30	0	41	30	0
9	Punjab & Sind Bank	40	29	0	1147	1446	4611	1146	1318	6462
10	State Bank of India	1267	4284	5492	1254	4281	5930	1257	4281	7049
11	UCO Bank	383	220	439	380	232	656	391	232	656
12	Union Bank of India	291	480	580	282	478	650	281	377	953
Total PSU		5350	8390	13746	5258	8308	17297	5278	8124	21219
13	Axis Bank	317	1480	2047	325	1396	2853	356	1401	2867
14	AU Small Finance Bank	0	2	0	7	6	0	7	6	0
15	Bandhan Bank	1665	117	0	1686	119	0	1727	120	0
16	Catholic Syrian Bank Ltd.	2	1	0	2	1	0	2	1	0
17	City Union Bank	2	2	0	2	2	0	2	2	0
18	DBS Bank Ltd.	4	5	0	4	5	0	5	5	0
19	Dhanlaxmi Bank Ltd.	3	3	0	3	3	0	3	3	0
20	ESAF SF Bank	4	3	17	5	4	41	14	4	96
21	Federal Bank	33	0	0	33	27	0	37	28	0
22	HDFC Bank	257	594	629	289	623	640	342	632	578
23	ICICI Bank	242	535	0	255	680	5	288	702	3
24	IDBI Bank	96	93	0	96	172	0	98	173	0
25	IDFC First Bank	25	18	550	31	19	756	42	27	907
26	Indusind Bank	100	168	6	122	187	17363	127	192	15367
27	Jana Small Finance Bank	39	5	10	39	5	10	39	5	10
28	Karnataka Bank Ltd.	20	16	0	20	15	0	20	15	0
29	Karur Vysya Bank	14	20	0	14	23	0	14	25	0
30	Kotak Mahindra Bank	42	74	0	44	78	610	49	90	308
31	Ratnakar Bank Ltd	21	16	46092	22	16	17147	22	14	3609
32	South Indian Bank Ltd.	18	13	0	19	14	0	20	18	0
33	SIDBI	0	0	0	1	0	0	1	0	0
34	Tamilnad Mercantile Bank	1	2	0	1	1	0	1	1	0
35	Ujjivan Small Finance Bank	83	61	5	84	62	0	97	73	4
36	Utkarsh Small Finance Bank	11	9	0	14	15	0	16	16	0
37	YES Bank	27	36	129769	31	39	132959	36	38	108515
Total PVT		3026	3273	179125	3149	3512	172384	3365	3591	132264
38	BGVB (PNB)	587	0	3308	587	0	2755	587	0	3450
39	PBGB (UCO)	230	0	601	230	0	617	230	0	719
40	UBKGB (CBI)	142	0	384	143	0	384	143	0	384
Total RRB		959	0	4293	960	0	3756	960	0	4553
41	WB State Co-Op Bank Ltd.	365	132	0	368	176	45	374	177	45
42	WBSCARD Bank Ltd.	11	0	0	11	0	0	11	0	0
Total Co-Optv		376	132	0	379	176	45	385	177	45
43	India Post Payment Bank	25	0	7809	25	0	6918	25	0	8537
44	Airtel Payment Bank	0	0	54836	1	0	52513	0	0	52272
45	Fino Payment Bank	1	0	27744	1	0	27166	1	0	27166
Total Payment Banks		26	0	90389	27	0	86597	26	0	87975
Grand Total		9737	11795	287553	9773	11996	280079	10014	11892	246056

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

All member banks in the state of West Bengal have cumulatively opened 4.45 crore PMJDY accounts up to 31.03.2022. This figure further increased to 4.79 crore up to 31.03.2023 and again increased to 5.09 crore up to 31.03.2024.

Cumulative Progress under PMJDY					
Gender \ As on	31.03.2022	31.03.2023	31.03.2024	% Growth 2021-2022	% Growth 2022-2023
Male	1,88,83,864	2,03,27,380	2,16,93,704	7.64%	6.72%
Female	2,57,14,868	2,76,28,145	2,92,56,445	7.44%	5.89%
Total	4,45,98,732	4,79,55,525	5,09,50,149	7.53%	6.24%

Bank wise and district wise PMJDY accounts position as on 31.03.2022, 31.03.2023 and 31.03.2024 in the state of West Bengal (As per PMJDY portal) is mentioned below:

Sr. No.	Name Name	Bank wise Enrolment under PMJDY					
		31.03.2022		31.03.2023		31.03.2024	
		Male	Female	Male	Female	Male	Female
1	Bank of Baroda	1206677	1714039	1323721	1843628	1438141	1973722
2	Bank of India	686869	966321	748652	1049244	733351	1066823
3	Bank of Maharashtra	25525	29266	28487	35369	38638	46314
4	Canara Bank	303589	397075	368023	524464	395866	571291
5	Central Bank of India	423172	661381	496534	752178	557577	840404
6	Indian Bank	1373870	1931186	1472740	2067757	1601207	2288305
7	Indian Overseas Bank	125583	164016	151722	191347	175674	215708
8	Punjab & Sind Bank	8531	10093	11155	13850	13086	16808
9	Punjab National Bank	3640182	5128630	3989842	5542669	4357980	5914905
10	State Bank of India	7206740	8929897	7543403	9379341	7948342	9727113
11	UCO Bank	609672	937895	667292	1028784	729748	1125568
12	Union Bank of India	388550	556130	473910	641620	525680	704190
Total PSU		15998960	21425929	17275481	23070251	18515290	24491151
13	Axis Bank	30606	32308	31694	35332	32771	35952
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	23	57	23	58	24
18	DBS Bank Ltd.	39	37	0	0	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	2865	1385	2809	1379	3651	2317
22	HDFC Bank	17986	108279	20217	110293	26060	131790
23	ICICI Bank	19387	20115	19267	20342	19393	20400
24	IDBI Bank	17845	13106	36831	25175	38171	48638
25	IDFC First Bank	0	0	0	0	0	0
26	Indusind Bank	6771	2942	6893	3126	6870	3177
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Jammu & Kashmir Bank Ltd	0	0	159	81	139	79
29	Karnataka Bank Ltd.	0	0	0	0	0	0
30	Karur Vysya Bank	934	689	932	691	902	677
31	Kotak Mahindra Bank	628	222	842	275	9779	5624
32	Ratnakar Bank Ltd	0	0	0	0	0	0
33	South Indian Bank Ltd.	128	176	193	222	252	268
34	Standard Chartered Bank	0	0	0	0	0	0
35	Tamilnad Mercantile Bank	0	0	0	0	0	0
36	Ujjivan Small Finance Bank	0	0	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	0	0	0	0
38	YES Bank	55	11	67	15	6820	13155
Total PVT		97302	179293	119961	196954	144866	262101
39	BGVB (PNB)	2125325	2986149	2223037	3137285	2306433	3244952
40	PBGB (UCO)	454150	846199	488660	910478	505857	942510
41	UBKGB (CBI)	208127	277298	220241	313177	221258	315731
Total RRB		2787602	4109646	2931938	4360940	3033548	4503193
42	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
43	WBSCARD Bank Ltd.	0	0	0	0	0	0
Total Co-Optv		0	0	0	0	0	0
Grand Total		18883864	25714868	20327380	27628145	21693704	29256445

Sr. No.	District Name	District wise Enrolment under PMJDY					
		31.03.2022		31.03.2023		31.03.2024	
		Male	Female	Male	Female	Male	Female
1	Alipurduar	100726	133573	109143	143182	255086	339503
2	Bankura	903226	1130795	958384	1202577	1008306	1260165
3	Bardhaman	1249734	2058512	1348728	2220303	1435706	2350694
4	Birbhum	894147	1212031	960192	1300124	1014689	1361350
5	Dakshin Dinajpur	458479	611019	492788	654650	523367	691773
6	Darjiling + Kalimpong	252899	354704	268221	380164	279928	397519
7	Howrah	752814	1084990	808068	1161954	856737	1224586
8	Hooghly	877321	1269284	936613	1359753	990659	1445748
9	Jalpaiguri	703657	947779	755853	1028216	661505	895246
10	Coochbehar	631521	809392	684131	875865	728573	925390
11	Kolkata	346596	427196	375920	465867	430918	537107
12	Malda	1219659	1675171	1337627	1817354	1450384	1935290
13	Murshidabad	1686948	2257710	1843199	2439274	2018092	2608731
14	Nadia	1174405	1593442	1254905	1704109	1339152	1801095
15	North 24 Parganas	1627469	2283078	1758496	2459844	1908659	2639473
16	Paschim Medinipur + Jhargram	1166225	1580575	1244516	1683866	1353638	1826403
17	Purba Medinipur	1068418	1362110	1131712	1441298	1151968	1466270
18	Purulia	810650	987504	878454	1066590	937909	1128613
19	South 24 Parganas	1918134	2599042	2062499	2785659	2162491	2904996
20	Uttar Dinajpur	1040836	1336961	1117931	1437496	1185937	1516493
Grand Total		18883864	25714868	20327380	27628145	21693704	29256445

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

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

Cumulative Progress under Social Security Scheme			
As on	PMJJBY No of Cumulative Enrolment	PMSBY No of Cumulative Enrolment	APY No of Cumulative Enrolment
31.03.2022	53,21,200	1,73,34,922	29,97,579
31.03.2023	78,24,965	2,16,53,722	39,08,670
31.03.2024	1,03,80,182	2,80,14,252	48,85,166

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

All member banks in the state of West Bengal have cumulatively enrolled 53.21 Lakh accounts under PMJJBY up to 31.03.2022. This figure further increased to 78.24 Lakh up to 31.03.2023 and again increased to 103.80 Lakh up to 31.03.2024.

Sr. No.	District Name	District wise Enrolment under PMJJBY		
		31.03.2022	31.03.2023	31.03.2024
1	Alipurduar	92335	125944	170353
2	Bankura	184092	271374	385268
3	Bardhaman	450465	686259	913422
4	Birbhum	324888	471093	609444
5	Dakshin Dinajpur	109714	164508	225798
6	Darjiling + Kalimpong	206428	269340	341270
7	Howrah	266654	370637	468584
8	Hooghly	318809	459282	596164
9	Jalpaiguri	215252	302185	398474
10	Coochbehar	192156	268486	363665
11	Kolkata	360356	433650	503455
12	Malda	266737	392983	523834
13	Murshidabad	387938	663839	914243
14	Nadia	253782	388455	550625
15	North 24 Parganas	492096	699459	917862
16	Paschim Medinipur + Jhargram	304237	463191	608474
17	Purba Medinipur	243593	376680	501111
18	Purulia	144659	221913	302571
19	South 24 Parganas	344576	550920	754714
20	Uttar Dinajpur	162433	244767	330851
Grand Total		5321200	7824965	10380182

Sr. No.	Name Name	Bank wise Enrolment under PMJJBY		
		31.03.2022	31.03.2023	31.03.2024
1	Bank of Baroda	179395	263538	322847
2	Bank of India	317982	592607	644173
3	Bank of Maharashtra	7020	11147	22764
4	Canara Bank	87028	138858	243321
5	Central Bank of India	168218	202571	270085
6	Indian Bank	291820	424039	636726
7	Indian Overseas Bank	47779	80196	112341
8	Punjab & Sind Bank	5920	7436	9305
9	Punjab National Bank	578518	704951	735870
10	State Bank of India	2917750	4475669	6205898
11	UCO Bank	126997	171708	198422
12	Union Bank of India	94871	119666	146239
Total PSU		4823298	7192386	9547991
13	Axis Bank	11146	11149	11259
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	154	154	152
18	DBS Bank Ltd.	39	39	0
19	Dhanlaxmi Bank Ltd.	0	0	0
20	ESAF SF Bank	0	0	0
21	Federal Bank	1873	1907	2005
22	HDFC Bank	38360	38616	38215
23	ICICI Bank	14254	14254	15215
24	IDBI Bank	24264	29560	30433
25	IDFC First Bank	368	384	470
26	Indusind Bank	306	411	586
27	Jana Small Finance Bank	0	0	0
28	Jammu & Kashmir Bank Ltd	0	23	24
29	Karnataka Bank Ltd.	0	0	0
30	Karur Vysya Bank	1576	1590	1607
31	Kotak Mahindra Bank	4215	4442	4795
32	Ratnakar Bank Ltd	67	86	92
33	South Indian Bank Ltd.	977	985	1072
34	Standard Chartered Bank	0	0	0
35	Tamilnad Mercantile Bank	281	284	284
36	Ujjivan Small Finance Bank	0	0	0
37	Utkarsh Small Finance Bank	0	0	0
38	YES Bank	224	224	258
Total PVT		98104	104108	106467
39	BGVB (PNB)	145994	188630	285150
40	PBGB (UCO)	163517	212316	264803
41	UBKGB (CBI)	90287	127525	175771
Total RRB		399798	528471	725724
42	WB State Co-Op Bank Ltd.	0	0	0
43	WBSCARD Bank Ltd.	0	0	0
Total Co-Optv		0	0	0
Grand Total		5321200	7824965	10380182

❖ Pradhan Mantri Suraksha Bima Yojana (PMSBY):

All member banks in the state of West Bengal have cumulatively enrolled 173.34 Lakh accounts under PMSBY up to 31.03.2022. This figure further increased to 216.53 Lakh up to 31.03.2023 and again increased to 280.14 Lakh up to 31.03.2024.

Sr. No.	District Name	District wise Enrolment under PMSBY		
		31.03.2022	31.03.2023	31.03.2024
1	Alipurduar	254468	312684	401271
2	Bankura	724578	904236	1169984
3	Bardhaman	1296008	1541792	2065731
4	Birbhum	786765	1063257	1383097
5	Dakshin Dinajpur	367446	454991	585891
6	Darjiling + Kalimpong	492330	599209	735134
7	Howrah	752008	977661	1294970
8	Hooghly	970377	1227327	1621794
9	Jalpaiguri	539529	709929	928479
10	Coochbehar	553391	694385	923746
11	Kolkata	1244283	1418927	1744580
12	Malda	871168	1056316	1338369
13	Murshidabad	1526296	1942267	2437045
14	Nadia	1035967	1312729	1626913
15	North 24 Parganas	1730623	2178226	2699258
16	Paschim Medinipur + Jhargram	1121609	1435593	1732932
17	Purba Medinipur	931000	1187485	1447789
18	Purulia	440114	545598	828617
19	South 24 Parganas	1166588	1440619	2195664
20	Uttar Dinajpur	530374	650491	852988
Grand Total		17334922	21653722	28014252

Sr. No.	Name Name	Bank wise Enrolment under PMSBY		
		31.03.2022	31.03.2023	31.03.2024
1	Bank of Baroda	984671	1282603	1607505
2	Bank of India	943781	1172172	1826952
3	Bank of Maharashtra	21571	34356	70662
4	Canara Bank	332148	508946	877389
5	Central Bank of India	428487	589921	812725
6	Indian Bank	374797	675279	1401221
7	Indian Overseas Bank	137682	188703	297444
8	Punjab & Sind Bank	31222	37724	46869
9	Punjab National Bank	3222610	3616900	3797140
10	State Bank of India	8597876	10815473	13886648
11	UCO Bank	323417	482782	630877
12	Union Bank of India	397699	496895	699787
Total PSU		15795961	19901754	25955219
13	Axis Bank	40041	40043	40146
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	380	380	380
18	DBS Bank Ltd.	109	109	0
19	Dhanlaxmi Bank Ltd.	0	0	0
20	ESAF SF Bank	0	0	0
21	Federal Bank	4684	4718	4984
22	HDFC Bank	74036	78297	94187
23	ICICI Bank	33708	33708	33816
24	IDBI Bank	87646	96897	103663
25	IDFC First Bank	1623	1636	1662
26	Indusind Bank	8161	8481	8839
27	Jana Small Finance Bank	0	0	0
28	Jammu & Kashmir Bank Ltd	0	44	47
29	Karnataka Bank Ltd.	0	0	0
30	Karur Vysya Bank	2407	2518	2538
31	Kotak Mahindra Bank	6434	6717	7646
32	Ratnakar Bank Ltd	119	119	124
33	South Indian Bank Ltd.	1848	1856	2101
34	Standard Chartered Bank	0	0	0
35	Tamilnad Mercantile Bank	814	1032	1033
36	Ujjivan Small Finance Bank	0	0	0
37	Utkarsh Small Finance Bank	0	0	0
38	YES Bank	291	291	311
Total PVT		262301	276846	301477
39	BGVB (PNB)	757460	843254	919920
40	PBGB (UCO)	319508	367099	463917
41	UBKGB (CBI)	199692	264769	373719
Total RRB		1276660	1475122	1757556
42	WB State Co-Op Bank Ltd.	0	0	0
43	WBSCARD Bank Ltd.	0	0	0
Total Co-Optv		0	0	0
Grand Total		17334922	21653722	28014252

❖ **Atal Pension Yojana (APY)**

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

District wise enrolment under APY				
Sr. No.	District Name	31.03.2022	31.03.2023	31.03.2024
1	Alipurduar	40149	48834	59976
2	Bankura	90775	130915	179499
3	Bardhaman	209877	284981	359146
4	Birbhum	144188	188288	231682
5	Dakshin Dinajpur	56908	72246	95059
6	Darjiling + Kalimpong	76366	94253	110950
7	Howrah	143667	186445	227583
8	Hooghly	176041	235879	297183
9	Jalpaiguri	113528	142300	178125
10	Coochbehar	119415	149868	184833
11	Kolkata	136176	173616	201304
12	Malda	174857	220904	275257
13	Murshidabad	284148	369928	466780
14	Nadia	177673	221897	278356
15	North 24 Parganas	276179	350799	431310
16	Paschim Medinipur + Jhargram	187585	245250	306302
17	Purba Medinipur	215230	285537	351421
18	Purulia	68998	100117	133570
19	South 24 Parganas	203582	279780	357477
20	Uttar Dinajpur	102335	126833	159353
Total		2997677	3908670	4885166

Bank wise Enrolment under APY

Sr. No.	Name Name	31.03.2022	31.03.2023	31.03.2024
1	Bank of Baroda	118417	151791	186997
2	Bank of India	163221	225690	283515
3	Bank of Maharashtra	6738	10085	13689
4	Canara Bank	110753	143711	163960
5	Central Bank of India	157182	196641	232683
6	Indian Bank	350465	440794	524228
7	Indian Overseas Bank	49189	75067	88201
8	Punjab & Sind Bank	7513	9474	10595
9	Punjab National Bank	321610	461328	656088
10	State Bank of India	1153724	1472422	1808568
11	UCO Bank	69725	95643	124042
12	Union Bank of India	93488	130211	163262
PSU Banks		2602025	3412857	4255828
13	Axis Bank Ltd	64698	70082	72274
14	Bandhan Bank	12075	13915	18121
15	Catholic Syrian Bank Ltd.	29	29	31
16	City Union Bank Ltd	45	45	49
18	Dhanlaxmi Bank Ltd.	193	231	241
19	ESAF SF Bank	0	0	0
20	Federal Bank Ltd	440	524	540
21	HDFC Bank Ltd	24523	28189	34627
22	ICICI Bank Ltd	4190	4514	4675
23	IDBI Bank Ltd.	23991	35011	44827
24	IDFC Bank Ltd.	0	1	2
25	Indusind Bank Ltd	0	177	433
26	Jammu & Kashmir Bank Ltd	0	13	14
27	Jana Small Finance Bank	0	0	0
28	Karnataka Bank Ltd.	1915	2246	2916
29	Karur Vysya Bank Ltd	382	439	466
30	Kotak Mahindra Bank Ltd	850	1458	3666
31	Lakshmi Vilas Bank Ltd	45	45	45
32	Ratnakar Bank Ltd	22	26	30
33	Standard Chartered Bank	0	1	1
34	South Indian Bank Ltd	1241	1305	1378
35	Tamilnad Mercantile Bank Ltd	497	634	765
36	Ujjivan Small Finance Bank	0	0	0
37	Utkarsh Small Finance Bank	0	0	0
38	Yes Bank Ltd	0	18	19
PVT Banks		135136	158903	185120
39	BGVB (PNB)	127743	167146	234001
40	PBGB (UCO)	64005	86093	111396
41	UBKGB (CBI)	68668	83671	98588
RRBs		260416	336910	443985
42	WB State Co-Op Bank Ltd.	0	0	233
43	WBSCARD Bank Ltd.	0	0	0
Co-Op Banks		0	0	233
Grand Total		2997577	3908670	4885166

(3D) Self Help Group

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

As on	Target		Achievement Credit Linked (Disbursement)		% Achievement	
	No.	Amount (Cr)	No.	Amount (Cr)	No.	Amount
31.03.2022	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%
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21	124.67%	83.61%

Sr. No.	Bank Name	Disbursement During the FY					
		2021-22		2022-23		2023-24	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	8292	11230.00	9334	18073.00	10154	23504.00
2	Bank of India	26199	51593.00	25814	64318.00	37834	112455.00
3	Bank of Maharashtra	12	14.00	217	321.00	276	532.00
4	Canara Bank	17883	27491.00	23078	37539.00	22755	46838.00
5	Central Bank of India	36668	59969.00	41177	84347.00	47567	131127.00
6	Indian Bank	50768	87476.00	64234	112763.00	71119	206230.00
7	Indian Overseas Bank	2678	6641.00	2965	6332.00	3990	10543.00
8	Punjab National Bank	118781	251833.00	86	114.00	152	281.00
9	Punjab & Sind Bank	119	114.10	169243	401395.00	160249	470788.00
10	State Bank of India	93179	198615.00	110478	265930.00	124710	413634.00
11	UCO Bank	29372	44236.00	35071	58854.00	29841	73688.00
12	Union Bank of India	9071	16862.00	11221	23879.00	12301	30853.00
Total PSU		393022	756074.10	492918	1073865.00	520948	1520473.00
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	1	3.63	3	3.00	1	6.00
23	ICICI Bank	1	1.00	0	0.00	1	4.00
24	IDBI Bank	272	461.00	335	710.00	491	1128.00
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
Total PVT		274	465.63	338	713.00	493	1138.00
38	BGVB (PNB)	139711	241853.00	179635	311697.00	185565	392002.00
39	PBGB (UCO)	71649	240122.00	69923	236395.00	70288	252138.00
40	UBKGB (CBI)	39049	73363.00	54026	111705.00	50523	129569.00
Total RRB		250409	555338.00	303584	659797.00	306376	773709.00
41	WB State Co-Op Bank Ltd.	83557	133653.00	754	1753.00	109215	213301.00
42	WBSCARD Bank Ltd.	0	0.00	100689	178935.00	0	0.00
Total Co-Optv		83557	133653.00	101443	180688.00	109215	213301.00
Grand Total		727262	1445530.73	898283	1915063.00	937032	2508621.00

Bankwise SHG- NRLM

(Amount in Rs. Lakh)

Sr. No.	Bank Name	Outstanding As On						Average Ticket Size		
		31.03.2022		31.03.2023		31.03.2024		31.03.2022	31.03.2023	31.03.2024
		No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	9457	12989.47	10314	18398.00	11501	23996.00	1.37	1.78	2.09
2	Bank of India	29113	44678.48	29576	60273.00	40833	105971.00	1.53	2.04	2.60
3	Bank of Maharashtra	19	116.80	232	238.00	475	498.00	6.15	1.03	1.05
4	Canara Bank	22570	35249.48	23146	44061.00	25275	55078.00	1.56	1.90	2.18
5	Central Bank of India	54899	85613.73	55537	122737.00	58925	170139.00	1.56	2.21	2.89
6	Indian Bank	70815	120856.66	98589	185600.00	107437	254394.00	1.71	1.88	2.37
7	Indian Overseas Bank	6296	5880.94	6075	5601.00	5420	8894.00	0.93	0.92	1.64
8	Punjab National Bank	178157	291667.35	198	169.00	261	230.00	1.64	0.85	0.88
9	Punjab & Sind Bank	164	138.00	203624	355425.00	215296	421901.00	0.84	1.75	1.96
10	State Bank of India	129202	204461.32	135234	262762.00	145794	356818.00	1.58	1.94	2.45
11	UCO Bank	35128	47146.71	39612	58703.00	43364	77594.00	1.34	1.48	1.79
12	Union Bank of India	11940	17053.23	12990	23157.00	14448	30342.00	1.43	1.78	2.10
Total PSU		547760	865852.17	615127	1137124.00	669029	1505855.00	1.58	1.85	2.25
13	Axis Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
14	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
17	City Union Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
21	Federal Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
22	HDFC Bank	1	2.70	4	4.00	1	1.00	2.70	1.00	1.00
23	ICICI Bank	1	1.00	1	1.00	2	2.00	1.00	1.00	1.00
24	IDBI Bank	1038	854.68	1036	1030.00	1938	1964.00	0.82	0.99	1.01
25	IDFC First Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
33	SIDBI	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
37	YES Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	#DIV/0!
Total PVT		1040	858.38	1041	1035.00	1941	1967.00	0.83	0.99	1.01
38	BGVB (PNB)	189985	349304.82	215855	402584.00	232262	480191.00	1.84	1.87	2.07
39	PBGB (UCO)	81266	178820.81	84446	191161.00	88023	199421.00	2.20	2.26	2.27
40	UBKGB (CBI)	52321	118146.12	55955	146080.00	58417	172877.00	2.26	2.61	2.96
Total RRB		323572	646271.75	356256	739825.00	378702	852489.00	2.00	2.08	2.25
41	WB State Co-Op Bank Ltd.	85735	149139.00	1438	2137.00	137866	180360.00	1.74	1.49	1.31
42	WBSCARD Bank Ltd.	0	0.00	144460	181905.00	0	0.00	0.00	1.26	#DIV/0!
Total Co-Optv		85735	149139.00	145898	184042.00	137866	180360.00	1.74	1.26	1.31
Grand Total		958107	1662121.30	1118322	2062026.00	1187538	2540671.00	1.73	1.84	2.14

Sr. No.	District Name	Disbursement during FY					
		2021-22		2022-23		2023-24	
		No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	14566	26502.56	18325	37790.51	18697	47900.73
2	Bankura	32729	66470.57	38089	79192.64	44079	101496.63
3	Birbhum	48236	123724.87	52963	140718.72	51104	160347.58
4	Cooch Behar	38990	67898.05	47364	97170.71	47424	169087.00
5	Dakshin Dinajpur	15772	22470.34	20403	31903.58	21400	43502.71
6	Darjeeling	66274	126415.56	6020	16531.87	6603	23168.47
7	Hooghly	32416	72153.31	38016	86238.26	42626	115891.00
8	Howrah	27599	71247.43	29231	77639.77	30471	90160.52
9	Jalpaiguri	23649	46557.34	40984	86078.00	40064	104577.33
10	Jhargram	10634	18438.99	13204	27554.08	14286	35811.51
11	Kalimpong	2309	6134.40	2753	8649.22	2974	11732.72
12	Kolkata	648	664.98	1005	1545.43	959	1586.70
13	Malda	35403	57751.21	46429	79084.56	47148	97980.87
14	Murshidabad	48466	73667.35	67304	106813.92	63347	133555.87
15	Nadia	28020	44828.92	41273	68718.00	46887	114221.00
16	North 24 Parganas	42590	69120.63	53514	93857.81	59033	143800.00
17	Paschim Barddhaman	7472	18556.16	7986	19510.18	8506	25850.43
18	Paschim Medinipur	38767	84908.03	48395	119568.58	48057	165126.00
19	Purba Barddhaman	37165	107522.22	41275	116624.17	45732	152392.88
20	Purba Medinipur	50598	146455.51	61830	216175.31	61068	263030.99
21	Purulia	17682	26065.55	25458	38748.34	26945	51246.51
22	South 24 Parganas	23612	34142.25	65841	135761.40	69467	173851.13
23	Uttar Dinajpur	108	181.77	29932	50251.87	32253	71982.82
	Total	643705	1311878.00	797594	1736126.93	829130	2298301.40
	Co-Operative Bank	83557	133653.00	100689	178936.07	107902	210320.00
	Grand Total	727262	1445531.00	898283	1915063.00	937032	2508621.40

District Wise SHG- NRLM										
(Amount in Rs. Lakh)										
Sr. No.	District Name	Outstanding As On						Average Ticket Size		
		31.03.2022		31.03.2023		31.03.2024		31.03.2022	31.03.2023	31.03.2024
		No.	Amount	No.	Amount	No.	Amount			
1	Alipurduar	20417	36006.00	21514	48071.82	22912	61901.56	1.76	2.23	2.70
2	Bankura	40098	74473.62	52571	89390.70	57828	106824.38	1.86	1.70	1.85
3	Birbhum	61911	103052.39	64029	121939.04	67080	141561.04	1.66	1.90	2.11
4	Cooch Behar	50568	101275.61	52533	132380.10	54502	169086.86	2.00	2.52	3.10
5	Dakshin Dinajpur	21755	30240.55	24016	39505.36	26085	49841.77	1.39	1.64	1.91
6	Darjeeling	16970	70238.00	6635	17056.92	7359	22549.76	4.14	2.57	3.06
7	Hooghly	41732	65844.62	44593	88437.40	49862	115890.94	1.58	1.98	2.32
8	Howrah	33601	62784.17	34755	72000.70	37379	85519.91	1.87	2.07	2.29
9	Jalpaiguri	33659	62146.81	46617	109770.00	48729	131295.36	1.85	2.35	2.69
10	Jhargram	14067	22082.03	17067	29918.36	18788	40295.32	1.57	1.75	2.14
11	Kalimpong	3031	6215.18	3165	9186.08	3360	12067.26	2.05	2.90	3.59
12	Kolkata	1679	851.03	2857	3741.65	3294	4139.27	0.51	1.31	1.26
13	Malda	52044	79320.36	55104	94877.27	59351	117269.33	1.52	1.72	1.98
14	Murshidabad	75449	93281.00	79865	121871.34	82931	147033.74	1.24	1.53	1.77
15	Nadia	42119	59222.35	52553	82379.54	60511	114221.27	1.41	1.57	1.89
16	North 24 Parganas	59040	83330.34	63994	109406.43	73838	143799.52	1.41	1.71	1.95
17	Paschim Barddhaman	9737	13894.24	10157	16259.37	11205	20602.29	1.43	1.60	1.84
18	Paschim Medinipur	55852	95212.87	60183	124101.78	64043	165125.64	1.70	2.06	2.58
19	Purba Barddhaman	52880	90610.97	55622	113480.17	61455	141475.18	1.71	2.04	2.30
20	Purba Medinipur	70518	153515.89	75547	212746.47	78794	263808.42	2.18	2.82	3.35
21	Purulia	20854	35414.83	37203	47500.97	40063	57881.35	1.70	1.28	1.44
22	South 24 Parganas	60857	114947.13	77264	134029.67	83003	169369.39	1.89	1.73	2.04
23	Uttar Dinajpur	33534	59022.31	36018	62069.31	39474	82049.47	1.76	1.72	2.08
	Total	872372	1512982.30	973862	1880120.45	1051846	2363609.03	1.73	1.93	2.25
	Co-Operative Bank	85735	149139.00	144460	181905.55	135692	177062.00	1.74	1.26	1.30
	Grand Total	958107	1662121.30	1118322	2062026.00	1187538	2540671.03	1.73	1.84	2.14

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

❖ **Kisan Credit Card (KCC): -**

Out of total 52 Lakh (approx.) cultivators in the state of West Bengal, 43.16 Lakh farmers brought under the ambit of KCC as on 31.03.2022. The cumulative figure further increased to 43.31 Lakh as on 31.03.2023 and again to 39.04 Lakh as on 31.03.2024.

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 Performace under Kisan Credit Card (KCC)													
(Amount in Rs. Crore)													
Sr. No.	District Name	KCC Disbursement						KCC Outstanding					
		During FY 2021-22		During FY 2022-23		During FY 2023-24		31.03.2022		31.03.2023		31.03.2024	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	24782	162.67	31573	352.95	26435	205.79	47003	299.75	94402	468.742	65151	425.23
2	Bankura	151205	690.43	169126	663.76	120035	480.20	165474	727.26	174432	961.086	198842	832.61
3	Birbhum	201149	788.81	89665	388.07	118294	544.21	228706	895.48	245080	810.641	244111	863.06
4	Coochbehar	158373	783.41	154180	1179.08	80545	917.52	200143	1086.59	162231	1480.39	170478	1476.26
5	Dakshin Dinajpur	77537	535.33	84311	288.34	51629	376.94	110792	610.86	107952	586.019	99754	462.79
6	Darjeeling	17604	118.28	11395	92.75	15592	127.97	26325	140.12	24510	123.743	22170	169.89
7	Hooghly	266969	1274.83	304544	1195.78	271942	1216.41	321789	1304.19	329980	1465.97	316589	1714.97
8	Howrah	41642	223.87	39460	186.02	56083	312.61	75783	348.00	86541	538.383	68078	374.08
9	Jalpaiguri	25647	237.54	44124	710.17	51369	530.60	80373	502.26	96900	881.833	110218	1107.79
10	Jhargram	38419	198.37	31725	161.55	67437	437.34	80955	312.66	72664	311.148	119389	606.17
11	Kalimpong	9041	95.76	3183	17.56	10020	74.40	11031	108.15	8610	49.7343	13429	74.03
12	Kolkata	0	0.00	1015	23.24	1197	76.50	0	0.00	437	23.49	1587	251.84
13	Malda	171364	716.01	62769	347.07	129634	480.30	126930	629.49	144897	659.668	136389	655.08
14	Murshidabad	73973	427.33	62385	478.46	64846	328.15	126729	769.34	162166	988.665	210027	850.29
15	Nadia	64240	356.20	87548	605.84	125385	751.95	197820	1194.53	214802	1480.42	272055	1440.67
16	Paschim Burdwan	14792	106.40	14136	116.35	66702	242.92	14501	113.77	14714	239.651	92696	523.18
17	Paschim Medinipur	267316	1064.78	291083	1471.34	253359	990.87	370792	2096.60	380758	2186.19	317981	1790.41
18	Purba Burdwan	289429	2062.46	313123	1566.26	139972	954.69	557957	2550.26	458845	2614.44	264391	1909.17
19	Purba Medinipur	560331	2705.65	547833	1579.59	421639	1288.62	557064	1376.00	593003	1690.03	430227	1491.56
20	Purulia	51254	298.54	29036	120.39	33303	98.43	108514	376.92	116348	313.542	106247	347.14
21	Uttar Dinajpur	47316	352.62	43759	256.34	51131	262.86	289343	1037.32	246008	1022.32	205762	807.77
22	24 Pgs. (N)	182134	926.95	154532	635.54	176485	455.30	311387	1286.78	323377	1178.34	268876	1165.75
23	24 Pgs. (S)	143161	825.11	158499	775.13	159168	354.23	306722	1371.82	273008	1270.83	170084	903.81
Grand Total		2877678	14951.34	2729005	13211.58	2492202	11508.81	4316133	19138.15	4331664	21345.28	3904531	20243.55

Bank wise Performance under Kisan Credit Card (KCC)

(Amount in Rs. Crore)

Sr. No.	Name Name	Disbursement during FY						Outstanding					
		During FY 2021-22		During FY 2022-23		During FY 2023-24		31.03.2022		31.03.2023		31.03.2024	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	15004	156.06	17781	176.20	6616	56.80	22715	151.15	23945	161.20	26230	198.18
2	Bank of India	85640	505.80	120801	325.95	53618	266.95	124351	588.22	198386	933.47	124210	675.45
3	Bank of Maharashtra	1409	34.43	559	11.63	358	3.35	2273	50.55	2646	56.24	2090	46.69
4	Canara Bank	19730	134.00	32498	247.88	17896	123.53	45245	326.42	49242	365.77	53019	408.97
5	Central Bank of India	33537	197.97	39373	214.53	41931	285.07	78092	442.11	77944	463.33	71775	446.35
6	Indian Bank	230425	1732.24	103950	1182.77	21189	154.98	394689	3409.86	524378	4061.50	534384	3427.93
7	Indian Overseas Bank	4029	25.26	3291	65.94	609	8.28	8577	56.72	9278	173.42	7501	56.23
8	Punjab & Sind Bank	11	0.15	55	2.02	0	0.00	47	0.85	47	9.01	47	9.01
9	Punjab National Bank	320268	2716.25	346694	1690.30	302440	1718.41	688579	4024.86	674678	3760.61	488815	2712.43
10	State Bank of India	230850	2114.86	148922	1144.76	161390	1236.61	235438	1744.00	228184	1828.07	260651	2049.11
11	UCO Bank	46621	443.51	26435	132.15	29823	205.73	71258	399.28	68348	353.67	91066	1024.20
12	Union Bank of India	25962	275.30	22592	330.25	26737	152.00	35474	412.08	38984	528.31	42003	622.94
Total PSU		1013486	8335.83	862951	5524.38	662607	4211.72	1706738	11606.10	1896060	12694.60	1701791	11677.49
13	Axis Bank	2591	56.00	6451	27.87	2039	19.21	12655	78.00	8914	42.27	27063	237.00
14	Bandhan Bank	0	0.00	0	0.00	67	11.74	0	0.00	0	0.00	96	15.29
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	2922	45.19	3049	60.49	23	0.39	2354	61.99	2752	66.95	2752	66.95
19	HDFC Bank	35975	315.47	77898	326.82	125129	662.76	109778	438.98	133202	388.54	199303	826.60
20	ICICI Bank	3470	138.64	3026	216.98	1528	28.13	3734	147.96	3699	175.90	3171	92.92
21	IDBI Bank	0	0.00	2200	19.55	1594	27.88	10632	127.62	10465	125.45	11345	146.25
22	IDFC First Bank	0	0.00	8	4.06	7	0.79	0	0.00	0	0.00	8	4.07
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	477	6.46	0	0.00	0	0.00	538	7.60
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	4	0.07	0	0.00	0	0.00	4	0.05	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	173	0.38	376	0.72	172	0.34	267	0.30	392	0.54	339	0.34
Total PVT		45135	555.74	93008	656.49	131036	757.70	139424	854.90	159424	799.64	244615	1397.01
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	46208	705.65	0	0.00	0	0.00	78465	887.87	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	46208	705.65	0	0.00	0	0.00	78465	887.87	0	0.00
38	BGVB (PNB)	168643	467.59	105356	425.63	111521	453.41	277402	715.27	281856	731.9	281180	789.63
39	PBGB (UCO)	56545	525.68	61740	582.24	54826	543.39	75964	595.14	79938	638.97	80165	662.97
40	UBKGB (CBI)	49331	476.97	46208	705.65	55336	854.81	76686	816.43	78061	853.9	79078	957.90
Total RRB		274519	1470.24	213304	1713.52	221683	1851.61	430052	2126.84	439855	2224.77	440423	2410.50
41	WB State Co-Op Bank Ltd.	1544538	4589.53	1513534	4611.54	1476876	4687.79	2039919	4550.32	1757860	4738.39	1517702	4758.54
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1544538	4589.53	1513534	4611.54	1476876	4687.79	2039919	4550.32	1757860	4738.39	1517702	4758.54
Grand Total		2877678	14951.34	2729005	13211.58	2492202	11508.81	4316133	19138.16	4331664	21345.28	3904531	20243.55

Joint Liability Group (JLG):

Bank wise JLG performance										
(Amount in Rs. Crore)										
Sr. No.	Bank Name	31.03.2022			31.03.2023			31.03.2024		
		Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)
1	Bank of Baroda	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
2	Bank of India	56	0.93	1.66	62	1.09	1.76	55	0.88	1.60
3	Bank of Maharashtra	0	0.00	#DIV/0!	5	0.11	2.20	2	0.02	1.00
4	Canara Bank	1457	16.70	1.15	1624	21.76	1.34	1790	25.40	1.42
5	Central Bank of India	306	2.34	0.76	268	1.89	0.71	233	1.69	0.73
6	Indian Bank	0	0.00	#DIV/0!	689	10.31	1.50	912	11.80	1.29
7	Indian Overseas Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
8	Punjab & Sind Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
9	Punjab National Bank	3826	364.78	9.53	3695	75.16	2.03	3535	56.60	1.60
10	State Bank of India	26	0.53	2.04	10145	51.77	0.51	54339	223.56	0.41
11	UCO Bank	245	2.92	1.19	213	2.56	1.20	386	6.32	1.64
12	Union Bank of India	4	0.13	3.25	4570	56.92	1.25	12239	145.00	1.18
Total PSU		5920	388.33	6.56	21271	221.57	1.04	73491	471.26	0.64
13	Axis Bank	191891	310.00	0.16	293336	602.00	0.21	362531	1004.18	0.28
14	Bandhan Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	6907	21.39	0.31
16	City Union Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
18	Federal Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
19	HDFC Bank	58080	462.19	0.80	74264	623.44	0.84	88841	1010.13	1.14
20	ICICI Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
21	IDBI Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
22	IDFC First Bank	35593	64.22	0.18	58737	85.10	0.14	26270	59.55	0.23
23	Indusind Bank	179819	3184.07	1.77	192434	3555.83	1.85	192342	4522.63	2.35
24	Karnataka Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	788	0.79	0.10	0	0.00	#DIV/0!	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	158760	541.17	0.34	75098	621.17	0.83	128209	956.13	0.75
29	South Indian Bank Ltd.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
30	SIDBI	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
32	YES Bank	212	2.49	1.17	832	10.86	1.31	1818	23.85	1.31
Total PVT		625143	4564.93	0.73	694701	5498.40	0.79	806918	7597.86	0.94
33	Au Small finance Bank	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!
34	ESAF SF Bank	12716	56.45	0.44	37495	180.57	0.48	517	5.65	1.09
35	Jana Small Finance Bank	21771	166.45	0.76	18702	173.63	0.93	79210	238.67	0.30
36	Ujjivan Small Finance Bank	561925	1689.32	0.30	605066	2311.68	0.38	702586	2812.83	0.40
37	Utkarsh Small Finance Bank	13285	52.29	0.39	15410	55.82	0.36	19488	59.90	0.31
Total Small Finance		609697	1964.51	0.32	676673	2721.71	0.40	801801	3117.06	0.39
38	BGVB (PNB)	13889	27.03	0.19	5973	19.67	0.33	3920	17.01	0.43
39	PBGB (UCO)	1393	20.67	1.48	1297	19.95	1.54	1147	17.12	1.49
40	UBKGB (CBI)	2544	8.88	0.35	1270	5.77	0.45	1839	4.29	0.23
Total RRB		17826	56.58	0.32	8540	45.39	0.53	6906	38.42	0.56
41	WB State Co-Op Bank Ltd.	7854	54.85	0.70	7237	54.01	0.75	6616	36.30	0.55
42	WBSCARD Bank Ltd.	461	4.10	0.89	0	0.00	#DIV/0!	80	98.19	122.74
Total Co-Optv		8315	58.95	0.71	7237	54.01	0.75	6696	134.49	2.01
Grand Total		1266901	7033.31	0.56	1408422	8541.08	0.61	1695812	11359.09	0.67

❖ **Small and Marginal Farmers: -**

Small and Marginal Farmers													
(Amount in Rs. Crore)													
Sr. No.	Name Name	Disbursement during FY						Outstanding					
		FY 2021-22		FY 2022-23		FY 2023-24		31.03.2022		31.03.2023		31.03.2024	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	4875	45.21	17451	765.20	5698	156.00	13670	108.00	32601	565.00	38996	746.00
2	Bank of India	98187	508.10	266744	1646.43	205385	2522.90	196496	893.71	322453	2024.34	398719	2681.82
3	Bank of Maharashtra	385	3.95	345	5.51	0	0.00	1305	29.66	2500	204.27	0	0.00
4	Canara Bank	66994	485.04	110325	921.33	125975	1052.85	97719	746.14	144232	1247.35	163063	1427.48
5	Central Bank of India	69818	864.57	64156	1098.81	91801	1945.66	127116	1378.59	123581.7	1658.07	121765	2117.89
6	Indian Bank	63222	99.11	1085	1047.54	36217	1254.63	397230	4558.01	586741	5714.85	80019	2522.45
7	Indian Overseas Bank	2305	10.12	12437	891.45	168	22.75	10464	80.52	35421	911.45	1224	35.24
8	Punjab & Sind Bank	0	0.00	2	0.00	0	0.00	0	0.00	2	0.00	0	0.00
9	Punjab National Bank	101187	727.12	120848	1070.46	167683	1903.74	810552	6695.82	743921	9517.77	790415	8306.70
10	State Bank of India	102940	798.00	414340	2952.52	10872	133.00	550948	4787.00	436543	3882.28	568135	6726.93
11	UCO Bank	94777	621.71	33258	75.29	863	12.09	115028	832.71	21587	127.56	34324	61.96
12	Union Bank of India	17562	565.20	35672	554.02	57705	1092.33	36642	931.20	53395	755.68	81490	1113.64
Total PSU		622252	4728.13	1076663	11028.56	702367	10095.95	2357170	21041.37	2502977.7	26608.62	2278150	25740.12
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	585033	4521.28	4053	21.66	199068	1397.50	1198868	6419.54	216286	1015.80	285522	1443.70
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	12524	163.38	10925	162.37	67	6.91	8914	1158.22	12264	167.60	82	7.03
19	HDFC Bank	3978	29.82	7299	59.60	9106	90.39	9224	110.04	10647	132.39	98309	414.45
20	ICICI Bank	34466	264.32	245312	822.72	34895	629.43	42740	408.66	1317492	2822.88	42661	1879.81
21	IDBI Bank	53120	376.11	0	0.00	10482	54.97	79260	471.46	0	0.00	10482	54.97
22	IDFC First Bank	20962	65.28	15432	53.40	7368	25.53	26172	55.38	19784	41.65	11689	27.04
23	Indusind Bank	2921463	8943.42	338583	1063.49	405563	1641.49	1203755	2416.98	1399519	2842.87	1325552	2936.95
24	Karnataka Bank Ltd.	243	4.78	217	2.60	207	2.58	282	8.17	217	2.51	328	6.45
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	3460	99.46	0	0.00	0	0.00	9947	321.34	0	0.00	9742	265.08
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	32	0.52	63	0.74	0	0.00	30	0.36
28	Ratnakar Bank Ltd	23468	65.44	137652	530.91	164145	651.21	268208	441.85	204565	547.93	299392	769.94
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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		3658717	14533.29	759473	2716.74	830933	4500.53	2847433	11812.37	3180774	7573.63	2083789	7805.77
32	Au Small finance Bank	0	0.00	23806	94.90	0	0.00	0	0.00	31730	83.64	0	0.00
33	ESAF SF Bank	9824	32.64	41048	171.13	93839	412.52	11289	29.84	46114	124.94	123808	398.75
34	Jana Small Finance Bank	15012	58.36	15704	66.47	8867	39.36	26420	80.02	37418	107.53	46337	139.80
35	Ujjivan Small Finance Bank	110215	521.11	134924	721.22	140871	787.23	205404	591.35	213534	760.19	239623	892.19
36	Utkarsh Small Finance Bank	7519	29.93	4149	15.73	6820	30.76	8119	18.47	7268	18.34	9972	30.79
Total Small Finance		142570	642.05	219631	1069.45	250397	1269.87	251232	719.68	336064	1094.64	419740	1461.53
37	BGVB (PNB)	321902	3045.42	212228	2289.05	320446	4089.12	488314	3982.54	499772	4159.26	513710	5190.22
38	PBGB (UCO)	100803	1996.12	100306	1832.99	100368	2108.82	118302	1578.49	127174	1699.38	129488	1755.72
39	UBKGB (CBI)	49051	580.68	78842	1204.01	119895	1897.27	136407	1860.84	134718	2017.51	139448	2402.43
Total RRB		471756	5622.22	391376	5326.05	540709	8095.21	743023	7421.87	761664	7876.15	782646	9348.37
40	WB State Co-Op Bank Ltd.	1628567	5394.39	1628567	5480.51	1196723	4166.73	1501101	4719.45	1483128	5064.50	1997508	6089.59
41	WBCARD Bank Ltd.	42157	291.68	561	28.35	20255	238.86	42157	291.68	561	28.35	169263	1040.23
Total Co-Optv		1670724	5686.07	1629128	5508.86	1216978	4405.59	1543258	5011.13	1483689	5092.85	2166771	7129.82
Grand Total		6566019	31211.76	4076271	25649.66	3541384	28367.15	7742116	46006.42	8265169	48245.89	7731096	51485.61

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

Credit-to-Deposit (CD) ratio of our state remained at 61.76%, 63.10% and 70.08% 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		
		31.03.2022	31.03.2023	31.03.2024	31.03.2022	31.03.2023	31.03.2024	31.03.2022	31.03.2023	31.03.2024
1	Bank of Baroda	35304.00	39832.26	41095.88	24123.00	25780.26	29327.35	68.33%	64.72%	71.36%
2	Bank of India	36123.92	36742.15	38692.41	21226.87	23780.78	31496.99	58.76%	64.72%	81.40%
3	Bank of Maharashtra	2411.60	2795.02	2825.91	3008.51	1594.92	2222.88	124.75%	57.06%	78.66%
4	Canara Bank	26950.00	33275.11	33252.67	16706.00	18864.62	30321.66	61.99%	56.69%	91.19%
5	Central Bank of India	26683.89	26784.90	28041.61	8887.46	9141.06	9402.54	33.31%	34.13%	33.53%
6	Indian Bank	75104.00	65153.45	67902.51	30352.58	29651.20	44350.28	40.41%	45.51%	65.31%
7	Indian Overseas Bank	15789.03	14548.95	14170.60	6818.15	7214.71	8221.40	43.18%	49.59%	58.02%
8	Punjab & Sind Bank	2378.11	2642.87	3284.71	2436.18	2860.73	3629.41	102.44%	108.24%	110.49%
9	Punjab National Bank	127108.98	130794.02	121810.70	57239.88	58883.66	80914.93	45.03%	45.02%	66.43%
10	State Bank of India	243793.52	266995.66	284746.13	87800.09	102778.37	182605.98	36.01%	38.49%	64.13%
11	UCO Bank	38938.00	39646.77	40046.62	15652.00	18137.59	24507.12	40.20%	45.75%	61.20%
12	Union Bank of India	35617.13	38707.38	39975.19	29192.40	30875.99	26166.05	81.96%	79.77%	65.46%
Total PSU		666202.18	697918.54	715844.94	303443.12	329563.89	473166.59	45.55%	47.22%	66.10%
13	Axis Bank	59054.00	64371.00	62394.74	28164.00	37397.00	41300.12	47.69%	58.10%	66.19%
14	Bandhan Bank	40302.83	45150.74	53370.17	29778.21	31162.45	35211.70	73.89%	69.02%	65.98%
15	Catholic Syrian Bank Ltd.	55.42	53.55	48.77	19.38	22.74	59.90	34.97%	42.46%	122.82%
16	City Union Bank Ltd.	235.56	230.20	261.42	130.34	158.56	166.63	55.33%	68.88%	63.74%
17	Dhanlaxmi Bank Ltd.	73.64	73.75	86.42	158.70	112.01	57.08	215.51%	151.88%	66.05%
18	Federal Bank	4544.23	4550.65	5636.04	3544.72	4242.45	4791.08	78.00%	93.23%	85.01%
19	HDFC Bank	61960.96	75394.06	97571.23	37033.04	42985.30	61046.49	59.77%	57.01%	62.57%
20	ICICI Bank	52396.22	57826.17	66267.42	37776.35	47397.97	54624.18	72.10%	81.97%	82.43%
21	IDBI Bank	14728.79	13209.81	14203.86	7489.77	5870.02	8402.73	50.85%	44.44%	59.16%
22	IDFC First Bank	2525.69	3388.89	5250.09	4059.73	4725.54	6018.62	160.74%	139.44%	114.64%
23	Indusind Bank	11746.47	12652.52	15338.16	15690.28	15848.89	27618.65	133.57%	125.26%	180.06%
24	Karnataka Bank Ltd.	1361.64	1347.47	1490.13	1318.44	1362.59	1127.15	96.83%	101.12%	75.64%
25	Karur Vysya Bank	1141.25	1222.84	1527.46	662.32	596.40	1048.20	58.03%	48.77%	68.62%
26	Kotak Mahindra Bank	8073.97	9157.41	11549.44	7267.94	8265.40	9540.75	90.02%	90.26%	82.61%
27	Lakshmi Vilas Bank (DBS)	99.62	84.33	1481.93	545.72	391.24	1224.91	547.80%	463.94%	82.66%
28	Ratnakar Bank Ltd	6278.11	6269.19	7743.87	4045.23	4895.92	4263.45	64.43%	78.09%	55.06%
29	South Indian Bank Ltd.	1390.53	1533.13	1789.18	990.12	1388.19	1393.83	71.20%	90.55%	77.90%
30	SIDBI	0.00	0.00	0.00	87.08	89.25	89.25	-----	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	671.92	615.43	553.95	257.14	168.86	175.68	38.27%	27.44%	31.71%
32	YES Bank	8119.00	9364.03	11210.47	6736.00	7876.49	8724.35	82.97%	84.11%	77.82%
Total PVT		274759.86	306495.16	357774.77	185754.50	214957.26	266884.74	67.61%	70.13%	74.60%
33	Au Small finance Bank	237.83	464.71	704.15	0.15	80.85	368.70	0.06%	17.40%	52.36%
34	ESAF SF Bank	32.72	51.28	134.25	106.69	211.62	488.69	326.07%	412.68%	364.02%
35	Jana Small Finance Bank	1338.17	1594.35	1825.11	814.29	954.13	1171.07	60.85%	59.84%	64.16%
36	Ujjivan Small Finance Bank	1351.54	2080.00	2521.79	2242.81	2940.84	3506.68	165.95%	141.39%	139.06%
37	Utkarsh Small Finance Bank	200.97	377.47	706.91	68.33	114.61	151.08	34.00%	30.36%	21.37%
Total Small Finance		3161.23	4567.81	5892.22	3232.27	4302.06	5686.22	102.25%	94.18%	96.50%
38	BGVB (PNB)	17958.88	18671.20	19263.87	7474.84	8008.87	8785.88	41.62%	42.89%	45.61%
39	PBGB (UCO)	6252.47	6569.90	6906.10	3439.51	3747.99	4149.23	55.01%	57.05%	60.08%
40	UBKGB (CBI)	3857.75	4172.73	4501.61	2767.67	3263.26	3716.31	71.74%	78.20%	82.56%
Total RRB		28069.10	29413.83	30671.58	13682.02	15020.12	16651.42	48.74%	51.06%	54.29%
41	WB State Co-Op Bank Ltd.	32883.62	33166.47	36111.64	20080.23	21520.93	23054.49	61.06%	64.89%	63.84%
42	WBSCARD Bank Ltd.	255.60	259.25	266.71	1273.74	1315.47	1361.12	498.33%	507.41%	510.34%
Total Co-Optv		33139.22	33425.72	36378.35	21353.97	22836.40	24415.61	64.44%	68.32%	67.12%
Grand Total		1005331.58	1071821.07	1146561.86	527465.88	586679.73	786804.58	52.47%	54.74%	68.62%
CD Ratio With RIDF								61.76%	63.10%	70.08%

District wise CD Ratio				
Sr. No.	District Name	31.03.2022	31.03.2023	31.03.2024
1	Alipurduar	47.64	63.23	54.85
2	Bankura	49.25	52.40	54.94
3	Birbhum	49.99	47.59	53.50
4	Coochbehar	79.49	79.37	80.39
5	Dakshin Dinajpur	61.85	62.23	62.42
6	Darjeeling	57.59	65.19	67.55
7	Hooghly	36.26	41.90	45.76
8	Howrah	46.26	49.33	49.14
9	Jalpaiguri	63.33	68.70	93.16
10	Jhargram	40.92	42.19	47.39
11	Kalimpong	44.60	50.54	60.77
12	Kolkata	61.61	64.15	98.70
13	Malda	57.31	60.43	58.84
14	Murshidabad	44.02	52.27	57.06
15	Nadia	50.25	50.02	50.75
16	Paschim Burdwan	42.58	46.31	52.49
17	Paschim Medinipur	46.95	49.32	51.40
18	Purba Burdwan	51.28	51.89	53.50
19	Purba Medinipur	45.83	47.39	50.82
20	Purulia	48.61	48.84	49.34
21	Uttar Dinajpur	60.60	61.17	65.29
22	24 Pgs. (N)	40.29	42.59	44.51
23	24 Pgs. (S)	45.01	46.26	47.08
Total CD Ratio		52.47	54.74	68.62
CD Ratio With RIDF		61.76	63.10	70.08

(3G) Financial Literacy Centres

Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country.

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

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

FLC Camp during FY								
Sr. No.	District	No. of FLCs in district	FY 2021-22		FY 2022-23		FY 2023-24	
			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	55	2315	104	6024	198	9242
2	24 Pgs (S)	1	50	1405	62	2181	84	2455
3	Alipurduar	0	0	0	0	0	0	0
4	Bankura	1	48	1259	189	5282	702	23205
5	Birbhum	1	304	9988	310	9919	322	10593
6	Coochbehar	2	122	11608	135	4190	149	4172
7	Darjeeling	2	87	8489	69	4175	102	5901
8	Dakhin Dinajpur	2	20	688	54	2744	86	3381
9	Hooghly	1	127	3545	169	5765	151	4205
10	Howrah	2	185	5834	259	13335	319	16800
11	Jalpaiguri	1	8	212	39	867	110	3012
12	Jhargram	1	40	990	56	3294	48	2022
13	Kalimpong	1	0	0	5	110	41	2004
14	Kolkata	1	9	230	40	988	84	2148
15	Malda	2	32	1498	38	2620	42	4592
16	Murshidabad	2	18	878	62	2516	85	3803
17	Nadia	1	94	5842	101	9800	94	8895
18	Paschim Bardhaman	1	27	1143	41	1317	133	3575
19	Paschim Medinipur	1	18	652	50	2616	40	2372
20	Purba Bardhaman	1	29	1186	43	2155	116	5208
21	Purba Medinipur	2	371	16394	36	1019	58	2485
22	Purulia	1	53	1518	74	2436	86	2969
23	Uttar Dinajpur	1	149	4094	104	3993	788	19252
Total		29	1846	79768	2040	87346	3838	142291

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

During the Quarter	March, 2022	March, 2023	March, 2024
Total Camps	1555	4986	7872

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 31.03.2022, 31.03.2023 and 31.03.2024 is as follows:

RSETI wise Performance (Cummulative)						
Sr. No.	RSETIs Name	Sponsored Bank	As on 31.03.2022			
			No of Programmes conducted	Number of Beneficiaries Trained	Settlement %	Credit Linkage %
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
Total			5207	137227	73.42	61.04

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
Total			5649	149401	74.39	61.75

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

(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.

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 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 the quarter	Target of Special Camp	Special Camps		Target of Target Specific Camp	Target Specific Camps		Total Target	Total Camps	
		No of Camps	No of Participants		No of Camps	No of Participants		No of Camps	No of Participants
30.06.2023	174	313	10,874	435	754	30,932	609	1,067	41,806
31.03.2024	174	177	7,987	435	787	25,713	609	964	33,700
30.06.2024	174	176	6,407	435	933	40,335	609	1,109	46,742

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

During the quarter	Jun-23	Mar-24	Jun-24
Total Camps	5,417	7,872	8,296

District wise progress of FLC during June,2024 quarter of FY 2024-25 is given hereunder.

District wise camp conducted by FLCs and rural branches during the June, 2024 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	16	736	15	30	1050	316	948	787
2	24 Pgs (S)	1	6	4	225	15	11	645	304	912	658
3	Alipurduar	0	0	0	0	0	0	0	51	153	108
4	Bankura	1	6	6	234	15	204	4445	168	504	612
5	Birbhum	1	6	15	487	15	30	946	212	636	689
6	Coochbehar	2	12	8	485	30	25	1426	136	408	440
7	Darjeeling	2	12	2	63	30	5	163	72	216	224
8	Dakshin Dinajpur	2	12	0	0	30	90	5314	79	237	90
9	Hooghly	1	6	2	98	15	0	0	237	711	16
10	Howrah	2	12	4	154	30	31	1996	115	345	31
11	Jalpaiguri	1	6	11	197	15	11	197	79	237	137
12	Jhargram	1	6	5	120	15	5	120	83	249	168
13	Kalimpong	1	6	4	120	15	7	552	12	36	35
14	Kolkata	1	6	21	345	15	7	223	7	21	21
15	Malda	2	12	1	80	30	1	80	189	567	264
16	Murshidabad	2	12	10	413	30	13	510	339	1017	1089
17	Nadia	1	6	20	975	15	20	975	176	528	530
18	Paschim Bardhaman	1	6	18	520	15	10	267	102	306	98
19	Paschim Medinipur	1	6	4	186	15	4	186	250	750	492
20	Purba Bardhaman	1	6	11	448	15	47	2039	328	984	1155
21	Purba Medinipur	2	12	7	293	30	57	3842	252	756	15
22	Purulia	1	6	7	228	15	15	479	151	453	327
23	Uttar Dinajpur	1	6	0	0	15	310	14880	89	267	310
Total		29	174	176	6407	435	933	40335	3747	11241	8296

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.

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Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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

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

Saturation drive for Jan Suraksha Schemes: -

Department of Financial Services (DFS), Gol has started saturation drive for Jan suraksha schemes to connect every entitled person with Government's insurance and pension schemes. SLBC organised special meeting on saturation drive for Jan Suraksha schemes held on 01.10.2021 and prepared road maps for 100 % achievement in PMJSS. Department of Financial Services (DFS), Gol has revised timeline from 30.09.2022 to 30.09.2024 vide letter dated-20.04.2022. The timeline for saturation drive in respect of PMJDY accounts remains unchanged.

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

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline 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 30.06.2024 (Cumulative) with last financial year:

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
30.06.2023	4,84,56,015	19,695.07	29,87,729
31.03.2024	5,09,50,149	22,297.72	31,44,377
30.06.2024	5,14,43,870	22,510.97	31,47,767

As on	No. of Rupay card Issued	Aadhaar Seeding
30.06.2023	3,02,27,844	4,06,72,444
31.03.2024	3,21,05,784	4,32,58,286
30.06.2024	3,23,95,333	4,37,94,425

PMSBY, PMJJBY, APY Progress (cumulative):

Status as on	PMSBY	PMJJBY	APY	Total
30.06.2023	2,16,53,722	78,24,965	39,08,670	3,33,87,357
31.03.2024	2,80,14,252	1,03,80,182	48,85,166	4,32,79,600
30.06.2024	2,88,78,333	1,07,15,816	50,54,236	4,46,48,385

Bank wise cumulative report of PMJDY Accounts as on 30.06.2024									(Amt in Rs. 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	2206206	1245697	1456552	1995351	3451903	1414.73	96084	3342748	3332897
Bank of India	1494746	333285	748307	1079724	1828031	819.04	95635	1637295	1732975
Bank of Maharashtra	20921	66261	39813	47369	87182	26.12	12876	71779	83822
Canara Bank	774539	192249	396594	570194	966788	436.78	67381	516076	833151
Central Bank of India	1300048	119622	565944	853726	1419670	524.89	86727	852317	1288841
Indian Bank	3245101	660690	1607805	2297986	3905791	1929.52	189620	1713485	3160567
Indian Overseas Bank	175778	226414	180427	221765	402192	156.11	9752	372343	327619
Punjab & Sind Bank	6020	24768	13471	17317	30788	6.69	1370	20246	27987
Punjab National Bank	9348184	1002765	4409258	5941691	10350949	4298.63	949169	5613032	9299063
State Bank of India	10246961	7609385	8045913	9810433	17856346	9235.67	295843	15916285	14664515
UCO Bank	1261232	628113	743155	1146190	1889345	742.14	103304	599192	1538437
Union Bank of India	927816	329910	539634	718092	1257726	395.18	173326	433906	1170218
PSU TOTAL	31007552	12439159	18746873	24699838	43446711	19985.51	2081087	31088704	37460092
Axis Bank Ltd	7424	61526	32931	36019	68950	29.07	15771	57935	44285
City Union Bank Ltd	0	83	58	25	83	0.03	7	78	51
Federal Bank Ltd	2605	3952	4064	2493	6557	2.41	1505	2538	4631
HDFC Bank Ltd	8128	158115	26315	139928	166243	31.07	29824	166231	71250
ICICI Bank Ltd	25957	13839	19397	20399	39796	7.08	25239	39796	32763
IDBI Bank Ltd.	10182	76841	38420	48603	87023	22.10	27532	25304	62014
IndusInd Bank Ltd	213	9837	6877	3173	10050	1.91	773	2139	8095
Jammu & Kashmir Bank Ltd	0	218	140	78	218	0.07	40	214	133
Karur Vysya Bank	598	981	902	677	1579	0.32	266	1568	1178
Kotak Mahindra Bank Ltd	2112	13728	10025	5815	15840	1.04	11792	1612	15264
South Indian Bank Ltd	21	535	275	281	556	0.32	110	387	475
Yes Bank Ltd	7915	16951	8483	16383	24866	0.86	15526	24866	12891
PVT TOTAL	65155	356606	147887	273874	421761	96.29	128385	322668	253030
BGVB	5433947	149587	2320873	3262661	5583534	1638.69	730537	517285	4433771
PBGB	1265721	188120	507761	946080	1453841	564.47	154403	41695	1172261
UBKGB	377681	160342	221570	316453	538023	226.02	53355	424981	475271
RRB TOTAL	7077349	498049	3050204	4525194	7575398	2429.17	938295	983961	6081303
Grand Total	38150056	13293814	21944964	29498906	51443870	22510.97	3147767	32395333	43794425

District wise cumulative report of PMJDY Accounts as on 30.06.2024								(Amt in Rs. Crore)
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	
24 Paraganas North	2694381	1898808	1931666	2661523	4593189	2175.21	241152	
24 Paraganas South	4346749	768185	2187678	2927256	5114934	2201.83	344698	
Alipurduar	394122	206137	258095	342164	600259	279.61	35895	
Bankura	1978506	313069	1019942	1271633	2291575	1267.43	126296	
Birbhum	1933656	466774	1026633	1373797	2400430	1050.32	146807	
Coochbehar	1201626	469532	736884	934274	1671158	516.01	97229	
Darjeeling	305370	345965	268290	383045	651335	386.56	40269	
Dinajpur Dakshin	999007	228441	529879	697569	1227448	426.09	77264	
Dinajpur Uttar	2140233	589735	1198448	1531520	2729968	721.27	237580	
Hooghly	1683922	775736	1000983	1458675	2459658	1285.61	115198	
Howrah	1385604	719138	868288	1236454	2104742	1026.35	93157	
Jalpaiguri	1047817	524771	669239	903349	1572588	652.35	101690	
Jhargram	448559	32416	214671	266304	480975	278.19	23029	
Kalimpong	19318	12792	14384	17726	32110	22.97	1325	
Kolkata	7398	968613	433862	542149	976011	412.37	93669	
Maldah	2941860	482490	1471411	1952939	3424350	1264.19	292192	
Medinipur East	2411307	217703	1158070	1470940	2629010	1440.03	114348	
Medinipur West	2227105	485631	1145125	1567611	2712736	1444.19	118383	
Murshidabad	3468586	1219369	2053284	2634671	4687955	1649.25	315537	
Nadia	2142447	1030215	1357036	1815626	3172662	1330.46	213162	
Paschim Bardhaman	892296	653553	528778	1017071	1545849	563.13	94682	
Purba Bardhaman	1739405	539743	924203	1354945	2279148	954.74	79755	
Purulia	1740782	344998	948115	1137665	2085780	1162.82	144450	
Grand Total	38150056	13293814	21944964	29498906	51443870	22510.97	3147767	

Bank wise cumulative enrolment position under social security schemes as on 30.06.2024 (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	34,51,903	3,32,216	16,50,996	1,90,954	21,74,166
2	Bank of India	18,28,031	6,47,210	18,35,462	2,89,687	27,72,359
3	Bank of Maharashtra	87,182	22,878	70,989	14,509	1,08,376
4	Canara Bank	9,66,788	2,43,852	8,77,997	1,65,632	12,87,481
5	Central Bank of India	14,19,670	2,78,978	8,44,671	2,38,704	13,62,353
6	Indian Bank	39,05,791	6,55,330	14,67,001	5,37,147	26,59,478
7	Indian Overseas Bank	4,02,192	1,16,238	3,05,520	90,839	5,12,597
8	Punjab & Sind Bank	30,788	10,000	50,127	11,015	71,142
9	Punjab National Bank	1,03,50,949	7,56,273	39,16,572	6,78,064	53,50,909
10	State Bank of India	1,78,56,346	64,27,672	1,43,66,069	18,91,842	2,26,85,583
11	UCO Bank	18,89,345	2,06,228	6,54,340	1,27,122	9,87,690
12	Union Bank of India	12,57,726	1,50,789	7,17,413	1,71,952	10,40,154
PSU Banks		4,34,46,711	98,47,664	2,67,57,157	44,07,467	4,10,12,288
13	AU SF Bank	-	-	-	302	302
14	Axis Bank Ltd	68,950	11,282	40,173	72,782	1,24,237
15	Bandhan Bank	-	-	-	18,200	18,200
16	Catholic Syrian Bank Ltd.	-	-	-	34	34
17	City Union Bank Ltd	83	152	380	49	581
18	Dhanlaxmi Bank Ltd.	-	-	-	241	241
19	ESAF SF Bank	-	-	-	499	499
20	Federal Bank Ltd	6,557	2,007	4,989	778	7,774
21	HDFC Bank Ltd	1,66,243	38,888	1,03,281	36,431	1,78,600
22	ICICI Bank Ltd	39,796	15,307	33,816	4,704	53,827
23	IDBI Bank Ltd.	87,023	31,510	1,06,395	46,310	1,84,215
24	IDFC Bank Ltd.	-	471	1,663	2	2,136
25	Indusind Bank Ltd	10,050	708	8,980	740	10,428
26	Jammu & Kashmir Bank Ltd	218	24	47	14	85
27	Jana Small Finance Bank	-	-	-	-	-
28	Karnataka Bank Ltd.	-	-	-	3,040	3,040
29	Karur Vysya Bank Ltd	1,579	1,612	2,552	471	4,635
30	Kotak Mahindra Bank Ltd	15,840	5,038	8,260	5,125	18,423
31	Lakshmi Vilas Bank Ltd	-	-	-	45	45
32	Ratnakar Bank Ltd	-	93	125	30	248
33	Standard Chartered Bank	-	-	-	1	1
34	South Indian Bank Ltd	556	1,118	2,301	1,445	4,864
35	Tamilnad Mercantile Bank Ltd	-	284	1,033	765	2,082
36	Ujivan Small Finance Bank	-	-	-	594	594
37	Utkarsh Small Finance Bank	-	-	-	155	155
38	Yes Bank Ltd	24,866	259	311	25	595
PVT Banks		4,21,761	1,08,753	3,14,306	1,92,782	6,15,841
39	BGVV (PNB)	55,83,534	3,06,735	9,53,933	2,41,671	15,02,339
40	PBGB (UCO)	14,53,841	2,74,648	4,72,740	1,12,707	8,60,095
41	UBKGB (CBI)	5,38,023	1,78,016	3,80,197	99,374	6,57,587
RRBs		75,75,398	7,59,399	18,06,870	4,53,752	30,20,021
42	TAMLUK-GHATAL CENTRAL CO-OPERATIVE BANK LTD	-	-	-	-	-
43	DCB BANK LIMITED	-	-	-	-	-
44	THE JALPAIGURI CENTRAL COOPERATIVE BANK LTD	-	-	-	-	-
45	THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.	-	-	-	-	-
46	MUGBERIA CENTRAL COOPERATIVE BANK LTD	-	-	-	-	-
47	THE BURDWAN CENTRAL CO-OPERATIVE BANK LTD	-	-	-	235	235
48	WBSCARD Bank Ltd.	-	-	-	-	-
Co-Op Banks		-	-	-	235	235
Grand Total		5,14,43,870	1,07,15,816	2,88,78,333	50,54,236	4,46,48,385

District wise cumulative enrolment position uner Social Security Schemes as on 30.06.2024 (as per PMJDY Portal)

Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	45,93,189	9,44,643	27,66,370	4,46,422	41,57,435
2	24 Paraganas South	51,14,934	7,79,280	23,29,827	3,71,508	34,80,615
3	Alipurduar	6,00,259	1,75,448	4,12,249	62,265	6,49,962
4	Bankura	22,91,575	3,99,764	12,03,288	1,87,953	17,91,005
5	Birbhum	24,00,430	6,31,557	14,26,161	2,41,052	22,98,770
6	Coochbehar	16,71,158	3,73,741	9,48,064	1,90,133	15,11,938
7	Darjeeling	6,51,335	3,31,032	7,09,365	1,07,541	11,47,938
8	Dinajpur Dakshin	12,27,448	2,34,787	6,03,249	98,565	9,36,601
9	Dinajpur Uttar	27,29,968	3,41,800	8,77,550	1,63,851	13,83,201
10	Hooghly	24,59,658	6,15,198	16,63,670	3,09,147	25,88,015
11	Howrah	21,04,742	4,82,716	13,25,912	2,33,970	20,42,598
12	Jalpaiguri	15,72,588	4,09,357	9,51,780	1,83,127	15,44,264
13	Jhargram	4,80,975	1,14,762	3,19,772	39,666	4,74,200
14	Kalimpong	32,110	20,140	42,314	6,295	68,749
15	Kolkata	9,76,011	5,10,409	17,69,003	2,08,114	24,87,526
16	Maldah	34,24,350	5,42,724	13,77,770	2,84,618	22,05,112
17	Medinipur East	26,29,010	5,16,439	14,82,242	3,61,722	23,60,403
18	Medinipur West	27,12,736	5,10,920	14,57,277	2,77,471	22,45,668
19	Murshidabad	46,87,955	9,46,337	25,17,352	4,81,936	39,45,625
20	Nadia	31,72,662	5,74,333	16,76,316	2,88,022	25,38,671
21	Paschim Bardhaman	15,45,849	4,01,576	12,12,194	67,296	16,81,066
22	Purba Bardhaman	22,79,148	5,43,138	9,51,553	3,04,402	17,99,093
23	Purulia	20,85,780	3,15,715	8,55,055	1,39,160	13,09,930
Grand Total		5,14,43,870	1,07,15,816	2,88,78,333	50,54,236	4,46,48,385

APY Bank wise progress report for FY 2024-25 as on 30.06.2024

Banks	No of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2024-25	AAPB Achieved in FY 2024-25	Annual Target Achievement in FY 2024-25
BANK OF BARODA	296	90	26640	3927	13	15%
BANK OF INDIA	366	90	32940	6159	16	19%
BANK OF MAHARASHTRA	47	90	4230	380	8	9%
CANARA BANK	384	90	34560	1664	4	5%
CENTRAL BANK OF INDIA	313	90	28170	5993	19	21%
INDIAN BANK	586	90	52740	12811	21	24%
INDIAN OVERSEAS BANK	153	90	13770	2504	16	18%
PUNJAB AND SIND BANK	40	90	3600	408	10	11%
PUNJAB NATIONAL BANK	1151	90	103590	21699	18	21%
STATE BANK OF INDIA	1262	90	113580	81602	64	72%
UCO BANK	398	90	35820	2970	7	8%
UNION BANK OF INDIA	275	90	24750	8574	31	35%
PSU Banks	5271		474390	148691	28	31%
AU SMALL FINANCE BANK LIMITED	6	65	390	1	0	0%
AXIS BANK LTD	316	70	22120	441	1	2%
BANDHAN BANK LIMITED	484	35	16940	79	0	0%
THE CATHOLIC SYRIAN BANK LIMITED	3	35	105	3	1	3%
CITY UNION BANK LTD	2	35	70	0	0	0%
DHANLAXMI BANK LIMITED	3	35	105	0	0	0%
ESAF SMALL FINANCE BANK LIMITED	13	65	845	13	1	2%
THE FEDERAL BANK LTD	32	35	1120	238	7	21%
HDFC BANK LTD	305	70	21350	1723	5	8%
ICICI BANK LIMITED	198	70	13860	28	0	0%
IDBI BANK LTD	99	70	6930	1459	14	21%
IDFC FIRST BANK LIMITED	3	35	105	0	0	0%
INDUSIND BANK LIMITED	34	35	1190	307	9	26%
THE JAMMU AND KASHMIR BANK LTD	2	35	70	0	0	0%
KARNATAKA BANK LIMITED	20	35	700	124	6	18%
THE KARUR VYSYA BANK LTD	16	35	560	5	0	1%
KOTAK MAHINDRA BANK	44	35	1540	1457	33	95%
THE LAKSHMI VILAS BANK LTD	4	35	140	0	0	0%
RBL BANK LIMITED	9	35	315	0	0	0%
STANDARD CHARTERED BANK	17	35	595	0	0	0%
THE SOUTH INDIAN BANK LTD	21	35	735	67	3	9%
TAMILNAD MERCANTILE BANK LTD	1	35	35	0	0	0%
UJJIVAN SMALL FINANCE BANK LIMITED	91	65	5915	189	2	3%
UTKARSH SMALL FINANCE BANK LIMITED	12	65	780	0	0	0%
YES BANK LIMITED	16	35	560	6	0	1%
DCB BANK LIMITED	6	35	210	0	0	0%
PVT Banks	1757		97285	6140	3	6%
BANGIYA GRAMIN VIKASH BANK	587	90	52830	7651	13	14%
PASCHIM BANGA GRAMIN BANK	231	90	20790	1311	5	6%
UTTARBANGA KSHETRIYA GRAMIN BANK	143	90	12870	660	4	5%
RRBs	961		86490	9622	10	11%
TAMLUK-GHATAL CENTRAL CO-OPERATIVE BANK LTD	23	20	460	0	0	0%
THE JALPAIGURI CENTRAL COOPERATIVE BANK LTD	16	20	320	0	0	0%
THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.	44	20	880	0	0	0%
MUGBERIA CENTRAL COOPERATIVE BANK LTD	12	20	240	0	0	0%
THE BURDWAN CENTRAL CO-OPERATIVE BANK LTD	41	20	820	1	0	0%
Co-Op Banks	136		2720	1	0	0%
	8125		660885	164454	20	25%

APY Districtwise Progress report for FY 2024-25 as on 30.06.2024

Name of District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in current FY 2024-25	AAPB Achieved in current FY 2024-25	Annual Target Achievement in current FY 2024-25
25 PARAGANAS NORTH	916	370	74515	14884	34	20%
25 PARAGANAS SOUTH	596	370	49005	13984	45	29%
ALIPURDUAR	74	390	5580	2031	72	36%
BANKURA	255	350	22230	8430	61	38%
BIRBHUM	276	350	23440	9255	60	39%
COOCHBEHAR	215	390	17150	5160	48	30%
DARJEELING	249	390	20070	2674	26	13%
DINAJPUR DAKSHIN	109	350	9060	3493	68	39%
DINAJPUR UTTAR	155	350	12590	4473	59	36%
HOOGHLY	493	350	40915	11845	56	29%
HOWRAH	422	350	34760	6319	32	18%
JALPAIGURI	233	370	18930	4768	56	25%
JHARGRAM	62	350	5430	1765	61	33%
KALIMPONG	22	285	1865	105	10	6%
KOLKATA	1341	280	103445	5853	13	6%
MALDAH	224	350	19055	8186	70	43%
MEDINIPUR EAST	354	370	28500	10117	69	35%
MEDINIPUR WEST	388	370	32380	8838	58	27%
MURSHIDABAD	399	350	33765	14892	89	44%
NADIA	378	350	30735	9473	52	31%
PASCHIM BARDHAMAN	234	280	17785	2421	16	14%
PURBA BARDHAMAN	558	370	44975	9931	40	22%
PURULIA	172	350	14705	5557	61	38%
Grand Total	8125		660885	164454	20	25%

Review of status of Financial Education in School: -

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

AGENDA – 4

Review of Credit Disbursement by Banks during the FY against ACP 2024-25:

All the banks operating in the State have cumulatively disbursed Rs.1,15,609 crore in Priority Sector, i.e. 37% against the annual target of Rs.3,15,581 crore up to June Quarter during the financial year 2024-25. The achievement was Rs.86,531 crore against annual target of Rs.2,95,875 crore up to the same corresponding period of financial year 2023-24 in Priority Sector.

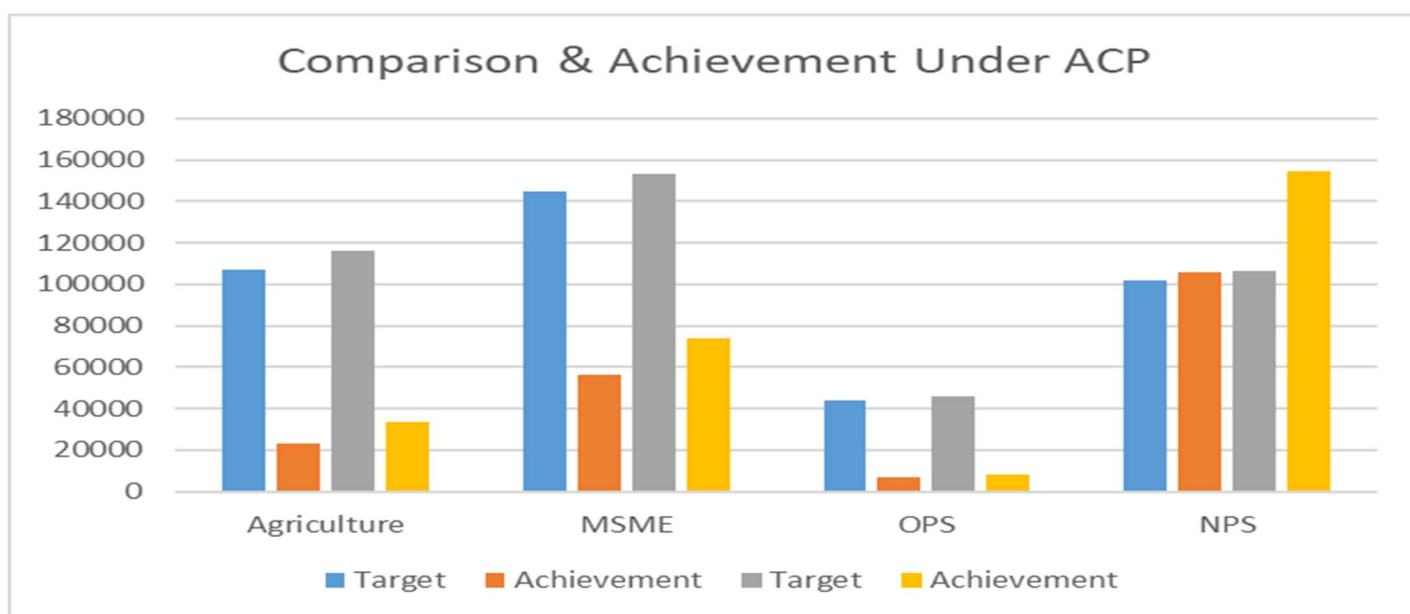
Achievement under Agriculture sector is 29% amounting Rs.33,356 crore, the achievement in MSME sector is 48% amounting Rs.74,002 crore and achievement in Other Priority Sector (OPS) is 18% amounting Rs.8,251 crore up to June Quarter during the financial year 2024-25, which was Rs.23,239 crore, Rs.56,565 crore and Rs.6,727 crore in Agriculture, MSME & OPS sector respectively as on 30.06.2023.

Disbursement in Non-Priority Sector is Rs.1,54,343 crore i.e.145% of the ACP of Rs.1,06,519 crore which results in overall disbursement of Rs.2,69,952 crore i.e.64% against ACP of Rs.4,22,100 crore as on 30.06.2024.

A comparative position of achievement in disbursement figure under ACP during FY 2024-25 with last financial year is as under:

Sr. No.	Broad Sector	As on 30.06.2023			As on 30.06.2024		
		Target	Achievement	Achievement %	Target	Achievement	Achievement %
1	Agriculture	1,06,996	23,239	22%	1,15,852	33,356	29%
2	MSME	1,45,032	56,565	39%	1,53,509	74,002	48%
3	OPS	43,847	6,727	15%	46,220	8,251	18%
4	PRISEC	2,95,875	86,531	29%	3,15,581	1,15,609	37%
5	NPS	1,01,548	1,05,550	104%	1,06,519	1,54,343	145%
	Grand Total	3,97,423	1,92,081	48%	4,22,100	2,69,952	64%

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 2023-24	Achievement 30.06.2023	Target FY 2024-25	Achievement 30.06.2024
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Statement showing disbursement in Agriculture under Priority Sector for the quarter ended June, 2024

(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	3802	207.25	245	129.00	1856	272.85	304667	5510.70	5903	609.10	11.05
2	Bank of India	52777	522.24	65	10.18	20916	954.75	320228	5578.36	73758	1487.17	26.66
3	Bank of Maharashtra	325	4.27	78	2.10	220	177.78	11208	184.50	623	184.15	99.81
4	Canara Bank	27866	261.13	69	2.71	118	42.43	494346	6976.07	28053	306.27	4.39
5	Central Bank of India	48430	752.78	30	14.20	90	168.02	311688	4289.76	48550	935.00	21.80
6	Indian Bank	3650	123.40	16	8.15	81	171.69	524762	7931.75	3747	303.24	3.82
7	Indian Overseas Bank	218	57.46	0	0.00	44	92.47	34297	593.02	262	149.93	25.28
8	Punjab & Sind Bank	1	0.07	5	0.18	15	0.25	5411	82.96	21	0.50	0.60
9	Punjab National Bank	75646	2760.06	189	37.41	1180	248.37	1151074	16870.50	77015	3045.84	18.05
10	State Bank of India	204376	2792.97	22	36.89	532	1054.36	1149323	15465.41	204930	3884.22	25.12
11	UCO Bank	6058	179.77	27	73.67	50	13.72	363056	3523.98	6135	267.16	7.58
12	Union Bank of India	14210	366.44	324	45.05	9378	498.72	183211	2902.13	23912	910.21	31.36
Total PSU		437359	8027.84	1070	359.54	34480	3695.41	4853271	69909.13	472909	12082.79	17.28
13	Axis Bank	2058	225.58	40	38.89	1719	3597.61	128130	2280.05	3817	3862.08	169.39
14	Bandhan Bank	21630	153.00	27146	170.72	13574	216.11	481820	8137.16	62350	539.83	6.63
15	Catholic Syrian Bank Ltd.	52	3.72	0	0.00	0	0.00	398	5.39	52	3.72	69.08
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	3	0.26	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	101	2.16	0	0.00	0.00
18	Federal Bank	7170	164.49	2	0.54	225	113.85	11707	211.66	7397	278.88	131.76
19	HDFC Bank	52634	353.20	22	69.91	758	1350.37	145628	2204.33	53414	1773.48	80.45
20	ICICI Bank	583	69.87	14615	179.48	263	815.91	130788	1930.83	15461	1065.26	55.17
21	IDBI Bank	9306	48.75	6	16.25	211	32.78	58704	815.78	9523	97.78	11.99
22	IDFC First Bank	2722	12.18	0	0.00	0	0.00	6194	95.82	2722	12.18	12.71
23	Indusind Bank	158875	667.70	0	0.00	6	15.13	232767	2863.79	158881	682.83	23.84
24	Karnataka Bank Ltd.	621	11.23	8	6.00	89	124.02	4272	99.85	718	141.25	141.46
25	Karur Vysya Bank	0	0.00	0	0.00	81	2.38	1275	19.85	81	2.38	11.99
26	Kotak Mahindra Bank	1165	55.60	0	0.00	26	85.15	12612	250.95	1191	140.75	56.09
27	Lakshmi Vilas Bank (DBS)	0	0.00	5	39.37	1	23.75	315	16.59	6	63.12	380.37
28	Ratnakar Bank Ltd	37621	156.56	0	0.00	3	25.05	9978	141.47	37624	181.61	128.38
29	South Indian Bank Ltd.	556	11.40	0	0.00	0	0.00	1741	25.27	556	11.40	45.11
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	1	0.12	0	0.00	0.00
32	YES Bank	1550	7.47	11	4.95	154	673.10	6786	171.30	1715	685.51	400.19
Total PVT		296543	1940.75	41855	526.10	17110	7075.21	1233220	19272.62	355508	9542.06	49.51
33	Au Small finance Bank	3040	11.67	0	0.00	0	0.00	75	2.51	3040	11.67	464.94
34	ESAF SF Bank	22176	101.40	0	0.00	0	0.00	37973	448.32	22176	101.40	22.62
35	Jana Small Finance Bank	11502	62.81	0	0.00	0	0.00	27459	471.47	11502	62.81	13.32
36	Ujjivan Small Finance Bank	35067	194.75	0	0.00	0	0.00	130905	1779.36	35067	194.75	10.95
37	Utkarsh Small Finance Bank	1261	5.64	0	0.00	0	0.00	3257	44.59	1261	5.64	12.65
Total Small Finance		73046	376.28	0	0.00	0	0.00	199669	2746.25	73046	376.28	13.70
38	BGVB (PNB)	109297	886.95	2	0.26	0	0.00	411539	5476.99	109299	887.21	16.20
39	PBGB (UCO)	19635	458.74	1	0.20	4	5.60	169502	2233.90	19640	464.54	20.80
40	UBKGB (CBI)	29576	522.36	0	0.00	3	0.08	208517	2898.21	29579	522.44	18.03
Total RRB		158508	1868.05	3	0.46	7	5.68	789558	10609.10	158518	1874.19	17.67
41	WB State Co-Op Bank Ltd.	503997	1248.52	2	1.93	0	0.00	998283	13198.04	503999	1250.45	9.47
42	WBSCARD Bank Ltd.	348	4.37	0	0.00	0	0.00	8901	117.06	348	4.37	3.73
Total Co-Optv		504345	1252.89	2	1.93	0	0.00	1007184	13315.10	504347	1254.82	9.42
Grand Total		1469801	13465.80	42930	888.03	51597	10776.29	8082902	115852.20	1564328	25130.13	21.69
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)							8225.97					8225.97
Grand Total with RIDF								8082902	115852.20	1564328	33356.10	28.79

Statement showing disbursement in MSME under Priority Sector for the quarter ended June, 2024

(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	2847	250.85	1056	123.56	105	116.25	12	11.82	1146	210.46	71071	3429.33	5166	712.94	20.79
2	Bank of India	21546	1433.19	607	1034.81	187	427.19	0	0.00	0	0.00	116238	6034.03	22340	2895.19	47.98
3	Bank of Maharashtra	1008	47.69	46	50.47	4	1.68	0	0.00	0	0.00	14979	580.93	1058	99.84	17.19
4	Canara Bank	4198	470.31	362	245.70	28	95.51	0	0.00	21	0.86	139286	5856.36	4609	812.38	13.87
5	Central Bank of India	11954	699.38	464	431.84	13	106.92	47	1.18	0	0.00	62752	2760.48	12478	1239.32	44.90
6	Indian Bank	12394	937.20	307	427.74	35	253.22	5	0.27	0	0	208496	9131.08	12741	1618.43	17.72
7	Indian Overseas Bank	916	144.81	16	27.37	7	17.57	0	0.00	0	0.00	25819	1470.52	939	189.75	12.90
9	Punjab & Sind Bank	115	7.83	51	38.62	0	0.00	0	0.00	0	0.00	5794	247.81	166	46.45	18.74
8	Punjab National Bank	27493	4960.98	1437	596.32	87	266.85	1	0.07	0	0.00	411906	17810.79	29018	5824.22	32.70
10	State Bank of India	40174	4063.43	2209	2349.63	471	2056.69	0	0.00	340	796.42	594272	26668.23	43194	9266.17	34.75
11	UCO Bank	6226	468.16	156	176.67	3	24.82	0	0.00	0	0.00	93363	6112.59	6385	669.65	10.96
12	Union Bank of India	4980	1554.39	732	1244.71	106	736.28	76	1.69	0	0.00	82627	5052.70	5894	3537.07	70.00
Total PSU		133851	15038.22	7443	6747.43	1046	4102.98	141	15.03	1507	1007.74	1826603	85154.84	143988	26911.41	31.60
13	Axis Bank	7037	2426.49	2973	4017.94	656	4345.94	0	0.00	0	0.00	140049	9396.75	10666	10790.37	114.83
14	Bandhan Bank	1311	111.16	15	3.29	0	0.00	0	0.00	0	0.00	284043	10102.08	1326	114.45	1.13
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	114	8.11	0	0.00	0.00
16	City Union Bank Ltd.	2	0.08	0	0.00	0	0.00	0	0.00	0	0.00	300	12.98	2	0.08	0.61
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.10	6	10.00	0	0.00	0	0.00	228	15.79	7	10.10	63.97
18	Federal Bank	480	213.08	178	391.62	82	215.59	0	0.00	0	0.00	4474	495.47	740	820.29	165.56
19	HDFC Bank	5260	2849.27	3656	5207.88	1378	4767.10	0	0.00	0	0.00	109666	11817.76	10294	12824.25	108.52
20	ICICI Bank	6820	4180.19	4233	6293.03	980	4150.12	0	0.00	0	0.00	201345	14772.58	12033	14623.35	98.99
21	IDBI Bank	4209	257.98	187	186.15	22	79.26	0	0.00	1024	135.25	31009	1672.01	5442	658.64	39.39
22	IDFC First Bank	968	120.50	420	115.18	128	20.08	0	0.00	0	0.00	14672	623.73	1516	255.76	41.00
23	Indusind Bank	65026	577.11	294	698.22	21	112.46	0	0.00	0	0.00	211093	4711.56	65341	1387.79	29.46
24	Karnataka Bank Ltd.	504	111.98	278	199.91	34	82.07	0	0.00	0	0.00	2548	250.45	816	393.96	157.30
25	Karur Vysya Bank	520	187.82	223	89.67	0	0.00	0	0.00	0	0.00	3903	167.48	743	277.49	165.69
26	Kotak Mahindra Bank	628	264.05	475	426.84	178	469.32	0	0.00	0	0.00	52647	1863.36	1281	1160.21	62.26
27	Lakshmi Vilas Bank (DBS)	26	11.79	67	104.15	25	134.18	0	0.00	0	0.00	1782	201.62	118	250.12	124.05
28	Ratnakar Bank Ltd	475	51.89	510	52.49	159	263.72	0	0.00	0	0.00	2885	277.70	1144	368.10	132.55
29	South Indian Bank Ltd.	2	0.65	0	0.00	0	0.00	0	0.00	0	0.00	2053	128.25	2	0.65	0.51
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.06	0	0.00	0	0.00	0	0.00	0	0.00	73	4.74	1	0.06	1.27
32	YES Bank	768	322.56	383	673.96	211	972.92	0	0.00	0	0.00	19383	2242.60	1362	1969.44	87.82
Total PVT		94037	11686.66	13893	18460.45	3880	15622.76	0	0.00	1024	135.25	1082267	58765.02	112834	45905.12	78.12
33	Au SF Bank	126	11.48	14	14.92	1	4.32	0	0.00	0	0.00	973	113.67	141	30.73	27.03
34	ESAF SF Bank	2574	12.20	0	0.00	0	0.00	0	0.00	0	0.00	1900	75.06	2574	12.20	16.25
35	Jana SF Bank	221	16.35	1	0.16	0	0.00	0	0.00	0	0.00	8441	273.13	222	16.51	6.05
36	Ujivan SF Bank	19394	114.95	14	5.85	5	1.55	0	0.00	0	0.00	38484	1112.72	19413	122.35	11.00
37	Utkarsh SF Bank	27	6.36	0	0.00	0	0.00	0	0.00	0	0.00	994	73.81	27	6.36	8.62
Total Small Finance		22342	161.35	29	20.93	6	5.87	0	0.00	0	0.00	50792	1648.39	22377	188.15	11.41
38	BGVV (PNB)	34990	479.19	257	19.25	12	3.22	1071	14.20	0	0.00	217690	2890.80	36330	515.86	17.84
39	PBGB (UCO)	10971	376.52	4	6.21	0	0.00	0	0.00	0	0.00	30422	1744.33	10975	382.73	21.94
40	UBKGB (CBI)	5217	56.76	0	0.00	0	0.00	4	0.04	0	0.00	11911	400.00	5221	56.80	14.20
Total RRB		51178	912.47	261	25.46	12	3.22	1075	14.24	0	0.00	260023	5035.13	52526	955.39	18.97
41	WB State Co-Op Bank Ltd.	565	40.57	0	0.00	0	0.00	22	1.00	0	0.00	74678	2791.37	587	41.57	1.49
42	WBSCARD Bank Ltd.	16	0.21	0	0.00	0	0.00	0	0.00	0	0.00	4209	114.43	16	0.21	0.18
Total Co-Optv		581	40.78	0	0.00	0	0.00	22	1.00	0	0.00	78887	2905.79	603	41.78	1.44
Grand Total		301989	27839.49	21626	25254.27	4944	19734.83	1238	30.27	2531	1142.99	3298572	153509.18	332328	74001.85	48.21

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended June, 2024

(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	24300	99.82	11	9.00	9.02	2844	217.52	224	12.25	5.63	10268	1116.90	956	380.25	34.05
2	Bank of India	24829	75.01	0	0.00	0.00	2379	179.01	828	7.43	4.15	1590	228.17	708	64.52	28.28
3	Bank of Maharashtra	6458	19.00	0	0.00	0.00	358	27.98	66	0.78	2.79	335	42.15	165	16.78	39.81
4	Canara Bank	36159	104.23	0	0.00	0.00	2927	217.38	982	10.57	4.86	1412	189.44	656	52.27	27.59
5	Central Bank of India	64548	122.19	4	30.62	25.06	2553	168.15	553	6.64	3.95	1013	120.14	680	27.96	23.27
6	Indian Bank	30955	128.19	0	0.00	0.00	4867	373.06	484	5.30	1.42	4131	589.60	262	27.89	4.73
7	Indian Overseas Bank	18756	53.48	437	3.42	6.40	942	71.83	26	2.62	3.65	215	37.40	183	39.12	104.61
8	Punjab & Sind Bank	5790	9.71	0	0.00	0.00	272	21.18	4	0.07	0.33	37	5.51	6	0.99	17.96
9	Punjab National Bank	48841	220.76	3	52.71	23.88	9180	683.16	12911	178.76	26.17	3623	541.45	6194	632.86	116.88
10	State Bank of India	116717	300.09	0	0.00	0.00	10064	746.58	6274	77.73	10.41	46910	6910.49	7514	456.78	6.61
11	UCO Bank	16299	79.61	0	0.00	0.00	2209	165.74	1202	8.21	4.95	1343	180.02	988	60.06	33.36
12	Union Bank of India	53063	81.97	0	0.00	0.00	1928	147.22	1026	10.33	7.02	583	78.71	239	20.36	25.87
	Total PSU	446715	1294.06	455	95.76	7.40	40523	3018.80	24580	320.69	10.62	71460	10039.97	18551	1779.84	17.73
13	Axis Bank	32841	102.20	4	37.54	36.73	2004	153.15	348	11.07	7.23	1011	122.59	427	18.41	15.02
14	Bandhan Bank	126426	347.64	0	0.00	0.00	2883	202.03	0	0.00	0.00	2037	248.89	946	41.93	16.85
15	Catholic Syrian Bank Ltd.	2	0.82	0	0.00	0.00	6	0.58	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	1	1.47	0	0.00	0.00	10	0.91	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	2	0.82	0	0.00	0.00	9	0.82	0	0.00	0.00	16	0.14	0	0.00	0.00
18	Federal Bank	3112	14.94	0	0.00	0.00	148	12.97	0	0.00	0.00	5	0.34	0	0.00	0.00
19	HDFC Bank	44402	120.90	0	0.00	0.00	2416	184.39	1233	32.86	17.82	2568	410.92	4430	166.73	40.58
20	ICICI Bank	35652	100.27	1	13.00	12.96	1786	138.78	38	5.47	3.94	906	130.62	207	44.03	33.71
21	IDBI Bank	12336	26.69	0	0.00	0.00	739	56.45	59	0.89	1.58	4344	575.68	190	44.57	7.74
22	IDFC First Bank	5804	19.24	0	0.00	0.00	213	17.74	0	0.00	0.00	10	2.08	13	1.93	92.83
23	Indusind Bank	15227	48.91	2	36.04	73.70	637	48.42	0	0.00	0.00	0	0.00	1	0.00	#DIV/0!
24	Karnataka Bank Ltd.	2913	6.25	0	0.00	0.00	103	8.08	13	0.41	5.07	677	115.26	529	59.21	51.37
25	Karur Vysya Bank	4	3.34	0	0.00	0.00	67	5.03	12	0.88	17.49	327	46.61	434	80.55	172.83
26	Kotak Mahindra Bank	2877	29.57	0	0.00	0.00	236	20.57	0	0.00	0.00	43	8.28	6	0.15	1.83
27	Lakshmi Vilas Bank (DBS)	3	2.32	0	0.00	0.00	26	2.28	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	2877	12.39	0	0.00	0.00	105	9.10	0	0.00	0.00	0	0.00	1	0.26	#DIV/0!
29	South Indian Bank Ltd.	2916	8.12	0	0.00	0.00	266	22.98	0	0.00	0.00	15	1.91	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.74	2	5.30	719.52	5	0.46	0	0.00	0.00	1	0.16	0	0.00	0.00
32	YES Bank	5793	15.64	0	0.00	0.00	184	15.82	5	0.49	3.09	29	5.91	12	2.21	37.42
	Total PVT	293189	862.26	9	91.88	10.66	11843	900.58	1708	52.07	5.78	11989	1669.37	7196	459.99	27.55
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	35	2.96	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	109	8.12	0	0.00	0.00	4	0.88	8	0.60	68.05
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	205	16.28	0	0.00	0.00	131	23.55	1208	7.92	33.62
36	Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	548	39.78	0	0.00	0.00	2813	367.30	5948	83.00	22.60
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	63	5.81	0	0.00	0.00	16	3.17	25	4.01	126.54
	Total Small Finance	0	0.00	0	0.00	#DIV/0!	960	72.96	0	0.00	0.00	2964	394.90	7189	95.53	24.19
38	BGVB (PNB)	0	0.00	0	0.00	#DIV/0!	1441	117.29	481	2.93	2.50	863	103.38	316	24.38	23.58
39	PBGB (UCO)	0	0.00	0	0.00	#DIV/0!	212	13.89	41	0.46	3.31	564	74.58	333	36.47	48.90
40	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	425	20.02	13	0.24	1.20	1980	155.24	287	53.34	34.36
	Total RRB	0	0.00	0	0.00	#DIV/0!	2078	151.20	535	3.63	2.40	3407	333.20	936	114.19	34.27
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1681	122.56	1068	18.10	14.77	3131	407.11	623	71.99	17.68
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	39	4.00	0	0.00	0.00	50	5.35	10	0.37	6.92
	Total Co-Optv	0	0.00	0	0.00	#DIV/0!	1720	126.56	1068	18.10	14.30	3181	412.46	633	72.36	17.54
	Grand Total	739904	2156.32	464	187.64	8.70	57124	4270.10	27891	394.49	9.24	93001	12849.90	34505	2521.91	19.63

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended June, 2024

(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	417	123.98	0	0.00	0.00	1283	40.96	0	0.00	0.00	19177	412.90	352	185.00	44.80
2	Bank of India	586	102.65	0	0.00	0.00	1694	25.77	0	0.00	0.00	8860	206.07	0	0.00	0.00
3	Bank of Maharashtra	105	23.00	0	0.00	0.00	303	7.40	0	0.00	0.00	1216	26.06	0	0.00	0.00
4	Canara Bank	932	128.94	0	0.00	0.00	2211	32.33	0	0.00	0.00	10319	235.09	7	0.03	0.01
5	Central Bank of India	1093	107.37	0	0.00	0.00	2192	24.22	0	0.00	0.00	35799	761.54	3550	234.03	30.73
6	Indian Bank	1137	188.14	0	0.00	0.00	2997	47.23	0	0.00	0.00	14022	343.40	0	0.00	0.00
7	Indian Overseas Bank	298	64.17	0	0.00	0.00	748	20.43	0	0.00	0.00	3552	72.00	16	2.12	2.95
9	Punjab & Sind Bank	78	13.43	1	0.49	3.65	144	3.85	0	0.00	0.00	874	16.17	0	0.00	0.00
8	Punjab National Bank	2713	367.18	2	0.05	0.01	6696	78.88	1	0.00	0.00	30835	785.84	763	5.34	0.68
10	State Bank of India	3242	413.82	1	0.03	0.01	6941	94.87	1	3.75	3.95	34014	770.79	0	0.00	0.00
11	UCO Bank	597	117.61	1	300.00	255.08	2028	32.94	0	0.00	0.00	54306	1363.68	7855	338.98	24.86
12	Union Bank of India	505	96.98	0	0.00	0.00	1276	28.42	1	5.00	17.59	7457	135.40	0	0.00	0.00
Total PSU		11703	1747.25	5	300.57	17.20	28513	437.29	3	8.75	2.00	220431	5128.94	12543	765.50	14.93
13	Axis Bank	562	128.53	0	0.00	0.00	1605	39.08	0	0.00	0.00	40475	964.80	31109	136.13	14.11
14	Bandhan Bank	4160	371.22	0	0.00	0.00	7538	62.26	0	0.00	0.00	569712	12069.54	341045	1972.34	16.34
15	Catholic Syrian Bank Ltd.	2	1.04	0	0.00	0.00	6	0.40	0	0.00	0.00	15	0.40	295	1.25	309.01
16	City Union Bank Ltd.	1	1.77	0	0.00	0.00	8	0.75	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	3	1.16	0	0.00	0.00	8	0.40	0	0.00	0.00	24	0.64	0	0.00	0.00
18	Federal Bank	22	18.53	0	0.00	0.00	131	7.00	0	0.00	0.00	988	22.08	1564	8.93	40.44
19	HDFC Bank	565	146.67	0	0.00	0.00	1537	48.42	0	0.00	0.00	20825	533.25	2	0.01	0.00
20	ICICI Bank	410	120.36	0	0.00	0.00	1242	40.23	0	0.00	0.00	5895	114.35	0	0.00	0.00
21	IDBI Bank	192	33.09	1	2.23	6.74	495	9.32	0	0.00	0.00	2467	51.81	661	53.46	103.19
22	IDFC First Bank	86	23.28	0	0.00	0.00	173	7.98	0	0.00	0.00	675	10.76	0	0.00	0.00
23	Indusind Bank	148	56.25	0	0.00	0.00	616	19.62	0	0.00	0.00	2537	51.39	0	0.00	0.00
24	Karnataka Bank Ltd.	14	7.74	0	0.00	0.00	77	2.85	1	0.24	8.43	358	6.44	4	0.70	10.87
25	Karur Vysya Bank	6	4.64	0	0.00	0.00	49	1.68	0	0.00	0.00	1018	27.76	45	0.05	0.18
26	Kotak Mahindra Bank	19	35.36	0	0.00	0.00	190	14.77	0	0.00	0.00	267	3.66	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	3	2.86	0	0.00	0.00	17	1.16	0	0.00	0.00	30	0.89	0	0.00	0.00
28	Ratnakar Bank Ltd	11	14.09	0	0.00	0.00	84	5.79	0	0.00	0.00	975	20.51	2224	8.75	42.69
29	South Indian Bank Ltd.	69	11.06	0	0.00	0.00	72	3.50	0	0.00	0.00	362	5.22	3	21.08	404.13
30	SIDBI	1	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.88	0	0.00	0.00	4	0.38	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	76	19.92	0	0.00	0.00	151	6.79	0	0.00	0.00	702	11.06	91	4.40	39.75
Total PVT		6351	998.46	1	2.23	0.22	14003	272.35	1	0.24	0.09	647325	13894.56	377043	2207.10	15.88
33	Au Small finance Bank	2	5.32	0	0.00	0.00	27	2.27	0	0.00	0.00	18	0.27	2546	9.98	3732.93
34	ESAF SF Bank	77	6.07	0	0.00	0.00	99	1.14	0	0.00	0.00	382	9.91	2376	10.92	110.24
35	Jana Small Finance Bank	83	14.81	0	0.00	0.00	138	4.49	0	0.00	0.00	11885	179.43	7553	77.70	43.31
36	Ujjivan Small Finance Bank	227	28.09	0	0.00	0.01	525	6.08	0	0.00	0.00	21377	575.73	28695	164.01	28.49
37	Utkarsh Small Finance Bank	9	9.67	0	0.00	0.00	57	3.82	0	0.00	0.00	946	21.99	855	4.19	19.06
Total Small Finance		398	63.96	0	0.00	0.01	846	17.79	0	0.00	0.00	34608	787.33	42025	266.81	33.89
38	BGVB (PNB)	3796	234.48	0	0.00	0.00	3778	18.93	0	0.00	0.00	20803	537.88	5	0.36	0.07
39	PBGB (UCO)	124	15.96	0	0.00	0.00	1327	2.06	0	0.00	0.00	7916	192.39	3207	29.24	15.20
40	UBKGB (CBI)	638	38.53	0	0.00	0.00	1628	7.64	0	0.00	0.00	7537	114.82	0	0.00	0.00
Total RRB		4558	288.97	0	0.00	0.00	6733	28.64	0	0.00	0.00	36256	845.09	3212	29.60	3.50
41	WB State Co-Op Bank Ltd.	1438	114.45	0	0.00	0.00	2496	16.04	0	0.00	0.00	80408	2288.08	88048	1566.62	68.47
42	WBSCARD Bank Ltd.	25	3.22	0	0.00	0.00	107	0.67	0	0.00	0.00	955	10.61	0	0.00	0.00
Total Co-Optv		1463	117.67	0	0.00	0.00	2603	16.71	0	0.00	0.00	81363	2298.70	88048	1566.62	68.15
Grand Total		24473	3216.32	6	302.80	9.41	52698	772.78	4	8.99	1.16	1019983	22954.61	522871	4835.63	21.07

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended June, 2024

(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	1325	78.56	2.71	434027	10952.10	12612	1908.54	17.43
2	Bank of India	355816	2547.22	58099	803.36	31.54	476404	12429.05	97634	4454.31	35.84
3	Bank of Maharashtra	50430	361.02	115	0.49	0.14	34962	911.02	1912	301.55	33.10
4	Canara Bank	280035	2004.72	30731	391.13	19.51	687592	13739.84	34307	1181.52	8.60
5	Central Bank of India	148976	1066.50	14252	602.53	56.50	481638	8353.85	65815	2473.57	29.61
6	Indian Bank	508786	3642.31	2835	212.36	5.83	791367	18732.44	17234	1954.86	10.44
7	Indian Overseas Bank	114289	818.18	79	0.27	0.03	84627	2382.85	1863	386.96	16.24
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	18400	400.61	198	48.50	12.11
8	Punjab National Bank	959485	6868.79	172943	2636.45	38.38	1664868	37358.56	125907	9739.79	26.07
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1961483	51370.27	261914	13688.68	26.65
11	UCO Bank	262367	1878.24	18034	395.54	21.06	533201	11576.17	22566	1644.06	14.20
12	Union Bank of India	489338	3503.09	32355	510.87	14.58	330650	8523.54	31072	4482.97	52.60
Total PSU		5086472	36413.17	330768	5631.56	15.47	7499219	176730.28	673034	42265.30	23.92
13	Axis Bank	472100	3379.68	78143	2208.62	65.35	346677	13187.14	46371	14855.60	112.65
14	Bandhan Bank	499158	3573.38	349655	2019.74	56.52	1478619	31540.82	405667	2668.56	8.46
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	543	16.74	347	4.97	29.69
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	323	18.15	2	0.08	0.44
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	391	21.94	7	10.10	46.03
18	Federal Bank	59418	425.37	0	0.00	0.00	20587	782.99	9701	1108.10	141.52
19	HDFC Bank	620767	4443.96	0	0.00	0.00	327607	15466.65	69373	14797.33	95.67
20	ICICI Bank	633227	4533.16	11984	207.97	4.59	378024	17348.02	27740	15751.11	90.79
21	IDBI Bank	125547	898.77	0	0.00	0.00	110286	3240.83	15876	857.57	26.46
22	IDFC First Bank	68051	487.17	2641	10.00	2.05	27827	800.62	4251	269.87	33.71
23	Indusind Bank	263009	1882.83	213498	913.95	48.54	463025	7799.93	224225	2106.67	27.01
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	10962	496.91	2081	595.77	119.89
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	6649	276.39	1315	361.35	130.74
26	Kotak Mahindra Bank	121829	872.15	1052	67.92	7.79	68891	2226.52	2478	1301.11	58.44
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	2176	227.72	124	313.24	137.55
28	Ratnakar Bank Ltd	67808	485.43	39845	165.32	34.06	16915	481.04	40993	558.73	116.15
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	7494	206.30	561	33.13	16.06
30	SIDBI	1460	10.45	0	0.00	0.00	1	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	86	7.47	3	5.36	71.76
32	YES Bank	112912	808.32	1803	68.97	8.53	33104	2489.03	3185	2662.04	106.95
Total PVT		3113713	22290.54	698621	5662.48	25.40	3300187	96635.23	854300	58260.69	60.29
33	Au Small finance Bank	3	0.02	2568	11.51	62326.30	1130	127.00	5727	52.38	41.24
34	ESAF SF Bank	1788	12.80	27027	120.81	943.62	40544	549.50	27134	125.12	22.77
35	Jana Small Finance Bank	13650	97.71	18838	108.21	110.74	48342	983.16	20485	164.95	16.78
36	Ujjivan Small Finance Bank	37595	269.14	60774	341.60	126.92	194879	3909.07	89123	564.12	14.43
37	Utkarsh Small Finance Bank	1145	8.20	2113	9.44	115.13	5342	162.86	2168	20.20	12.40
Total Small Finance		54181	387.87	111320	591.57	63622.72	290237	5731.58	144637	926.77	16.17
38	BGVB (PNB)	135297	1096.98	122141	926.33	84.44	659910	9379.76	146431	1430.74	15.25
39	PBGB (UCO)	82655	712.74	24000	667.83	93.70	210067	4277.12	34196	913.44	21.36
40	UBKGB (CBI)	66393	532.12	28097	496.24	93.26	232636	3634.46	35100	632.82	17.41
Total RRB		284345	2341.84	174238	2090.40	89.26	1102613	17291.33	215727	2977.00	17.22
41	WB State Co-Op Bank Ltd.	336595	2409.63	38603	182.26	7.56	1162115	18937.65	594325	2948.73	15.57
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	14286	255.34	374	4.95	1.94
Total Co-Optv		357946	2562.48	38603	182.26	7.11	1176401	19192.98	594699	2953.68	15.39
Grand Total		8896657	63995.91	1353550	14158.27	22.12	13368657	315581.40	2482397	107383.44	34.03
Grand Total with RIDF							13368657	315581.40	2482397	115609.41	36.63

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended June, 2024

(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	121	84.85	218	101.89	120.08	343	54.32	8	4.26	7.84	2210	605.16	212	181.25	29.95
2	Bank of India	198	86.65	0	0.00	0.00	455	55.92	32	3.59	6.42	2316	599.73	799	148.92	24.83
3	Bank of Maharashtra	29	5.53	0	0.00	0.00	58	3.26	7	0.53	16.26	426	153.50	98	32.47	21.15
4	Canara Bank	204	96.63	60	3.21	3.32	426	62.26	19	0.91	1.46	2273	666.69	515	95.88	14.38
5	Central Bank of India	163	68.70	0	0.00	0.00	377	44.23	217	12.21	27.60	1659	441.00	441	66.46	15.07
6	Indian Bank	283	125.77	0	0.00	0.00	712	81.43	15	1.36	1.67	3928	908.93	126	75.60	8.32
7	Indian Overseas Bank	73	31.79	5	2.67	8.39	194	20.43	1	0.13	0.64	1124	228.92	42	11.43	4.99
8	Punjab & Sind Bank	40	12.70	0	0.00	0.00	81	7.52	0	0.00	0.00	609	463.95	13	2.11	0.45
9	Punjab National Bank	557	248.35	128	230.02	92.62	827	161.10	171	21.83	13.55	6709	1707.13	6676	1365.47	79.99
10	State Bank of India	552	252.28	0	0.00	0.00	855	162.40	810	46.69	28.75	6670	1709.47	27565	2097.53	122.70
11	UCO Bank	161	66.90	0	0.00	0.00	318	43.17	1	0.02	0.05	2450	465.20	836	111.26	23.92
12	Union Bank of India	114	60.71	85	120.94	199.23	226	38.97	215	11.55	29.64	1766	425.21	1774	108.58	25.54
Total PSU		2495	1140.87	496	458.73	40.21	4872	735.00	1496	103.08	14.02	32140	8374.88	39097	4296.96	51.31
13	Axis Bank	85	112.36	1	0.58	0.52	144	72.29	101	13.27	18.36	1108	781.16	140	16.60	2.13
14	Bandhan Bank	201	60.50	0	0.00	0.00	309	34.60	0	0.00	0.00	1806	331.92	133	23.26	7.01
15	Catholic Syrian Bank Ltd.	1	0.16	0	0.00	0.00	1	0.06	0	0.00	0.00	1	29.25	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	0.54	0	0.00	0.00	1	0.19	0	0.00	0.00	1	102.52	1	0.54	0.53
18	Federal Bank	22	14.32	0	0.00	0.00	32	4.71	4	0.11	2.28	73	68.08	45	22.30	32.75
19	HDFC Bank	81	83.52	179	442.97	530.38	171	48.83	445	8.26	16.91	961	604.20	3126	704.59	116.62
20	ICICI Bank	79	101.59	0	0.00	0.00	166	58.90	43	14.17	24.06	975	747.48	757	576.92	77.18
21	IDBI Bank	51	18.61	0	0.00	0.00	137	16.82	10	0.58	3.45	1081	185.71	1640	1022.26	550.45
22	IDFC First Bank	1	1.92	11	4.08	212.76	1	8.28	36	3.88	46.81	224	321.42	35	13.29	4.13
23	Indusind Bank	30	30.79	0	0.00	0.00	55	19.87	0	0.00	0.00	295	198.38	9	4.53	2.29
24	Karnataka Bank Ltd.	11	5.87	7	10.96	186.84	19	2.72	0	0.00	0.00	189	246.41	315	115.62	46.92
25	Karur Vysya Bank	3	1.73	52	0.54	31.18	3	0.72	5	0.75	103.78	55	84.60	221	54.88	64.87
26	Kotak Mahindra Bank	11	8.97	0	0.00	0.00	8	4.02	0	0.00	0.00	112	149.44	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	12	8.28	17407.76
28	Ratnakar Bank Ltd	9	4.30	0	0.00	0.00	9	1.45	0	0.00	0.00	38	179.78	6	1.22	0.68
29	South Indian Bank Ltd.	3	0.90	6	90.00	10028.58	32	0.36	0	0.00	0.00	214	42.11	7	6.41	15.22
30	SIDBI	1	0.00	0	0.00	0.00	53	0.00	0	0.00	0.00	633	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	3.33	0	0.00	0.00	20	1.48	1	0.25	16.87	25	117.00	19	9.40	8.03
Total PVT		598	449.42	256	549.13	122.19	1163	275.31	645	41.26	14.99	7793	4189.56	6466	2580.08	61.58
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	0.02	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.10	0	0.00	0.00
35	Jana Small Finance Bank	2	2.76	1	0.05	1.86	2	1.76	0	0.00	0.00	115	181.10	919	5.33	2.94
36	Ujjivan Small Finance Bank	33	2.97	0	0.00	0.00	56	1.78	0	0.00	0.00	223	19.98	197	23.39	117.07
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
Total Small Finance		37	5.75	1	0.05	0.89	60	3.55	0	0.00	0.00	340	201.22	1116	28.72	14.27
38	BGVB (PNB)	268	13.01	0	0.00	0.00	273	10.66	0	0.00	0.00	2272	102.52	88	14.41	14.06
39	PBGB (UCO)	86	3.86	0	0.00	0.00	209	2.61	0	0.00	0.00	1555	30.16	43	15.20	50.40
40	UBKGB (CBI)	48	1.79	0	0.00	0.00	64	1.05	0	0.00	0.00	111	6.60	13	2.37	35.91
Total RRB		402	18.65	0	0.00	0.00	546	14.32	0	0.00	0.00	3938	139.27	144	31.98	22.96
41	WB State Co-Op Bank Ltd.	172	4.90	0	0.00	0.00	239	4.78	0	0.00	0.00	1216	23.19	0	0.00	0.00
42	WBSCARD Bank Ltd.	5	0.26	0	0.00	0.00	22	0.18	0	0.00	0.00	107	1.93	0	0.00	0.00
Total Co-Optv		177	5.16	0	0.00	0.00	261	4.96	0	0.00	0.00	1323	25.12	0	0.00	0.00
Grand Total		3709	1619.85	753	1007.92	163.29	6902	1033.16	2141	144.34	29.01	45534	12930.05	46823	6937.74	150.13

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended June, 2024

(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	15760	987.24	1256	298.00	30.19	46585	3731.71	256	113.54	3.04
2	Bank of India	18859	992.58	2386	147.99	14.91	64462	3746.00	6745	3207.12	85.61
3	Bank of Maharashtra	2147	196.82	89	4.43	2.25	10091	201.88	1449	29.19	14.46
4	Canara Bank	17755	1099.90	14414	230.66	20.97	65963	4190.66	2849	3281.00	78.29
5	Central Bank of India	11248	750.19	1395	46.12	6.15	62136	3000.04	4442	351.22	11.71
6	Indian Bank	28808	1456.57	652	45.64	3.13	92068	5381.50	133	328.90	6.11
7	Indian Overseas Bank	7508	367.60	61	2.72	0.74	26110	1374.31	57	4.44	0.32
9	Punjab & Sind Bank	4108	300.83	30	1.07	0.36	5986	427.56	232	19.90	4.65
8	Punjab National Bank	44605	2744.74	26935	950.42	34.63	183774	10734.70	50845	31121.72	289.92
10	State Bank of India	50251	2786.97	9544	2225.00	79.84	192578	10742.84	0	0.00	0.00
11	UCO Bank	17074	751.39	190	3.76	0.50	60344	2877.31	3638	1430.23	49.71
12	Union Bank of India	10244	701.30	5277	479.28	68.34	33567	2657.44	2310	6393.45	240.59
Total PSU		228367	13136.14	62229	4435.08	33.76	843664	49065.94	72956	46280.71	94.32
13	Axis Bank	7343	1329.03	4044	93.35	7.02	32715	4947.07	45944	21800.19	440.67
14	Bandhan Bank	15569	573.63	1040	76.87	13.40	68001	2566.30	238490	2685.71	104.65
15	Catholic Syrian Bank Ltd.	2	0.87	36	3.42	393.42	1	1.07	268	60.49	5671.90
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	45	3.03	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.96	84	3.35	113.27	1	3.66	0	0.00	0.00
18	Federal Bank	2090	227.23	99	2.68	1.18	3075	744.14	2845	1757.01	236.11
19	HDFC Bank	7186	1038.47	12201	640.18	61.65	22655	3566.22	64169	21216.62	594.93
20	ICICI Bank	7426	1199.96	6570	296.30	24.69	23780	4400.04	476866	18708.41	425.19
21	IDBI Bank	5458	221.17	151	9.27	4.19	13989	786.30	146	7.28	0.93
22	IDFC First Bank	118	75.45	8685	139.80	185.29	264	73.29	147401	2748.74	3750.41
23	Indusind Bank	1315	615.99	0	0.00	0.00	8540	1810.56	34037	5850.06	323.11
24	Karnataka Bank Ltd.	752	251.80	380	36.24	14.39	2095	291.05	1629	465.95	160.09
25	Karur Vysya Bank	624	92.33	1543	49.28	53.37	1823	85.28	207	694.59	814.46
26	Kotak Mahindra Bank	2661	537.74	0	0.00	0.00	5343	527.69	28580	2396.91	454.22
27	Lakshmi Vilas Bank (DBS)	1	0.04	0	0.00	0.00	1	0.04	385	834.27	2153232.68
28	Ratnakar Bank Ltd	201	202.51	0	0.00	0.00	1269	261.80	4989	3183.84	1216.15
29	South Indian Bank Ltd.	1214	43.81	0	0.00	0.00	2240	58.52	740	284.14	485.56
30	SIDBI	2182	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	187	120.67	551	39.04	32.35	1230	176.63	53465	10575.80	5987.59
Total PVT		54331	6533.70	35384	1389.77	21.27	187024	20299.67	1100206	93273.04	459.48
33	Au Small finance Bank	0	0.00	2	0.03	#DIV/0!	0	0.00	107	16.42	#DIV/0!
34	ESAF SF Bank	1	0.09	0	0.00	0.00	1	0.08	135	8.23	10635.14
35	Jana Small Finance Bank	121	171.76	0	0.00	0.00	1352	186.77	5784	37.18	19.91
36	Ujjivan Small Finance Bank	1431	50.63	60	0.70	1.39	5708	293.65	3713	113.60	38.68
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	60	0.57	1471.16
Total Small Finance		1554	222.52	62	0.73	0.33	7062	480.54	9799	176.00	36.62
38	BGVB (PNB)	18750	156.63	1292	45.98	29.36	88061	482.87	8726	140.29	29.05
39	PBGB (UCO)	13111	48.59	106	6.13	12.62	36934	291.82	172	1.91	0.65
40	UBKGB (CBI)	2151	2.48	3123	74.17	2996.06	22197	78.46	1202	26.48	33.75
Total RRB		34012	207.70	4521	126.28	60.80	147192	853.15	10100	168.68	19.77
41	WB State Co-Op Bank Ltd.	11398	16.53	2535	97.19	588.10	61986	102.27	10978	305.71	298.93
42	WBSCARD Bank Ltd.	652	1.28	0	0.00	0.00	4465	16.67	0	0.00	0.00
Total Co-Optv		12050	17.81	2535	97.19	545.76	66451	118.94	10978	305.71	257.04
Grand Total		330314	20117.86	104731	6049.06	30.07	1251393	70818.24	1204039	140204.13	197.98

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2023-24 for the Quarter June, 2024

(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	434027	10952.10	12612	1908.54	17.43	65019	5463.28	1950	698.94	12.79	499046	16415.38	14562	2607.48	15.88
2	Bank of India	476404	12429.05	97634	4454.31	35.84	86290	5480.88	9962	3507.62	64.00	562694	17909.93	107596	7961.93	44.46
3	Bank of Maharashtra	34962	911.02	1912	301.55	33.10	12751	560.98	1643	66.62	11.88	47713	1472.01	3555	368.17	25.01
4	Canara Bank	687592	13739.84	34307	1181.52	8.60	86621	6116.14	17857	3611.66	59.05	774213	19855.98	52164	4793.18	24.14
5	Central Bank of India	481638	8353.85	65815	2473.57	29.61	75583	4304.16	6495	476.01	11.06	557221	12658.01	72310	2949.58	23.30
6	Indian Bank	791367	18732.44	17234	1954.86	10.44	125799	7954.19	926	451.50	5.68	917166	26686.63	18160	2406.36	9.02
7	Indian Overseas Bank	84627	2382.85	1863	386.96	16.24	35009	2023.05	166	21.38	1.06	119636	4405.90	2029	408.34	9.27
9	Punjab & Sind Bank	18400	400.61	198	48.50	12.11	10824	1212.55	275	23.08	1.90	29224	1613.16	473	71.58	4.44
8	Punjab National Bank	1664868	37358.56	125907	9739.79	26.07	236472	15596.03	84755	33689.46	216.01	1901340	52954.59	210662	43429.25	82.01
10	State Bank of India	1961483	51370.27	261914	13688.68	26.65	250906	15653.96	37919	4369.22	27.91	2212389	67024.23	299833	18057.90	26.94
11	UCO Bank	533201	11576.17	22566	1644.06	14.20	80347	4203.98	4665	1545.27	36.76	613548	15780.14	27231	3189.33	20.21
12	Union Bank of India	330650	8523.54	31072	4482.97	52.60	45917	3883.62	9661	7113.80	183.17	376567	12407.15	40733	11596.77	93.47
	Total PSU	7499219	176730.28	673034	42265.30	23.92	1111538	72452.83	176274	55574.56	76.70	8610757	249183.11	849308	97839.86	39.26
13	Axis Bank	346677	13187.14	46371	14855.60	112.65	41395	7241.91	50230	21923.99	302.74	388072	20429.05	96601	36779.59	180.04
14	Bandhan Bank	1478619	31540.82	405667	2668.56	8.46	85886	3566.94	239663	2785.84	78.10	1564505	35107.76	645330	5454.39	15.54
15	Catholic Syrian Bank Ltd.	543	16.74	347	4.97	29.69	6	31.40	304	63.91	203.53	549	48.14	651	68.88	143.08
16	City Union Bank Ltd.	323	18.15	2	0.08	0.44	0	0.00	45	3.03	#DIV/0!	323	18.15	47	3.11	17.13
17	Dhanlaxmi Bank Ltd.	391	21.94	7	10.10	46.03	5	109.87	85	3.89	3.54	396	131.81	92	13.99	10.61
18	Federal Bank	20587	782.99	9701	1108.10	141.52	5292	1058.47	2993	1782.09	168.36	25879	1841.47	12694	2890.19	156.95
19	HDFC Bank	327607	15466.65	69373	14797.33	95.67	31054	5341.24	80120	23012.61	430.85	358661	20807.89	149493	37809.94	181.71
20	ICICI Bank	378024	17348.02	27740	15751.11	90.79	32426	6507.98	484236	19595.80	301.10	410450	23856.00	511976	35346.91	148.17
21	IDBI Bank	110286	3240.83	15876	857.57	26.46	20716	1228.61	1947	1039.39	84.60	131002	4469.44	17823	1896.96	42.44
22	IDFC First Bank	27827	800.62	4251	269.87	33.71	608	480.36	156168	2909.78	605.75	28435	1280.98	160419	3179.66	248.22
23	Indusind Bank	463025	7799.93	224225	2106.67	27.01	10235	2675.59	34046	5854.59	218.82	473260	10475.52	258271	7961.26	76.00
24	Karnataka Bank Ltd.	10962	496.91	2081	595.77	119.89	3066	797.84	2331	628.77	78.81	14028	1294.75	4412	1224.54	94.58
25	Karur Vysya Bank	6649	276.39	1315	361.35	130.74	2508	264.67	2028	800.04	302.28	9157	541.07	3343	1161.39	214.65
26	Kotak Mahindra Bank	68891	2226.52	2478	1301.11	58.44	8135	1227.87	28580	2396.91	195.21	77026	3454.38	31058	3698.02	107.05
27	Lakshmi Vilas Bank (DBS)	2176	227.72	124	313.24	137.55	5	0.14	397	842.55	604238.38	2181	227.86	521	1155.79	507.23
28	Ratnakar Bank Ltd	16915	481.04	40993	558.73	116.15	1526	649.83	4995	3185.06	490.14	18441	1130.87	45988	3743.78	331.05
29	South Indian Bank Ltd.	7494	206.30	561	33.13	16.06	3703	145.70	753	380.55	261.19	11197	352.00	1314	413.68	117.52
30	SIDBI	1	0.00	0	0.00	#DIV/0!	2870	0.07	0	0.00	0.00	2871	0.07	0	0.00	0.00
31	Tamilnad Mercantile Bank	86	7.47	3	5.36	71.76	5	0.07	0	0.00	0.00	91	7.54	3	5.36	71.10
32	YES Bank	33104	2489.03	3185	2662.04	106.95	1468	419.11	54036	10624.49	2534.99	34572	2908.15	57221	13286.54	456.87
	Total PVT	3300187	96635.23	854300	58260.69	60.29	250909	31747.66	1142957	97833.29	308.16	3551096	128382.89	1997257	156093.98	121.58
33	Au Small finance Bank	1130	127.00	5727	52.38	41.24	0	0.00	109	16.45	#DIV/0!	1130	127.00	5836	68.82	54.19
34	ESAF SF Bank	40544	549.50	27134	125.12	22.77	5	0.28	135	8.23	2951.09	40549	549.78	27269	133.35	24.26
35	Jana Small Finance Bank	48342	983.16	20485	164.95	16.78	1592	544.15	6704	42.57	7.82	49934	1527.31	27189	207.51	13.59
36	Ujjivan Small Finance Bank	194879	3909.07	89123	564.12	14.43	7451	369.01	3970	137.69	37.31	202330	4278.08	93093	701.81	16.40
37	Utkarsh Small Finance Bank	5342	162.86	2168	20.20	12.40	5	0.14	60	0.57	408.78	5347	162.99	2228	20.77	12.74
	Total Small Finance	290237	5731.58	144637	926.77	16.17	9053	913.58	10978	205.50	22.49	299290	6645.16	155615	1132.26	17.04
38	BGVB (PNB)	659910	9379.76	146431	1430.74	15.25	109624	765.69	10106	200.68	26.21	769534	10145.44	156537	1631.42	16.08
39	PBGB (UCO)	210067	4277.12	34196	913.44	21.36	51895	377.04	321	23.24	6.16	261962	4654.16	34517	936.68	20.13
40	UBKGB (CBI)	232636	3634.46	35100	632.82	17.41	24571	90.37	4338	103.02	113.99	257207	3724.84	39438	735.84	19.75
	Total RRB	1102613	17291.33	215727	2977.00	17.22	186090	1233.10	14765	326.94	26.51	1288703	18524.43	230492	3303.94	17.84
41	WB State Co-Op Bank Ltd.	1162115	18937.65	594325	2948.73	15.57	75011	151.67	13513	402.90	265.65	1237126	19089.31	607838	3351.63	17.56
42	WBSCARD Bank Ltd.	14286	255.34	374	4.95	1.94	5251	20.32	0	0.00	0.00	19537	275.66	374	4.95	1.80
	Total Co-Optv	1176401	19192.98	594699	2953.68	15.39	80262	171.99	13513	402.90	234.26	1256663	19364.97	608212	3356.58	17.33
	Grand Total	13368657	315581.40	2482397	107383.44	34.03	1637852	106519.16	1358487	154343.19	144.90	15006509	422100.57	3840884	261726.63	62.01
	Grand Total with RIDF	13368657	315581.40	2482397	115609.41	36.63	1637852	106519.16	1358487	154343.19	144.90	15006509	422100.57	3840884	269952.60	63.95

District wise Achievement in Priority sector against ACP as on 30.06.2024

(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	1762.16	318.76	18.09	649.80	364.70	56.12	688.36	55.03	7.99	3100.32	738.49	23.82
2	Bankura	5333.79	678.43	12.72	4912.61	594.12	12.09	1339.79	267.22	19.95	11586.18	1539.78	13.29
3	Birbhum	6045.00	1028.08	17.01	4107.35	1039.90	25.32	1449.72	242.40	16.72	11602.07	2310.38	19.91
4	Coochbehar	5227.38	1051.99	20.12	2565.00	668.91	26.08	2032.71	112.80	5.55	9825.09	1833.69	18.66
5	Dakshin Dinajpur	5353.97	467.75	8.74	4564.01	493.10	10.80	1038.87	46.20	4.45	10956.85	1007.05	9.19
6	Darjeeling	1160.81	613.83	52.88	3450.00	3209.02	93.02	1037.12	129.63	12.50	5647.92	3952.48	69.98
7	Hooghly	5777.09	1655.72	28.66	5615.40	1806.62	32.17	1709.69	239.86	14.03	13102.18	3702.19	28.26
8	Howrah	2706.60	706.29	26.10	16000.00	3672.69	22.95	1185.31	299.40	25.26	19891.91	4678.39	23.52
9	Jalpaiguri	3178.76	685.19	21.56	3109.10	1389.21	44.68	1208.80	172.32	14.26	7496.66	2246.72	29.97
10	Jhargram	3044.78	180.17	5.92	2432.48	140.63	5.78	886.68	217.46	24.53	6363.93	538.26	8.46
11	Kalimpong	359.72	91.02	25.30	364.02	34.38	9.44	117.19	14.58	12.44	840.93	139.98	16.65
12	Kolkata	696.83	4483.64	643.44	25000.00	41057.79	164.23	6456.58	3897.02	60.36	32153.40	49438.45	153.76
13	Malda	7000.12	1309.51	18.71	3652.32	1327.51	36.35	3799.51	177.47	4.67	14451.95	2814.49	19.47
14	Murshidabad	10367.53	1162.58	11.21	8398.15	1563.06	18.61	3308.59	256.44	7.75	22074.27	2982.09	13.51
15	Nadia	7571.87	1187.00	15.68	9075.37	1046.77	11.53	2124.11	403.04	18.97	18771.35	2636.81	14.05
16	Paschim Burdwan	415.69	565.77	136.10	7739.57	2749.01	35.52	615.94	160.29	26.02	8771.20	3475.07	39.62
17	Paschim Medinipur	11472.58	1527.99	13.32	7082.40	1284.35	18.13	2600.91	180.13	6.93	21155.89	2992.47	14.14
18	Purba Burdwan	9670.70	1329.07	13.74	6437.55	1697.71	26.37	1974.60	198.61	10.06	18082.85	3225.39	17.84
19	Purba Medinipur	8403.42	2229.42	26.53	5902.98	1189.27	20.15	2512.79	361.60	14.39	16819.19	3780.30	22.48
20	Purulia	4620.62	396.80	8.59	3949.51	526.70913	13.34	1869.27	67.70	3.62	10439.40	991.21	9.49
21	Uttar Dinajpur	4510.81	1166.49	25.86	1395.13	1002.87	71.88	1407.29	116.36	8.27	7313.22	2285.72	31.25
22	N-24 Parganas	5175.90	1293.51	24.99	16000.00	5372.81	33.58	4358.45	413.53	9.49	25534.35	7079.84	27.73
23	S-24 Parganas	5996.09	1001.10	16.70	11106.44	1770.73	15.94	2497.78	222.36	8.90	19600.31	2994.19	15.28
Total		115852.20	25130.13	21.69	153509.18	74001.85	48.21	46220.02	8251.47	17.85	315581.40	107383.45	34.03
Grand Total with RIDF		115852.20	33356.10	21.69	153509.18	74001.85	48.21	46220.02	8251.47	17.85	315581.40	115609.42	36.63

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2024-25 (01.04.2024 to 30.06.2024)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	421	23.41	105	8.50	102	7.51
2	Bank of India	13821	170.62	0	0.00	750	3.21
3	Bank of Maharashtra	1928	8.08	28	0.92	0	0.00
4	Canara Bank	14726	169.79	2734	42.58	0	0.00
5	Central Bank of India	504	9.27	8405	116.23	0	0.00
6	Indian Bank	5912	186.90	3823	79.37	12632	312.20
7	Indian Overseas Bank	260	4.02	49	1.36	96	1.80
8	Punjab & Sind Bank	26	1.01	2	0.01	18	0.90
9	Punjab National Bank	10796	153.56	6629	149.89	3095	134.16
10	State Bank of India	584221	5183.77	75252	3553.00	14158	1128.00
11	UCO Bank	0	0.00	0	0.00	0	0.00
12	Union Bank of India	10902	176.60	2090	48.78	855	17.29
Total PSU		643517	6087.03	99117	4000.63	31706	1605.07
13	Axis Bank	18186	445.77	604	5.78	0	0.00
14	Bandhan Bank	238207	1967.17	57783	470.15	49083	424.96
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	19360	175.51	62	3.99	0	0.00
20	ICICI Bank	11078	232.70	817	56.03	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00
23	Indusind Bank	110937	482.80	54876	220.01	0	0.00
24	Karnataka Bank Ltd.	490	20.58	36	1.96	281	10.69
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	696	68.80	47	3.47	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	12305	51.27	10002	40.89	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	505	60.33	272	4.20	0	0.00
Total PVT		411764	3504.93	124499	806.49	49364	435.65
33	Au Small finance Bank	1699	8.28	0	0.00	5607	23.04
34	ESAF SF Bank	3906	18.54	7571	34.18	2871	12.92
35	Jana Small Finance Bank	3107	24.52	2853	16.20	1361	7.96
36	Ujjivan Small Finance Bank	19923	118.80	24069	139.80	2407	15.91
37	Utkarsh Small Finance Bank	558	2.33	85	0.41	1210	13.22
Total Small Finance		29193	172.46	34578	190.58	13456	73.06
38	BGVB (PNB)	4643	47.96	1396	21.06	222	6.50
39	PBGB (UCO)	9553	248.64	6207	191.86	2638	90.24
40	UBKGB (CBI)	986	18.40	4930	91.98	5600	104.64
Total RRB		15182	315.00	12533	304.90	8460	201.38
41	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
Total Co-Optv		4563	1004.23	6891	2665.98	3068	707.37
Grand Total		1075026	10911.19	243040	7778.00	92598	2949.47

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2024									
(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	39178	612.00	5246	544.00	10458	754.00	54882	1910.00
2	Bank of India	324471	2438.70	204	83.75	41269	2097.91	365944	4620.36
3	Bank of Maharashtra	2562	57.29	81	2.29	1112	669.74	3755	729.32
4	Canara Bank	178448	1967.59	493	180.49	4292	408.58	183233	2556.66
5	Central Bank of India	135498	2452.09	128	97.43	323	177.16	135949	2726.68
6	Indian Bank	178056	3207.80	208	154.25	736	912.00	179000	4274.05
7	Indian Overseas Bank	40348	1171.81	1708	99.22	2916	328.71	44972	1599.74
8	Punjab & Sind Bank	49	0.65	114	13.15	296	110.32	459	124.12
9	Punjab National Bank	785631	8857.94	3505	1028.98	80932	3479.81	870068	13366.74
10	State Bank of India	685467	8564.59	29	119.22	997	2594.07	686493	11277.88
11	UCO Bank	90250	1109.34	150	159.13	461	109.02	90861	1377.49
12	Union Bank of India	88245	1454.24	690	134.83	18407	1026.66	107342	2615.73
Total PSU		2548203	31894.04	12556	2616.75	162199	12667.98	2722958	47178.76
13	Axis Bank	26179	2840.00	68	108.27	73887	3509.76	100134	6458.03
14	Bandhan Bank	158309	766.74	132705	637.80	110931	906.44	401945	2310.98
15	Catholic Syrian Bank Ltd.	102	4.84	10622	33.27	0	0.00	10724	38.11
16	City Union Bank Ltd.	0	0.00	1	2.57	5	3.24	6	5.81
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	22844	350.91	2	7.87	1472	151.28	24318	510.07
19	HDFC Bank	235910	1085.67	47	60.56	1168	1420.24	237125	2566.47
20	ICICI Bank	3560	216.91	58230	805.19	381	2037.88	62171	3059.98
21	IDBI Bank	65663	315.93	10	16.75	527	49.08	66200	381.76
22	IDFC First Bank	15487	44.26	0	0.00	0	0.00	15487	44.26
23	Indusind Bank	1364613	3143.92	0	0.00	6	39.02	1364619	3182.94
24	Karnataka Bank Ltd.	624	13.91	8	6.00	88	134.40	720	154.31
25	Karur Vysya Bank	0	0.00	0	0.00	24	0.71	24	0.71
26	Kotak Mahindra Bank	12100	382.51	3	0.81	250	357.42	12353	740.74
27	Lakshmi Vilas Bank (DBS)	17	0.23	6	17.71	5	48.03	28	65.97
28	Ratnakar Bank Ltd	345464	849.84	0	0.00	3	160.24	345467	1010.08
29	South Indian Bank Ltd.	1915	31.32	1	1.55	15	42.49	1931	75.36
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	8410	27.00	110	56.46	425	464.14	8945	547.59
Total PVT		2261197	10074.00	201813	1754.80	189187	9324.37	2652197	21153.17
33	Au Small finance Bank	5167	15.97	0	0.00	8	5.05	5175	21.02
34	ESAF SF Bank	138547	424.64	0	0.00	0	0.00	138547	424.64
35	Jana Small Finance Bank	95161	306.79	0	0.00	0	0.00	95161	306.79
36	Ujjivan Small Finance Bank	277313	984.28	0	0.00	0	0.00	277313	984.28
37	Utkarsh Small Finance Bank	10441	30.65	0	0.00	0	0.00	10441	30.65
Total Small Finance		526629	1762.33	0	0.00	8	5.05	526637	1767.38
38	BGVB (PNB)	532151	5324.04	670	13.85	3640	30.86	536461	5368.75
39	PBGB (UCO)	131911	1771.27	20	13.43	55	44.15	131986	1828.85
40	UBKGB (CBI)	149288	2654.38	1	1.33	23	0.29	149312	2656.00
Total RRB		813350	9749.69	691	28.61	3718	75.30	817759	9853.60
41	WB State Co-Op Bank Ltd.	2057231	6301.34	664	99.04	1741	50.71	2059636	6451.10
42	WBSCARD Bank Ltd.	163700	1041.89	0	0.00	0	0.00	163700	1041.89
Total Co-Optv		2220931	7343.23	664	99.04	1741	50.71	2223336	7492.99
Grand Total		8370310	60823.29	215724	4499.20	356853	22123.40	8942887	87445.90

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2024

(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	35112	2110.63	3541	1251.08	425	921.03	521	51.52	685	58.30	40284	4392.56
2	Bank of India	114269	3497.29	1121	1304.45	326	535.22	0	0.00	0	0.00	115716	5336.96
3	Bank of Maharashtra	4037	480.18	126	184.11	19	89.93	0	0.00	0	0.00	4182	754.22
4	Canara Bank	46812	2783.69	2869	1492.18	351	728.88	0	0.00	1135	24.39	51167	5029.15
5	Central Bank of India	35229	1380.29	1192	800.60	39	167.28	232	5.72	0	0.00	36692	2353.89
6	Indian Bank	73582	4441.77	2167	1921.48	184	703.89	40	1.56	0	0.00	75973	7068.70
7	Indian Overseas Bank	50054	2306.13	511	427.92	393	273.27	0	0.00	0	0.00	50958	3007.32
8	Punjab & Sind Bank	5045	402.70	283	215.01	34	49.98	0	0.00	0	0.00	5362	667.69
9	Punjab National Bank	173033	7465.46	19640	4289.11	1119	1867.91	58	8.69	0	0.00	193850	13631.18
10	State Bank of India	93315	6160.00	3488	3139.00	711	2391.00	0	0.00	866	1070.00	98380	12760.00
11	UCO Bank	79257	2464.19	985	2071.33	63	263.18	131	1.20	0	0.00	80436	4799.90
12	Union Bank of India	56038	3107.17	2079	2331.04	315	1129.29	226	7.66	0	0.00	58658	6575.16
Total PSU		765783	36599.50	38002	19427.31	3979	9120.86	1208	76.35	2686	1152.69	811658	66376.72
13	Axis Bank	19524	416.44	7878	5618.09	2267	4187.70	0	0.00	0	0.00	29669	10222.23
14	Bandhan Bank	670965	3668.76	147	81.68	20	90.82	0	0.00	2	5.94	671134	3847.21
15	Catholic Syrian Bank Ltd.	1	0.08	0	0.00	0	0.00	0	0.00	0	0.00	1	0.08
16	City Union Bank Ltd.	89	90.70	0	0.00	0	0.00	0	0.00	0	0.00	89	90.70
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.10	9	21.75	0	0.00	0	0.00	10	21.85
18	Federal Bank	788	329.23	349	509.66	133	218.32	0	0.00	0	0.00	1270	1057.20
19	HDFC Bank	20587	5567.50	10352	6206.27	4411	4385.31	0	0.00	0	0.00	35350	16159.07
20	ICICI Bank	18011	6566.00	9086	6665.17	2558	3503.20	0	0.00	0	0.00	29655	16734.37
21	IDBI Bank	10987	567.61	300	299.58	45	125.14	0	0.00	4104	423.26	15436	1415.59
22	IDFC First Bank	8270	762.20	1344	364.94	441	70.77	0	0.00	0	0.00	10055	1197.90
23	Indusind Bank	607582	2266.40	1403	579.89	323	502.01	0	0.00	0	0.00	609308	3348.30
24	Karnataka Bank Ltd.	482	160.98	269	257.07	26	76.76	0	0.00	0	0.00	777	494.81
25	Karur Vysya Bank	286	113.78	223	75.39	0	0.00	0	0.00	0	0.00	509	189.17
26	Kotak Mahindra Bank	5791	1614.76	3236	1591.22	866	824.13	0	0.00	0	0.00	9893	4030.11
27	Lakshmi Vilas Bank (DBS)	29	10.06	58	69.02	27	67.85	0	0.00	0	0.00	114	146.93
28	Ratnakar Bank Ltd	40	118.41	38	64.98	17	214.90	0	0.00	0	0.00	95	398.29
29	South Indian Bank Ltd.	196	83.11	155	153.05	35	50.74	0	0.00	0	0.00	386	286.90
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	1	0.06	0	0.00	0	0.00	0	0.00	0	0.00	1	0.06
32	YES Bank	6102	1000.64	2206	870.13	989	697.90	0	0.00	0	0.00	9297	2568.68
Total PVT		1369731	23336.72	37045	23406.24	12167	15037.30	0	0.00	4214	518.45	1423157	62298.71
33	Au Small finance Bank	988	68.47	173	207.78	22	43.98	0	0.00	0	0.00	1183	320.22
34	ESAF SF Bank	18349	53.22	0	0.00	0	0.00	0	0.00	0	0.00	18349	53.22
35	Jana Small Finance Bank	3633	250.59	22	12.55	3	0.42	0	0.00	0	0.00	3658	263.55
36	Ujjivan Small Finance Bank	133162	711.71	80	48.16	7	3.64	0	0.00	0	0.00	133249	763.51
37	Utkarsh Small Finance Bank	219	49.03	0	0.00	0	0.00	0	0.00	0	0.00	219	49.03
Total Small Finance		156351	1133.01	275	268.49	32	48.04	0	0.00	0	0.00	156658	1449.54
38	BGVB (PNB)	117564	1833.94	1005	67.19	47	20.05	3404	58.01	0	0.00	122020	1979.19
39	PBGB (UCO)	75003	1475.96	30	54.86	0	0.00	7	0.20	0	0.00	75040	1531.02
40	UBKGB (CBI)	32802	240.16	0	0.00	0	0.00	99	1.69	0	0.00	32901	241.85
Total RRB		225369	3550.06	1035	122.05	47	20.05	3510	59.90	0	0.00	229961	3752.06
41	WB State Co-Op Bank Ltd.	2239	3098.68	3351	352.88	0	0.00	2481	61.95	0	0.00	8071	3513.51
42	WBSCARD Bank Ltd.	10103	123.24	0	0.00	0	0.00	0	0.00	0	0.00	10103	123.24
Total Co-Optv		12342	3221.92	3351	352.88	0	0.00	2481	61.95	0	0.00	18174	3636.75
Grand Total		2529576	67841.21	79708	43576.97	16225	24226.25	7199	198.20	6900	1671.14	2639608	137513.78

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2024

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisc	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	215	256.00	4185	296.58	25724	3456.89	159	28.26	73	10.29	7154	2389.00	37510	6437.02	132676	12739.58
2	Bank of India	0	0.00	5646	138.10	22008	2114.15	0	0.00	0	0.00	22	2.11	27676	2254.36	509336	12211.68
3	Bank of Maharashtra	0	0.00	404	14.77	1874	236.32	0	0.00	0	0.00	0	0.00	2278	251.09	10215	1734.63
4	Canara Bank	0	0.00	5548	191.13	9765	1068.50	1	0.01	1	0.00	190	4.36	15505	1264.00	249905	8849.81
5	Central Bank of India	18	49.00	2996	96.87	8811	944.46	0	0.00	0	0.00	11233	480.49	23058	1570.82	195699	6651.39
6	Indian Bank	0	0.00	4557	121.69	9275	905.16	0	0.00	0	0.00	0	0.00	13832	1026.85	268805	12369.60
7	Indian Overseas Bank	9226	120.21	1125	37.47	5703	809.65	0	0.00	0	0.00	14696	86.29	30750	1053.63	126680	5660.68
8	Punjab & Sind Bank	0	0.00	159	4.42	1671	159.62	0	0.00	0	0.00	153	0.80	1983	164.84	7804	956.65
9	Punjab National Bank	7	44.26	22437	658.59	42422	3582.44	5	0.11	5	0.02	1693	7.18	66569	4292.60	1130487	31290.51
10	State Bank of India	0	0.00	31383	1141.87	211221	33417.40	1	0.03	2	3.85	0	0.00	242607	34563.15	1027480	58601.03
11	UCO Bank	165	146.86	5567	123.28	17634	1527.65	7	1115.45	1	0.00	46540	1444.73	69914	4357.97	241211	10535.36
12	Union Bank of India	85	738.00	4523	133.38	7792	753.17	1	0.40	2	10.15	590	0.08	12993	1635.18	178993	10826.07
Total PSU		9716	1354.33	88530	2958.15	363900	48975.41	174	1144.25	84	24.31	82271	4415.04	544675	58871.50	4079291	172426.98
13	Axis Bank	7	38.81	1598	84.50	5203	555.61	0	0.00	0	0.00	309685	775.50	316493	1454.42	446296	18134.68
14	Bandhan Bank	0	0.00	0	0.00	17323	996.39	0	0.00	0	0.00	1459690	12106.37	1477013	13102.76	2550092	19260.95
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	2	0.14	0	0.00	0	0.00	1821	5.09	1823	5.23	12548	43.42
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12	0.92	12	0.92	107	97.43
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	7	3.50	0	0.00	0	0.00	0	0.00	7	3.50	17	25.35
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	21241	115.57	21241	115.57	46829	1682.83
19	HDFC Bank	0	0.00	4112	102.95	36635	4052.37	0	0.00	0	0.00	111694	200.60	152441	4355.92	424916	23081.46
20	ICICI Bank	1	4.00	1359	74.73	9541	1213.24	0	0.00	2	6.21	55	0.22	10958	1298.40	102784	21092.75
21	IDBI Bank	0	0.00	503	16.94	16554	1864.27	18	11.14	0	0.00	0	0.00	17075	1892.35	98711	3689.70
22	IDFC First Bank	0	0.00	0	0.00	238	30.34	11	0.02	0	0.00	0	0.00	249	30.35	25791	1272.52
23	Indusind Bank	3	8.12	0	0.00	2	0.09	0	0.00	0	0.00	109	0.03	114	8.24	1974041	6539.48
24	Karnataka Bank Ltd.	0	0.00	12	0.41	529	61.08	0	0.00	1	0.23	59	0.17	601	61.89	2098	711.01
25	Karur Vysya Bank	0	0.00	8	0.14	214	21.22	0	0.00	0	0.00	45	0.02	267	21.38	800	211.26
26	Kotak Mahindra Bank	0	0.00	0	0.00	216	40.19	0	0.00	0	0.00	0	0.00	216	40.19	22462	4811.04
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01	143	212.91
28	Ratnakar Bank Ltd	2	22.57	0	0.00	60	3.45	0	0.00	1	2.17	33067	74.92	33130	103.11	378692	1511.48
29	South Indian Bank Ltd.	0	0.00	14	0.53	76	7.00	0	0.00	0	0.00	2	0.92	92	8.45	2409	370.71
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	2	0.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.06	3	0.12
32	YES Bank	0	0.00	30	1.89	202	27.56	0	0.00	0	0.00	255	6.91	487	36.36	18729	3152.62
Total PVT		15	73.56	7636	282.09	86803	8876.46	29	11.16	4	8.61	1937735	13287.24	2032222	22539.11	6107576	105990.99
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10197	35.52	10197	35.52	16555	376.76
34	ESAF SF Bank	0	0.00	0	0.00	14	1.96	0	0.00	0	0.00	3678	14.21	3692	16.17	160588	494.03
35	Jana Small Finance Bank	0	0.00	0	0.00	10641	61.59	0	0.00	0	0.00	81927	398.63	92568	460.21	191387	1030.55
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	48701	527.22	0	0.00	0	0.00	225919	782.14	274620	1309.35	685182	3057.15
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	110	18.53	0	0.00	0	0.00	10258	54.75	10368	73.28	21028	152.96
Total Small Finance		0	0.00	0	0.00	59466	609.29	0	0.00	0	0.00	331979	1285.24	391445	1894.54	1074740	5111.45
38	BGVB (PNB)	0	0.00	2026	36.24	5725	358.18	1	2.51	608	1.34	283	17.05	8643	415.32	667124	7763.26
39	PBGB (UCO)	0	0.00	1108	22.45	5486	422.43	0	0.00	0	0.00	8474	71.42	15068	516.30	222094	3876.17
40	UBKGB (CBI)	0	0.00	165	2.62	3029	368.45	0	0.00	0	0.00	11	0.00	3205	371.07	185418	3268.92
Total RRB		0	0.00	3299	61.31	14240	1149.06	1	2.51	608	1.34	8768	88.47	26916	1302.69	1074636	14908.35
41	WB State Co-Op Bank Ltd.	0	0.00	5817	90.74	15087	1311.41	0	0.00	0	0.00	125254	5806.56	146158	7208.71	2213865	17173.32
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3665	197.63	0	0.00	0	0.00	0	0.00	3665	197.63	177468	1362.76
Total Co-Optv		0	0.00	5817	90.74	18752	1509.04	0	0.00	0	0.00	125254	5806.56	149823	7406.34	2391333	18536.08
Grand Total		9731	1427.89	105282	3392.28	543161	61119.27	204	1157.92	696	34.26	2486007	24882.56	3145081	92014.18	14727576	316973.86

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2024

(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	802	676.24	547	47.03	2576	625.00	24660	1215.94	3152	12234.64	31737	14798.85	164413	27538.43
2	Bank of India	0	0.00	213	33.79	6959	1892.81	28026	924.70	42323	17859.64	77521	20710.94	586857	32922.62
3	Bank of Maharashtra	0	0.00	39	9.30	642	248.63	630	28.61	5816	276.40	7127	562.94	17342	2297.57
4	Canara Bank	228	17.45	130	21.52	4286	1140.04	26609	923.12	25653	10452.72	56906	12554.85	306811	21404.66
5	Central Bank of India	0	0.00	487	82.83	3477	968.14	14402	375.24	6280	1585.23	24646	3011.44	220345	9662.83
6	Indian Bank	35	123.90	209	29.02	17528	2781.38	67138	2852.38	1306	22690.36	86216	28477.04	355021	40846.64
7	Indian Overseas Bank	162	63.00	46	5.62	651	116.07	8965	271.39	860	2512.99	10684	2969.07	137364	8629.74
8	Punjab & Sind Bank	85	12.90	16	30.83	283	78.70	448	435.47	2968	1995.70	3800	2553.60	11604	3510.25
9	Punjab National Bank	567	1013.27	325	60.73	28926	5165.15	60087	1755.22	116965	43822.25	206870	51816.61	1337357	83107.12
10	State Bank of India	0	0.00	2291	553.17	26527	16205.34	143735	20036.96	803216	84662.61	975769	121458.08	2003249	180059.11
11	UCO Bank	0	0.00	22	4.87	4732	1294.72	4866	46.51	22131	11244.52	31751	12590.62	272962	23125.98
12	Union Bank of India	255	449.02	691	128.22	6542	1180.86	29903	1359.56	7340	13934.72	44731	17052.38	223724	27878.45
Total PSU		2134	2355.78	5016	1006.93	103129	31696.84	409469	30225.10	1038010	223271.78	1557758	288556.42	5637049	460983.40
13	Axis Bank	3	0.27	367	85.18	5833	2326.77	731081	2740.24	243628	17434.16	980912	22586.62	1427208	40721.30
14	Bandhan Bank	0	0.00	0	0.00	3192	1667.74	13263	805.76	1851327	13707.18	1867782	16180.68	4417874	35441.64
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	4	0.08	141	6.44	311	68.35	456	74.87	13004	118.29
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	225	68.50	225	68.50	332	165.93
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	5	2.75	110	10.85	5	17.95	120	31.55	137	56.90
18	Federal Bank	0	0.00	20	1.88	913	276.08	1512	23.35	8733	3017.67	11178	3318.97	58007	5001.81
19	HDFC Bank	10625	623.83	689	13.03	29818	10646.76	133293	4594.29	1470225	23403.11	1644650	39281.02	2069566	62362.49
20	ICICI Bank	1	12.50	523	138.32	17027	7311.55	74862	2554.11	548509	25193.43	640922	35209.91	743706	56302.65
21	IDBI Bank	0	0.00	33	5.18	26560	4716.19	2656	95.29	1671	24.91	30920	4841.57	129631	8531.27
22	IDFC First Bank	229	11.73	273	59.58	367	95.72	87730	932.58	502384	4366.12	590983	5465.74	616774	6738.26
23	Indusind Bank	0	0.00	0	0.00	63	27.62	0	0.00	297094	12673.26	297157	12700.88	2271198	19240.36
24	Karnataka Bank Ltd.	7	10.96	1	0.07	315	119.01	330	38.62	1617	531.81	2270	700.47	4368	1411.48
25	Karur Vysya Bank	52	0.51	4	0.70	220	49.77	1542	40.05	207	691.49	2025	782.52	2825	993.78
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	117836	5245.89	117836	5245.89	140298	10056.93
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	47	32.43	0	0.00	313	852.28	360	884.71	503	1097.62
28	Ratnakar Bank Ltd	0	0.00	0	0.00	18	3.59	0	0.00	13543	3097.56	13561	3101.15	392253	4612.63
29	South Indian Bank Ltd.	6	44.66	2	0.38	52	20.33	0	0.00	3977	828.06	4037	893.43	6446	1264.14
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	284	118.77	284	118.77	287	118.89
32	YES Bank	0	0.00	12	3.39	288	104.46	16450	613.70	66530	5549.94	83280	6271.49	102009	9424.12
Total PVT		10923	704.46	1924	307.71	84722	27400.85	1062970	12455.28	5128419	116890.44	6288958	157758.74	12396534	263749.73
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	15	0.14	386	40.75	401	40.89	16956	417.65
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	276	34.06	276	34.06	160864	528.09
35	Jana Small Finance Bank	12	0.06	0	0.00	1082	15.70	0	0.00	16633	160.32	17727	176.08	209114	1206.63
36	Ujivan Small Finance Bank	0	0.00	0	0.00	3799	284.58	885	9.35	40235	305.37	44919	599.31	730101	3656.46
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	122	1.19	122	1.19	21150	154.15
Total Small Finance		12	0.06	0	0.00	4881	300.28	900	9.49	57652	541.69	63445	851.53	1138185	5962.98
38	BGVB (PNB)	0	0.00	0	0.00	922	131.57	23997	515.64	24153	261.66	49072	908.87	716196	8672.13
39	PBGB (UCO)	0	0.00	0	0.00	328	90.76	2271	58.66	3360	130.70	5959	280.12	228053	4156.29
40	UBKGB (CBI)	0	0.00	0	0.00	243	29.49	13541	362.20	4585	79.01	18369	470.70	203787	3739.62
Total RRB		0	0.00	0	0.00	1493	251.82	39809	936.50	32098	471.37	73400	1659.69	1148036	16568.04
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	34869	5135.74	30697	2403.59	65566	7539.33	2279431	24712.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	177468	1362.76
Total Co-Optv		0	0.00	0	0.00	0	0.00	34869	5135.74	30697	2403.59	65566	7539.33	2456899	26075.41
Grand Total		13069	3060.29	6940	1314.64	194225	59649.79	1548017	48762.11	6286876	343578.88	8049127	456365.71	22776703	773339.56

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2024

(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	16301	721.00	4985	206.00	4089	222.00	1214	14.00	4100	258.00
2	Bank of India	324128	3292.98	92516	1027.37	20313	171.57	8502	171.80	94884	303.92	1111	7.28
3	Bank of Maharashtra	4772	447.62	3209	91.32	245	12.17	0	0.00	4354	212.48	0	0.00
4	Canara Bank	200257	2768.27	83287	1606.50	28006	655.08	0	0.00	79542	1501.99	8665	7.43
5	Central Bank of India	131084	2474.33	2434	52.58	43831	664.48	9098	175.23	33357	1250.49	329	0.35
6	Indian Bank	189446	3389.94	41955	908.35	23979	495.87	102560	2412.54	65830	1903.90	150	3.50
7	Indian Overseas Bank	17375	45.18	12435	150.63	1663	34.55	4103	50.11	27477	68.30	302	2.07
8	Punjab & Sind Bank	0	0.00	450	21.58	52	2.77	301	15.01	97	3.80	0	0.00
9	Punjab National Bank	801288	8710.55	160729	2185.26	145002	2744.74	119461	1470.14	333566	7822.09	812	79.31
10	State Bank of India	626737	9179.27	416502	9759.13	13592	7175.00	98877	5313.45	621847	17545.00	72	34.00
11	UCO Bank	185452	2045.82	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	101153	1517.62	36475	703.31	14048	346.55	9100	280.25	45523	1294.02	12	0.08
Total PSU		2597993	34592.58	901471	17298.33	318053	12972.86	362228	10045.75	1359195	32312.68	11497	134.06
13	Axis Bank	395686	4051.19	165481	1937.87	28153	75.66	0	0.00	463932	2871.63	0	0.00
14	Bandhan Bank	2041064	8780.05	1550426	8685.12	496233	2472.65	421390	2372.88	3893354	18870.03	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	929242	34,553.74	435	20.85	0	0.00	470899	2,443.90	0	0.00
20	ICICI Bank	53943	2571.85	56114	1895.09	5320	144.64	0	0.00	151317	14585.69	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	15208	34.84	7650	16.73	21085	101.56	8576	46.24	144317	646.01	0	0.00
23	Indusind Bank	1900853	4143.33	870493	2146.50	513449	1028.54	0	0.00	12704	311.43	0	0.00
24	Karnataka Bank Ltd.	328	6.45	313	11.7	34	2.13	22	0.05	803	55.97	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	12084	606.13	7873	503.74	316	23.44	0	0.00	32677	419.86	0	0.00
27	Lakshmi Vilas Bank (DBS)	17	0.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	378531	924.76	111978	277.99	103255	245.37	0	0.00	378535	924.86	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	9949	287.22	2051	192.00	78	2.07	60	34.17	527	2.31	0	0.00
Total PVT		4871916	22039.96	3719846	50459.84	1169965	4245.28	430048	2453.34	5550289	41137.27	1	0.01
33	Au Small finance Bank	10332	43.18	3081	18.57	0	0.00	15879	59.87	15792	56.62	0	0.00
34	ESAF SF Bank	160441	487.83	34756	104.12	2264	7.28	15396	47.60	160441	487.83	0	0.00
35	Jana Small Finance Bank	172230	639.41	44175	177.41	24114	89.72	13179	46.67	170563	643.02	0	0.00
36	Ujjivan Small Finance Bank	501915	1731.35	141063	551.01	178015	718.29	19361	94.56	708932	2774.12	0	0.00
37	Utkarsh Small Finance Bank	19941	80.85	4154	35.27	1605	3.71	12265	95.21	19104	77.68	0	0.00
Total Small Finance		864859	2982.62	227229	886.38	205998	819.01	76080	343.91	1074832	4039.27	0	0.00
38	BGVB (PNB)	556863	5617.28	220124	1298.25	76472	611.56	10352	102.3	110843	905.21	0	0.00
39	PBGB (UCO)	154815	2448.19	63105	1099.54	38284	718.44	15447	337.91	105476	2140.14	0	0.00
40	UBKGB (CBI)	141824	2521.66	6929	112.19	30160	504.85	30976	531.77	38720	680.61	11	0.03
Total RRB		853502	10587.13	290158	2509.98	144916	1834.85	56775	971.98	255039	3725.96	11	0.03
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	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		138866	545.78	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
Grand Total		9327136	70748.06	5277570	71697.12	1877382	19935.26	961233	13868.25	8303605	82108.20	11509	134.10

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 69.71% as on 30.06.2024 whereas it was 61.72% on 30.06.2023. For calculation of CD Ratio of the State as on 30.06.2024, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore) 30.06.2024
Total Deposit (A)	11,21,216.83
Total Advance utilized in the State (B)	7,73,339.56
RIDF Support (C)	8,225.97
Total Advance to be reckoned (D=B+C)	7,81,565.53
CD Ratio (D*100 / A)	69.71%

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 30.06.2024						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June, 2023	CD Ratio as on June, 2024		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	64.59	7472.99	4604.60	61.62
2	Bankura	PNB	53.70	21466.00	11807.46	55.01
3	Birbhum	UCO	47.54	21910.18	11036.70	50.37
4	Coochbehar	CBI	80.41	12237.52	9623.15	78.64
5	Dakshin Dinajpur	PNB	63.74	6163.67	3865.37	62.71
6	Darjeeling	CBI	62.03	25357.07	17135.18	67.58
7	Hooghly	UCO	41.95	60207.85	26493.19	44.00
8	Howrah	UCO	47.20	56622.55	27990.40	49.43
9	Jalpaiguri	CBI	67.49	12617.12	9528.14	75.52
10	Jhargram	PNB	43.03	4827.08	2199.61	45.57
11	Kalimpong	SBI	49.17	2223.80	1352.29	60.81
12	Kolkata	SBI	64.72	376279.57	388205.86	103.17
13	Malda	PNB	60.78	14345.95	8472.54	59.06
14	Murshidabad	PNB	55.77	31267.75	17926.43	57.33
15	Nadia	PNB	50.11	30575.00	15584.00	50.97
16	Paschim Burdwan	SBI	46.96	49520.09	26161.92	52.83
17	Paschim Medinipur	PNB	48.40	36295.70	17590.91	48.47
18	Purba Burdwan	UCO	55.17	36510.24	20458.73	56.04
19	Purba Medinipur	PNB	45.91	36349.79	19179.42	52.76
20	Purulia	PNB	48.88	11933.93	5997.92	50.26
21	Uttar Dinajpur	PNB	64.38	9277.09	6387.1	68.85
22	24 Pgs. (N)	Indian	40.66	197855.55	89593.05	45.28
23	24 Pgs. (S)	PNB	45.06	70581.68	32145.60	45.54
Grand Total			54.85	1131898.17	773339.56	68.32
Interbank Deposit			61.72	10681.33	8225.97	69.71
Final Deposit				1121216.83		
RIDF Support						
Total Advances in the State				781565.53		
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2024

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on June, 2023	As on June, 2024				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	63.45	38502.47	27538.43	71.52	0.00	71.52
2	Bank of India	61.99	31843.04	32922.62	103.39	0.00	103.39
3	Bank of Maharashtra	56.68	2809.99	2297.57	81.76	0.00	81.76
4	Canara Bank	60.98	34573.55	21404.66	61.91	0.00	61.91
5	Central Bank of India	34.66	22283.50	9662.83	43.36	0.00	43.36
6	Indian Bank	46.42	67745.78	40846.64	60.29	0.00	60.29
7	Indian Overseas Bank	48.91	16061.78	8629.74	53.73	0.00	53.73
8	Punjab & Sind Bank	120.19	3067.76	3510.25	114.42	0.00	114.42
9	Punjab National Bank	45.44	122216.29	83107.12	68.00	0.00	68.00
10	State Bank of India	38.00	284639.88	180059.11	63.26	69565.00	87.70
11	UCO Bank	59.12	39903.81	23125.98	57.95	0.00	57.95
12	Union Bank of India	80.38	40385.71	27878.45	69.03	0.00	69.03
Total PSU		47.91	704033.57	460983.40	65.48	69565.00	75.36
13	Axis Bank	56.03	61482.74	40721.30	66.23	0.00	66.23
14	Bandhan Bank	58.96	52905.85	35441.64	66.99	0.00	66.99
15	Catholic Syrian Bank Ltd.	44.61	46.99	118.29	251.73	0.00	251.73
16	City Union Bank Ltd.	59.54	257.83	165.93	64.36	0.00	64.36
17	Dhanlaxmi Bank Ltd.	105.08	82.91	56.90	68.63	0.00	68.63
18	Federal Bank	77.37	5645.25	5001.81	88.60	0.00	88.60
19	HDFC Bank	56.41	96564.04	62362.49	64.58	0.00	64.58
20	ICICI Bank	85.91	63713.57	56302.65	88.37	0.00	88.37
21	IDBI Bank	46.09	12919.24	8531.27	66.04	0.00	66.04
22	IDFC First Bank	135.20	5660.69	6738.26	119.04	0.00	119.04
23	Indusind Bank	130.10	15624.58	19240.36	123.14	0.00	123.14
24	Karnataka Bank Ltd.	95.32	1398.58	1411.48	100.92	0.00	100.92
25	Karur Vysya Bank	48.77	1501.40	993.78	66.19	0.00	66.19
26	Kotak Mahindra Bank	88.24	11485.53	10056.93	87.56	0.00	87.56
27	Lakshmi Vilas Bank (DBS)	123.83	1545.65	1097.62	71.01	0.00	71.01
28	Ratnakar Bank Ltd	68.64	7243.56	4612.63	63.68	0.00	63.68
29	South Indian Bank Ltd.	78.16	1926.12	1264.14	65.63	0.00	65.63
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	27.44	554.87	118.89	21.43	0.00	21.43
32	YES Bank	86.48	11299.04	9424.12	83.41	0.00	83.41
Total PVT		68.62	351858.43	263749.73	74.96	0.00	74.96
33	Au Small finance Bank	43.89	914.88	417.65	45.65	0.00	45.65
34	ESAF SF Bank	447.10	146.71	528.09	359.96	0.00	359.96
35	Jana Small Finance Bank	57.57	1911.28	1206.63	63.13	0.00	63.13
36	Ujjivan Small Finance Bank	145.92	2788.86	3656.45	131.11	0.00	131.11
37	Utkarsh Small Finance Bank	28.19	719.78	154.15	21.42	0.00	21.42
Total Small Finance		97.56	6481.52	5962.97	92.00	0.00	92.00
38	BGVB (PNB)	42.11	17833.88	8672.13	48.63	12029.58	116.08
39	PBGB (UCO)	57.20	6961.84	4156.29	59.70	2173.70	90.92
40	UBKGB (CBI)	77.41	4581.94	3739.62	81.62	0.00	81.62
Total RRB		50.55	29377.66	16568.04	56.40	14203.28	104.74
41	WB State Co-Op Bank Ltd.	66.58	39879.59	24712.66	61.97	24349.08	123.02
42	WBSCARD Bank Ltd.	504.74	267.39	1362.76	509.65	0.00	509.65
Total Co-Optv		69.94	40146.98	26075.42	64.95	24349.08	125.60
Total		54.85	1131898.17	773339.56	68.32	108117.36	77.87
Interbank Deposit			10681.33				
Grand total			1121216.83				
RIDF Support					8225.97		
Total Credit in the State			61.72		781565.53		
Credit Deposit Ratio					69.71		
Total Credit + Investment					889682.89		
Total Credit + Investment Deposit Ratio					79.35		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2024

(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	59	190	301	3059.24	4856.09	30587.15	38502.47
2	Bank of India	143	83	146	372	7708.35	5389.87	18744.82	31843.04
3	Bank of Maharashtra	4	9	43	56	134.85	119.01	2556.13	2809.99
4	Canara Bank	158	78	150	386	3918.99	3320.07	27334.50	34573.55
5	Central Bank of India	136	65	115	316	6190.63	4401.30	11691.57	22283.50
6	Indian Bank	272	95	220	587	15277.62	8439.82	44028.34	67745.78
7	Indian Overseas Bank	34	23	96	153	1561.77	866.52	13633.49	16061.78
8	Punjab & Sind Bank	4	4	33	41	63.06	49.10	2955.60	3067.76
9	Punjab National Bank	566	177	403	1146	38063.56	17545.00	66607.73	122216.29
10	State Bank of India	556	238	465	1259	58026.22	44541.07	182072.59	284639.88
11	UCO Bank	153	75	163	391	9215.82	7415.36	23272.63	39903.81
12	Union Bank of India	67	54	160	281	4181.08	3715.72	32488.91	40385.71
Total PSU		2145	960	2184	5289	147401.19	100658.93	455973.45	704033.57
13	Axis Bank	56	87	217	360	2269.47	8323.25	50890.02	61482.74
14	Bandhan Bank	927	421	379	1727	9059.02	6724.18	37122.65	52905.85
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	46.99	46.99
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	257.83	257.83
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	82.91	82.91
18	Federal Bank	11	6	20	37	287.40	672.11	4685.74	5645.25
19	HDFC Bank	45	73	232	350	1930.31	4366.75	90266.99	96564.04
20	ICICI Bank	34	55	202	291	1491.12	3611.55	58610.90	63713.57
21	IDBI Bank	22	24	52	98	922.69	2582.56	9413.99	12919.24
22	IDFC First Bank	3	3	37	43	0.00	0.00	5660.69	5660.69
23	Indusind Bank	5	30	92	127	418.61	884.87	14321.11	15624.58
24	Karnataka Bank Ltd.	1	2	18	21	23.53	54.32	1320.73	1398.58
25	Karur Vysya Bank	1	3	10	14	71.94	171.61	1257.85	1501.40
26	Kotak Mahindra Bank	1	1	48	50	92.26	94.15	11299.12	11485.53
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	26.19	0.00	1519.46	1545.65
28	Ratnakar Bank Ltd	0	2	20	22	0.00	59.40	7184.16	7243.56
29	South Indian Bank Ltd.	2	0	18	20	28.72	0.00	1897.40	1926.12
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	554.87	554.87
32	YES Bank	0	2	34	36	0.00	62.43	11236.61	11299.04
Total PVT		1109	709	1392	3210	16621.25	27607.18	307630.01	351858.43
33	Au Small finance Bank	0	0	16	16	0.00	0.00	914.88	914.88
34	ESAF SF Bank	0	4	10	14	0.00	3.37	143.34	146.71
35	Jana Small Finance Bank	3	12	24	39	40.47	197.10	1673.71	1911.28
36	Ujjivan Small Finance Bank	42	16	32	90	320.13	463.14	2005.59	2788.86
37	Utkarsh Small Finance Bank	0	0	16	16	0.00	0.00	719.78	719.78
Total Small Finance		45	32	98	175	360.60	663.61	5457.31	6481.52
38	BGVB (PNB)	496	68	23	587	13998.19	2348.23	1487.46	17833.88
39	PBGB (UCO)	204	16	10	230	5838.64	740.46	382.74	6961.84
40	UBKGB (CBI)	89	47	7	143	2168.24	2020.41	393.29	4581.94
Total RRB		789	131	40	960	22005.07	5109.10	2263.49	29377.66
41	WB State Co-Op Bank Ltd.	208	67	99	374	13636.00	5031.01	21212.58	39879.59
42	WBSCARD Bank Ltd.	10	0	1	11	22.48	0.00	244.91	267.39
Total Co-Optv		218	67	100	385	13658.48	5031.01	21457.49	40146.98
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
Total Payment Banks		1	9	16	26	0.00	0.00	0.00	0.00
Grand Total		4307	1908	3830	10045	200046.59	139069.82	792781.75	1131898.17

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2024

(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	1020.72	1623.48	24894.23	27538.43	33.37	33.43	81.39	71.52
2	Bank of India	3828.98	3076.74	26016.90	32922.62	49.67	57.08	138.80	103.39
3	Bank of Maharashtra	71.53	128.63	2097.41	2297.57	53.04	108.08	82.05	81.76
4	Canara Bank	2498.70	2089.71	16816.24	21404.66	63.76	62.94	61.52	61.91
5	Central Bank of India	2650.30	1571.85	5440.68	9662.83	42.81	35.71	46.54	43.36
6	Indian Bank	5077.69	2583.38	33185.57	40846.64	33.24	30.61	75.37	60.29
7	Indian Overseas Bank	871.09	304.59	7454.06	8629.74	55.78	35.15	54.67	53.73
8	Punjab & Sind Bank	23.28	21.89	3465.08	3510.25	36.92	44.58	117.24	114.42
9	Punjab National Bank	14947.91	6438.54	61720.67	83107.12	39.27	36.70	92.66	68.00
10	State Bank of India	20042.15	16367.08	143649.88	180059.11	34.54	36.75	78.90	63.26
11	UCO Bank	2802.62	2260.47	18062.89	23125.98	30.41	30.48	77.61	57.95
12	Union Bank of India	1263.88	1427.70	25186.88	27878.45	30.23	38.42	77.52	69.03
Total PSU		55098.85	37894.06	367990.49	460983.40	37.38	37.65	80.70	65.48
13	Axis Bank	1691.47	7089.60	31940.23	40721.30	74.53	85.18	62.76	66.23
14	Bandhan Bank	13531.06	7237.77	14672.81	35441.64	149.37	107.64	39.53	66.99
15	Catholic Syrian Bank Ltd.	0.00	0.00	118.29	118.29	#DIV/0!	#DIV/0!	251.73	251.73
16	City Union Bank Ltd.	0.00	0.00	165.93	165.93	#DIV/0!	#DIV/0!	64.36	64.36
17	Dhanlaxmi Bank Ltd.	0.00	0.00	56.90	56.90	#DIV/0!	#DIV/0!	68.63	68.63
18	Federal Bank	381.18	241.84	4378.79	5001.81	132.63	35.98	93.45	88.60
19	HDFC Bank	2518.11	5180.19	54664.20	62362.49	130.45	118.63	60.56	64.58
20	ICICI Bank	567.37	2763.54	52971.74	56302.65	38.05	76.52	90.38	88.37
21	IDBI Bank	489.02	827.16	7215.09	8531.27	53.00	32.03	76.64	66.04
22	IDFC First Bank	48.04	62.54	6627.68	6738.26	#DIV/0!	#DIV/0!	117.08	119.04
23	Indusind Bank	3715.69	1586.20	13938.47	19240.36	887.64	179.26	97.33	123.14
24	Karnataka Bank Ltd.	27.35	48.44	1335.69	1411.48	116.23	89.18	101.13	100.92
25	Karur Vysya Bank	23.60	63.59	906.59	993.78	32.81	37.05	72.07	66.19
26	Kotak Mahindra Bank	417.72	7.87	9631.34	10056.93	452.79	8.36	85.24	87.56
27	Lakshmi Vilas Bank (DBS)	0.80	0.00	1096.82	1097.62	3.05	#DIV/0!	72.18	71.01
28	Ratnakar Bank Ltd	0.00	87.51	4525.12	4612.63	#DIV/0!	147.33	62.99	63.68
29	South Indian Bank Ltd.	10.11	0.00	1254.03	1264.14	35.20	#DIV/0!	66.09	65.63
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	118.89	118.89	#DIV/0!	#DIV/0!	21.43	21.43
32	YES Bank	0.00	55.73	9368.38	9424.12	#DIV/0!	89.27	83.37	83.41
Total PVT		23421.51	25251.97	215076.25	263749.73	140.91	91.47	69.91	74.96
33	Au Small finance Bank	0.00	0.00	417.65	417.65	#DIV/0!	#DIV/0!	45.65	45.65
34	ESAF SF Bank	0.00	186.05	342.04	528.09	#DIV/0!	5520.77	238.62	359.96
35	Jana Small Finance Bank	333.17	241.07	632.39	1206.63	823.29	122.31	37.78	63.13
36	Ujjivan Small Finance Bank	711.75	994.26	1950.45	3656.45	222.33	214.68	97.25	131.11
37	Utkarsh Small Finance Bank	0.00	0.00	154.15	154.15	#DIV/0!	#DIV/0!	21.42	21.42
Total Small Finance		1044.92	1421.38	3496.68	5962.97	289.77	214.19	64.07	92.00
38	BGVB (PNB)	7286.33	920.53	465.27	8672.13	52.05	39.20	31.28	48.63
39	PBGB (UCO)	3535.98	385.25	235.06	4156.29	60.56	52.03	61.42	59.70
40	UBKGB (CBI)	2341.93	1198.16	199.53	3739.62	108.01	59.30	50.73	81.62
Total RRB		13164.24	2503.94	899.86	16568.04	59.82	49.01	39.76	56.40
41	WB State Co-Op Bank Ltd.	7798.42	2503.52	14410.72	24712.66	57.19	49.76	67.93	61.97
42	WBSCARD Bank Ltd.	1362.76	0.00	0.00	1362.76	6062.10	#DIV/0!	0.00	509.65
Total Co-Optv		9161.18	2503.52	14410.72	26075.42	67.07	49.76	67.16	64.95
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!
Total Payment Banks		0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		101890.70	69574.87	601873.99	773339.56	50.93	50.03	75.92	68.32

Position of ATMs & BC Outlets in West Bengal as on 30.06.2024

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	111	83	189	383	644	362	268	1274
3	Bank of Maharastra	1	5	23	29	5	4	26	35
4	Canara Bank	119	76	155	350	462	10	7	479
5	Central Bank of India	76	55	88	219	747	256	107	1110
6	Indian Bank	41	45	133	219	524	196	574	1294
7	Indian Overseas Bank	11	76	61	148	234	27	81	342
8	Punjab & Sind Bank	4	4	22	30	0	0	1	1
9	Punjab National Bank	474	235	621	1330	5112	1062	321	6495
10	State Bank of India	411	1202	2648	4261	5671	869	544	7084
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	73	63	238	374	421	336	248	1005
Total PSU		1420	1959	4687	8066	14700	3779	3022	21501
13	Axis Bank	360	315	700	1375	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	19	28	0	0	0	0
19	HDFC Bank	37	116	476	629	510	52	16	578
20	ICICI Bank	68	107	540	715	3	0	0	3
21	IDBI Bank	26	35	112	173	0	0	0	0
22	IDFC First Bank	0	0	29	29	534	96	5	635
23	Indusind Bank	8	34	152	194	2086	17332	0	19418
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	6	16	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	95	97	6	30	272	308
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	12	14	809	581	1502	2892
29	South Indian Bank Ltd.	2	0	15	17	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	36	38	0	10472	87533	98005
Total PVT		516	643	2322	3481	4408	30489	89809	124706
33	Au Small finance Bank	0	0	15	15	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	9	0	0	9
36	Ujjivan Small Finance Bank	14	15	33	62	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	16	16	0	0	0	0
Total Small Finance		14	18	70	102	9	34	62	105
38	BGVB (PNB)	0	0	0	0	3059	327	64	3450
39	PBGB (UCO)	0	0	0	0	669	0	0	669
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
Total RRB		0	0	0	0	4112	327	64	4503
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
Total Co-Optv		98	26	53	177	45	0	0	45
43	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
44	Airtel Payment Bank	0	0	0	0	44515	8925	4273	57713
45	Fino Payment Bank	0	0	0	0	27166	0	0	27166
Total of Payment Banks		0	0	0	0	71754	11191	10471	93416
Grand Total		2048	2646	7132	11826	95028	45820	103428	244276

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

Negative trend is shown in the districts namely Alipurduar, Coochbehar, Dakshin Dinajpur and Malda District as on June,2024 in comparison to June,2023. The districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 30.06.2024					
Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2023	CD Ratio as on June,2024	Increase/ Decrease
1	Alipurduar	CBI	64.59	61.62	-
2	Bankura	PNB	53.70	55.01	+
3	Birbhum	UCO	47.54	50.37	+
4	Coochbehar	CBI	80.41	78.64	-
5	Dakshin Dinajpur	PNB	63.74	62.71	-
6	Darjeeling	CBI	62.03	67.58	+
7	Hooghly	UCO	41.95	44.00	+
8	Howrah	UCO	47.20	49.43	+
9	Jalpaiguri	CBI	67.49	75.52	+
10	Jhargram	PNB	43.03	45.57	+
11	Kalimpong	SBI	49.17	60.81	+
12	Kolkata	SBI	64.72	103.17	+
13	Malda	PNB	60.78	59.06	-
14	Murshidabad	PNB	55.77	57.33	+
15	Nadia	PNB	50.11	50.97	+
16	Paschim Burdwan	SBI	46.96	52.83	+
17	Paschim Medinipur	PNB	48.40	48.47	+
18	Purba Burdwan	UCO	55.17	56.04	+
19	Purba Medinipur	PNB	45.91	52.76	+
20	Purulia	PNB	48.88	50.26	+
21	Uttar Dinajpur	PNB	64.38	68.85	+
22	24 Pgs. (N)	Indian	40.66	45.28	+
23	24 Pgs. (S)	PNB	45.06	45.54	+

AGENDA – 6

Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Review of credit deployment under Agriculture Infrastructure Fund (AIF) and Financial Technologies (Fin-Tech) in Agriculture Sector
- (iii) Review of credit deployment under FPO
- (iv) Agri Clinic & Agri Business
- (v) KCC Animal Husbandry (KCC-AH)
- (vi) National Livestock Mission (NLM)
- (vii) KCC Fishery (MJCC)
- (viii) 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
30.06.2023	1,06,996	23,239	22%
31.03.2024	1,06,996	71,901	67%
30.06.2024	1,15,852	33,356	29%

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 30.06.2024 during the financial year 2024-25 is Rs.33,356.10 crore, which was Rs.23,239.24 crore for the corresponding period of previous financial year and disbursement for the FY 2024-25 is Rs.13,465.80 crore in Farm Credit which is 40.37% 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 , Banqla 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.)	
30.06.2023	35,00,000	7,63,775	22%
31.03.2024	35,00,000	24,92,202	72%
30.06.2024	35,00,000	8,01,219	23%

Bank wise KCC position as on 30.06.2024											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2024 to 30.06.2024)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.06.2024	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	526	9.15	1471	42.14	1997	51.29	7.99	16478	494.34
2	Bank of India	117000	429	49.70	0	0.00	429	49.70	0.37	109403	564.97
3	Bank of Maharashtra	2200	23	0.46	52	1.00	75	1.46	3.41	1799	37.14
4	Canara Bank	28500	2702	18.80	1281	11.38	3983	30.18	13.98	53368	407.21
5	Central Bank of India	32500	74	0.98	4170	28.67	4244	29.65	13.06	71890	451.15
6	Indian Bank	148500	910	9.55	9009	82.88	9919	92.43	6.68	414059	1346.41
7	Indian Overseas Bank	7000	72	1.50	81	1.30	153	2.80	2.19	7653	59.03
8	Punjab & Sind Bank	50	0	0.00	1	0.01	1	0.01	2.00	51	0.66
9	Punjab National Bank	407000	11796	140.50	43211	150.26	55007	290.76	13.52	422796	2419.84
10	State Bank of India	285000	108561	1203.66	20087	163.93	128648	1367.59	45.14	480384	4935.30
11	UCO Bank	40000	341	1.28	1367	11.80	1708	13.08	4.27	66059	355.88
12	Union Bank of India	25000	456	5.17	4330	87.23	4786	92.40	19.14	42315	637.48
	Total PSU	1117750	125890	1440.75	85060	580.60	210950	2021.35	18.87	1686255	11709.42
13	Axis Bank	2750	1014	4.37	401	4.45	1415	8.82	51.45	27063	237.00
14	Bandhan Bank	0	19	0.13	0	0.00	19	0.13	#DIV/0!	77	0.52
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00
19	HDFC Bank	24500	57	1.47	52401	295.57	52458	297.03	214.11	235353	990.25
20	ICICI Bank	2500	10	1.34	297	3.64	307	4.99	12.28	3108	93.92
21	IDBI Bank	10000	650	2.63	980	4.63	1630	7.26	16.30	50246	120.07
22	IDFC First Bank	0	7	0.42	0	0.00	7	0.42	#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	0	0.00	0	0.00	0	0.00	#DIV/0!	538	7.61
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	4	0.01	0	0.00	4	0.01	0.40	281	0.25
	Total PVT	42250	1761	10.38	54079	308.29	55840	318.66	132.17	316674	1453.70
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	BGVB (PNB)	270000	611	2.47	26614	81.30	27225	83.77	10.08	280283	753.52
39	PBGB (UCO)	60000	479	3.8	8487	78.25	8966	82.05	14.94	79693	643.73
40	UBKGB (CBI)	25000	197	1.74	12225	212.43	12422	214.17	49.69	76714	950.54
	Total RRB	355000	1287	8.01	47326	371.98	48613	379.99	13.69	436690	2347.79
41	WB State Co-Op Bank Ltd.	1985000	3513	5.14	482303	1171.69	485816	1176.83	24.47	1895716	5592.40
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	3513	5.14	482303	1171.69	485816	1176.83	24.47	1895716	5592.40
	Grand Total	3500000	132451	1464.28	668768	2432.56	801219	3896.84	22.89	4335335	21103.30

District wise KCC position as on 30.06.2024							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2024 to 30.06.2024(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2024	
			No.	Amount		No.	Amount
1	Alipurduar	38500	7290	60.53	18.94	77213	541.47
2	Bankura	198000	17891	92.83	9.04	198813	846.87
3	Birbhum	240000	24184	154.86	10.08	253425	928.80
4	Coochbehar	190000	21045	237.77	11.08	183911	1593.14
5	Dakshin Dinajpur	115000	21444	130.78	18.65	146034	577.21
6	Darjeeling	18500	4076	39.81	22.03	32286	265.13
7	Hooghly	395000	47218	235.11	11.95	328892	1826.37
8	Howrah	95000	12323	69.81	12.97	73048	303.32
9	Jalpaiguri	40000	10252	105.00	25.63	82394	813.08
10	Jhargram	55000	3670	31.42	6.67	44443	263.95
11	Kalimpong	10000	17776	49.00	177.76	65723	175.17
12	Kolkata	0	614	108.04	#DIV/0!	2071	199.62
13	Malda	110000	19839	124.89	18.04	142045	662.84
14	Murshidabad	95000	23822	185.75	25.08	308807	1479.98
15	Nadia	110000	28557	223.37	25.96	225036	1339.36
16	Paschim Burdwan	25000	17037	109.19	68.15	141871	674.66
17	Paschim Medinipur	245000	84479	318.02	34.48	359880	1581.56
18	Purba Burdwan	280000	28063	240.90	10.02	274941	1623.70
19	Purba Medinipur	750000	317824	799.03	42.38	656024	2333.35
20	Purulia	35000	23213	154.50	66.32	131066	498.63
21	Uttar Dinajpur	55000	13176	77.49	23.96	147848	518.45
22	24 Pgs. (N)	230000	18245	127.41	7.93	262529	1036.57
23	24 Pgs. (S)	170000	39181	221.34	23.05	197035	1020.07
Grand Total		3500000	801219	3896.84	22.89	4335335	21103.30

NB: All the banks operating in the State have disbursed 8,01,219 number of KCCs including renewal cases during FY 2024-25 registering 22.89% achievement of annual target of 35 lacs no of KCC. Total amount outstanding for KCC stood at Rs.21,103.30 crore as on 30.06.2024. The average ticket size of outstanding KCC loans is Rs.48,678/- as on 30.06.2024.

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.

The BSB for Kharif season 2024 has been issued vide notification no.727-AG-11031(11)/3/2/2024-NAB on 02.08.2024 and shared accordingly with the member banks by SLBC.

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 30.06.2024:

WB AIF BANK WISE SUMMARY (Cumulative) As on 30.06.2024										
Bank Name	Total Application Submitted to Bank (A)	Out of (A)							Pending at Bank level (Verified by PMU/ StCB)	
		Sanctioned by Bank		Disbursement Pending		Disbursed by Bank		Rejected	No.	Amount (Rs./Cr.)
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)			
Axis Bank	54	13	21.40	1	1.70	12	16.03	30	11	14.37
Bangiya Gramin Vikash Bank	198	42	6.35	10	1.33	32	4.90	149	7	1.07
Bank Of Baroda	443	224	62.20	39	6.06	185	51.23	199	20	2.95
Bank Of India	665	284	118.13	43	9.89	241	80.62	350	31	4.15
Bank of Maharashtra	9	2	0.76	1	0.27	1	0.18	7	0	0.00
Canara Bank	178	69	102.57	12	31.63	57	62.66	106	3	4.47
Central Bank Of India	220	70	95.43	24	11.50	46	35.43	147	3	10.25
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	158	41	32.79	5	3.12	36	26.33	82	35	35.68
ICICI Bank	7	2	0.34	0	0.00	2	0.32	5	0	0.00
IDBI BANK LTD	28	8	3.77	2	3.09	6	0.53	19	1	1.99
Indian Bank	340	142	198.57	35	10.16	107	140.64	194	4	3.13
Indian Overseas Bank	53	19	5.44	0	0.00	19	4.53	34	0	0.00
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.05
Karnataka Bank	5	3	0.58	0	0.00	3	0.58	1	1	0.10
Kotak Mahindra Bank	3	2	2.10	1	0.64	1	0.60	1	0	0.00
NABKISAN Finance Ltd	5	0	0.00	0	0.00	0	0.00	5	0	0.00
Paschim Banga Gramin Bank	30	8	10.53	4	0.52	4	8.22	18	4	0.76
Punjab and Sind Bank	9	2	8.05	1	6.65	1	1.40	7	0	0.00
Punjab National Bank	2419	1298	467.62	243	68.81	1055	331.06	1088	33	12.52
STATE BANK OF INDIA	1713	598	236.68	27	17.62	571	167.24	1088	27	6.60
The Federal Bank Ltd	4	2	0.36	0	0.00	2	0.36	2	0	0.00
UCO Bank	239	121	87.57	27	16.07	94	42.42	115	3	0.61
Union Bank of India	159	72	43.34	7	2.73	65	29.71	78	9	1.85
Uttarbanga Kshetriya Gramin Bank	16	2	0.09	0	0.00	2	0.09	14	0	0.00
YES BANK LTD	6	4	42.80	1	19.28	3	6.58	1	1	2.00
All Co-operative Bank	201	111	38.68	6	3.00	105	22.16	63	27	15.51
TOTAL	7168	3139	1586.17	489	214.06	2650	1033.81	3804	225	120.33

District wise Cumulative progress in the state under AIF as on 30.06.2024:

WB AIF DISTRICT WISE SUMMARY (Cumulative) As on 30.06.2024										
District Name	Total Application Submitted to Bank (A)	Out of A							Pending at Bank level (Verified by PMU/ StCB)	
		Sanctioned by Bank		Disbursement Pending		Disbursed by Bank		Rejected	No.	Amount (Rs./Cr.)
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.		
Alipurduar	132	48	29.48	5	8.91	43	7.50	84	0	0.00
Bankura	596	311	82.37	22	7.22	289	69.74	256	29	10.22
Birbhum	360	176	53.68	29	5.80	147	34.45	161	23	8.18
Cooch Behar	297	81	135.69	12	27.62	69	52.07	210	6	10.98
Dakshin Dinajpur	94	26	15.57	3	0.49	23	11.66	64	4	1.67
Darjeeling	153	39	58.48	11	24.17	28	26.57	113	1	0.01
Hooghly	591	444	216.08	72	20.69	372	154.50	131	16	5.53
Howrah	113	55	24.81	7	3.89	48	18.10	45	13	5.15
Jalpaiguri	165	47	103.03	8	11.11	39	58.15	113	5	0.36
Jhargram	106	42	14.63	14	2.60	28	11.59	63	1	0.25
Kalimpong	12	6	0.52	0	0.00	6	0.52	6	0	0.00
Kolkata	28	20	45.20	6	8.68	14	15.51	7	1	2.00
Malda	395	103	47.28	16	5.12	87	40.91	282	10	6.98
Murshidabad	874	195	57.88	41	2.27	154	37.94	671	8	3.74
Nadia	240	49	21.54	9	2.77	40	15.02	183	8	10.25
North 24 Parganas	456	103	72.48	22	13.25	81	42.86	348	5	3.11
Paschim Bardhaman	175	154	63.56	5	1.57	149	39.96	16	5	2.22
Paschim Medinipur	576	359	147.08	85	22.93	274	107.76	206	11	2.16
Purba Bardhaman	835	577	260.98	65	16.43	512	211.12	229	29	17.33
Purba Medinipur	420	126	38.09	26	10.77	100	23.77	268	26	21.31
Purulia	150	49	21.79	5	3.29	44	14.26	97	4	0.39
South 24 Parganas	229	75	28.06	17	4.85	58	19.19	148	6	3.02
Uttar Dinajpur	171	54	47.85	9	9.63	45	20.68	103	14	5.47
TOTAL	7168	3139	1586.17	489	214.06	2650	1033.81	3804	225	120.33

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.

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 30.06.2024, 173 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 30.06.2024: -

Progress made under FPO/FPC						
Sr. No.	Bank Name	Achievement	Achievement	Achievement	Achievement	Achievement
		as on 30.06.2023	as on 30.09.2023	as on 31.12.2023	as on 31.03.2024	as on 30.06.2024
		(No.)	(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	10	11	11	11	11
2	Bank of India	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0
4	Canara Bank	6	5	5	5	5
5	Central Bank of India	7	7	9	10	10
6	Indian Overseas Bank	0	0	0	0	0
7	Indian Bank	4	10	12	16	19
8	Punjab & Sindh Bank	0	0	0	0	0
9	Punjab National Bank	14	19	19	19	19
10	State Bank of India	12	13	16	17	20
11	UCO Bank	1	1	1	1	1
12	Union Bank of India	0	0	0	0	0
13	Axis Bank	0	0	0	0	0
14	Federal Bank	0	0	0	0	0
15	HDFC Bank	1	1	1	1	2
16	ICICI Bank	0	0	0	0	0
17	IDBI Bank	0	0	0	0	0
18	Bandhan Bank	0	0	0	0	0
19	BGVB	10	12	12	12	13
20	PBGB	6	7	8	8	8
21	UBKGB	14	14	14	15	15
22	WBSCB	50	50	50	50	50
	Total	135	150	158	165	173

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.

Achievement in KCC Animal Husbandry:

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.

The freshly designed KCC (AH) portal hosted by the Finance Department. GoWB in its official website (<https://finance.wb.gov.in>) has been launched. The portal is having three levels, the Level 1 which is for the Block level nodal officer i.e. Block level district officer (BLDO) and branch manager, Level 2 which is for district level officer that is Deputy Director of ARD Department in the district and LDM and Level 3 which is for state level officer i.e. ARD Department, SLBC, state level nodal officer of member banks. The exercise of "User Directory Updation" and Log-In IDs & Passwords generation for all stakeholders has already been completed. The activation of bank branch related Log-In IDs to be made through banks' channel and/or from concerned LDMs' end and close coordination to be ensured among the LDMs, DCO/ DNO of banks & other resources to resolve issues if arises in this regard. The SOP containing the process flow, various steps, MIS provision etc. has already been shared with all member bank and other concerned official. All Banks, LDMs, DCOs, BLBC Convenors have been made aware about the uploading of the data on day-to-day basis in the portal to harvest its real potential. Once the data entry becomes regular (By the Line Department & Bank Branches), the available real time MIS would empower SLBC West Bengal and each Bank, ARD, Govt. of West Bengal, Finance Department, Govt. of West Bengal apart from other stakeholders to monitor progress made under KCC (AH).

Targets for KCC Animal Husbandry loans were fixed for the state of West Bengal for FY 2024-25 as mentioned below.

Target of Animal Husbandry under KCC in actual number for FY 2024-25:

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 2024-25) as on 30.06.2024:

Activity wise Summary:

As on 30.06.2024 during FY 2024-25, total 5,518 no of cases under Animal Husbandry has been sanctioned amounting to Rs.123.20 Crore, out of which 4,311 no of cases has been disbursed with an amount of Rs.114.86 Crore, whereas 1,435 no of cases are still pending with different Bank Branches. 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 01.04.2024 to 30.06.2024							
Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy Faming	2541	70.54	2597	70.35	1710	932
2	Goat Husbandry	736	17.65	715	17.30	1096	321
3	Poultry Faming (Including Duckery)	1681	22.07	443	15.70	658	160
4	Pig Husbandry	559	12.94	555	11.50	29	22
Total		5518	123.20	4311	114.86	3493	1435

District wise KCC-AH Progress Report								
For the period from 01.04.2024 to 30.06.2024								
District-wise consolidated report of the Bank:-								
Sl. No.	Name of the District	Target (No)	Sanctioned		Disbursed		Rejected	Pending
		FY 2024-25	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Alipurduar	2530	102	4.20	87	3.95	14	21
2	Bankura	8208	130	4.43	146	4.88	58	44
3	Birbhum	5696	178	8.40	184	8.35	468	73
4	Coochbehar	4780	180	3.63	160	3.50	52	155
5	Dakhin 24 Parganas	6213	148	2.40	133	2.04	80	112
6	Dakhin Dinajpur	3197	51	0.76	42	0.73	86	51
7	Darjeeling including Siliguri	1900	313	4.01	324	4.04	72	63
8	Hooghly	5901	1098	13.23	272	8.57	664	114
9	Howrah	1377	236	8.17	202	8.10	196	21
10	Jalpaiguri	2540	85	1.32	69	1.23	140	77
11	Jhargram	2430	105	4.17	105	4.16	26	64
12	Kalimpong	603	210	2.06	206	1.99	17	22
13	Kolkata	0	104	3.06	111	3.12	13	0
14	Malda	6064	223	4.40	250	4.48	142	48
15	Murshidabad	6510	164	4.38	160	4.27	64	12
16	Nadia	4969	141	3.48	138	3.42	52	15
17	Paschim Bardhaman	1215	75	1.58	73	1.49	98	20
18	Paschim Medinipur	7929	352	7.16	357	6.90	69	47
19	Purba Bardhaman	7069	352	13.91	387	13.65	677	125
20	Purba Medinipur	5211	835	16.88	483	13.64	217	65
21	Purulia	6691	159	6.32	165	7.32	64	103
22	Uttar 24 Parganas	4638	211	3.51	199	3.37	151	125
23	Uttar Dinajpur	4329	71	1.75	64	1.66	73	58
Total		100000	5518	123.20	4311	114.86	3493	1435

Bank wise consolidated report on KCC-AH (Activity wise) as on 30.06.2024

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	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	375	3.45	320	3.40	138	21	169	1.62	152	1.63	88	9
2	Bank of India	241	1.72	241	1.52	454	182	92	0.59	84	0.29	165	52
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	31	0.46	30	0.47	30	153	12	0.09	9	0.06	12	25
5	Central Bank of India	47	0.33	30	0.23	301	486	7	0.03	6	0.03	205	200
6	Indian Bank	32	0.36	14	0.16	18	30	10	0.05	2	0.01	13	11
7	Indian Overseas Bank	4	2.76	4	2.76	0	0	2	0.94	2	0.94	0	0
8	Punjab National Bank	462	10.93	663	12.05	0	0	276	9.58	305	9.72	0	0
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	620	45.00	620	45.00	0	0	55	4.00	55	4.00	0	0
11	UCO Bank	17	0.15	17	0.15	1	4	12	0.14	12	0.14	8	3
12	Union Bank of India	67	0.79	67	0.79	7	23	0	0.00	0	0.00	14	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	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	7	0.26	0	0.00	0	0	2	0.03	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	19	0.29	14	0.13	1	14	8	0.09	3	0.08	0	4
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	BGVV (PNB)	155	0.99	115	0.68	0	0	23	0.10	21	0.09	0	0
22	PBGB (UCO)	187	1.32	187	1.32	760	15	29	0.10	29	0.10	591	9
23	UBKGB (CBI)	35	0.34	27	0.27	0	0	21	0.22	17	0.15	0	0
24	WB State Co-Op Bank	242	1.39	248	1.43	0	4	18	0.06	18	0.06	0	0
GRAND TOTAL		2541	70.54	2597	70.35	1710	932	736	17.65	715	17.30	1096	321

Bank wise consolidated report on KCC-AH (Activity wise) as on 30.06.2024

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	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	57	0.83	56	0.49	33	6	5	0.24	3	0.22	0	0
2	Bank of India	10	0.19	10	0.19	11	65	1	0.30	2	0.37	9	0
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	0	0.00	0	0.00	3	4	0	0.00	0	0.00	2	2
5	Central Bank of India	3	0.03	1	0.01	40	14	0	0.00	0	0.00	11	15
6	Indian Bank	14	0.16	4	0.03	8	5	6	0.05	0	0.00	4	2
7	Indian Overseas Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
8	Punjab National Bank	190	7.89	224	9.59	0	0	184	6.39	204	6.48	0	0
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	61	4.00	61	4.00	0	0	31	2.18	31	2.18	0	0
11	UCO Bank	23	0.33	23	0.33	4	4	0	0.00	0	0.00	0	0
12	Union Bank of India	3	0.12	3	0.12	3	5	0	0.00	0	0.00	2	2
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	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	1256	7.57	0	0.00	512	46	11	1.50	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	6	0.04	2	0.03	0	6	0	0.00	0	0.00	1	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	BGVV (PNB)	5	0.10	3	0.06	0	0	12	0.06	8	0.03	0	0
22	PBGB (UCO)	31	0.60	31	0.60	44	5	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	12	0.13	10	0.09	0	0	8	0.09	6	0.08	0	0
24	WB State Co-Op Bank	10	0.08	15	0.17	0	0	302	2.14	302	2.14	0	1
GRAND TOTAL		1681	22.07	443	15.70	658	160	559	12.94	555	11.50	29	22

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2024:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.23	20,556	156.13	5,037	70.84	16,259	101.02	59,277	290.06
30.06.24	25,065	230.73	3,701	72.94	17,311	324.90	9,112	49.74

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2024-25 (01.04.2024 - 30.06.2024) (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	1597	51.29	558	15.36	322	18.00	98	5.54	56	3.89	84	5.41	9	3.20	1078	104.56	3802	207.25
2	Bank of India	13376	65.75	3846	27.96	590	5.46	545	7.60	1878	17.92	35	0.39	25190	32.56	7317	364.60	52777	522.24
3	Bank of Maharashtra	75	1.46	25	0.87	2	0.15	0	0.00	0	0.00	0	0.00	0	0.00	223	1.79	325	4.27
4	Canara Bank	24847	236.96	210	1.26	38	0.83	24	2.31	18	0.14	1	0.02	0	0.00	2728	19.62	27866	261.13
5	Central Bank of India	12571	20.57	105	0.23	37	0.80	26	8.47	0	0.00	0	0.00	4	0.45	35687	722.26	48430	752.78
6	Indian Bank	350	7.50	625	12.30	86	0.72	68	0.75	91	1.21	0	0.00	720	28.12	1710	72.80	3650	123.40
7	Indian Overseas Bank	143	47.08	4	0.55	1	0.04	0	0.00	1	0.01	2	0.19	40	1.74	27	7.85	218	57.46
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	1	0.07	0	0.00	0	0.00	0	0.00	0	0.00	1	0.07
9	Punjab National Bank	69982	2635.71	456	10.94	76	2.77	189	9.37	494	3.95	107	6.31	792	38.92	3550	52.10	75646	2760.06
10	State Bank of India	128648	1367.59	143	2.14	62	204.00	46	5.25	198	1.54	33	0.72	14	1.56	75232	1210.17	204376	2792.97
11	UCO Bank	4108	68.30	22	0.24	36	0.26	19	0.12	8	0.08	1	0.05	4	0.17	1860	110.55	6058	179.77
12	Union Bank of India	10869	206.07	1958	40.95	310	9.40	449	15.24	304	3.15	0	0.00	0	0.00	320	91.63	14210	366.44
Total PSU		266566	4708.28	7952	112.80	1560	242.44	1465	54.71	3048	31.88	263	13.08	26773	106.72	129732	2757.93	437359	8027.84
13	Axis Bank	761	3.28	0	0.00	2	0.47	0	0.00	0	0.00	0	0.00	0	0.00	1295	221.83	2058	225.58
14	Bandhan Bank	0	0.00	11963	84.00	2614	20.29	1740	14.14	0	0.00	0	0.00	574	3.76	4739	30.81	21630	153.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	52	3.72	52	3.72
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7170	164.49	7170	164.49
19	HDFC Bank	393	9.44	0	0.00	0	0.00	0	0.00	0	0.00	29	0.16	40676	219.50	11536	124.10	52634	353.20
20	ICICI Bank	583	69.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	583	69.87
21	IDBI Bank	24	0.35	35	1.96	15	0.06	0	0.00	0	0.00	0	0.00	0	0.00	9232	46.38	9306	48.75
22	IDFC First Bank	7	0.42	231	0.82	179	0.71	128	0.50	925	3.54	0	0.00	1252	6.18	0	0.00	2722	12.18
23	Indusind Bank	0	0.00	0	0.00	11136	45.33	0	0.00	0	0.00	0	0.00	0	0.00	147739	622.37	158875	667.70
24	Karnataka Bank Ltd.	0	0.00	0	0.00	2	0.03	0	0.00	0	0.00	2	0.60	0	0.00	617	10.60	621	11.23
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1165	55.60	0	0.00	1165	55.60
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	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	37621	156.56	0	0.00	37621	156.56
29	South Indian Bank Ltd.	0	0.00	495	9.94	22	0.46	20	0.42	15	0.46	0	0.00	0	0.00	4	0.12	556	11.40
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	1550	7.47	1550	7.47
Total PVT		1768	83.37	12724	96.72	13970	67.35	1888	15.06	940	4.00	31	0.76	81288	441.60	924246	4286.22	296543	1940.75
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	1	0.04	0	0.00	0	0.00	0	0.00	3039	11.63	3040	11.67
34	ESAF SF Bank	0	0.00	3243	14.25	808	3.35	228	1.07	0	0.00	0	0.00	83	0.37	17814	82.36	22176	101.40
35	Jana Small Finance Bank	0	0.00	20	0.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11482	62.70	11502	62.81
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	35067	194.75	35067	194.75
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	1261	5.64	1261	5.64
Total Small Finance		0	0.00	3263	14.36	808	3.35	229	1.11	0	0.00	0	0.00	83	0.37	68663	357.0847	73046	376.28
38	BGVV (PNB)	108161	881.01	706	3.14	64	0.54	55	0.61	311	1.65	0	0.00	0	0.00	0	0.00	109297	886.95
39	PBGB (UCO)	8966	82.05	213	1.47	94	1.13	32	0.62	34	0.12	0	0.00	6	0.71	10290	372.64	19635	458.74
40	UBKGB (CBI)	12318	213.13	43	0.43	31	0.32	6	0.09	19	0.11	5	0.09	0	0.00	17154	308.19	29576	522.36
Total RRB		129445	1176.19	962	5.04	189	1.99	93	1.32	364	1.88	5	0.09	6	0.71	86947	1562.40	158508	1868.05
41	WB State Co-Op Bank Ltd.	484783	1168.23	144	0.91	784	9.78	15	0.17	4740	11.81	323	7.43	10908	12.99	2300	37.20	503997	1248.52
42	WBSCARD Bank Ltd.	0	0.00	20	0.90	0	0.00	11	0.57	20	0.16	240	1.20	15	1.35	42	0.19	348	4.37
Total Co-Optv		484783	1168.23	164	1.81	784	9.78	26	0.74	4760	11.97	563	8.63	10923	14.34	2342	37.3872	504345	1252.89
Grand Total		882562	7136.07	25065	230.73	17311	324.90	3701	72.94	9112	49.74	862	22.56	119073	563.74	2298719	37064.22	1469801	13465.81

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2024:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.23	1,56,501	1,029.79	54,563	562.46	1,46,555	608.85	6,30,952	1,441.62
30.06.24	1,85,589	1,469.49	38,696	612.98	1,32,010	664.93	1,40,858	597.71

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2024 (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	16478	494.34	1014	14.38	722	10.86	522	8.45	114	7.21	256	12.47	104	1.60	19968	62.69	39178	612.00
2	Bank of India	171921	783.34	16281	126.82	2222	22.79	1964	28.42	6169	56.90	163	1.87	96021	1142.69	29730	275.87	324471	2438.70
3	Bank of Maharashtra	1799	37.14	57	1.58	11	0.39	0	0.00	0	0.00	0	0.00	0	0.00	695	18.18	2562	57.29
4	Canara Bank	169713	1879.31	1888	21.34	205	4.28	796	47.59	470	7.07	46	1.42	60	4.47	5270	2.11	178448	1967.59
5	Central Bank of India	70385	436.58	623	4.90	159	3.55	175	18.79	186	1.26	377	7.49	503	5.95	63090	1973.57	135498	2452.09
6	Indian Bank	84157	580.23	1410	102.26	452	25.20	356	20.36	124	4.50	3	0.03	21542	212.20	70012	2263.02	178056	3207.80
7	Indian Overseas Bank	31856	868.72	234	3.91	285	7.49	72	1.60	45	3.91	163	3.28	337	4.36	7356	278.54	40348	1171.81
8	Punjab & Sind Bank	43	0.63	3	0.01	2	0.01	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	49	0.65
9	Punjab National Bank	701362	6891.56	8981	187.66	2417	63.24	5135	174.45	4539	26.07	587	7.35	22850	700.44	39760	807.17	785631	8857.94
10	State Bank of India	480384	4935.30	545	10.25	204	13.93	99	23.99	851	13.61	73	0.50	350	12.90	202961	3554.11	685467	8564.59
11	UCO Bank	77669	1037.03	1645	20.46	495	3.01	606	14.47	689	4.53	644	0.58	1174	7.62	7328	21.64	90250	1109.34
12	Union Bank of India	60832	928.40	13555	210.17	1264	17.41	2012	52.29	1094	11.89	27	10.00	21	0.89	9440	223.19	88245	1454.24
Total PSU		1866599	18872.58	46236	703.74	8438	172.16	11737	390.41	14282	136.95	2339	44.99	142962	2093.12	455610	9480.092	2548203	31894.04
13	Axis Bank	10349	77.58	0	0.00	23	11.97	0	0.00	0	0.00	3	0.17	0	0.00	15804	2750.28	26179	2840.00
14	Bandhan Bank	101	15.36	88810	415.35	23610	110.12	13408	67.79	0	0.00	1	0.09	3899	24.01	28480	134.02	158309	766.74
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	102	4.84	102	4.84
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	22844	350.91	22844	350.91
19	HDFC Bank	586	21.67	0	0.00	0	0.00	0	0.00	0	0.00	48	0.16	138422	634.08	96854	429.7643	235910	1085.67
20	ICICI Bank	3430	149.91	0	0.00	130	67.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3560	216.91
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	65663	315.93	65663	315.93
22	IDFC First Bank	7	3.947	987	2.11	1025	2.63	545	1.51	2153	5.65	0	0.00	10770	28.41	0	0.00	15487	44.26
23	Indusind Bank	0	0.00	0	0.00	83382	187.15	0	0.00	0	0.00	0	0.00	0	0.00	1281231	2956.77	1364613	3143.92
24	Karnataka Bank Ltd.	0	0.00	0	0.00	4	0.56	0	0.00	0	0.00	2	0.59	0	0.00	618	12.76	624	13.91
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	12100	382.51	0	0.00	12100	382.51
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	17	0.23	17	0.23
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	345464	849.84	0	0.00	345464	849.84
29	South Indian Bank Ltd.	0	0.00	1500	25.60	280	2.80	80	1.50	30	0.80	0	0.00	0	0.00	25	0.62	1915	31.32
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	8410	27.00	8410	27.00
Total PVT		14473	268.46	91297	443.06	108454	382.23	14033	70.80	2183	6.45	54	1.01	510655	1918.86	1520048	6983.12	2261197	10074.00
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	2	0.13	1	0.01	0	0.00	0	0.00	5164	15.83	5167	15.97
34	ESAF SF Bank	0	0.00	17825	53.63	6496	17.76	1573	4.34	0	0.00	0	0.00	783	2.67	111870	346.24	138547	424.64
35	Jana Small Finance Bank	0	0.00	2735	7.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	92426	299.02	95161	306.79
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	277313	984.28	277313	984.28
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	10441	30.65	10441	30.65
Total Small Finance		0	0.00	20560	61.39	6496	17.76	1575	4.47	1	0.01	0	0.00	783	2.67	497214	1676.029	526629	1762.33
38	BGVV (PNB)	491967	4761.04	14297	146.79	1239	23.40	2770	52.95	21862	339.57	0	0.00	0	0.00	16	0.29	532151	5324.04
39	PBGB (UCO)	79693	643.73	2085	14.50	536	5.36	191	3.12	271	0.88	0	0.00	137	6.51	48998	1097.17	131911	1771.27
40	UBKGB (CBI)	75938	941.43	222	2.19	176	1.41	39	0.44	84	0.53	222	2.66	33	1.88	72574	1703.84	149288	2654.38
Total RRB		647598	6346.20	16604	163.48	1951	30.17	3000	56.51	22217	340.98	222	2.66	170	8.39	121588	2801.30	813350	9749.69
41	WB State Co-Op Bank Ltd.	1891565	5559.01	1290	8.72	2588	27.14	155	3.66	97734	77.71	18379	174.20	11592	38.07	33928	412.84	2057231	6301.34
42	WBSCARD Bank Ltd.	0	0.00	9602	89.10	4083	35.47	8196	87.12	4441	35.60	100602	685.60	1463	80.64	35313	28.36	163700	1041.89
Total Co-Optv		1891565	5559.01	10892	97.82	6671	62.61	8351	90.78	102175	113.31	118981	859.80	13055	118.71	69241	441.1964	2220931	7343.23
Grand Total		4420235	31046.25	185589	1469.49	132010	664.93	38696	612.98	140858	597.71	121596	908.47	667625	4141.75	3023364	19866.02	8370310	60823.30

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 8th 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 30.06.2024 (cumulative):

Bank wise KCC-AH status as on 30.06.2024																
Bank	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative No of Applications Already having KCC with Some other Bank	Sum of Cumulative No of Applications Already availed loan for same purpose from other Banks	Sum of Cumulative No of Applications in default NPA	Sum of Cumulative No of Applications not furnished / Collection account is in other Bank	Sum of Cumulative No of Applications for purpose of cattle	Sum of Cumulative No of Applications (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative No of Applications in possession /No space available for cattle shed	Sum of Cumulative No of Applications of the family applying for KCC against same milch animal	Sum of Cumulative No of Applications of Pacs member incomplete information furnished	Sum of Cumulative No of Applications -Second application submitted for same/other reasons	Sum of Cumulative No of Applications - Any Other Reason	Sum of Pendency more than 15 days	
Bank of Baroda	683	683	299	30	27	60	0	11	58	43	0	0	34	0	120	1
Bank of India	2126	2126	1134	71	13	189	0	55	136	139	2	0	51	0	336	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	1013	1013	481	56	20	139	0	38	51	118	0	21	20	4	65	0
Central Bank of India	3693	3693	1777	204	115	740	0	33	110	245	5	191	30	5	238	0
Cooperative Bank	2933	2933	1156	132	77	454	0	79	119	272	44	263	3	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	24	7	0	0	0	0	48	0
Indian Bank	4315	4315	1652	205	66	645	8	99	302	527	61	0	115	51	584	0
Indian Overseas Bank	415	415	70	14	0	105	0	37	40	78	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	12	0	0	0	0	0	22	0
Punjab National Bank	12741	12741	5095	869	242	1895	52	636	740	1792	125	75	336	5	879	0
State Bank of India	13318	13318	4723	901	221	1891	0	464	569	1580	91	175	765	96	1842	0
UCO Bank	4895	4895	2340	108	55	887	3	44	318	370	4	10	37	86	633	0
Union Bank of India	893	893	273	102	0	113	0	22	69	63	4	0	35	11	201	0
Grand Total	47156	47156	19006	2692	836	7129	63	1519	2548	5234	345	759	1447	277	5300	1

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2024 (cumulative):

District wise KCC-AH status as on 30.06.2024																
District	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished / Collection account is in other Bank	Sum of Cumulative - Applicant for purpose of cattle	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission	Sum of Cumulative -Milch animal in possession/ No space available for cattle shed	Sum of Cumulative -Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	0	268	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4137	4137	1618	250	70	1586	0	0	53	488	0	0	2	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	81	527	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	88	40	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	334	140	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	563	557	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	0	20	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	38	130	1	2	0	0	299	0
Kalimpong	1006	1006	578	97	48	232	0	7	6	9	0	28	0	0	0	1
Koch Bihar	3191	3191	1144	587	220	657	0	0	0	79	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	1	24	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	820	1322	236	137	519	5	37	0
North Twenty Four	1432	1432	530	0	0	0	0	0	22	114	0	0	51	0	715	0
Paschim Bardhaman	410	410	166	2	0	0	0	0	64	44	0	0	0	0	134	0
Paschim Medinipur	2134	2134	1082	136	0	351	46	0	0	375	0	51	8	0	85	0
Purba Bardhaman	2454	2454	1278	105	142	36	6	0	178	4	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	77	248	0	0	0	0	5	0
Puruliya	407	407	130	9	0	36	0	11	81	130	10	0	0	0	0	0
South Twenty Four	1978	1978	881	52	4	101	5	7	81	715	0	0	131	1	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	61	0	0	0	0	0	0	0
Grand Total	47156	47156	19006	2692	836	7129	63	1519	2548	5234	345	759	1447	277	5300	1

Bank-wise Summary of Weekly KCC-Fishery as on 30.06.2024 (cumulative):

Bank Wise KCC FISHERY status as on 30.06.2024															
BANK	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Applicant on vending	Sum of Cumulative - Not having permission/licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days	
Bank of Baroda	38	38	15	4	0	7	0	11	0	1	0	0	0	0	
Bank of India	69	69	33	0	0	1	0	27	0	3	5	0	0	0	
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Canara Bank	52	52	23	2	2	3	0	17	0	3	2	0	0	0	
Central Bank of India	40	40	29	0	0	0	0	11	0	0	0	0	0	0	
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0	
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Indian Bank	235	235	72	1	0	26	0	73	4	30	27	1	1	0	
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0	
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Punjab National Bank	843	843	338	36	5	66	5	237	0	85	67	0	4	0	
State Bank of India	620	610	221	27	8	55	0	189	0	69	41	0	0	0	
UCO Bank	370	370	149	42	2	125	0	24	0	24	2	0	2	0	
Union Bank of India	25	25	19	0	0	0	0	4	0	0	2	0	0	0	
Grand Total	3831	3821	1486	239	17	925	5	721	4	240	149	1	34	0	

District-wise Summary of Weekly KCC-Fishery as on 30.06.2024 (cumulative):

District wise KCC FISHERY status as on 30.06.2024

DISTRICT	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 - Application for vending	Sum of Cummulative -Not having permission / licence for pond/reservoir	Sum of Cummulative - Farmers do not have vessel	Sum of Cummulative - Applicant (i) not tracable (ii) Unwilling to avail	Sum of Cummulative - Wrong/incomplete information furnishe	Sum of Cummulative -Second application submitted for same/other reasons	Sum of Cummulative -Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1833	1833	540	199	7	846	0	155	0	64	0	0	22	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	3	0	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	1	0	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	150	150	54	16	0	22	0	57	0	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	6	0	0	0	7	0
North Twenty Four Pargar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Pargar	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Grand Total	3831	3821	1486	239	17	925	5	721	4	240	149	1	34	0

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.

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 2024-25. As on 30.06.2024, member banks have cumulatively sanctioned 22,532 no. of MJCC cases amounting Rs.136.35 Crore.

Bank-wise progress of MJCC as on 30.06.2024:

MJCC Bank wise cumulative status as on 30.06.2024					
Bank Name	Total No. of cases phy recevd.	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	2180	735	3.67	1425	20
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1873	1048	5.12	825	0
Central Bank Of India	1511	207	3.48	1269	35
Indian Bank	4763	2345	26.84	2075	343
Indian Overseas Bank	332	115	0.08	160	57
Punjab & Sind Bank	10	0	0	2	8
Punjab National Bank	10104	3914	16.66	5598	592
State Bank Of India	9532	1047	9.32	8485	0
UCO Bank	1529	596	5.67	925	8
Union Bank of India	565	282	2.38	273	10
TOTAL PSU	33081	10650	75.47	21355	1076
Axis Bank	71	0	0	0	71
Bandhan Bank	184	0	0	80	104
Federal Bank	7	0	0	0	7
HDFC	42	0	0	40	2
ICICI	1	0	0	1	0
IDBI	73	0	0	0	73
Indus Ind Bank	4	0	0	0	4
Karnataka Bank	3	0	0	0	3
Karur vaisyabank	2	0	0	0	2
TOTAL PVT	316	0	0	121	195
Airtel Payments Bank	1	0	0	0	1
Indian Post Payment Bank	2	0	0	0	2
TOTAL PAYMENT BANKS	3	0	0	0	3
BGVB	6184	1364	17.65	4820	0
PBGB	1682	580	5.95	1102	0
UBKGB	1592	1135	6.09	457	0
TOTAL RRB	9458	3079	29.69	6379	0
WBSCB	37495	8803	31.19	28692	0
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	37510	8803	31.19	28699	8
GRAND TOTAL	80368	22532	136.35	56554	1282

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.

Krishak Bandhu:

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu – a flagship scheme for the benefit of farmers. The scheme is expected to cover 72 lakh people with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities. The scheme is effective from 1st January 2019. The scheme was revamped and launched as Krishak Bandhu (Naton) vide notification no 741-AG/O/9M(Nab)-70/2021 dated 17th June 2021. Under the new scheme, investment support up to Rs.10,000/- per year will be provided by the State Government to the farmers in two equal instalments of Rs.5,000/- right at the onset of two crop seasons i.e. Kharif and Rabi.

All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme. Every enrolled farmer will get a financial assistance of Rs.10,000/- per annum for one acre or more of cultivable land. Farmers having less than one acre of land will be eligible for assistance on pro rata basis subject to a minimum of Rs.4,000/- per annum per farmer. Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

Finance against Negotiable Warehouse Receipts (NWR):

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse 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.

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.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2024-25

(Position from 01.04.2024-30.06.2024)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	0	0.00	38996	746.00	0.00
2	Bank of India	2122.69	51163	2730.14	292605	2718.26	128.62
3	Bank of Maharashtra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	26033	227.06	155364	1365.69	13.59
5	Central Bank of India	888.75	43587	677.50	121948	2206.88	76.23
6	Indian Bank	3035.26	1730	37.32	82210	2627.60	1.23
7	Indian Overseas Bank	681.82	210	45.64	40121	1072.61	6.69
8	Punjab & Sind Bank	243.62	0	0.00	0	0.00	0.00
9	Punjab National Bank	5723.99	50305	495.73	804324	11390.40	8.66
10	State Bank of India	8780.01	194734	2546.92	648356	8097.19	29.01
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	2209	45.73	85125	1167.81	1.57
Total PSU		30344.31	369971	6806.04	2303373	31454.40	22.43
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	46225	306.99	285120	1346.69	10.31
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	0	0.00	0	0.00	0.00
19	HDFC Bank	3703.30	0	0.00	0	0.00	0.00
20	ICICI Bank	3777.63	8852	93.84	41570	1937.22	2.48
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	944	3.76	10471	22.47	0.93
23	Indusind Bank	1569.03	41	1.84	1291470	2838.83	0.12
24	Karnataka Bank Ltd.	131.84	190	60.67	185	61.09	46.02
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	9742	265.08	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	17	0.23	0.00
28	Ratnakar Bank Ltd	404.52	33791	140.90	319676	772.28	34.83
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	1461	7.04	7927	64.00	1.05
Total PVT		18575.45	91504	615.05	1966178	7307.88	3.31
33	Au Small finance Bank	0.02	0	0.00	0	0.00	0.00
34	ESAF SF Bank	10.67	22176	101.40	138547	424.63	950.42
35	Jana Small Finance Bank	81.43	9564	44.31	71737	223.38	54.41
36	Ujjivan Small Finance Bank	224.28	62999	351.18	222688	793.99	156.58
37	Utkarsh Small Finance Bank	6.83	1261	5.64	10441	30.65	82.54
Total Small Finance		323.23	96000	502.52	443413	1472.65	155.47
38	BGVB (PNB)	747.48	106701	847.83	512931	5105.23	113.42
39	PBGB (UCO)	343.95	19454	453.61	129184	1735.39	131.88
40	UBKGB (CBI)	276.77	26914	475.35	135852	2415.48	171.75
Total RRB		1368.20	153069	1776.79	777967	9256.10	129.86
41	WB State Co-Op Bank Ltd.	2008.02	500430	1234.86	1919596	6094.86	61.50
42	WBSCARD Bank Ltd.	127.37	348	4.37	163700	1041.89	3.43
Total Co-Optv		2135.40	500778	1239.23	2083296	7136.75	58.03
Grand Total		52746.59	1211322	10939.63	7574227	56627.80	20.74

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2024-25 (Position from 01.04.2024-30.06.2024)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
			(Amt.in Rs. Crore)				
1	Bank of Baroda	760	0	0.00	389	1.27	0.00%
2	Bank of India	6800	986	5.23	56425	163.45	14.50%
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	3632	56.46	10162	183.91	47.79%
6	Indian Bank	8400	0	0.00	8574	25.88	0.00%
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	0	0.00	0	0.00	0.00%
10	State Bank of India	18300	0	0.00	0	0.00	0.00%
11	UCO Bank	3000	0	0.00	10485	60.89	0.00%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
	Total PSU	65220	4618	61.69	86035	435.40	7.08%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	64533	517.34	494696	2765.19	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
	Total PVT	18500	64533	517.34	494696	2765.19	348.83%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
	Total Small Finance	0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	0	0.00	0	0.00	0.00%
39	PBGB (UCO)	15200	1060	5.97	9239	97.46	6.97%
40	UBKGB (CBI)	7700	1491	6.43	11507	47.53	19.36%
	Total RRB	38100	2551	12.40	20746	144.99	6.70%
41	WB State Co-Op Bank Ltd.	76000	5973	6.38	22388	18.82	7.86%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
	Total Co-Optv	107000	5973	6.38	22388	18.82	5.58%
	Grand Total	228820	77675	597.81	623865	3364.39	33.95%

Bank wise flow of credit to Patta Holders under ACP 2024-25 (Position from 01.04.2024-30.06.2024)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
			(Amt.in Rs. Crore)				
1	Bank of Baroda	3800	0	0.00	942	9.86	0.00%
2	Bank of India	9900	5	1.84	2109	3.90	0.05%
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	1453	22.58	4065	73.56	34.59%
6	Indian Bank	9200	0	0.00	19741	104.57	0.00%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	0	0.00	0	0.00	0.00%
10	State Bank of India	14500	0	0.00	0	0.00	0.00%
11	UCO Bank	7600	0	0.00	5073	6.52	0.00%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
	Total PSU	87400	1458	24.42	31930	198.41	1.67%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
	Total PVT	12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
	Total Small Finance	0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	0	0.00	52	0.87	0.00%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	311	1.58	1841	12.36	8.18%
	Total RRB	26600	311	1.58	1893	13.23	1.17%
41	WB State Co-Op Bank Ltd.	24800	5974	6.38	22388	18.82	24.09%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
	Total Co-Optv	26300	5974	6.38	22388	18.82	22.71%
	Grand Total	152600	7743	32.38	56210	230.46	5.07%

Bank wise flow of credit to New Farmers under ACP 2024-25

(Position from 01.04.2024-30.06.2024)

(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	206	2.56	206	2.56	2.06%
2	Bank of India	66500	439	51.44	112132	579.47	0.66%
3	Bank of Maharashtra	15	23	0.46	23	0.46	153.33%
4	Canara Bank	27000	2478	33.69	2478	34.11	9.18%
5	Central Bank of India	48000	2179	33.88	6097	110.34	4.54%
6	Indian Bank	101000	55	0.51	10034	126.49	0.05%
7	Indian Overseas Bank	3500	68	20.24	2896	54.31	1.94%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	11796	140.50	422796	2419.84	3.50%
10	State Bank of India	340000	204930	3884.22	686493	11277.88	60.27%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	2213	44.00	2220	46.42	13.83%
Total PSU		1036037	224387	4211.50	1246423	14659.40	21.66%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	0	0.00	0	0.00	0.00%
20	ICICI Bank	7100	10	1.34	10	1.34	0.14%
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	190	60.67	185	61.09	#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	37315	155.30	37222	152.70	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	37515	217.32	37417	215.14	118.21%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	22176	101.40	138547	424.63	#DIV/0!
35	Jana Small Finance Bank	0	11503	62.86	95173	306.85	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	1261	5.64	1261	5.23	#DIV/0!
Total Small Finance		0	34940	169.90	234981	736.71	#DIV/0!
38	BGVB (PNB)	214000	7714	92.22	7714	81.30	3.60%
39	PBGB (UCO)	35000	1003	14.35	1003	14.35	2.87%
40	UBKGB (CBI)	34100	197	1.74	197	1.71	0.58%
Total RRB		283100	8914	108.31	8914	97.36	3.15%
41	WB State Co-Op Bank Ltd.	180000	3513	5.14	3470	5.71	1.95%
42	WBCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	3513	5.14	3470	5.71	1.95%
Grand Total		1530873	309269	4712.16	1531205	15714.31	20.20%

Others:

Digitalization of PACs:

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

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

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

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

Advances:

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

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

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

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

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

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

- **Short duration crop:**

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

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

- **Long duration crop:**

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

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

- **Miscellaneous- :**

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

AGENDA – 7

Deployment of Credit in MSME:

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

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

The member Banks in the State have disbursed altogether Rs.74,001.85 Crore under MSME up to 30.06.2024, as against the said target of Rs.1,53,509.18 Crore with overall achievement of 48.21% of the total target for FY 2024-25.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
30.06.2023	1,45,032	56,565	39%
31.03.2024	1,45,032	1,48,138	102%
30.06.2024	1,53,509	74,002	48%

The disbursement during the corresponding period of previous financial year 2023-24 was Rs.56,565.15 Crore, thus a Y-O-Y growth of 30.83% has been registered comparing to the corresponding to June Quarter of last financial year 2023-24.

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.187.64 Crore as on 30.06.2024 under Export Credit as against the said target of Rs.2156.32 crore with an achievement of 8.70% of the total target of FY 2024-25.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
30.06.2023	2131	249	12%
31.03.2024	2131	582	27%
30.06.2024	2156	187	9%

RBI Guidelines on restructuring of advances to MSMEs:

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 related Stress announced for other advances, RBI have issued circular on 05.05.2021 regarding Resolution “Framework 2.0-MSME sector Restructuring of Advances” and RBI revised the threshold limit for aggregate exposure from 25 crores to 50 crores through circular on 04.06.2021. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

- The aggregate exposure, including non-fund-based facilities, of banks and NBFCs to the borrower does not exceed ₹50 Crore as on March 31, 2021.
- The borrower's account was a 'standard asset' as on March 31, 2021.
- The borrower's account was not restructured in terms of the RBI circular dated 06.08.2020, 11.02.2020 and 01.01.2019.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.
- Restructuring of the borrower account is to be implemented within 90 days from the date of invocation.
- If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented.
- Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.
- It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.
- All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.
- In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021, and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.
- In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.
- The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.06.2024

(Amount in Crore)

Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		50138	1075.76	3708	761.03	237	1158.07	54083	2994.86
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	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
Total RRB		13156	250.04	141	27.50	7	16.47	13304	294.01
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
Total Co-Optv		1050	19.56	0	0.00	0	0.00	1050	19.56
Grand Total		65483	1350.05	3885	802.51	261	1260.23	69629	3412.79

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 30.06.2024:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)								
(Amount in Crore)								
Sr. No.	Bank Name	Target	Sanctioned from 01.04.2024 to 30.06.2024		Disbursement from 01.04.2024 to 30.06.2024		Cumulative Achievement till 30.06.2024 (Disbursement)	
		Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	0	0.00	16	5.28	443.86	58.79%
3	Bank of Maharashtra	257.00	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	1	0.43	1	0.43	461.67	66.52%
	Total PSU	8068.00	1	0.43	17	5.71	6328.00	78.43%
13	Axis Bank	796.00	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	3	0.25	3	0.25	2233.06	86.52%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0.00	0.00%
	Total PVT	7714.00	3	0.25	3	0.25	7069.54	91.65%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	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	0.00	#DIV/0!
	Total Small Finance	0.00	0	0.00	0	0.00	13.51	#DIV/0!
38	BGVB (PNB)	156.00	0	0.00	0	0.00	70.65	45.29%
39	PBGB (UCO)	189.00	0	0.00	0	0.00	28.53	15.10%
40	UBKGB (CBI)	8.00	0	0.00	0	0.00	0.01	0.13%
	Total RRB	353.00	0	0.00	0	0.00	99.19	28.10%
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Co-Optv	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Grand Total	16135.00	4	0.68	20	5.96	13510.23	83.73%

Credit Guarantee Scheme for Subordinate Debt (CGSSD):

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

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

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

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

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

As on 30.06.2024 member banks have cumulatively sanctioned 2,13,506 proposals out of total 2,81,140 eligible applications under this scheme. Disbursement done in 1,99,591 number of accounts out of total sanctioned cases.

Bank wise status under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 30.06.2024

Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	685	41	638	27	14	0.00	6	19	0
2	Bandhan Bank	1223	14	1104	2	12	0.16	105	55	1
3	Bangiya Gramin Bikash Bank	1743	1041	274	941	100	53.99	428	56	174
4	Bank of Baroda	21231	12450	4711	11106	1344	52.31	4070	739	493
5	Bank of India	19866	16331	829	15251	1080	76.77	2706	646	1261
6	Bank of Maharashtra	1771	1323	55	1279	44	72.22	393	32	61
7	Canara Bank	12204	8788	147	8298	490	67.99	3269	625	3313
8	Central Bank of India	8175	6156	188	6108	48	74.72	1831	386	662
9	HDFC	738	233	141	99	134	13.41	364	45	37
10	ICICI	130	22	79	21	1	0.00	29	15	0
11	IDBI BANK	1429	607	472	333	274	23.30	350	101	33
12	Indian Bank	32621	26456	2253	25155	1301	77.11	3912	657	1989
13	Indian Oversease Bank	6449	4650	892	4372	278	67.79	907	216	348
14	IndusInd Bank	128	2	125	0	2	0.00	1	0	0
15	Paschim Banga Gramin Bank	793	483	261	373	110	1.00	49	1	39
16	Punjab & Sindh Bank	1636	1191	285	1167	24	71.33	160	36	91
17	Punjab National Bank	47513	35959	5141	32857	3102	69.15	6413	1228	2592
18	State Bank of India	91843	74386	6039	69584	4802	75.76	11418	3618	8489
19	UCO Bank	15593	12197	599	11744	453	75.32	2797	693	647
20	Ujjivan Small Finance Bank	336	18	301	14	4	0.00	17	5	1
21	Union Bank of India	13977	10462	1434	10244	218	73.29	2081	624	718
22	Uttarbanga Khetriya Gramin Bank	1056	696	172	616	80	58.33	188	45	80
	Total	281140	213506	26140	199591	13915	70.99	41494	9842	21029

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2024-25 (Position from 01.04.2024-30.06.2024)						
SI.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	29	0.28	
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	3	0.03	875	5.15	
7	Indian Overseas Bank	0	0.00	0	0.00	
8	Punjab & Sind Bank	0	0.00	0	0.00	
9	Punjab National Bank	0	0.00	52	1.82	
10	State Bank of India	0	0.00	0	0.00	
11	UCO Bank	0	0.00	47	0.09	
12	Union Bank of India	0	0.00	0	0.00	
Total PSU		3	0.03	1003	7.34	
13	Axis Bank	0	0.00	0	0.00	
14	Bandhan Bank	0	0.00	0	0.00	
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	
16	City Union Bank Ltd.	0	0.00	0	0.00	
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	
18	Federal Bank	0	0.00	0	0.00	
19	HDFC Bank	0	0.00	0	0.00	
20	ICICI Bank	0	0.00	0	0.00	
21	IDBI Bank	0	0.00	0	0.00	
22	IDFC First Bank	0	0.00	0	0.00	
23	Indusind Bank	0	0.00	0	0.00	
24	Karnataka Bank Ltd.	0	0.00	0	0.00	
25	Karur Vysya Bank	0	0.00	0	0.00	
26	Kotak Mahindra Bank	0	0.00	0	0.00	
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	
28	Ratnakar Bank Ltd	0	0.00	0	0.00	
29	South Indian Bank Ltd.	0	0.00	0	0.00	
30	SIDBI	0	0.00	0	0.00	
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	
32	YES Bank	0	0.00	0	0.00	
Total PVT		0	0.00	0	0.00	
33	Au Small finance Bank	0	0.00	0	0.00	
34	ESAF SF Bank	0	0.00	0	0.00	
35	Jana Small Finance Bank	0	0.00	0	0.00	
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	
Total Small Finance		0	0.00	0	0.00	
38	BGVB (PNB)	14	0.06	10452	44.15	
39	PBGB (UCO)	101	0.46	844	3.14	
40	UBKGB (CBI)	313	1.19	2952	13.21	
Total RRB		428	1.71	14248	60.50	
41	WB State Co-Op Bank Ltd.	23	0.00	0	0.00	
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	
Total Co-Optv		23	0.00	0	0.00	
Grand Total		454	1.74	15251	67.84	

Bank wise flow of credit to General Credit Card (GCC) under ACP 2024-25 (Position from 01.04.2024-30.06.2024)						
SI.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	872	4.01	
3	Bank of Maharashtra	0	0.00	0	0.00	
4	Canara Bank	0	0.00	0	0.00	
5	Central Bank of India	0	0.00	0	0.00	
6	Indian Bank	0	0.00	0	0.00	
7	Indian Overseas Bank	0	0.00	0	0.00	
8	Punjab & Sind Bank	0	0.00	0	0.00	
9	Punjab National Bank	0	0.00	1689	53.60	
10	State Bank of India	0	0.00	0	0.00	
11	UCO Bank	0	0.00	4857	55.79	
12	Union Bank of India	0	0.00	175	0.35	
Total PSU		0	0.00	7593	113.75	
13	Axis Bank	0	0.00	0	0.00	
14	Bandhan Bank	0	0.00	0	0.00	
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	
16	City Union Bank Ltd.	0	0.00	0	0.00	
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	
18	Federal Bank	0	0.00	0	0.00	
19	HDFC Bank	0	0.00	0	0.00	
20	ICICI Bank	0	0.00	0	0.00	
21	IDBI Bank	0	0.00	0	0.00	
22	IDFC First Bank	0	0.00	0	0.00	
23	Indusind Bank	0	0.00	0	0.00	
24	Karnataka Bank Ltd.	0	0.00	0	0.00	
25	Karur Vysya Bank	0	0.00	0	0.00	
26	Kotak Mahindra Bank	0	0.00	0	0.00	
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	
28	Ratnakar Bank Ltd	0	0.00	0	0.00	
29	South Indian Bank Ltd.	0	0.00	0	0.00	
30	SIDBI	0	0.00	0	0.00	
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	
32	YES Bank	949	0.00	0	0.00	
Total PVT		949	0.00	0	0.00	
33	Au Small finance Bank	0	0.00	0	0.00	
34	ESAF SF Bank	0	0.00	0	0.00	
35	Jana Small Finance Bank	0	0.00	0	0.00	
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	
Total Small Finance		0	0.00	0	0.00	
38	BGVB (PNB)	84	0.47	28551	152.67	
39	PBGB (UCO)	1137	9.12	9313	53.02	
40	UBKGB (CBI)	94	0.16	2263	5.04	
Total RRB		1315	9.75	40127	210.73	
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	
Total Co-Optv		0	0.00	0	0.00	
Grand Total		2264	9.75	47720	324.48	

Progress in MSME Clusters & Credit Linkage:

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

Again on 09-09-2020 we have shared 100 new MSME clusters adopted by the Department. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments.

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position as on 30.06.2024 is furnished below.

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

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 30.06.2024 (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	1114	639	12.55	571	10.44	416	6.20	349	5.19	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	1835	1663	12.82	1663	12.82	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	515	405	5.32	373	4.75	625	18.85	355	14.01	521	50.29	225	22.46
5	Dakshin Dinajpur	Punjab National Bank	92	36	0.73	31	0.61	33	0.71	21	0.50	23	0.35	19	0.29
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.16	94	1.16	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	171	171	89.65	171	89.65	13	0.81	13	0.81	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	134	28	0.67	28	0.67	0	0.00	0	0.00	52	0.30	52	0.30
13	Malda	Punjab National Bank	157	68	0.85	59	0.59	188	1.20	97	0.88	11	0.06	11	0.06
14	Murshidabad	Punjab National Bank	138	135	5.31	125	4.72	578	4.64	494	4.39	0	0.00	0	0.00
15	Nadia	Punjab National Bank	1995	1235	56.75	1200	55.43	1000	5.00	950	4.75	90	19.25	80	17.20
16	Paschim Medinipur	Punjab National Bank	1888	306	11.58	297	11.22	44	1.54	44	1.54	3882	133.28	3863	132.66
17	Paschim Burdwan	State Bank of India	34	34	16.30	34	16.30	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	68	27	0.85	17	0.58	341	4.78	331	4.72	100	1.62	100	1.62
19	Purba Medinipur	Punjab National Bank	125	101	4.33	101	4.33	1074	44.89	1074	44.89	0	0.00	0	0.00
20	Purulia	Punjab National Bank	302	259	5.80	231	5.13	9	0.05	9	0.05	234	4.98	220	4.59
21	Uttar Dinajpur	Punjab National Bank	2413	2355	107.04	2355	107.04	58	4.09	58	4.09	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	226	160	21.01	143	17.42	0	0.00	0	0.00	57	10.16	54	10.04
23	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
Total			11677	8016	361.34	7787	351.01	4559	93.65	3975	86.71	5045	222.02	4699	190.95

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 1st April, 2023. The scheme was adopted in 159th 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 up to Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25,000 would be provided.
6. Provision of credit guarantee coverage would be 100%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 15% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 3rd party guarantee would be insisted upon by the Banks as per the RBI guidelines.
10. On receipt of the sponsored application, the Banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower’s personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower’s loan account.
11. The subsidy would be ‘one-time assistance’ from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be up to the maximum NPA level of 15% of the crystalized portfolio of the MLI of a particular year.

As on 30.06.2024, total 1,27,356 no. of applications were sponsored to banks. Out of sponsored cases 25,286 no. of proposals have been sanctioned amounting Rs.565.02 Crore and 12,998 no. of accounts have been disbursed amounting Rs.252.56 Crore.

Bank wise performance under WBBCCS as on 30.06.2024:

BANK WISE PERFORMANCE REPORT ON WBBCCS AS ON 30.06.2024														
(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	935	3591.06	228.23	30	71	95.52	9.26	86.27	831	28	37.05	3.71	43
2	BANDHAN BANK LIMITED	254	1020.31	61.72	208	3	9.55	0.72	8.82	42	2	6.95	0.47	1
3	BANGIYA GRAMIN VIKASH BANK	10241	36511.72	2433.59	4981	2749	6819.74	550.45	6269.29	1550	2118	4738.92	351.30	631
4	Bank of Baroda	4284	15506.13	1029.69	1462	823	1969.25	157.08	1812.17	1589	291	724.13	46.17	532
5	Bank of India	6203	22088.80	1480.28	1760	1496	3486.17	278.49	3207.68	2523	416	901.63	65.87	1080
6	BANK OF MAHARASTRA	29	103.50	7.01	0	0	0.00	0.00	0.00	29	0	0.00	0.00	0
7	Canara Bank	3900	13793.29	930.05	1555	827	1748.05	142.76	1605.30	1276	398	726.44	53.01	429
8	Central Bank of India	6911	25207.92	1657.34	1979	696	1899.82	139.18	1760.64	3855	216	474.16	27.97	480
9	HDFC Bank	639	2321.51	155.44	118	46	50.76	4.97	45.79	450	10	9.17	0.83	36
10	ICICI Bank	418	1520.42	100.03	52	139	100.56	9.64	90.92	223	63	44.65	4.34	76
11	IDBI Bank	745	2721.67	178.94	243	56	168.29	12.29	156.00	369	38	110.57	7.44	18
12	Indian Bank	9814	35398.75	2340.29	2424	2061	5393.56	405.63	4987.93	4819	1004	2350.32	155.58	1057
13	Indian Overseas Bank	1286	4656.64	307.93	331	450	1007.41	83.12	924.29	476	285	577.85	44.20	165
14	INDUSIND BANK	6	21.78	1.50	0	0	0.00	0.00	0.00	6	0	0.00	0.00	0
15	PASCHIM BANGA GRAMIN BANK	4998	17090.79	1192.43	1251	2127	5162.26	432.41	4729.85	1401	1565	3753.98	309.95	562
16	PUNJAB AND SIND BANK	76	288.39	18.27	22	5	11.79	1.05	10.74	48	2	4.22	0.42	3
17	Punjab National Bank	21723	77402.55	5185.99	5768	4393	10299.21	836.17	9463.04	9851	2528	4815.28	345.58	1865
18	State Bank of India	40564	144372.09	9700.85	10314	5409	10546.66	877.08	9669.58	22154	1781	2379.75	154.55	3628
19	WBSCB	3352	11928.66	802.86	85	1151	2196.82	206.56	1990.26	1114	596	957.92	76.97	555
20	UCO Bank	4996	17090.66	1178.50	2545	1591	3357.50	274.14	3083.36	301	1078	1716.76	124.60	513
21	Union Bank of India	3101	11153.54	744.03	1096	651	1512.06	128.68	1383.38	1185	323	652.97	52.44	328
22	UBKGB	2881	10249.11	690.07	858	542	667.96	60.94	607.02	1353	256	273.84	21.63	286
Total		127356	454039.29	30425.04	37082	25286	56502.94	4610.62	51892.33	55445	12998	25256.56	1847.03	12288

AGENDA – 9

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

❖ MUDRA Loans:

For FY 2024-25, all the Financial Institutions together have disbursed Rs.5,384.32 Crore against sanction amount of Rs.5,590.54 Crore. Performance of the banks in the State of West Bengal from 01.04.2024 to 30.06.2024 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2024-25 as on 30.06.2024:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	13309	43.27	41212	1000.75	20671	1735.49	75192	2779.52
PVT	201298	687.46	76107	692.26	2531	186.87	279936	1566.60
RRB	1324	4.46	9209	278.58	1298	89.24	11831	372.27
NBFC MFI	83500	253.17	31464	209.56	0	0.00	114964	462.72
Small Fin.	52606	222.26	25274	187.19	0	0.00	77880	409.43
Total	352037	1210.62	183266	2368.34	24500	2011.60	559803	5590.54

Comparative study for disbursement during June Quarter 2024 & previous financial year:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
30.06.23	564557	2022.14	135982	2038.17	24400	1808.54	724939	5868.87
31.03.24	3570089	12681.51	2345843	25080.68	107558	7898.46	6023490	45660.65
30.06.24	352037	1208.01	183266	2265.56	24500	1910.81	559803	5384.32

Bank wise & District wise performance of MUDRA loan from 01.04.2024 to 30.06.2024 is annexed below:

Bank wise performance in MUDRA loan for FY 2024-25 as on 30.06.2024														[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	151	0.51	0.51	694	20.67	20.66	484	42.62	42.49	1329	63.80	63.66			
2	Bank of India	1184	4.51	3.23	4991	148.43	77.04	2158	173.77	97.21	8333	326.71	177.48			
3	Bank of Maharashtra	45	0.08	0.08	20	0.45	0.45	8	0.74	0.74	73	1.28	1.28			
4	Canara Bank	1171	2.85	2.84	2078	53.27	53.20	939	80.74	80.61	4188	136.85	136.64			
5	Central Bank of India	214	0.57	0.37	577	17.66	12.94	361	29.37	24.44	1152	47.60	37.75			
6	Indian Bank	1436	3.45	3.42	2541	76.91	76.86	1743	143.32	143.15	5720	223.68	223.43			
7	Indian Overseas Bank	187	0.57	0.57	880	17.63	17.49	129	10.47	10.18	1196	28.68	28.23			
8	Punjab National Bank	2267	6.41	5.69	11979	324.04	317.17	9617	726.57	724.66	23863	1057.02	1047.51			
9	Union Bank of India	716	2.76	2.68	1824	48.21	44.05	1048	89.00	82.17	3588	139.97	128.90			
10	Punjab & Sind Bank	38	0.07	0.07	40	0.96	0.94	17	1.41	1.40	95	2.44	2.40			
11	State Bank of India	5344	19.59	19.59	14985	278.65	278.57	3973	421.08	420.98	24302	719.32	719.14			
12	UCO Bank	556	1.90	1.87	603	13.87	13.78	194	16.40	16.40	1353	32.17	32.06			
Total Public Sector Commercial Banks		13309	43.27	40.92	41212	1000.75	913.15	20671	1735.49	1644.43	75192	2779.52	2598.48			
13	Federal Bank	428	1.84	1.84	4	0.17	0.16	9	0.72	0.39	441	2.73	2.40			
14	Jammu & Kashmir Bank	0	0.00	0.00	2	0.08	0.08	0	0.00	0.00	2	0.08	0.08			
15	Karnataka Bank	4	0.00	0.00	10	0.24	0.18	8	0.60	0.38	22	0.85	0.56			
16	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	1	0.10	0.10	1	0.10	0.10			
17	Ratnakar Bank	8707	34.62	34.62	0	0.00	0.00	0	0.00	0.00	8707	34.62	34.62			
18	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00			
19	ICICI Bank	240	0.88	0.82	5551	130.12	115.12	958	70.60	61.43	6749	201.61	177.37			
20	Axis Bank	33119	130.04	130.04	2886	53.15	53.15	642	51.03	51.03	36647	234.22	234.22			
21	IndusInd Bank	153490	501.17	501.17	65659	479.94	479.94	188	10.32	10.32	219337	991.43	991.43			
22	Yes Bank	724	3.19	3.19	468	3.99	3.99	89	6.56	6.56	1281	13.74	13.74			
23	HDFC Bank	2	0.01	0.01	320	10.37	10.37	407	29.86	29.86	729	40.24	40.24			
24	IDFC Bank Limited	1835	5.65	5.65	1113	11.95	11.95	79	5.07	5.06	3027	22.67	22.66			
25	IDBI Bank Limited	2749	10.06	10.06	94	2.25	2.25	150	12.01	12.01	2993	24.31	24.31			
Total Private Sector Commercial Banks		201298	687.46	687.40	76107	692.26	677.19	2531	186.87	177.14	279936	1566.60	1541.73			
26	Paschim Banga Gramin Bank	1297	4.36	4.36	8858	273.15	273.15	955	68.99	68.99	11110	346.49	346.49			
27	Uttarbanga Kshetriya Gramin Bank	27	0.10	0.10	351	5.43	5.43	343	20.25	20.25	721	25.78	25.78			
Total Regional Rural Banks		1324	4.46	4.46	9209	278.58	278.58	1298	89.24	89.24	11831	372.27	372.27			
28	VEDIKA CREDIT CAPITAL LTD	6760	21.21	21.21	0	0.00	0.00	0	0.00	0.00	6760	21.21	21.21			
29	Village Financial Services Pvt Ltd	10509	38.74	38.74	0	0.00	0.00	0	0.00	0.00	10509	38.74	38.74			
30	Muthoot Microfin Ltd	3761	16.81	16.81	14092	96.28	96.28	0	0.00	0.00	17853	113.08	113.08			
31	Samasta Microfinance Limited	21399	46.64	46.64	6963	46.60	46.60	0	0.00	0.00	28362	93.25	93.25			
32	Grameen Koota Financial Services Private Limited	3987	13.57	13.57	976	5.50	5.50	0	0.00	0.00	4963	19.07	19.07			
33	SVATANTRA MICROFIN PRIVATE LIMITED	12965	43.04	43.04	6086	38.94	38.94	0	0.00	0.00	19051	81.98	81.98			
34	Fusion Micro Finance Limited	10007	34.69	34.49	1748	11.57	11.46	0	0.00	0.00	11755	46.26	45.95			
35	Midland Microfinance Limited	10719	23.38	23.38	276	1.70	1.70	0	0.00	0.00	10995	25.08	25.08			
36	SATYA MicroCapital Limited	3393	15.09	15.09	1323	8.97	8.97	0	0.00	0.00	4716	24.05	24.05			
Total NBFC-Micro Finance Institutions		83500	253.17	252.97	31464	209.56	209.45	0	0.00	0.00	114964	462.72	462.41			
37	Utkarsh Small Finance Bank	1043	4.15	4.15	192	1.24	1.24	0	0.00	0.00	1235	5.39	5.39			
38	Ujjivan Small Finance Bank	38415	165.61	165.61	22327	168.15	168.15	0	0.00	0.00	60742	333.76	333.76			
39	Jana Small Finance Bank Limited	741	3.45	3.45	10	0.07	0.07	0	0.00	0.00	751	3.52	3.52			
40	AU Small Finance Bank Limited	5518	21.15	21.15	0	0.00	0.00	0	0.00	0.00	5518	21.15	21.15			
41	ESAF Small Finance Bank	3334	12.79	12.79	1242	8.12	8.12	0	0.00	0.00	4576	20.90	20.90			
42	Unity Small Finance Bank Ltd.	3555	15.11	15.11	1503	9.61	9.61	0	0.00	0.00	5058	24.71	24.71			
Total Small Finance Banks		52606	222.26	222.26	25274	187.19	187.19	0	0.00	0.00	77880	409.43	409.43			
Grand Total		352037	1210.62	1208.01	183266	2368.34	2265.56	24500	2011.60	1910.81	559803	5590.54	5384.32			

District wise performance in MUDRA loan for FY 2024-25 as on 30.06.2024

[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	5216	18.03	18.01	1746	20.56	20.26	320	23.14	23.08	7282	61.72	61.34
2	Bankura	9868	33.53	33.43	3227	48.37	46.78	635	49.78	48.19	13730	131.69	128.40
3	Bardhaman	12551	44.89	44.82	11065	184.09	178.78	1407	109.77	99.08	25023	338.75	322.68
4	Birbhum	13829	45.70	45.68	9182	168.92	167.65	878	67.56	65.25	23889	282.18	278.58
5	Cooch Behar	4606	17.80	17.75	1758	32.52	30.36	538	38.44	36.24	6902	88.77	84.35
6	Dakshin Dinajpur	5058	17.10	17.08	2686	31.46	30.73	296	23.06	22.09	8040	71.61	69.90
7	Darjiling	3875	13.36	13.31	3609	60.54	57.91	970	79.09	75.65	8454	152.98	146.88
8	Howrah	26205	92.39	92.30	10265	153.48	148.27	964	77.77	71.64	37434	323.63	312.21
9	Hugli	19403	67.95	67.82	10903	147.59	140.88	1287	102.33	96.22	31593	317.86	304.92
10	Jalpaiguri	7159	26.31	26.24	4705	59.83	57.24	825	62.59	59.83	12689	148.73	143.32
11	Jhargram	3686	12.22	12.13	1437	17.72	17.26	220	16.22	16.22	5343	46.16	45.61
12	Kalimpong	220	0.86	0.86	105	2.52	2.48	44	3.34	3.21	369	6.73	6.56
13	Kolkata	23007	83.70	83.56	19246	241.61	229.30	2900	335.71	318.90	45153	661.02	631.76
14	Maldah	13805	44.20	44.14	6622	70.36	69.18	652	48.60	47.28	21079	163.15	160.60
15	Murshidabad	45047	153.97	153.87	30526	277.20	268.05	1695	131.92	126.71	77268	563.08	548.63
16	Nadia	25473	82.01	81.66	11026	125.93	119.57	1268	99.07	94.40	37767	307.01	295.64
17	North 24 Parganas	43153	146.90	146.33	18297	225.80	204.12	2478	195.74	174.36	63928	568.44	524.81
18	Paschim Medinipur	16377	53.31	53.10	6002	93.76	88.44	1822	141.91	137.17	24201	288.98	278.71
19	PURBA BARDHAMAN	16717	56.09	56.01	6530	81.74	80.80	914	71.78	71.33	24161	209.61	208.14
20	Purba Medinipur	17707	64.23	64.12	10653	120.93	114.77	1907	145.54	142.44	30267	330.70	321.32
21	Puruliya	7063	21.19	21.04	2000	40.19	39.63	611	43.51	43.10	9674	104.89	103.76
22	South 24 Parganas	25525	89.40	89.25	8706	125.58	116.70	1309	101.10	96.80	35540	316.07	302.75
23	Uttar Dinajpur	6487	25.49	25.48	2970	37.62	36.37	560	43.64	41.60	10017	106.75	103.45
Total		352037	1210.62	1207.99	183266	2368.31	2265.54	24500	2011.60	1910.79	559803	5590.53	5384.32

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs1,217.96 Crore as on 30.06.2024. Cumulative position under SUI, as reported by member banks are furnished below:

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in crore)
	Loan to SC/ST	Loan to Women	
30.06.23	473.27	790.46	1263.73
31.03.24	491.42	712.36	1203.78
30.06.24	515.58	702.38	1217.96

STAND UP INDIA PROGRESS REPORT AS ON 30.06.2024									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	301	281	756	385	1141	76.58	39.20	115.78
2	Bank of India	372	285	304	488	792	27.08	43.41	70.49
3	Bank of Maharashtra	56	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	386	349	784	448	1232	152.29	12.49	164.78
5	Central Bank of India	316	42	61	125	186	9.54	14.48	24.02
6	Indian Bank	587	520	270	585	855	31.73	127.20	158.93
7	Indian Overseas Bank	153	91	75	44	119	27.17	9.38	36.55
8	Punjab & Sind Bank	41	22	36	16	52	11.76	1.23	12.99
9	Punjab National Bank	1146	946	486	810	1296	62.37	101.68	164.05
10	State Bank of India	1259	313	380	933	1313	3.32	15.87	19.19
11	UCO Bank	391	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	281	201	193	464	546	32.44	69.95	102.39
Total PSU		5289	3299	3452	4735	8187	446.80	519.85	966.65
13	Axis Bank	360	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	37	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	350	62	2	99	101	0.20	11.16	11.36
20	ICICI Bank	291	53	0	74	74	0.00	23.81	23.81
21	IDBI Bank	98	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	43	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	43	176	219	4.14	15.67	19.81
24	Karnataka Bank Ltd.	21	20	36	807	843	1.98	55.62	57.60
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	50	15	6	154	160	2.19	54.19	56.38
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	36	2	5	1	6	0.83	0.12	0.95
Total PVT		3210	227	117	1319	1436	12.02	161.05	173.07
33	Au Small finance Bank	16	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	14	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	90	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
Total Small Finance		175	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	59	25	52	77	1.66	5.62	7.28
39	PBGB (UCO)	230	127	344	85	429	48.90	11.71	60.61
40	UBKGB (CBI)	143	27	34	26	60	6.21	4.15	10.36
Total RRB		960	213	403	163	566	56.77	21.48	78.25
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		26	0	0	0	0	0.00	0.00	0.00
Grand Total		10045	3739	3972	6217	10189	515.58	702.38	1217.96

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 as on 30.06.2024 with 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)
30.06.23	2,136	86.84	580	21.07	296	11.89
31.03.24	8,516	346.47	3,029	115.54	1,897	72.89
30.06.24	1,220	46.58	404	15.77	19	0.48

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a point of concern for the stakeholders. Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to this target group in worthwhile manner.

Bank wise performance of PMEGP loan from 01.04.2024 to 30.06.2024 is annexed below:

Bank wise performance in PMEGP loan from 01.04.2024 to 30.06.2024															
(Amount in Lakh)															
Sl No	Bank	Target for 2024-25		Sponsored in FY 2024-25		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money	No.	Margin Money	No.	Amount
1	BANK OF BARODA	77	210.95	31	160.91	11	44.58	9	67.03	0	0.00	7	40.73	0.00	0.00
2	BANK OF INDIA	96	263.00	165	583.41	107	375.22	94	286.83	2	6.91	23	60.11	1.21	1.18
3	BANK OF MAHARASHTRA	14	38.35	10	89.95	3	30.10	4	45.49	0	0.00	1	10.00	0.00	0.00
4	CANARA BANK	100	273.96	62	286.18	31	145.38	29	131.83	0	0.00	36	144.45	0.00	0.00
5	CENTRAL BANK OF INDIA	81	221.91	43	291.94	13	74.98	15	101.44	2	5.60	4	15.94	4.65	1.92
6	INDIAN BANK	152	416.42	90	369.02	28	117.99	50	161.10	1	3.50	15	58.87	1.11	0.95
7	INDIAN OVERSEAS BANK	40	109.58	19	69.60	9	44.57	15	73.65	0	0.00	3	12.00	0.00	0.00
8	PUNJAB AND SIND BANK	11	30.14	0	0.00	0	0.00	1	5.23	0	0.00	0	0.00	#DIV/0!	#DIV/0!
9	PUNJAB NATIONAL BANK	297	813.67	179	692.63	83	299.09	110	415.93	0	0.00	6	10.84	0.00	0.00
10	STATE BANK OF INDIA	325	890.38	390	1154.90	45	141.77	65	212.04	4	10.46	105	264.63	1.03	0.91
11	UCO BANK	101	276.70	41	170.14	17	107.91	30	140.50	0	0.00	20	86.88	0.00	0.00
12	UNION BANK OF INDIA	73	199.99	47	209.92	19	96.15	19	89.51	2	6.69	10	46.60	4.26	3.19
Total PSU		1367	3745.06	1077	4078.60	366	1477.74	441	1730.58	11	33.16	230	751.05	#DIV/0!	#DIV/0!
13	Axis Bank	92	252.04	1	5.30	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
14	Bandhan Bank	220	602.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	Catholic Syrian Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
16	City Union Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
18	Federal Bank	10	27.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
19	HDFC Bank	88	241.09	4	20.21	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
20	ICICI Bank	75	205.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
21	IDBI Bank	25	68.49	12	62.48	0	0.00	1	7.01	0	0.00	0	0.00	0.00	0.00
22	IDFC First Bank	11	30.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
23	Indusind Bank	33	90.41	1	1.50	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
24	Karnataka Bank Ltd.	5	13.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
25	Karur Vysya Bank	4	10.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
26	Kotak Mahindra Bank	13	35.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
27	Lakshmi Vilas Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
28	Ratnakar Bank Ltd	6	16.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
29	South Indian Bank	5	13.70	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
31	YES Bank	9	24.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
Total PVT		600	1643.77	18	89.49	0	0.00	1	7.01	0	0.00	0	0.00	#DIV/0!	#DIV/0!
37	BGVB	152	416.42	54	217.35	20	59.19	30	83.51	5	8.75	6	24.82	9.26	4.03
38	PBGB	60	164.38	19	62.34	7	13.64	16	30.42	1	3.15	0	0.00	5.26	5.05
39	UBKGB	37	101.37	10	21.31	5	10.63	12	25.06	0	0.00	0	0.00	0.00	0.00
Total RRB		249	682.17	83	301.00	32	83.46	58	138.99	6	11.90	6	24.82	14.52	9.08
40	THE WBSNB	97	265.74	42	189.50	6	16.50	47	295.96	2	3.67	1	3.50	4.76	1.94
Total Co-Optv		97	265.74	42	189.50	6	16.50	47	295.96	2	3.67	1	3.50	4.76	1.94
Grand Total		2313	6336.74	1220	4658.59	404	1577.70	547	2172.54	19	48.73	237	779.37	1.56	1.05

DISTRICT WISE PERFORMANCE REPORT AS ON 30.06.2024

(Amount in Lakh)

Sl No	District	Target for 2024-25		Sponsored in FY 2024-25	Sanctioned		MM Claimed		MM Disbursed		Returned	% of Achievement (MM Disbursed)	
		No.	Amount	No.	No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	ALIPURDUAR	95	260.26	32	18	67.77	18	54.68	0	0.00	1	0.00	0.00
2	BANKURA	82	224.65	29	12	41.09	5	24.07	0	0.00	14	0.00	0.00
3	BARDHAWAN	82	224.65	51	4	7.95	16	36.76	0	0.00	11	0.00	0.00
4	BIRBHUM	109	298.62	69	26	79.46	34	124.77	2	6.65	8	1.83	2.23
5	COOCHBEHAR	103	282.18	53	14	49.89	32	104.16	1	2.10	10	0.97	0.74
6	DARJEELING	82	224.65	31	9	40.74	20	77.25	0	0.00	1	0.00	0.00
7	HOOGHLY	78	213.69	44	13	72.74	22	114.60	1	0.87	10	1.28	0.41
8	HOWRAH	102	279.44	42	17	67.35	35	110.10	0	0.00	3	0.00	0.00
9	JALPAIGURI	95	260.26	44	20	91.55	17	94.53	1	2.40	4	1.05	0.92
10	JHARGAM	80	219.17	12	0	0.00	4	20.24	0	0.00	1	0.00	0.00
11	KALIMPONG	86	235.61	12	4	6.71	7	19.02	1	3.50	2	1.16	1.49
12	KOLKATA	82	224.65	38	1	0.89	5	7.36	0	0.00	14	0.00	0.00
13	MALDAH	84	230.13	62	3	27.29	30	154.85	1	3.43	6	1.19	1.49
14	MEDINIPUR EAST	220	602.71	164	97	365.28	113	536.28	1	2.80	28	0.45	0.46
15	MURSHIDABAD	104	284.92	93	37	169.08	38	117.74	6	11.94	32	5.77	4.19
16	NADIA	82	224.65	46	20	71.98	9	45.40	2	5.93	9	2.44	2.64
17	NORTH DINAJPUR	80	219.17	6	1	7.93	1	3.43	0	0.00	0	0.00	0.00
18	NORTH TWENTY FOUR PARGANS	160	438.38	158	45	167.96	49	163.03	3	9.11	47	1.88	2.08
19	PASCHIM BURDWAN	88	241.08	8	0	0.00	1	5.00	0	0.00	3	0.00	0.00
20	PASCHIM MEDINIPUR	82	224.65	35	5	24.36	15	73.12	0	0.00	2	0.00	0.00
21	PURULIA	82	224.65	11	3	13.99	13	55.51	0	0.00	1	0.00	0.00
22	SOUTH DINAJPUR	86	235.61	11	6	26.96	9	36.71	0	0.00	1	0.00	0.00
23	SOUTH TWENTY FOUR PARGANS	169	462.98	169	49	176.73	54	193.93	0	0.00	29	0.00	0.00
Total		2313	6336.73	1220	404	1577.70	547	2172.54	19	48.73	237	0.82	0.77

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

Comparison of SVSKP loans as on 30.06.2024 with 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
30.06.2023	0	0	0.00	0	0.00	3,624	24.76
30.06.2024	0	0	0.00	0	0.00	1,687	12.78

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 Crore subsidy pendency in 12,285 no of accounts for disbursement, as reported by WBSCL, only Rs.12.78 Crore subsidy is now pending for disbursement in 1,687 no of accounts as on 30.06.2024. 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)/ Shoemsmith/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

Few salient features of the scheme are as under:

1. The minimum age of the beneficiary should be 18 years on the date of registration.
2. The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan.
3. The beneficiary should have undergone Skill Verification and successfully completed 5 – 7 days Basic Skill training to be eligible to avail first tranche of credit support of upto Rs. 1.00 lakh under the Scheme.
4. Toolkit Incentive & Training Stipend: A toolkit incentive of upto Rs 15,000 in the form of e-Vouchers at the beginning of Basic Skill Training. Training stipend will be Rs 500 per day.
5. Only applications received through online Vishwakarma portal will be entertained
6. After a successful three-step verification, the artisans and craftspeople will be formally registered under this Scheme as Vishwakarmas. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a Vishwakarma, making them eligible to avail all the benefits under the Scheme. Therefore, to avail credit facility under the scheme, borrower should have a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card.
7. The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a 'family' is defined as consisting of the husband, wife and unmarried children.
8. A person in government service and their family members shall not be eligible under the Scheme.
9. Udyam Assist Portal/ Udyam Registration is Mandatory
10. The scheme will be initially implemented for five years upto 2027-28, if not withdrawn/ amended by a further notification
11. In 1st Tranche, maximum loan amount upto ₹1.00 lac with tenure of 18 months and in 2nd Tranche, maximum loan amount upto ₹2.00 lac with tenure of 30 Months will be provided @ 5% ROI.
12. The beneficiaries who maintain a standard loan account, adopted digital transactions in their business and have undergone Advanced Skill Training of 15 days will be eligible for 2nd tranche. Further, 1st tranche loan shall be fully repaid.
13. 2nd tranche shall not be granted before six months of the disbursement of first tranche loan.
14. The loan will be Collateral free and will be secured by CGTMSE coverage, the cost of the guarantee fee will be borne by the Government.
15. Incentive for Digital Transaction: Re 1 per transaction for maximum up to 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

Review of 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 30.06.2024, member banks have cumulatively sanctioned 70,703 no. of WBSCC proposals out of which disbursement made in 49,696 no. of accounts and 24,872 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 30.06.2024 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 30.06.2024							
SI No.	Bank Name	Pending	Provisionally Approved	Actual Pending	Sanctioned	Disbursed	Returned
1	All Co-Operative Banks	1090	27	1063	12083	5656	189
2	Axis Bank	1011	357	654	981	720	175
3	BGVB	182	14	168	2752	1934	64
4	Bank of Baroda	901	37	864	1144	904	271
5	Bank of India	880	76	804	1874	1277	62
6	Canara Bank	332	14	318	2267	1771	97
7	Central Bank of India	645	86	559	685	644	182
8	Federal Bank	21	0	21	4	3	2
9	HDFC Bank	629	23	606	2960	2773	155
10	ICICI Bank	366	95	271	986	751	28
11	IDBI Bank	218	0	218	18	12	6
12	Indian Bank	1367	41	1326	3014	1273	86
13	Indian Overseas Bank	259	26	233	317	288	44
14	PBGB	143	28	115	1035	896	3
15	Punjab National Bank	4007	236	3771	20560	14264	668
16	State Bank of India	10765	765	10000	13099	10843	561
17	UCO Bank	1404	52	1352	4566	3735	127
18	Union Bank of India	621	18	603	2236	1845	31
19	UBKGB	29	2	27	121	106	29
20	YES BANK LTD	2	0	2	1	1	0
TOTAL		24872	1897	22975	70703	49696	2780

AGENDA – 11

Review of progress in Education Loan & Housing Loan:

Education Loan

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

Outstanding Position:

(Amount Rs in crore)

June, 2023	June, 2024
4,028.03	4,706.92

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

June, 2023		June, 2024	
No.	Amount	No.	Amount
19,543	231.84	30,028	538.76

The achievement vis-à-vis annual target as on 30.06.2024 for FY 2024-25 is as follows:

Target	Achievement	% of Achievement
5,303.26	538.76	10.16%

With disbursement of Rs.538.76 Crore against Annual Target of Rs. 5,303.26 Crore for FY 2024-25, the achievement is 10.16%, which is very low. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

Progress of Education Loan as on 30.06.2024

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	232	16.51	4732	343.61
2	Bank of India	860	11.02	5859	171.89
3	Bank of Maharashtra	73	1.31	443	24.07
4	Canara Bank	1001	11.48	5678	212.65
5	Central Bank of India	770	18.85	6473	1065.01
6	Indian Bank	499	6.66	4766	150.71
7	Indian Overseas Bank	27	2.75	1171	43.09
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	13082	200.59	22762	719.32
10	State Bank of India	7084	124.42	33674	1695.04
11	UCO Bank	1203	8.23	5589	128.15
12	Union Bank of India	1241	21.88	5214	261.60
Total PSU		26072	423.70	93546	3965.08
13	Axis Bank	449	24.34	1965	169.68
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	4	0.11	20	1.88
19	HDFC Bank	1678	41.12	4801	115.98
20	ICICI Bank	81	19.64	1882	213.05
21	IDBI Bank	69	1.47	536	22.12
22	IDFC First Bank	36	3.88	273	59.58
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	13	0.41	13	0.48
25	Karur Vysya Bank	17	1.63	12	0.84
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	6	0.74	42	5.28
Total PVT		2353	93.33	9560	589.80
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	481	2.93	2026	36.24
39	PBGB (UCO)	41	0.46	1108	22.45
40	UBKGB (CBI)	13	0.24	165	2.62
Total RRB		535	3.63	3299	61.31
41	WB State Co-Op Bank Ltd.	1068	18.10	5817	90.74
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1068	18.10	5817	90.74
Grand Total		30028	538.76	112222	4706.92

Housing Loan

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

Outstanding Position:

(Amount Rs. in crore)

June, 2023	June, 2024
80,958.42	1,20,769.05

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

June, 2023		June, 2024	
No.	Amount	No.	Amount
83,901	6,637.44	81,328	9,459.65

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

The achievement vis-à-vis annual target as on 30.06.2024 for FY 2024-25 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
25,779.95	9,459.65	36.69%

With disbursement of Rs.9,459.65 Crore against Annual Target of Rs. 25,779.95 Crore for FY 2024-25, the achievement is 36.69%.

Progress of Housing Loan as on 30.06.2024

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1168	561.50	28300	4081.89
2	Bank of India	1507	213.44	28967	4006.96
3	Bank of Maharashtra	263	49.25	2516	484.95
4	Canara Bank	1171	148.15	14051	2208.54
5	Central Bank of India	1121	94.42	12288	1912.60
6	Indian Bank	388	103.49	26803	3686.54
7	Indian Overseas Bank	225	50.55	6354	925.72
8	Punjab & Sind Bank	19	3.10	1954	238.32
9	Punjab National Bank	12870	1998.33	71348	8747.59
10	State Bank of India	35079	2554.31	237748	49622.74
11	UCO Bank	1824	171.32	22366	2822.37
12	Union Bank of India	2013	128.94	14334	1934.03
Total PSU		57648	6076.80	467029	80672.25
13	Axis Bank	567	35.01	11036	2882.38
14	Bandhan Bank	1079	65.19	20515	2664.13
15	Catholic Syrian Bank Ltd.	0	0.00	6	0.22
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	1	0.54	12	6.25
18	Federal Bank	45	22.30	913	276.08
19	HDFC Bank	7556	871.32	66453	14699.13
20	ICICI Bank	964	620.95	26568	8524.79
21	IDBI Bank	1830	1066.83	43114	6580.46
22	IDFC First Bank	48	15.22	605	126.06
23	Indusind Bank	10	4.53	65	27.71
24	Karnataka Bank Ltd.	844	174.83	844	180.09
25	Karur Vysya Bank	655	135.43	434	70.99
26	Kotak Mahindra Bank	6	0.15	216	40.19
27	Lakshmi Vilas Bank (DBS)	12	8.28	48	32.44
28	Ratnakar Bank Ltd	7	1.48	78	7.05
29	South Indian Bank Ltd.	7	6.41	128	27.33
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	31	11.61	490	132.02
Total PVT		13662	3040.07	171525	36277.31
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	8	0.60	14	1.96
35	Jana Small Finance Bank	2127	13.25	11723	77.28
36	Ujjivan Small Finance Bank	6145	106.39	52500	811.80
37	Utkarsh Small Finance Bank	25	4.01	110	18.53
Total Small Finance		8305	124.25	64347	909.57
38	BGVB (PNB)	404	38.79	6647	489.75
39	PBGB (UCO)	376	51.67	5814	513.19
40	UBKGB (CBI)	300	55.71	3272	397.94
Total RRB		1080	146.17	15733	1400.88
41	WB State Co-Op Bank Ltd.	623	71.99	15087	1311.41
42	WBSCARD Bank Ltd.	10	0.37	3665	197.63
Total Co-Optv		633	72.36	18752	1509.04
Grand Total		81328	9459.65	737386	120769.05

AGENDA – 12

Review of 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
30.06.2023	7,51,587	30,002.71	2,47,702	3,362.73
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21
30.06.2024	7,51,587	30,002.71	3,80,443	6,511.39

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 2024-25.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of June Quarter 2024, disbursed credit linkage of SHG stood at Rs.6,511.39 Crore (21.70% of financial target) covering 3,80,443 no of groups (50.62% of physical target) as against Credit Linkage of Rs.3,362.73 Crore covering 2,47,702 no of groups at the end of June, 2023.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.06.2024 stood at Rs.25,853.62 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 30.06.2024 is furnished below:

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.06.2024												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2024-25		Total Sanction		Total Disbursement		Total 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	1113	41.59	5048	59.58	11625	236.36	1.18	60.92%	17.11%
2	Bank of India	25300	997.62	4761	187.27	20479	360.40	42110	1191.78	1.76	80.94%	36.13%
3	Bank of Maharashtra	0	0.00	0	0.00	20	0.45	490	4.21	2.23	0.00%	0.00%
4	Canara Bank	16990	710.13	3233	107.15	9305	119.30	24850	568.52	1.28	54.77%	16.80%
5	Central Bank of India	36671	1591.76	7305	299.85	30011	468.04	60134	1819.27	1.56	81.84%	29.40%
6	Indian Bank	61736	2511.54	9108	351.22	31585	531.51	109615	2569.58	1.68	51.16%	21.16%
7	Indian Overseas Bank	3297	134.65	473	16.12	1373	23.26	5946	96.96	1.69	41.64%	17.27%
8	Punjab and Sind Bank	0	0.00	0	0.00	149	0.64	242	2.72	0.43	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	22070	823.35	54083	1077.05	218791	4386.88	1.99	40.77%	19.18%
10	State Bank of India	105770	4379.38	21104	846.70	72315	1540.18	144382	3761.34	2.13	68.37%	35.17%
11	UCO Bank	29748	1175.82	4020	152.15	11478	166.19	44360	798.87	1.45	38.58%	14.13%
12	Union Bank of India	7992	325.98	1055	39.28	6619	109.17	14536	307.30	1.65	82.82%	33.49%
PSB total		428460	17790.41	74242	2864.67	242465	4455.77	677081	15743.79	1.84	56.59%	25.05%
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	0	0.00	1	0.00	#DIV/0!	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	0	0.00	2	0.03	#DIV/0!	0.00%	0.00%
16	IDBI Bank	262	12.46	58	1.94	57	0.86	1920	19.67	1.51	21.76%	6.92%
Pvt. Bank total		677	18.87	58	1.94	57	0.86	1923	19.70	1.51	8.42%	4.57%
17	BGVV (PNB)	124482	5252.53	17332	635.91	60923	514.14	233722	4737.88	0.84	48.94%	9.79%
18	PBGB (UCO)	64875	2612.92	10164	406.68	17268	622.71	88400	1989.22	3.61	26.62%	23.83%
19	UBKGB (CBI)	28093	1327.98	4516	177.65	42052	561.77	58809	1750.80	1.34	149.69%	42.30%
RRB Total		217450	9193.43	32012	1220.24	120243	1698.63	380931	8477.90	1.41	55.30%	18.48%
20	Co-Operative Bank	0	0.00	0	0.00	0	0.00	2178	32.88	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total (Without Co-Op Non Portal)		646587	27002.71	106312	4086.86	362765	6155.26	1062113	24274.28	1.70	56.10%	22.79%
21	Co-Operative Bank (Non Portal)	105000	3000.00	17678	356.13	17678	356.13	116484	1579.34	2.01	16.84%	11.87%
Grand Total		751587	30002.71	123990	4442.98	380443	6511.39	1178597	25853.62	1.71	50.62%	21.70%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 30.06.2024												
(Amount in Crore)												
Sl. No.	District	Target 2024-25		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	2343	95.15	11798	169.48	23012	639.20	1.44	103.86%	29.66%
2	Bankura	34275	1,387.78	4461	165.99	12644	203.34	58325	1064.92	1.61	36.89%	14.65%
3	Birbhum	48800	1,961.07	7668	383.65	14851	396.03	67270	1444.69	2.67	30.43%	20.19%
4	Coochbehar	26325	1,358.24	5716	249.20	33561	420.22	54807	1746.19	1.25	127.49%	30.94%
5	Dakshin Dinajpur	16225	615.63	1955	67.45	9873	102.55	26215	508.00	1.04	60.85%	16.66%
6	Darjeeling	6039	263.56	1047	47.29	4001	83.69	7483	237.97	2.09	66.25%	31.75%
7	Hooghly	31160	1,241.52	6016	205.38	21974	367.35	50553	1180.98	1.67	70.52%	29.59%
8	Howrah	29888	1,147.47	3889	143.76	13594	270.61	37640	871.04	1.99	45.48%	23.58%
9	Jalpaiguri	20557	963.48	2914	101.97	18895	296.15	37144	992.86	1.57	91.92%	30.74%
10	Jhargram	13500	540.10	4139	175.60	5648	113.22	18869	409.00	2.00	41.84%	20.96%
11	Kalimpong	2865	113.30	569	26.39	2154	51.37	3400	125.22	2.38	75.18%	45.34%
12	Malda	31998	1,249.07	5403	185.74	19929	214.25	59891	1193.31	1.08	62.28%	17.15%
13	Murshidabad	35493	1,792.03	8290	302.00	23329	292.99	82658	1477.79	1.26	65.73%	16.35%
14	Nadia	32284	1,140.91	4685	90.45	18216	234.87	61377	1188.72	1.29	56.42%	20.59%
15	North 24 Parganas	47629	1,792.98	6345	215.44	26604	319.30	75214	1500.23	1.20	55.86%	17.81%
16	Paschim Bardhaman	11361	349.34	1339	36.61	2569	61.52	11518	210.89	2.39	22.61%	17.61%
17	Paschim Medinipur	49304	1,876.20	7369	308.62	18869	486.38	64834	1726.96	2.58	38.27%	25.92%
18	Purba Bardhaman	46500	1,883.29	7531	270.87	17998	502.36	62468	1468.02	2.79	38.71%	26.67%
19	Purba Medinipur	53285	3,037.57	8777	461.33	23163	698.30	79480	2711.97	3.01	43.47%	22.99%
20	Purulia	23200	748.97	3343	112.00	8850	110.13	40490	598.43	1.24	38.15%	14.70%
21	Siliguri M.P.	8502	328.73	1452	53.96	7511	99.28	11925	365.30	1.32	88.34%	30.20%
22	South 24 Parganas	47942	1,964.30	7055	233.92	31963	489.30	83987	1723.92	1.53	66.67%	24.91%
23	Uttar Dinajpur	18096	675.70	4006	154.11	14433	168.68	40331	848.66	1.17	79.76%	24.96%
24	Kolkata	0	0.00	0	0.00	338	3.89	3222	40.01	1.15	100.00%	100.00%
Total		646587	27,002.71	106312	4086.85	362765	6155.26	1062113	24274.28	1.70	56.10%	22.79%
Co-Operative Bank		105000	3,000.00	17678	356.13	17678	356.13	116484	1579.34	2.01	16.84%	11.87%
Grand Total		751587	30,002.71	123990	4442.98	380443	6511.39	1178597	25853.62	1.71	50.62%	21.70%

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 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 15,519 beneficiaries (both Individual, Groups & SHGs) for the FY 2024-25.

At the end of June Quarter 2024, total 3,521 no. of proposals were sponsored to banks, out of which 2,069 cases have so far been sanctioned & 2,026 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance as on 30.06.2024 with last Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
30.06.2023	17,965	6,804	2,658	48.66
31.03.2024	17,965	14,396	10,340	194.07
30.06.2024	15,519	3,521	2,026	39.66

Bankwise performance report of SHG Credit Linkage under DAY NULM as on June 2024 for FY 2024-25

(Amount in Lakh)

Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 24-25		No. of Sponsored Application in FY 24-25	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3731	586	879.00	222	110	224.91	103	210.59	104
2	Bank of India	5969	823	1234.50	187	166	339.40	154	314.87	47
3	Bank of Maharashtra	320	62	93.00	27	29	59.29	29	59.29	0
4	Canara Bank	4345	546	819.00	172	88	179.92	90	184.01	28
5	Central Bank of India	2405	366	549.00	82	26	53.16	25	51.12	66
6	Indian Bank	13124	2352	3528.00	444	278	568.40	253	517.28	201
7	Indian Overseas Bank	1709	274	411.00	69	36	73.61	37	75.65	29
8	Punjab & Sind Bank	472	66	99.00	15	8	16.36	8	16.36	5
9	Punjab National Bank	18148	2723	4084.50	632	385	787.17	368	752.41	269
10	State Bank of India	8949	1120	1680.00	293	147	300.56	146	298.51	111
11	UCO Bank	5853	877	1315.50	205	135	276.02	136	278.07	72
12	Union Bank of India	3189	564	846.00	135	80	163.57	93	190.15	79
Total of PSUs		68214	10359	15538.50	2483	1488	3042.36	1442	2948.31	1011
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	1095	64	96.00	3	2	4.09	2	4.09	1
Total of PVTs		1095	64	96.00	3	2	4.09	2	4.09	1
16	BGVB (UBI)	4921	598	897.00	132	134	273.98	134	273.98	33
17	PBGB (UCO)	2524	231	346.50	45	16	32.71	16	32.71	29
18	UBKGB (CBI)	1318	135	202.50	70	40	81.78	40	81.78	24
Total of RRBs		8763	964	1446.00	247	190	388.47	190	388.47	86
19	W.B. St. Co-op.Bk	5184	761	1141.50	283	169	345.54	187	382.34	157
Total of Co-Optvs		5184	761	1141.50	283	169	345.54	187	382.34	157
Grand Total		83256	12148	18222.00	3016	1849	3780.47	1821	3723.22	1255

Districtwise performance report of SHG Credit Linkage under DAY NULM as on June 2024 for FY 2024-25

(Amount in Lakh)

Sl No	District	No. of Active SHGs	Target FY 24-25	Target -Amount of SHG Loan to be disbursed FY 24-25	No. of Sponsored Application in FY 24-25	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	1353	175	262.50	15	13	26.58	19	38.85	2
2	Bankura	2482	201	301.50	58	51	104.27	62	126.77	7
3	Birbhum	4163	624	936.00	96	73	149.26	74	151.30	23
4	CoochBehar	1912	293	439.50	117	42	85.87	44	89.96	75
5	Dakshin Dinajpur	2083	291	436.50	49	29	59.29	24	49.07	20
6	Darjeeling	2681	461	691.50	41	39	79.74	37	75.65	2
7	Hooghly	7067	1029	1543.50	252	159	325.09	154	314.87	93
8	Howrah	1746	399	598.50	110	39	79.74	39	79.74	71
9	Jaipauri	2113	254	381.00	201	99	202.42	110	224.91	102
10	Jhargram	541	61	91.50	27	6	12.27	6	12.27	21
11	Kalimpong	218	75	112.50	7	0	0.00	0	0.00	7
12	Kolkata	1829	260	390.00	255	113	231.04	104	212.64	142
13	Malda	1104	207	310.50	56	23	47.03	24	49.07	33
14	Murshidabad	6391	911	1366.50	159	89	181.97	85	173.79	70
15	Nadia	6842	1029	1543.50	122	186	380.30	136	278.07	24
16	North 24 Parganas	17461	2870	4305.00	672	433	885.31	407	832.15	239
17	Paschim Burdwan	2859	570	855.00	259	108	220.82	127	259.66	151
18	Paschim Medinipur	4629	445	667.50	103	84	171.75	86	175.84	19
19	Purba Burdwan	3943	427	640.50	80	60	122.68	67	136.99	20
20	Purba Medinipur	3698	235	352.50	83	45	92.01	44	89.96	38
21	Purulia	1305	190	285.00	34	14	28.62	14	28.62	20
22	South 24 Parganas	4276	741	1111.50	131	80	163.57	96	196.28	51
23	Uttar Dinajpur	2560	400	600.00	89	64	130.85	62	126.77	25
Grand Total		83256	12148	18222.00	3016	1849	3780.47	1821	3723.22	1255

Bankwise performance report of SEP-G under DAY NULM as on June 2024 for FY 2024-25

(Amount in Lakh)

SI No	Name of the Bank	Target FY 24-25		Sponsored in FY 24-25	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	12	41.50	6	2	6.15	1	3.08	1
2	Bank of India	28	112.50	0	0	0.00	0	0.00	0
3	Bank of Maharashtra	11	19.50	0	0	0.00	0	0.00	0
4	Canara Bank	16	45.00	0	0	0.00	0	0.00	0
5	Central Bank of India	9	30.50	0	0	0.00	0	0.00	0
6	Indian Bank	48	147.00	5	3	9.23	2	6.15	1
7	Indian Overseas Bank	7	17.50	5	2	6.15	1	3.08	0
8	Punjab & Sind Bank	1	3.00	0	0	0.00	0	0.00	0
9	Punjab National Bank	49	143.50	5	2	6.15	1	3.08	1
10	State Bank of India	26	61.50	0	0	0.00	0	0.00	1
11	UCO Bank	18	50.50	0	0	0.00	0	0.00	1
12	Union Bank of India	12	31.50	9	4	12.31	2	6.15	0
Total of PSUs		237	703.50	30	13	40.00	7	21.54	5
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	5	25.00	0	0	0.00	0	0.00	0
Total of PVTs		5	25.00	0	0	0.00	0	0.00	0
16	BGVB (UBI)	26	105.50	0	0	0.00	0	0.00	0
17	PBGB (UCO)	13	39.00	4	2	6.15	1	3.08	0
18	UBKGB (CBI)	3	8.50	4	2	6.15	1	3.08	1
Total of RRBs		42	153.00	8	4	12.31	2	6.15	1
19	W.B. St. Co-op.Bk	35	99.80	0	0	0.00	0	0.00	0
Total of Co-Optvs		35	99.80	0	0	0.00	0	0.00	0
Grand Total		319	981.30	38	17	52.31	9	27.69	6

Districtwise performance report of SEP-G under DAY NULM as on June 2024 for FY 2024-25

(Amount in Lakh)

SI No	Name of the District	Target FY 24-25	Target -Amount of SEP-G Loan to be disbursed FY 24-25	No. of Sponsored Application in FY 24-25	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	8	12.50	0	0	0.00	0	0.00	0
2	Bankura	9	36.00	0	0	0.00	0	0.00	0
3	Birbhum	18	76.00	8	4	12.31	3	9.23	2
4	CoochBehar	11	26.00	3	1	3.08	1	3.08	0
5	Dakshin Dinajpur	7	24.00	0	0	0.00	0	0.00	0
6	Darjeeling	10	32.00	1	1	3.08	1	3.08	0
7	Hooghly	25	60.50	5	2	6.15	1	3.08	1
8	Howrah	8	28.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	7	16.50	0	0	0.00	0	0.00	0
10	Jhargram	2	4.00	0	0	0.00	0	0.00	0
11	Kalimpong	5	25.00	0	0	0.00	0	0.00	0
12	Kolkata	5	50.00	0	0	0.00	0	0.00	0
13	Malda	6	18.00	1	1	3.08	1	3.08	0
14	Murshidabad	24	103.50	0	0	0.00	0	0.00	0
15	Nadia	23	66.50	0	0	0.00	0	0.00	0
16	North 24 Parganas	58	168.50	3	1	3.08	0	0.00	1
17	Paschim Burdwan	9	16.80	7	3	9.23	0	0.00	0
18	Paschim Medinipur	19	48.50	6	2	6.15	0	0.00	2
19	Purba Burdwan	10	40.50	1	0	0.00	0	0.00	0
20	Purba Medinipur	15	39.00	2	2	6.15	2	6.15	0
21	Purulia	4	9.00	0	0	0.00	0	0.00	0
22	South 24 Parganas	10	33.00	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	26	47.50	1	0	0.00	0	0.00	0
Grand Total		319	981.30	38	17	52.31	9	27.69	6

Bankwise performance report of SEP-I under DAY NULM as on June 2024 for FY 2024-25

(Amount in Lakh)

Sl. No.	Name of the Bank	Target FY 24-25		Sponsored in FY 24-25	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	157	314.00	23	7	7.74	7	7.74	14
2	Bank of India	297	594.00	46	21	23.22	21	23.22	18
3	Bank of Maharashtra	52	104.00	14	1	1.11	1	1.11	10
4	Canara Bank	165	330.00	20	3	3.32	3	3.32	16
5	Central Bank of India	115	230.00	14	7	7.74	7	7.74	5
6	Indian Bank	412	824.00	49	26	28.75	26	28.75	21
7	Indian Overseas Bank	83	166.00	11	5	5.53	5	5.53	6
8	Punjab & Sind Bank	18	36.00	3	0	0.00	0	0.00	0
9	Punjab National Bank	585	1170.00	92	44	48.65	41	45.33	29
10	State Bank of India	364	728.00	49	26	28.75	24	26.53	7
11	UCO Bank	262	524.00	22	6	6.63	6	6.63	5
12	Union Bank of India	157	314.00	29	8	8.84	7	7.74	20
Total of PSUs		2667	5334.00	372	154	170.26	148	163.63	151
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	0	0.00	11	3	3.32	3	3.32	0
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
17	IDBI Bank	30	60.00	4	4	4.42	4	4.42	0
Total of PVTs		30	60.00	15	7	7.74	7	7.74	0
18	BGVB (UBI)	199	398.00	24	9	9.95	9	9.95	2
19	PBGB (UCO)	44	88.00	9	4	4.42	3	3.32	2
20	UBKGB (CBI)	43	86.00	13	15	16.58	15	16.58	0
Total of RRBs		286	572.00	46	28	30.96	27	29.85	4
21	W.B. St. Co-op.Bk	69	138.00	34	14	15.48	14	15.48	18
Total of Co-Optvs		69	138.00	34	14	15.48	14	15.48	18
Grand Total		3052	6104.00	467	203	224.44	196	216.70	173

Districtwise performance report of SEP-I under DAY NULM as on June 2024 for FY 2024-25

(Amount in Lakh)

Sl No	Name of the District	Target FY FY 24-25	Target - Amount of SEP-I Loan to be disbursed FY 24-25	No. of Sponsored Application in FY 24-25	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	30	60.00	7	0	0.00	0	0.00	7
2	Bankura	66	132.00	33	2	2.21	2	2.21	11
3	Birbhum	185	370.00	66	15	16.58	15	16.58	19
4	CoochBehar	114	228.00	38	14	15.48	14	15.48	12
5	Dakshin Dinajpur	50	100.00	9	4	4.42	4	4.42	5
6	Darjeeling	95	190.00	5	5	5.53	5	5.53	0
7	Hooghly	288	576.00	28	9	9.95	8	8.84	19
8	Howrah	85	170.00	6	0	0.00	0	0.00	6
9	Jalpaiguri	78	156.00	3	0	0.00	0	0.00	3
10	Jhargram	15	30.00	0	0	0.00	0	0.00	0
11	Kalimpong	20	40.00	0	0	0.00	0	0.00	0
12	Kolkata	119	238.00	5	0	0.00	0	0.00	5
13	Malda	46	92.00	1	0	0.00	0	0.00	1
14	Murshidabad	203	406.00	31	48	53.07	47	51.96	2
15	Nadia	246	492.00	13	15	16.58	12	13.27	0
16	North 24 Parganas	600	1200.00	101	50	55.28	51	56.39	26
17	Paschim Burdwan	100	200.00	44	0	0.00	0	0.00	21
18	Paschim Medinipur	157	314.00	24	19	21.01	17	18.80	5
19	Purba Burdwan	138	276.00	16	5	5.53	4	4.42	11
20	Purba Medinipur	126	252.00	12	5	5.53	5	5.53	7
21	Purulia	60	120.00	4	0	0.00	0	0.00	4
22	South 24 Parganas	135	270.00	13	7	7.74	7	7.74	6
23	Uttar Dinajpur	96	192.00	8	5	5.53	5	5.53	3
Grand Total		3052	6104.00	467	203	224.44	196	216.70	173

AGENDA – 13

Review of 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 2024-25 as on 30.06.2024:

Bank wise progress of JLGs as on 30.06.2024 is annexed:

Progress of JLG in FY 2024-25 as on 30.06.2024									
(Amount in Crore)									
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.24 to 30.06.2024)		JLGs Credit Linked (Disbursed) during the FY (01.04.24 to 30.06.2024)		Outstanding position of JLGs as on 30.06.2024		
			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	19	1.02	19	1.08	54	1.19	
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00	
4	Canara Bank	3000	74	1.16	768	3.76	1818	26.47	
5	Central Bank of India	2400	0	0.00	0	0.00	229	1.63	
6	Indian Bank	4300	27	0.46	25	0.27	937	12.03	
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	5	0.07	5	0.07	3464	45.04	
10	State Bank of India	9000	10879	62.62	10879	62.62	62555	238.75	
11	UCO Bank	2700	25	0.52	25	0.52	411	6.84	
12	Union Bank of India	900	876	18.05	876	17.53	12601	145.09	
Total PSU		36200	11905	83.91	12597	85.84	82069	477.05	
13	Axis Bank	1000	34843	138.20	34843	138.20	389440	950.86	
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
18	Federal Bank	0	0	0.00	0	0.00	0	0.00	
19	HDFC Bank	1800	11326	260.09	11326	260.09	93436	1088.83	
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	3818	14.25	3818	14.24	25881	56.26	
23	Indusind Bank	500	36503	777.37	36503	777.37	184925	3637.15	
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	4860	78.15	4860	78.15	73548	435.66	
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	413	7.93	413	7.93	2102	28.06	
Total PVT		8700	91763	1275.98	91763	1275.98	769332	6196.81	
33	Au Small finance Bank	0	5532	21.23	5532	21.24	15645	51.66	
34	ESAF SF Bank	500	13260	86.38	13260	86.38	74868	487.76	
35	Jana Small Finance Bank	500	0	0.00	0	0.00	12100	234.99	
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	716833	2815.04	
37	Utkarsh Small Finance Bank	1000	2174	9.61	2174	9.61	20022	57.92	
Total Small Finance		5000	20966	117.22	20966	117.23	839468	3647.37	
38	BGVB (PNB)	6000	0	0.00	0	0.00	3846	16.90	
39	PBGB (UCO)	500	17	0.26	17	0.26	1084	16.87	
40	UBKGB (CBI)	1600	0	0.00	27	0.12	1824	4.25	
Total RRB		8100	17	0.26	44	0.38	6754	38.02	
41	WB State Co-Op Bank Ltd.	3000	1752	13.92	1752	13.92	6763	40.08	
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	98.19	
Total Co-Optv		3000	1752	13.92	1752	13.92	6843	138.27	
Grand Total		61000	126403	1491.29	127122	1493.34	1704466	10497.53	

AGENDA – 14

Progress in PMFME:

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

The objectives of the scheme are:

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

One District One Product:

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

Upgradation of Individual Micro Food Processing Units:

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

Support to FPOs / SHGs / Cooperatives:

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

Seed Capital to SHG:

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

Common Infrastructure:

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

Branding and Marketing Support:

Marketing and branding support would be provided at State or regional level to FPOs/ SHGs/ Cooperatives or an SPV of micro food processing enterprises under the scheme following the ODOP approach for developing common packaging & branding with provision for quality control, standardization and adhering to food safety parameters for consumer retail sale. These organisations would be supported based on DPR prepared by them and recommended by the State Nodal Agency. Support for branding and marketing would be limited to 50% of the total expenditure.

Procedure for applying:

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

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

Bank wise status of PMFME as on 30.06.2024:

BANK wise status of PMFME as on 30.06.2024					
BANK NAME	Total Application Submitted (nos)	Sanctioned (nos.)	Disbursed (nos.)	Rejected (nos.)	Pending
AXIS BANK	2	0	0	0	2
BANDHAN BANK LIMITED	9	1	0	4	4
BANGIYA GRAMIN VIKASH BANK	12	1	0	8	3
BANK OF BARODA	5	2	0	3	0
BANK OF INDIA	6	2	1	3	1
BANK OF MAHARASHTRA	1	0	0	1	0
CANARA BANK	5	2	1	3	0
CENTRAL BANK OF INDIA	2	1	1	1	0
FEDERAL BANK	1	0	0	0	1
HDFC BANK	15	4	1	2	9
ICICI BANK LIMITED	5	2	1	1	2
IDBI BANK	3	1	0	0	2
INDIAN BANK	16	3	1	9	4
INDIAN OVERSEAS BANK	3	1	1	1	1
NADIA DISTRICT CENTRAL CO-OPERATIVE BANK	1	0	0	1	0
PUNJAB NATIONAL BANK	30	6	4	12	12
STATE BANK OF INDIA	44	6	2	32	6
THE WEST BENGAL STATE COOPERATIVE BANK	5	0	0	1	4
UCO BANK	9	4	2	2	3
Ujjivan Small Finance Bank Limited	1	0	0	0	1
UNION BANK OF INDIA	5	1	0	3	1
UTTAR BANGA KSHETRIYA GRAMIN BANK	1	0	0	1	0
Total	181	37	15	88	56

AGENDA – 15

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 6.12%, amounting Rs.47,302.27 Crore as on June, 2024 in the state of West Bengal, in comparison to Rs.64,162.41 Crore as on June, 2023.

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

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
June, 2023	5,92,317.61	64,162.41	10.83%
March, 2024	7,86,804.58	52,883.62	6.72%
June,2024	7,73,339.55	47,302.27	6.12%

NPA level has been decreased from 10.83% as of June, 2023 to 6.12% as of June, 2024. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSME and OPS as on 30.06.2024 stood at 62.21%, 39.64% and 58.13% respectively.

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

Sector wise NPA Position as on 30.06.2024

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prasec		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	1910.00	66.25	4392.56	416.28	6437.02	0.00	12739.58	482.53	14798.85	152.74	27538.43	635.27
2	Bank of India	4620.36	431.07	5336.96	1468.35	2254.36	93.24	12211.68	1992.66	20710.94	2092.98	32922.62	4085.64
3	Bank of Maharashtra	729.32	38.23	754.22	28.99	251.09	5.55	1734.63	72.77	562.94	6.13	2297.57	78.90
4	Canara Bank	2556.66	204.51	5029.15	1176.90	1264.00	113.82	8849.81	1495.23	12554.85	1732.20	21404.66	3227.43
5	Central Bank of India	2726.68	186.77	2353.89	384.18	1570.82	40.92	6651.39	611.87	3011.44	1237.75	9662.83	1849.62
6	Indian Bank	4274.05	273.98	7068.70	956.38	1026.85	137.89	12369.60	1368.25	28477.04	121.20	40846.64	1489.45
7	Indian Overseas Bank	1599.74	210.73	3007.32	385.14	1053.63	26.28	5660.68	622.15	2969.07	2015.95	8629.74	2638.10
8	Punjab & Sind Bank	124.12	9.12	667.69	237.02	164.84	53.73	956.65	299.87	2553.60	43.24	3510.25	343.11
9	Punjab National Bank	13366.74	2224.81	13631.18	3514.88	4292.60	189.56	31290.51	5929.26	51816.61	5686.42	83107.12	11615.69
10	State Bank of India	11277.88	489.97	12760.00	218.85	34563.15	36.85	58601.03	745.67	121458.08	329.87	180059.11	1075.54
11	UCO Bank	1377.49	366.24	4799.90	728.05	4357.97	118.63	10535.36	1212.92	12590.62	687.71	23125.98	1900.63
12	Union Bank of India	2615.73	263.03	6575.16	1082.38	1635.18	39.88	10826.07	1385.29	17052.38	4317.77	27878.45	5703.06
Total PSU		47178.76	4764.71	66376.72	10597.41	58871.50	856.35	172426.98	16218.47	288556.42	18423.96	460983.40	34642.43
13	Axis Bank	6458.03	91.00	10222.23	150.00	1454.42	26.00	18134.68	267.00	22586.62	1692.00	40721.30	1959.00
14	Bandhan Bank	2310.98	71.20	3847.21	299.89	13102.76	45.91	19260.95	417.00	16180.68	672.51	35441.64	1089.51
15	Catholic Syrian Bank Ltd.	38.11	0.00	0.08	0.00	5.23	0.05	43.42	0.05	74.87	1.96	118.29	2.01
16	City Union Bank Ltd.	5.81	2.47	90.70	11.12	0.92	0.25	97.43	13.84	68.50	12.71	165.93	26.55
17	Dhanlaxmi Bank Ltd.	0.00	0.00	21.85	0.00	3.50	0.00	25.35	0.00	31.55	0.00	56.90	0.00
18	Federal Bank	510.07	19.12	1057.20	18.82	115.57	4.61	1682.83	42.55	3318.97	46.03	5001.81	88.58
19	HDFC Bank	2566.47	22.56	16159.07	964.86	4355.92	137.26	23081.46	1124.68	39281.02	943.48	62362.49	2068.16
20	ICICI Bank	3059.98	72.20	16734.37	158.10	1298.40	33.69	21092.75	263.98	35209.91	1257.07	56302.65	1521.05
21	IDBI Bank	381.76	86.90	1415.59	238.00	1892.35	88.03	3689.70	412.93	4841.57	71.06	8531.27	483.99
22	IDFC First Bank	44.26	0.25	1197.90	16.69	30.35	2.44	1272.52	19.37	5465.74	58.78	6738.26	78.16
23	Indusind Bank	3182.94	350.16	3348.30	185.91	8.24	2.38	6539.48	538.45	12700.88	42.74	19240.36	581.19
24	Karnataka Bank Ltd.	154.31	30.29	494.81	132.48	61.89	15.10	711.01	177.87	700.47	148.64	1411.48	326.51
25	Karur Vysya Bank	0.71	0.00	189.17	0.00	21.38	0.00	211.26	0.00	782.52	61.45	993.78	61.45
26	Kotak Mahindra Bank	740.74	6.81	4030.11	73.11	40.19	0.00	4811.04	79.92	5245.89	104.73	10056.93	184.65
27	Lakshmi Vilas Bank (DBS)	65.97	0.00	146.93	2.13	0.01	0.00	212.91	2.13	884.71	91.28	1097.62	93.41
28	Ratnakar Bank Ltd	1010.08	40.25	398.29	0.40	103.11	3.84	1511.48	44.49	3101.15	405.05	4612.63	449.53
29	South Indian Bank Ltd.	75.36	16.53	286.90	62.78	8.45	0.71	370.71	80.02	893.43	26.69	1264.14	106.71
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	0.06	0.00	0.06	0.00	0.12	0.00	118.77	3.08	118.89	3.08
32	YES Bank	547.59	0.50	2568.68	71.47	36.36	1.67	3152.62	73.64	6271.49	476.72	9424.12	550.36
Total PVT		21153.17	810.23	62298.71	2385.76	22539.11	361.94	105990.99	3557.93	157758.74	6115.98	263749.73	9673.91
33	Au Small finance Bank	21.02	0.00	320.22	5.51	35.52	0.00	376.76	5.51	40.89	0.13	417.65	5.64
34	ESAF SF Bank	424.64	4.06	53.22	1.79	16.17	0.28	494.03	6.13	34.06	0.03	528.09	6.16
35	Jana Small Finance Bank	306.79	12.82	263.55	10.44	460.21	22.81	1030.55	46.07	176.08	11.32	1206.63	57.39
36	Ujjivan SF Bank	984.28	10.68	763.51	1.34	1309.35	19.07	3057.14	31.09	599.31	9.72	3656.45	40.81
37	Utkarsh SF Bank	30.65	0.08	49.03	4.35	73.28	2.45	152.96	6.88	1.19	0.01	154.15	6.89
Total Small Finance		1767.38	27.64	1449.54	23.43	1894.54	44.61	5111.44	95.68	851.53	21.21	5962.97	116.88
38	BGVB (PNB)	5368.75	195.89	1979.19	579.28	415.32	6.85	7763.26	782.02	908.87	64.18	8672.13	846.20
39	PBGB (UCO)	1828.85	142.49	1531.02	191.11	516.30	12.92	3876.17	346.52	280.12	11.7	4156.29	358.22
40	UBKGB (CBI)	2656.00	108.78	241.85	38.78	371.07	4.07	3268.92	151.63	470.70	10.40	3739.62	162.03
Total RRB		9853.60	447.16	3752.06	809.17	1302.69	23.84	14908.35	1280.17	1659.69	86.28	16568.04	1366.45
41	WB State Co-Op Bank Ltd.	6451.10	1201.47	3513.51	447.29	7208.71	456.53	17173.32	1078.38	3152.09	763.23	20325.41	1502.59
42	WBSCARD Bank Ltd.	1041.89	0.00	123.24	0.00	197.63	0.00	1362.76	0.00	0.00	0.00	1362.76	0.00
Total Co-Optv		7492.99	1201.47	3636.75	447.29	7406.34	456.53	18536.08	1078.38	7539.33	763.23	26075.41	1502.59
Grand Total		87445.90	7251.21	137513.78	14263.06	92014.18	1743.27	316973.85	22230.63	456365.71	25410.66	773339.55	47302.27

Sector wise NPA Position as on 30.06.2024

(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	343.61	2.10	4081.89	87.88	56.00	0.55	0.00	0.00	151.00	3.51	8.10	0.24	494.34	26.72	1211.00	65.95	115.78	21.77
2	Bank of India	171.89	31.94	4006.96	52.49	97.79	12.50	79.72	9.01	1093.08	4.15	30.17	1.65	564.97	134.00	283.55	15.18	70.49	25.73
3	Bank of Maharashtra	24.07	0.29	484.95	2.83	0.32	0.00	0.00	0.00	0.06	0.00	0.00	0.00	37.14	18.46	32.04	10.31	0.00	0.00
4	Canara Bank	212.65	6.90	2208.54	106.92	43.01	8.53	0.00	0.00	191.48	0.43	0.00	0.00	407.21	3.52	1079.53	44.49	164.78	7.82
5	Central Bank of India	179.70	7.67	1912.60	70.28	38.76	8.02	130.25	1.79	1766.80	4.21	13.68	0.18	451.15	140.33	219.65	21.86	24.02	5.47
6	Indian Bank	150.71	12.51	3686.54	155.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3427.93	99.80	0.00	0.00	158.93	0.47
7	Indian Overseas Bank	43.09	0.82	925.72	8.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.23	4.75	0.00	0.00	36.55	0.98
8	Punjab & Sind Bank	35.25	2.16	238.32	58.41	5.24	3.27	0.00	0.00	0.00	0.00	0.00	0.00	0.66	0.33	43.96	7.45	12.99	1.14
9	Punjab National Bank	719.32	31.05	8747.59	261.75	95.81	46.58	0.00	0.00	3603.66	42.06	172.40	12.68	2419.84	660.12	4970.63	727.12	164.05	78.27
10	State Bank of India	1695.04	14.71	2463.94	68.63	106.74	11.59	6.38	2.66	3004.78	31.02	37.82	0.07	4935.30	363.76	2002.11	86.94	19.19	1.29
11	UCO Bank	128.15	6.85	2822.37	79.25	26.33	9.00	39.00	15.00	1241.10	110.06	40.78	0.40	1024.20	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	261.60	8.48	1934.03	71.08	15.03	0.79	0.00	0.00	374.42	3.38	421.33	3.77	637.48	40.71	1015.12	87.94	102.39	0.00
Total PSU		3965.08	125.48	33513.45	1023.93	485.03	100.83	255.35	28.46	11426.38	198.82	724.29	18.99	14456.45	1580.67	10884.11	1076.29	965.15	164.16
13	Axis Bank	169.68	0.00	2882.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.00	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	2664.13	57.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.52	0.00	14388.90	20.19	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.22	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.00	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	6.25	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	1.88	0.00	276.08	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	115.98	0.48	14699.13	66.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	990.25	18.48	724.13	82.88	11.36	0.09
20	ICICI Bank	213.05	0.22	8524.79	124.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.92	44.17	257.24	2.66	23.81	0.00
21	IDBI Bank	22.12	0.45	6580.46	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.07	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	59.58	0.00	126.06	2.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.78	1.35	0.00	0.00
23	Indusind Bank	0.00	0.00	27.71	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	19.81	0.28
24	Karnataka Bank Ltd.	0.48	0.01	180.09	10.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.61	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.84	0.00	70.99	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	40.19	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.96	0.15	56.38	2.19
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	32.44	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	7.05	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.31	11.95	0.00	0.00
29	South Indian Bank Ltd.	0.84	0.00	27.33	2.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	5.28	0.00	132.02	1.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.95	0.00
Total PVT		589.73	1.17	36277.31	356.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1449.63	147.53	17476.25	126.31	173.07	2.56
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	21.66	0.44	0.00	0.00
34	ESAF SF Bank	0.00	0.00	1.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128.80	2.77	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	77.28	1.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.36	3.50	0.00	0.00
36	Ujivan SF Bank	0.00	0.00	1227.00	5.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17928.00	49.94	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	18.53	0.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Small Finance		0.00	0.00	1324.77	7.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18097.81	56.65	0.00	0.00
38	BGVB (PNB)	36.24	0.57	489.75	17.23	40.21	16.15	103.06	56.86	4688.34	60.05	39.98	12.39	753.52	78.33	1955.58	134.78	7.28	0.91
39	PBGB (UCO)	22.45	1.03	513.19	14.63	2.18	0.12	33.22	18.81	1929.44	51.68	14.84	1.39	643.73	86.73	1299.68	108.27	60.61	4.25
40	UBKGB (CBI)	2.62	0.39	397.94	3.80	13.16	2.17	14.41	10.56	1732.02	8.59	23.74	0.05	950.54	94.79	64.16	10.10	10.36	0.00
Total RRB		61.31	1.99	1400.88	35.66	55.55	18.44	150.69	86.23	8349.80	120.32	78.56	13.83	2347.79	259.85	3319.42	253.15	78.25	5.16
41	WB State Co-Op Bank Ltd.	90.74	0.00	1311.41	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	5592.40	542.53	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	197.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		90.74	0.00	1509.04	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	5592.40	542.53	0.00	0.00	0.00	0.00
Grand Total		4706.85	128.63	74025.45	1589.89	564.21	121.81	423.41	121.94	19776.18	319.14	802.85	32.82	23846.27	2530.59	49777.60	1512.41	1216.46	171.88

Sector wise Recovery performance as on 30.06.2024

(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	53.75	48.79	90.77	55.29	44.10	79.76	63.78	59.78	93.73	172.82	152.67	88.34	411.10	404.83	98.47	583.92	557.50	95.48
2	Bank of India	431.07	90.68	21.04	1468.35	265.18	18.06	93.24	19.52	20.94	1992.66	375.38	18.84	2092.98	456.27	21.80	4085.64	831.65	20.36
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	204.51	5.50	2.69	1176.91	15.70	1.33	113.82	11.80	10.37	1495.24	33.00	2.21	1732.17	3.22	0.19	3227.41	36.22	1.12
5	Central Bank of India	283.77	7.01	2.47	265.95	10.46	3.93	62.15	0.69	1.11	611.87	18.16	2.97	1237.75	3.29	0.27	1849.62	21.45	1.16
6	Indian Bank	273.98	10.48	3.83	956.38	47.12	4.93	137.89	1.39	1.01	1368.25	58.99	4.31	121.20	9.62	7.93	1489.45	68.61	4.61
7	Indian Overseas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
8	Punjab & Sind Bank	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	370.50	44.09	11.90	308.37	118.85	38.54	103.05	82.05	79.62	781.92	244.99	31.33	286.14	16.92	5.91	1068.06	261.91	24.52
11	UCO Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
12	Union Bank of India	410.29	14.00	3.41	1088.10	12.00	1.10	35.76	2.00	5.59	1534.15	28.00	1.83	4230.80	32.00	0.76	5764.95	60.00	1.04
Total PSU		4298.04	1530.98	35.62	7725.35	2292.42	29.67	1760.89	758.94	43.10	13784.28	4582.34	33.24	18514.14	7547.45	40.77	32298.42	12129.79	37.56
13	Axis Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	Federal Bank	12.38	0.67	5.41	14.44	12.99	89.96	8.30	7.22	86.99	35.12	20.88	59.45	0.00	0.00	#DIV/0!	35.12	20.88	59.45
19	HDFC Bank	213.99	201.75	94.28	628.07	605.16	96.35	225.74	185.12	82.01	1067.80	992.02	92.90	1511.10	1419.01	93.91	2578.90	2411.04	93.49
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.	30.29	4.96	16.38	132.48	10.24	7.73	15.10	1.05	6.95	177.87	16.25	9.14	148.64	10.80	7.27	326.51	27.05	8.28
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!	3.07	0.00	0.00	3.07	0.00	0.00
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		256.66	207.38	80.80	774.99	628.39	81.08	249.14	193.39	77.62	1280.79	1029.15	80.35	1662.81	1429.81	85.99	2943.60	2458.97	83.54
33	Au Small finance Bank	3.56	1.75	49.16	0.00	0.00	#DIV/0!	0.49	0.01	2.50	4.05	1.76	43.51	0.65	0.63	96.78	4.70	2.39	50.91
34	ESAF SF Bank	53.08	52.57	99.04	6.65	6.43	96.69	2.02	1.99	98.51	61.75	60.99	98.77	4.26	4.25	99.77	66.01	65.24	98.83
35	Jana Small Finance Bank	46.49	59.56	128.12	9.71	13.10	134.88	51.79	63.22	122.05	108.00	135.88	125.82	21.60	28.55	132.17	129.60	164.43	126.88
36	Ujjivan Small Finance Bank	2.92	2.92	100.11	110.01	117.80	107.08	51.95	52.43	100.92	164.87	173.14	105.02	334.79	341.62	102.04	499.67	514.77	103.02
37	Utkarsh Small Finance Bank	4.58	4.42	96.51	2.78	2.15	77.34	10.24	9.45	92.29	17.60	16.02	91.02	0.22	0.22	0.35	17.82	16.24	91.13
Total Small Finance		110.63	121.22	109.58	129.15	139.48	108.00	116.50	127.10	109.10	356.27	387.80	108.85	361.52	375.28	103.80	717.80	763.07	106.31
38	BGVB (PNB)	92.52	25.57	27.63	473.09	141.37	29.88	127.64	76.58	59.99	693.25	243.52	35.13	79.59	69.92	87.85	772.84	313.44	40.56
39	PBGB (UCO)	1027.16	834.79	81.27	720.36	595.16	82.62	316.79	260.67	82.28	2064.31	1690.62	81.90	251.33	185.63	73.86	2315.64	1876.25	81.03
40	UBKGB (CBI)	570.61	365.55	64.06	83.04	50.77	61.14	30.82	25.43	82.51	684.47	441.75	64.54	42.06	36.41	86.57	726.53	478.16	65.81
Total RRB		1690.29	1225.91	72.53	1276.49	787.30	61.68	475.25	362.68	76.31	3442.03	2375.89	69.03	372.98	291.96	78.28	3815.01	2667.85	69.93
41	WB State Co-Op Bank Ltd.	4536.98	4007.84	66.30	266.54	206.43	67.69	524.86	483.58	73.08	5328.38	4697.85	88.17	837.32	722.58	74.39	6165.70	5420.43	87.91
42	WBSCARD Bank Ltd.	519.42	6.20	1.19	54.29	0.32	0.59	193.60	4.49	2.32	767.31	11.01	1.43	0.00	0.00	#DIV/0!	767.31	11.01	1.43
Total Co-Optv		5056.40	4014.04	79.39	320.83	206.75	64.44	718.46	488.07	67.93	6095.69	4708.86	77.25	837.32	722.58	86.30	6933.01	5431.44	78.34
Grand Total		11412.01	7099.52	62.21	10226.82	4054.34	39.64	3320.24	1930.18	58.13	24959.07	13084.04	52.42	21748.77	10367.08	47.67	46707.84	23451.12	50.21

STATUS OF PDR CASES AS ON 30.06.2024:

The issue of posting of Certificate Officers at the Subdivision & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, Govt. of West Bengal in this regard. As on 30.06.2024 there are 6,770 PDR cases pending amounting Rs.251.43 crore and the Certificate Officers may be advised to dispose of the cases.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2024									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2024		Cases filed from 01.04.2024 to 30.06.2024		Cases Settled from 01.04.2024 to 30.06.2024		Pending cases as on 30.06.2024	
		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	762	4.89	11	0.13	1	0.02	772	5.00
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
Total PSU		3978	156.38	626	22.56	1	0.02	4603	178.92
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	302	4.28	0	0.00	0	0.00	302	4.28
39	PBGB (UCO)	1468	24.90	23	0.61	1	0.02	1490	25.49
40	UBKGB (CBI)	71	7.09	0	0.00	0	0.00	71	7.09
Total RRB		1841	36.27	23	0.61	1	0.02	1863	36.86
41	WB State Co-Op Bank Ltd.	306	35.74	0	0.00	2	0.09	304	35.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		306	35.74	0	0.00	2	0.09	304	35.65
Grand Total		6125	228.39	649	23.17	4	0.13	6770	251.43

Recovery under SARFAESI Act, 2002

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

Out of overall recovery actions under SARFAESI Acts, 2002 initiated by banks, DM permission is pending in 3,692 number of loan accounts amounting Rs.1,730.74 Crore as reported as on June 2024. The district wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.06.2024										
District	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total pending	
	No.	Amt. in cr	No.	Amt. in cr	No.	Amt. in cr	No.	Amt. in cr	No.	Amt. in cr
24 Pgs. (N)	47	25.85	70	28.42	130	51.00	206	110.45	453	215.71
24 Pgs. (S)	58	40.52	65	25.68	78	49.92	294	67.46	495	183.58
Alipurduar	0	0.00	2	0.03	3	40.19	3	0.15	8	40.37
Bankura	0	0.00	2	0.43	9	11.01	38	4.23	49	15.66
Birbhum	2	0.15	21	2.14	46	5.10	63	24.05	132	31.44
Coochbehar	14	3.08	27	7.59	16	17.17	21	5.41	78	33.25
Dakshin Dinajpur	4	0.53	3	0.46	9	0.53	31	3.40	47	4.91
Darjeeling	4	1.43	7	29.42	14	4.45	36	14.22	61	49.52
Hooghly	28	7.99	67	19.77	81	44.93	161	78.87	337	151.55
Howrah	38	8.44	32	26.13	89	137.74	169	34.83	328	207.14
Jalpaiguri	4	0.45	11	1.50	17	12.06	19	5.40	51	19.42
Jhargram	0	0.00	1	0.16	2	0.19	4	0.44	7	0.79
Kalimpong	0	0.00	0	0.00	4	0.85	0	0.00	4	0.85
Kolkata	47	11.76	22	11.29	127	71.79	340	221.41	536	316.25
Malda	0	0.00	4	2.79	5	11.46	51	31.34	60	45.59
Murshidabad	5	0.24	8	1.09	18	32.13	81	16.55	112	50.01
Nadia	7	3.74	4	1.48	45	29.44	73	48.17	129	82.83
Paschim Burdwan	14	4.00	8	1.45	35	13.72	91	61.08	148	80.24
Paschim Medinipur	0	0.00	16	1.38	31	38.56	73	15.13	120	55.07
Purba burdwan	38	13.13	57	18.71	45	22.01	201	31.96	341	85.80
Purba Medinipur	2	0.54	19	10.96	24	5.84	67	10.30	112	27.65
Purulia	0	0.00	15	14.18	5	2.98	14	3.89	34	21.05
Uttar Dinajpur	0	0.00	4	0.59	6	1.33	40	10.13	50	12.05
Grand Total	312	121.85	465	205.65	839	604.38	2076	798.85	3692	1730.74

AGENDA – 16

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

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

Sub-Committee for Digital Payment:

RBI has advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC has already formed a Sub-Committee on Digital Payments Ecosystem. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently SLBC has adopted the district of Purba Medinipur and Paschim Bardhaman as Digital District with the objective of making these two Districts 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the previous SLBC meeting was shared with the member banks. However, member banks are yet to achieve 100% digital coverage in these two districts as on 30.06.2024. Hence, all the member banks are once again requested to achieve the same within upcoming quarter end.

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

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

Expanding & Deepening of Digital Payment Ecosystem latest status as on 30.06.2024:

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

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

As on 30.06.2024, member banks have cumulatively covered 8,66,32,387 no. of savings accounts in any one digital channel out of total 9,56,21,987 no. of eligible savings accounts, thus achieving 90.60% overall digital coverage in the districts of West Bengal. In case of current accounts, member banks have cumulatively covered 17,48,534 no. of accounts in any one digital channel out of total 21,01,945 no. of eligible cases, thus achieving 83.19% overall digital coverage in the districts of West Bengal. All member banks operating in West Bengal are requested to exert their best effort in order to make all the districts fully digitized within the stipulated time frame of RBI (30th September 2024).

Performance of Digital Coverage of all the districts as on 30.06.2024:

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 30.06.2024						
Name of District	No of eligible operative SB A/C	No of operative SB A/C covered with at least one digital mode	% Achievement	No of eligible operative CA A/C	No of operative CA A/C covered with at least one digital mode	% Achievement
Alipurduar	23,00,333	20,54,740	89.32	30,955	27,777	89.73
Bankura	37,05,775	34,66,535	93.54	38,045	31,183	81.96
Birbhum	41,00,371	34,58,024	84.33	61,443	52,373	85.24
Coochbehar	38,07,033	31,19,670	81.94	43,377	35,418	81.65
Dakshin Dinajpur	20,02,855	18,34,165	91.58	21,208	16,604	78.29
Darjeeling	30,60,722	27,92,361	91.23	81,581	70,897	86.90
Hooghly	66,75,773	61,06,264	91.47	1,32,647	1,13,019	85.20
Jalpaiguri	28,25,905	24,62,861	87.15	44,092	38,731	87.84
Jhargram	10,02,309	8,79,381	87.74	12,619	9,358	74.16
Kalimpong	5,18,319	4,07,059	78.53	5,277	3,718	70.46
Kolkata	88,74,778	83,80,452	94.43	5,35,633	4,37,763	81.73
Malda	49,95,176	47,91,854	95.93	67,629	57,651	85.25
Murshidabad	63,21,545	59,60,220	94.28	99,584	86,415	86.78
Paschim Burdwan	39,34,659	33,27,225	84.56	1,51,979	1,29,478	85.19
Paschim Medinipur	52,09,820	46,94,725	90.11	82,037	69,200	84.35
Purba Burdwan	47,10,644	42,71,245	90.67	89,316	76,266	85.39
Purba Medinipur	65,37,759	52,14,321	79.76	1,46,521	1,09,998	75.07
Purulia	27,96,693	26,15,224	93.51	24,478	19,226	78.54
Uttar Dinajpur	38,76,106	36,36,051	93.81	52,906	45,551	86.10
24 Pgs. (N)	1,02,81,061	96,11,820	93.49	2,49,039	2,11,414	84.89
24 Pgs. (S)	80,84,352	75,48,189	93.37	1,31,577	1,06,495	80.94
Grand Total	9,56,21,987	8,66,32,387	90.60	21,01,945	17,48,534	83.19

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 doorstep banking through these outlets.

Airtel Payment Bank under its business model has 57,713 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 30.06.2024:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2023	23,47,813	141.37	8,136	0.77
IPPB	June, 2024	29,32,804	303.73	9,191	0.60
Airtel Payment Bank	June,2023	42,38,020	185.87	37	0.01
Airtel Payment Bank	June, 2024	48,33,397	287.34	37	0.01
Fino Payment Bank	June, 2023	90,524	3.49	389	0.03
Fino Payment Bank	June, 2024	1,30,603	4.50	6,241	0.37

DBT Transactions and Bills & Utility Payment:

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2024	34,75,279	326.78	22,16,925	9.38
Airtel Payment Bank	June, 2024	2,40,827	36.01	0	0
Fino Payment Bank	June, 2024	3,20,870	207.56	36,632	1.60

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 (cumulative) as on 30.06.2024 is given hereunder:

As on	Number of programs	Number of trained candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
30.06.2023	5,764	1,52,519	1,12,071	71.42	61.69
31.03.2024	6,163	1,63,508	1,21,165	74.10	62.55
30.06.2024	6,295	1,67,485	1,23,939	74.00	62.59

- 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 infrastructure issues with RSETIS as on 30.06.2024:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30-06-2024					
SI No	Name of the RSETI	Status of Land Allotment	Status of Building Construction	Observations of SDR Regarding Present Position	Observations of WBSRLM Regarding Present Position
1	Indian Bank Birbhum (Bolpur)	Not allotted	NA	Land is identified and recommendation by Dist authorities done.	Proposal sent to State for approval
2	Indian Bank Paschim Midnapore	Allotted	NA	Tender floated, technical bid opened.	Pending at Banks end. After Model code of conduct work order will be issued to the lowest bidder
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land. Dist authorities have earmarked 0.6 decimal in the adjacent land and sent proposal to State for approval.	Proposal sent by Dist authorities for 0.50 acre to State for approval on 14.06.2024
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRAC meeting also it was discussed. Alternate land is the only source.	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work started.	Work has started and will be handed over by January 2025
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and will be handed over by July 2024	Work has started and will be handed over by July 2024
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	RUSETI 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 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 moved application to state for modification of land to 0.70 acre instead of 1 acre.	As informed by SDR
19	PNB Dakshin Dinajpur(Balurghat)	Allotted	NA	Alloted by the State Government in the name of SBI, to be rectified and be reallocated in favour of PNB by the State Government.	Land allotted. But the name of the Sponsored Bank to whom land will be allotted is mistaken. SBI is written as Sponsored Bank. It would be PNB. We have requested L&LR Department to make necessary rectification.

RSETI wise achievement % under AAP 2024-25 (01.04.2024 to 30.06.2024)

Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2024-25		Achievement		% Achievement	
			No. of Programs	Total to be Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	Birbhum (Bolpur)	Indian Bank	33	1000	8	263	24.24	26.30
2	West Midnapore (Debra)	Indian Bank	33	1000	6	182	18.18	18.20
3	North 24 Parganas	Bank of India	33	1000	8	258	24.24	25.80
4	Coochbehar	Central Bank of India	33	1000	5	147	15.15	14.70
5	Darjeeling	Central Bank of India	33	1000	6	198	18.18	19.80
6	Jalpaiguri	Central Bank of India	33	1000	4	118	12.12	11.80
7	Purba Midnapore	Punjab National Bank	33	1000	7	230	21.21	23.00
8	Berhampore	Canara Bank	33	1000	9	299	27.27	29.90
9	Malda	State Bank of India	33	1000	8	259	24.24	25.90
10	Nadia (Haringhata)	State Bank of India	33	1000	11	281	33.33	28.10
11	Burdwan	UCO Bank	33	1000	7	226	21.21	22.60
12	Hooghly	UCO Bank	33	1000	7	214	21.21	21.40
13	Howrah	UCO Bank	33	1000	7	178	21.21	17.80
14	Bankura (Ranbahal)	Punjab National Bank	33	1000	5	153	15.15	15.30
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	33	1000	8	249	24.24	24.90
16	Howrah	Punjab National Bank	33	1000	3	92	9.09	9.20
17	Purulia	Punjab National Bank	33	1000	9	290	27.27	29.00
18	South 24 Parganas	Punjab National Bank	33	1000	9	214	27.27	21.40
19	Uttar Dinajpur	Punjab National Bank	33	1000	5	141	15.15	14.10
Total			627	19000	132	3992	21.05%	21.01%

RSETI wise settlement & credit linkage % up to 30.06.2024 (Cumulative)

RSETI Name	No of Programs	Total Trained	Self Employed		Wage Employed	Total Settled	Cumulative Settlement %	Cumulative Credit Linkage %
			% Bank	% Own				
ALHB Birbhum (Bolpur)	297	8928	4459	1934	8	6401	71.70	69.75
ALHB West Midnapore (Debra)	271	8341	5405	954	251	6610	79.25	85.00
BOI North 24 Parganas	353	9271	4974	2840	124	7938	85.62	63.65
CBI Coochbehar	193	4761	2121	1463	34	3618	75.99	59.18
CBI Darjeeling	158	4214	1932	1021	44	2997	71.12	65.42
CBI Jalpaiguri	319	6849	3956	1226	264	5446	79.52	76.34
PNB Purba Midnapore	319	9248	4232	2594	50	6876	74.35	62.00
RUDSETI Berhampore	400	11636	4641	3505	0	8146	70.01	56.97
SBI Malda	304	8644	3608	2475	594	6677	77.24	59.31
SBI Nadia (Haringhata)	297	7425	2760	2533	74	5367	72.28	52.14
UCOB Burdwan	345	9033	3898	2218	0	6116	67.71	63.73
UCOB Hooghly	359	9229	5447	1083	0	6530	70.76	83.42
UCOB Howrah	309	8736	5689	214	5	5908	67.63	96.37
UNBI Bankura (Ranbahal)	396	9769	3548	2833	610	6991	71.56	55.60
UNBI Dakshin Dinajpur(Balurghat)	283	7908	3519	2071	206	5796	73.29	62.95
UNBI Howrah	732	18762	4588	10538	683	15809	84.26	30.33
UNBI Purulia	258	6821	2311	1415	0	3726	54.63	62.02
UNBI South 24 Parganas	409	10446	5544	1752	131	7427	71.10	75.99
UNBI Uttar Dinajpur	293	7464	2961	2519	80	5560	74.49	54.03
Total	6295	167485	75593	45188	3158	123939	74.00	62.59

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 upcoming quarter. Some member banks are under process for on boarding on the portal.

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

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

These remaining member banks are requested to exert their best effort for on boarding themselves at the earliest.

AGENDA – 19

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

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

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

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

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

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

PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):

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

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

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

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 2024-25 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
June, 2024	14.08.2024	Wednesday
September, 2024	14.11.2024	Thursday
December, 2024	14.02.2025	Friday
March,2025	14.05.2025	Wednesday

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

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

LDMs & BLBC convenors: BLBC convenors have to prepare the annual calendar for convening BLBC meetings in consultation with BDOs and other stakeholders and to conduct the meetings in time. In the same way, LDMs are also to prepare the annual calendar of meetings (DCC/DLRC) in co-ordination with the District Magistrates under intimation of RBI/NABARD officials in charge of respective districts. The said meetings are to be held within 30 days from the end of the quarter and minutes be forwarded to SLBC within 1st week for necessary action, if any. LDMs must intimate all DCOs well in advance for attending the meetings.

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

BLBC forum is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs who are also to access & upload the details of the meetings in the designated BLBC portal of GoWB for ensuring proper functioning of the BLBC forum.

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA – 22

Miscellaneous:

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, GoI regarding the same subject matter, SLBC desk has already requested the GoWB to complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

NPS Vatsalya Scheme:

Hon'ble Finance Minister Smt. Nirmala Sitharaman in the Budget 2024-25 had announced the NPS Vatsalya Scheme for minors, a contributory scheme wherein the parents or the guardians of children up to 18 years of age can make contribution into the NPS Vatsalya account. NPS Vatsalya is scheduled to be launched by the Hon'ble Finance Minister on 18th Sep 2024 at 3:00 PM at Vigyan Bhawan, New Delhi.

Scheme -A saving-cum-pension scheme regulated and administered by the PFRDA.

Eligibility - All minor citizens (age till 18 years).

Operations - Account opened in the name of minor and operated by Guardian

- Minor to be sole beneficiary

Where to open account- NPS Vatsalya account can be opened through Points of Presence (POPs) which include major banks, India Post, Pension Funds etc.

- Online platform (e-NPS)

Document required- KYC of Guardian shall be carried out by submitting Proof of Identity and Address (Aadhaar, Driving License, Passport, Voter ID card, NREGA Job Card, National Population Register)

- PAN of the Guardian or Form 60 declaration (Rule 114B).
- Date of Birth proof of the Minor (Birth certificate, School leaving certificate, Matriculation Certificate, PAN, Passport)
- NRE / NRO Bank Account (solo or joint) of the minor in case the guardian is NRI

Contribution - Account Opening contribution: Min Rs. 1,000 /- and Max no limit.

- Subsequent contribution: Min. Rs. 1,000 /- p.a. and Max no limit

Pension Fund Selection- Guardian can choose any one of the Pension Fund registered with PFRDA.

Investment Choices - Default Choice: Moderate Life Cycle Fund -LC-50 (50% equity)

- Auto Choice: Guardian can choose Lifecycle Fund - Aggressive -LC-75 (75% equity), Moderate LC-50 (50% equity) or Conservative-LC-25 (25% equity)
- Active Choice: Guardian actively decides allocation of funds across Equity (up to 75%), Corporate Debt (up to 100%), Government Securities (up to 100%) and Alternate Asset (up to 5%)

Withdrawal, exit and death - Withdrawal up to 25% of contribution after lock-in-period of 3 years allowed for education, specified illness and disability. Max three times.

- Upon attainment of age of 18 years, Seamless shift to NPS Tier – I (All Citizen)
- Exit allowed on attainment of 18 years of age
 - Corpus more than Rs. 2.5 lacs: 80% corpus is utilized for purchase of annuity and 20% can be withdrawn as lump sum
 - Corpus less than or equal to Rs. 2.5 lacs: entire corpus can be withdrawn as a lumpsum.
- On death, entire corpus would be returned to the guardian.

2) Status of SLBC report submitted by Member Banks:

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

Status of SLBC report submitted by Banks for June, 2024			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	29.07.2024
2	Bank of India	Submitted	08.08.2024
3	Bank of Maharashtra	Submitted	06.08.2024
4	Canara Bank	Submitted	05.08.2024
5	Central Bank of India	Submitted	31.07.2024
6	Indian Bank	Submitted	05.08.2024
7	Indian Overseas Bank	Submitted	24.07.2024
8	Punjab National Bank	Submitted	08.07.2024
9	Punjab & Sind Bank	Submitted	06.08.2024
10	State Bank of India	Submitted	29.07.2024
11	UCO Bank	Submitted	24.07.2024
12	Union Bank of India	Submitted	23.07.2024
13	Axis Bank	Submitted	14.08.2024
14	Au Small finance Bank	Submitted	31.07.2024
15	Bandhan Bank	Submitted	15.07.2024
16	Catholic Syrian Bank Ltd.	Submitted	02.08.2024
17	City Union Bank Ltd.	Submitted	12.08.2024
18	Dhanlaxmi Bank Ltd.	Submitted	07.08.2024
19	ESAF SF Bank	Submitted	16.08.2024
20	Federal Bank	Submitted	17.07.2024
21	HDFC Bank	Submitted	16.07.2024
22	ICICI Bank	Submitted	20.07.2024
23	IDBI Bank	Submitted	31.07.2024
24	IDFC First Bank	Submitted	15.07.2024
25	Indusind Bank	Submitted	12.08.2024
26	Jana Small Finance Bank	Submitted	18.07.2024
27	Karnataka Bank Ltd.	Submitted	15.07.2024
28	Karur Vysya Bank	Submitted	30.07.2024
29	Kotak Mahindra Bank	Submitted	25.07.2024
30	Lakshmi Vilas Bank (DBS)	Submitted	24.07.2024
31	Ratnakar Bank Ltd	Submitted	22.07.2024
32	South Indian Bank Ltd.	Submitted	16.07.2024
33	Tamilnad Mercantile Bank	Submitted	30.07.2024
34	Ujjivan Small Finance Bank	Submitted	30.07.2024
35	Utkarsh Small Finance Bank	Submitted	14.07.2024
36	YES Bank	Submitted	09.08.2024
37	BGVB (PNB)	Submitted	19.07.2024
38	PBGB (UCO)	Submitted	15.07.2024
39	UBKGB (CBI)	Submitted	24.07.2024
40	WB State Co-Op Bank Ltd.	Submitted	14.08.2024
41	WBSCARD	Submitted	19.07.2024

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

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Ref. No: SLBC/WB/164th SLBC Meeting/470/2024

Date: 30.06.2024

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

Reg: Proceedings of 164th meeting of SLBC, West Bengal held on 25.06.2024

The meeting of 164th SLBC for the state of West Bengal was held on 25.06.2024 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended March'2024. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating in the meeting. Shri P. Mahendar, Zonal Manager, PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting.

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 Mazumdar, Minister-in-charge, Panchyat and Rural development, Dr. Manoj Pant, Hon'ble Additional Chief Secretary, Finance Department, Govt of West Bengal, Shri Manish Jain, Principal Secretary, Higher Education Department, Govt of West Bengal, Dr. Subrata Gupta, Hon'ble Additional Chief Secretary, Food Processing Industries and Horticulture Department, Shri Rajesh Pandey, Principal Secretary, MSME & T Department, Govt of West Bengal, Shri Onkar Singh Meena , Principal Secretary, Agriculture Department, Govt of West Bengal, Ms. Neha Chauhan, Joint Director, DFS, Govt. of India, Shri B.P. Mahapatra, Executive Director, Punjab National Bank, Shri. R Kesavan, Regional Director, Reserve Bank of India, Kolkata, Shri Prem Anup Sinha, DMD, State Bank of India, Smt. Usha Ramesh, CGM, NABARD, Shri Tanmoy Ghosh, Chairman, WBSCL, and other dignitaries (list enclosed).

Shri B.P. Mahapatra, ED, PNB, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2023-24, in his keynote address. He extended congratulations and compliments to all the member banks, participating in lending, for achieving disbursement of fresh credit of Rs.5.94 Lakh Crore for the FY 2023-24, thereby achieving 150% of the annual target of Rs.3.97 Lakh Crore under Annual Credit Plan and thus registered a Y-O-Y growth of 27% from Rs.4.68 Lakh Crore for FY 2022-23. In MSME sector, Achievement under MSME stands at Rs.1,48,138 Crore, thus achieving 102% of the annual target of FY 2023-24. In previous FY it was Rs.1,26,748 Crore. Thus, MSME sector registered a Y-O-Y growth of 17%.

He further mentioned that there was a remarkable Y-O-Y growth of 176% in number wise and of 100% in amount wise in Agriculture Infrastructure Fund (AIF). As on 31.03.2024 cumulative number of sanctions under AIF stands at 2,737 amounting Rs.1,481.89 Crore.

CD ratio of the state improved to 70.08% as on 31.03.2024 from 63.10% as on March,2023.

He acclaimed the bankers for disbursement of 9.37 Lakh number of NRLM-SHG's amounting Rs.25,086.21 Crore thus achieving around 125% in number wise and 84% in amount wise annual target respectively. In previous FY 2022-23, member banks cumulatively disbursed 8.98 Lakh



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number of NRLM-SHG's amounting Rs19,150.63 Crore. Member banks had altogether registered a Y-O-Y growth of 31% in amount wise.

Average disbursement increased to 2.77 Lakh per SHG from previous FY of 2.13 Lakh per SHG, thus registering a 26% Y-O-Y growth in terms of average disbursement.

No of application sanctioned under West Bengal Bhabishyat Credit Card scheme as on 31.03.2024 stands at 24,269. The said scheme came into effect from 01.04.2023.

He further informed the house that the member banks sanctioned 67,286 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.03.2024, which was 48,253 in terms of number of accounts sanctioned as on 31.03.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 39% has been registered in terms of number of accounts sanctioned.

Enrolment of 4.32 Crore people as on 31.03.2024 since inception under the ambit of Jan Suraksha Schemes and fresh addition under this scheme during FY 2023-24 is around 99 Lakhs.

He congratulated SLBC West Bengal on receiving 'The Ultimate Leadership Award' by PFRDA for its outstanding performance under APY in FY 2023-24, by securing 4th position on PAN India basis.

Shri Mahapatra assured the house that the above performance was satisfactory in the direction of achieving the set goal for this financial year and he was very much sanguine that with the concerted efforts and the guidance of the state govt. and the banks together the achievement would get further new height in upcoming days.

Shri Mahapatra concluded his address by stating that they, as bankers, should take pride to participate in the positive growth of the state as well as in the upliftment of the society.

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 and commenced point-wise discussion on various flagship government schemes. He congratulated all the member banks on overall achieving of the Annual Credit Plan. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries:

Before entering into agenda wise discussion, Dr. Mitra discussed some unresolved issues pertaining to the interest of common people of the state:

- 1. KYC Compliance:** KYC issues were discussed earlier also during SLBC Meeting for Q.E. September,2023. The said issue is once again coming to government in a larger way. Government is now a days getting scores of complaints from public relating to difficulties in doing KYC compliance at the banks. The issues are also leading to non-receiving of benefit in different social welfare schemes of the government. He also informed the house that the problem was that even the branch officials had limited access to rectification as well as the



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whereabout of the issues. Customers are getting message or e-mail communications that their account will be frozen if they do not submit his/her KYC documents in time. However, when the customers visit the branches for rectification or guidance regarding the communications, the branches are unable to satisfy their queries or resolve the issues. He expressed that there should be transparency and clear-cut guidelines on the KYC policy. Bank branches should be the single authorized entity to address and resolve the issue. He also informed the house that some of his observations and recommendations:

- a. co-ordinations issues between controlling offices and branches.
- b. lack of designated personnel to address the problem, proper communication regarding accounts freeze and unfreeze to the customer etc.

He also urged upon the member banks for addressing the issues related to KYC.

Shri B.P. Mahapatra informed the house that it would be beneficial if the list of the beneficiaries, whose transaction had been declined for KYC compliance issue, could be shared with the respective member banks for speedy resolution. He also made aware that, as per the standard practice, only debit was frozen in KYC non-compliant accounts and there were no difficulties in crediting any fund to the account.

Shri P. Mahendar shared the process and probable way out in KYC compliance & updation. He informed the house that there were two kinds of processes i.e (1) through Banking Correspondence (BC) channel where the account opened by them in debit freeze mode which, subsequently, were unfrozen by the bank branch and (2) the account on the basis of risk associated with the customer classification (High/Medium/Low) the KYC need to be updated periodically. He confirmed that there were dedicated team for supervision of these issues related to KYC compliance. He also urged upon the Government to share the beneficiary's details where the transfer of DBT got failed due to non-KYC compliance of the concerned accounts.

Dr. Pant informed the house that the department already had the beneficiary details.

1. The data would be segregated block wise and shared with respective blocks with advised that they contact the beneficiaries and send them to Bank for up-dation of KYC.
2. SMS will be sent to the beneficiaries whose transaction declined due to KYC issue.
3. Sending message in vernacular languages regarding non-compliance of KYC from Bank.
4. Sensitization of branches in rural areas for providing the proper support to the beneficiaries for KYC compliance.

Shri Manas Dhar informed the house that required documents for KYC updation provided by the beneficiaries were not being timely updated either by the bank branches or the BC agents. He further stated that near about 30% of the total complaints, received in CM portal, were related to non-receiving of benefit of DBT due to KYC compliance issue.

Shri Onkar Singh Meena informed the house that there was incident of misleading by the CSPs or BC from Malda district. He urged upon the member banks to take appropriate action on those for wrongdoing.



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Shri Prem Anup Sinha informed the house that SBI was continuously sensitising the field functionaries as well as customers on KYC matter. SMS is being sent periodically to the customers by their central office on the basis of data available in their system. He also informed the house that one nodal officer for each district would be deployed as this KYC issue also a big challenge for the bank also.

Shri. Pradip Mazumder suggested that there should be one nodal officer and account should only be debit freezed due to Non-KYC compliance.

(Action: Member banks)

2. Inconvenience faced by the customers relating Basic Banking Services:

Dr. Mitra informed the house regarding the inconvenience faced by the customers relating to the basic services provided by banks. Two of them are as under:

a. Updation of Passbook: Regular updation of passbook is very important for those who are not accustomed with digital banking channels pertaining to deposit & withdrawal of small amount in rural area.

b. Timely Disbursement of KCC: Timely disbursement of KCC is very important for the crop production otherwise the farmers would be forced to borrow money from the private money lenders at a very high interest rate.

Shri Onkar Singh Meena informed the house that disbursement in Agriculture Sector was reducing Y-O-Y basis. A meeting will be held on 2nd July, 2024 with the member banks, LDMS, DDMs & other stakeholders for detailed analysis in this regard and devising strategies for improvement in Agri lending. He urged upon all the member banks to attend the meeting with the detailed analysis of their performance. He congratulated the cooperative banks for their performance in Agriculture Sector.

CGM NABARD informed the house that NABARD had been providing handholding for better performance of the co-operative societies.

Shri. Meena requested CGM NABARD to communicate with the DDMs of NABARD to discuss with the LDMS on achieving of agriculture budget provided by NABARD through ACP for this FY 2024-2025. He also suggested that special focus should be given to Agri & Agri allied activities.

(Action: Member banks, NABARD)

3. WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra expressed his dissatisfaction over very slow pace of action by the Banks for disseminating communication regarding rate of interest of WBSCC loan through issuance of Sanction Cover Letter to the student borrowers. He also informed the house that, in the last SLBC meeting, the issue of applicable interest rate for the male student borrower (@ 4% p.a.) and for the female student borrower (@3.5% p.a.) was discussed with the member banks for strict implementation.



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Shri Jain informed the house that Sanction Cover Letter was accepted by all the member banks & the same was shared by SLBC with all the member banks. Shri Jain stated that the status of circulations of Sanction Cover Letter by the member banks was about 25% of the total sanctioned cases under WBSCC.

He further stated that many major banks were yet to accept the Sanction Cover Letter and to start distributing the same among the student borrowers. He reiterated that, as per scheme, the interest applicable to the student borrower is 4% for the Boy students & 3.5% for the Girl students. He urged upon all the member banks to create awareness among the student borrowers regarding the same.

Shri P. Mahendar ensured the house that PNB would complete the task very soon.

Shri Jain also flagged that there was considerable delay in sanction and subsequent disbursement.

Smt. Chandrima Bhattacharya informed the house that the purpose of this scheme would be diluted if the sanction & disbursement did not happen in time.

Shri Jain suggested that all pending applications should be disposed of and the Sanction Cover Letter should be shared with the student borrower on or before 10th July, 2024. All the member banks agreed to the direction for compliance.

(Action: HED, SLBC & member banks)

4. MSME:

Dr. Amit Mitra congratulated the bankers for their phenomenal performance in MSME sector by disbursing Rs.1,48,138 crores in MSME Sector as on 31.03.2024, thus achieving 102% against ACP target of Rs.1,45,032.04 crores.

Ms. Neha Chauhan, nodal officer from DFS, GOI stated that due to availability of CGTMSE guarantee in MSME sector and due to provision of collateral free loan, this sector was performing well and the bankers should take this opportunity for more lending in this particular segment.

Dr. Mitra further informed the house regarding implementation of West Bengal Bhabishyat Credit Card (WBCC) scheme in the state of West-Bengal. He informed the house that all member banks had cumulatively sanctioned 25,000 number of WBCCS amounting to Rs 561 Crores which constitute 16% of the total sponsored cases (1.6 Lakh) out of which 13,000 WBCCS involving Rs.249 Crores had been disbursed as on 21.06.2024. He urged upon all the Public Sector Bank to give their input in the said issue.

Shri. Pandey informed the house that in the last MSME sub-committee meeting, it was decided that member banks would complete 50% of the cases of the pending cases on or before 15th July, 2024 and the rest 50% would be completed by 31.07.2024.

He suggested that there should be any senior level officer from each bank who will look after the scheme and issues right direction to the other controlling offices under his/her jurisdictions on regular basis and keep co-ordination with the MSME department.



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He further stated that in last SLBC meeting Sanction Cover Letter of WBBCCS was accepted by the bankers and the same was shared through SLBC for onwards distribution with the beneficiaries. Dr. Mitra advised all the member banks to complete the distribution of Sanction Cover Letter of WBBCCS to all the beneficiaries by 10th July 2024.

Dr. Manoj Pant suggested that there would be a review meeting on both the WBBCCS & WBSCC on 15th July 2024.

Dr. Mitra suggested that allocation/ sponsoring of the proposals should be based on the bank branch network in the state.

Dr. Mitra suggested that there should be a sperate recognition part for those who contributed exceptionally well in different categories.

(Action: Member banks)

5. Agriculture (KCC, AIF & AH):

Dr. Mitra informed the house that all the member banks had cumulatively sanctioned Rs 11,500 Crores covering 25 Lakh number of KCC as on 31.03.2024. Member banks achieved 71% of the physical target of the FY 2023-24. He also suggested that the average ticket size should be increased.

Dr. Mitra requested Shri Onkar Singh Meena, Principal Secretary, Agriculture Department to deliberate on issuance of KCC to the farmers and lending to Agriculture and AIF.

Shri Meena informed the house that a meeting had been scheduled on 2nd of July, 2024 for detailed discussion on the different parameter along with all the stake holders, i.e., Bankers, LDMS, DDMs & the department. Further, he stated that Agriculture Department appreciated the best performing banks in AIF and there were no such difficulties in AIF segment.

Shri Manas Dhar informed the house that banks were providing the seasonal KCC limit whereas the KCC should have 5-years combined KCC limit imbedded with yearly 10% increment of the previous year sanction limit, in line with RBI Master Circular on KCC.

Shri Meena informed that KCC was a permanent credit limits and farmers should have the liberty to withdraw from KCC as and when required as per their cropping pattern and consumption needs. He further requested to recirculate the RBI master guidelines on KCC with all the member banks.

Dr. Mitra informed the house that all the member banks cumulatively sanctioned 59,579 no of KCC-AH proposal and disbursed 56,782 number of accounts as on 31.03.2024.

Special Secretary ARD department informed the house that, as compared to last financial year, there were a Y-O-Y growth of 77% in KCC-AH financing. He also congratulated member banks for their remarkable support to AH farmers.

(Action: Member banks, SLBC)



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6. Self Help Group (SHG):

Dr. Mitra congratulated all member banks on the performance under SHG as member banks had sanctioned 9,37,032 number of SHG against the annual target of 7,51,587 number of SHG; thus achieving 124% performance.

However, Dr. Mitra expressed his deep concern regarding ticket size of the SHGs although the ticket size improved as compared to last year. He requested Shri Vibhu Goel to give his insight regarding the above issues.

Shri Vibhu Goel apprised the house that the average ticket size of SHG loan had improved to Rs 2.77 lacs per SHG from Rs 2.18 lacs per SHG during the last one year.

He expressed his concern over disbursement of few major banks. Although the target of SHG was Rs.30,000 Cr, all the member banks cumulatively able to achieve 25,086.00 Cr. In this regard, he apprised the house that the state of West Bengal occupies relatively top position in terms of number of SHG loans disbursed. He requested the banks to increase the pace of credit linkage for the FY 2024-25 along with a special focus on ticket size.

He informed the house that there were around 75,000 number of cases ready for 2nd dose. If the banks are able to renew these cases and provide a minimum of Rs 3.00Lakh to each SHG, then the target of Rs 30,000 crore would easily be achieved.

(Action: Member banks & SRLM Dept.)

7. PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme):

Dr. Mitra informed the house that this was a new micro food processing scheme of new entrepreneur, FPO & SHG etc. He further stated that there was immense potential in this segment of food processing and requested Dr. Subrata Gupta to give his insight regarding the matter.

Dr. Gupta informed the house that this was a newly launched scheme which incorporated individual, FPOs & SHG etc. mainly focused on micro food processing units. The scheme was launched in October last year. Annual target for this FY is 7900 cases. He further highlighted some major issues pertaining to this scheme:

1. High rejection percentage.
2. Requirement of documents were different in cases of the different Bank.
3. New entrepreneur was rejected citing inexperience.
4. Lack of sensitization in field level.

Dr. Mitra suggested to conduct district level meeting and brought some of the stakeholders for better understanding of the issue.



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Shri Manas Dhar suggested that SLBC should consider to prepare an SOP in consultation with Institutional Finance, based on the extant government guidelines in this regard which would create awareness among the field functionaries.

(Action: Member banks, SLBC)

8.CD ratio:

Dr. Mitra congratulated all the banks and LDMs for achieving CD ratio of above 40% in all districts of the state. He highlighted that the CD ratio of the state FY 2023-24 stood at 70.08% as on 31.03.2024, which was 63.10% as on March 2023. He apprised the districts like Coochbehar for having CD ratio 80.39%, Jalpaiguri for having CD ratio 93.6%, Kalimpong having CD ratio 60.70% with an increase of 10% Y-o-Y basis.

Dr. Mitra suggested that there should be different guidelines regarding technical requirement & scale of finance suitable for the hilly areas. He advised LDMs in coordination with the respective department to explore the same.

9.Miscellaneous:

Dr. Pant informed the house that as discussed in last SLBC meeting there would be ranking of the banks based on performance in different parameter & from next time branches who contributed exceptionally well would also be consider for recognition.

Bank Ranking based on performance made in different financial parameters in West Bengal:

Assessment of overall Ranking of the Banks based on the different parameters are here under.
1.KCC 2.AIF 3. Total Agriculture 4. MSME 5.SHG 6. WBSCCS 7. WBBCCS.

Overall Ranking of the Member Banks:

BANK	Rank
Punjab National Bank	1
State Bank of India	2
Indian Bank	3
UCO Bank	4
Bank of India	5

Ranking in KCC:

BANK	Disbursement (in Number)	Rank
WB State Co-Op Bank	1476876	1
Punjab National Bank	302440	2
State Bank of India	161390	3
HDFC Bank	125129	4
BGVB (PNB)	111521	5



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Ranking in AIF:

BANK	Sanction (in Number)	Rank
Punjab National Bank	1080	1
State Bank of India	539	2
Bank of India	243	3
Bank of Baroda	191	4
Indian Bank	137	5

Ranking in Total Agriculture:

BANK	Disbursement (in Rs Crore)	Rank
State Bank of India	8181.50	1
Punjab National Bank	7732.35	2
WB State Co-Op Bank	5714.15	3
BGVB (PNB)	4224.47	4
Axis Bank	4184.07	5

Ranking in MSME:

BANK	Disbursement (in Rs Crore)	Rank
ICICI Bank	20049.63	1
HDFC Bank	19481.04	2
State Bank of India	18618.24	3
Axis Bank	14762.03	4
Punjab National Bank	11200.16	5

Ranking in SHG:

BANK	Disbursement (in Rs Crore)	Rank
Punjab National Bank	4707.88	1
State Bank of India	4136.34	2
BGVB (PNB)	3920.02	3
PBGB (UCO)	2521.38	4
WB State Co-Op Bank	2133	5



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Ranking in WBSCC:

BANK	Sanction (in Number)	Rank
Punjab National Bank	19845	1
WB State Co-Op Bank Ltd.	11967	2
State Bank of India	11727	3
UCO Bank	4432	4
Indian Bank	2908	5

Ranking in WBBCCS:

BANK	Sanction (in Number)	Rank
State Bank of India	5212	1
Punjab National Bank	4186	2
BGVB (PNB)	2638	3
PBGB (UCO)	2022	4
Indian Bank	1983	5

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.


Shio Shankar Singh

(General Manager, SLBC West Bengal)



List of participants in 164th SLBC Meeting held on 25.06.2024			
SI No	Name	Designation	Organisation
Dignitaries from Govt. of India (DFS)			
1	Ms.Neha Chuhan	Director DFS & Nodal officer for SLBC West Bengal	DFS
Dignitaries from Govt. of West Bengal and different Line departments			
2	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
3	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
4	Sri Pradip Kumar Majumder	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
5	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept, GoWB
6	Dr.Subrata Gupta	Additional Chief Secretary	Food processing Industries & Horticulture
7	Sri Manish Jain	Principal Secretary	Higer Education Department,GoWB
8	Sri.Rajesh Pandey	Principal Secretary	MSME&T, GoWB
9	Sri.Onkar Singh Meena	Principal Secretary	Agriculture Department ,GoWB
10	Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
11	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
12	Sri. D.N.Chaterjee	Joint Secretary	Agriculture Department,GoWB
13	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
14	Sri Sudip Sarkar	Joint Secretary	P & RD Department, GoWB
15	Sri. R.K .Ghosh	Director	Directorate of Textiles
16	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
17	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
18	Sri Rajkumar Middy	Joint Director	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	GM	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	Prabir Roy	Assitant Director	ARD
Dignitaries from RBI & NABARD			
31	Smt.Reshmi Rani	General Manager	RBI, Kolkata RO
32	Smt.Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
33	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
34	Shri.B.P. Mahapatra	ED	Punjab National Bank
35	Sri P.Mahendar	General Manager & Convener	SLBC, West Bengal
36	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
37	Prem Anuj Sinha	CGM	State Bank of India
38	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
39	Alok Kr.Goyel	Chairman	BGVB (PNB)
40	Sri D.S.Garbyal	General Manager	PBCB (UCO)
41	Sri.C.Khurana	Zonal Head	Indian Bak
42	Sri Amit Roy	Deputy General Manager	UCO Bank
43	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
44	Sri Saminder Sing	Deputy General Manager	PSB
45	P.K.Das	Assistant General Manager	Bank Of India
46	Sri Suresh Kumar Gupta	Assistant General Manager	Indian Overseas Bank
47	Sri Yagendra Singh	Assistant General Manager	Indian Overseas Bank
48	Sri Sanjaj Kr. Vishwas.	Assistant General Manager	State Bank of India
49	Ganesh Chandra Sarkar	Assistant General Manager	Canara Bank
50	Amitava Talukdar	Assistant General Manager	Punjab & Sind Bank
51	Sri. K.L.Gupta	Assistant General Manager	Indian Bank
52	Mednikanta Jha	Assistan General Manager	Bank of Baroda
53	Sri Vishal Sinha	Senior Manager	Union Bank of India
54	Sri Chanachal Nayan	Manager	Indian Bank
55	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
56	Sri Dipesh Chakrabarty	State Nodal	Axis Bank
57	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
58	Nilanian Mukherjee	Deputy_VP	Bandhan Bank
59	Sri Manik Verma	Senior Vice President	HDFC Bank
60	Sri Shibananda Pandit	City Head	ICICI Bank



List of participants in 164th SLBC Meeting held on 25.06.2024			
SI No	Name	Designation	Organisation
61	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
62	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
63	Sri. A.Dorai.D	DGM	Karur Vysya Bak
64	Sri Angshuman Dutta	AVP	Kotak Mahindra Bank
65	Daina Das	BM	Dhanalaxmi Bank Ltd.
66	Amit Bisaws	AVP	Ratnakar Bank Ltd.
67	Sutirtha Khamaru	BM	AU Smalla Finance Bank
68	Partha Banerjee	Regional Head	Ujjiban Small finance Bank
69	Kanishka Deulia	AGM	IPPB
70	Amit Dutta	CM	Airtel Payent Bank
71	Soumen Kanra	RH	Fino Paymnet Bank
72	Priyas Kumar Kundu	SO	ESAF
Lead District Managers of West Bengal			
73	Lipika Roy	Alipurduar	Central Bank
74	Tapan Kumar Mandal	Bankura	Punjab National Bank
75	Sri.Jeebachha Narayan Jha	Coochbehar	Central Bank
76	Sri.Sayantan tarafdardar	Dakshin Dinajpur	Punjab National Bank
77	Sri.Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
78	Sri. Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
79	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
80	Sri.Amit Kohli	Howrah	UCO Bank
81	Sri.Debashis Karmakar	Jalpaiguri	Central Bank
82	Sri.Biddya Nand Mishra	Jhargram	Punjab National Bank
83	Sri.Kishore Lohar	Kalimpong	State Bank of India
84	Sri Abhijit Mondal	Kolkata	State Bank of India
85	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
86	Sri Tapu Dutta	Nadia	Punjab National Bank
87	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
88	Sri Pinaki Barman	Purba Burdwan	UCO Bank
89	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
90	Sri Jayanta Kumar Auddy	Paschim Burdwan	State Bank of India
91	Manish Kumar	Purulia	Punjab National Bank
92	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank



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

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Ref. No: SLBC/Addendum /2024

Date: 12.07.2024

Addendum to Minutes of 164th SLBC Meeting dt.30.06.2024

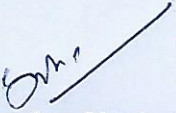
164th SLBC meetings minutes dt.30.06.2024 was circulated with the members vide mail dt.10.07.2024.

The following section to be added under "6. Self Help group (SHG)" section:

To Accelerate enterprise finance and to make the application forms easily available, CEO, WBSRLM requested the house to resolve that the Common Loan Applications for direct enterprise loans, as devised by IBA, will be printed by WNSRLM and the member bank branches will accept and receive those applications at the branches without hindrance.

While resolving the above, the house also adopted the annual target for credit disbursement, enterprise finance and deployment of BC Sakhis which were decided in the meeting of SLBC Sub-Committee on SHG held on 13-06-2024.

This is the part and parcel of the 164th SLBC minutes dt.30.06.2024.


Shio Shankar Singh
General Manager,
SLBC West Bengal.





CONVENOR BANK

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