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

Quarterly Review September, 2024

Date : 23.12.2024

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

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.1,28,556
Per Capita Advance	Rs.89,840

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

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

Population group	September 2023	December 2023	March 2024	June 2024	September 2024
Rural	4282 (43.26%)	4290 (43.19%)	4308 (43.02%)	4307 (42.88%)	4327 (42.89%)
Semi-urban	1883 (19.02%)	1890 (19.03%)	1897 (18.94%)	1908 (18.99%)	1914 (18.97%)
Metro/Urban	3734 (37.72%)	3754 (37.78%)	3809 (38.04%)	3830 (38.13%)	3847 (38.14%)
Total	9,899	9,934	10,014	10,045	10,088

Position of ATMs in the State of West Bengal:

Population group	September 2023	December 2023	March 2024	June 2024	September 2024
Rural	2385	2045	2048	2048	2061
Semi- urban	2259	2651	2653	2646	2620
Urban/Metro	7225	7166	7191	7132	7067
Total	11,869	11,862	11,892	11,826	11,748

VITAL STATISTICS OF WEST BENGAL

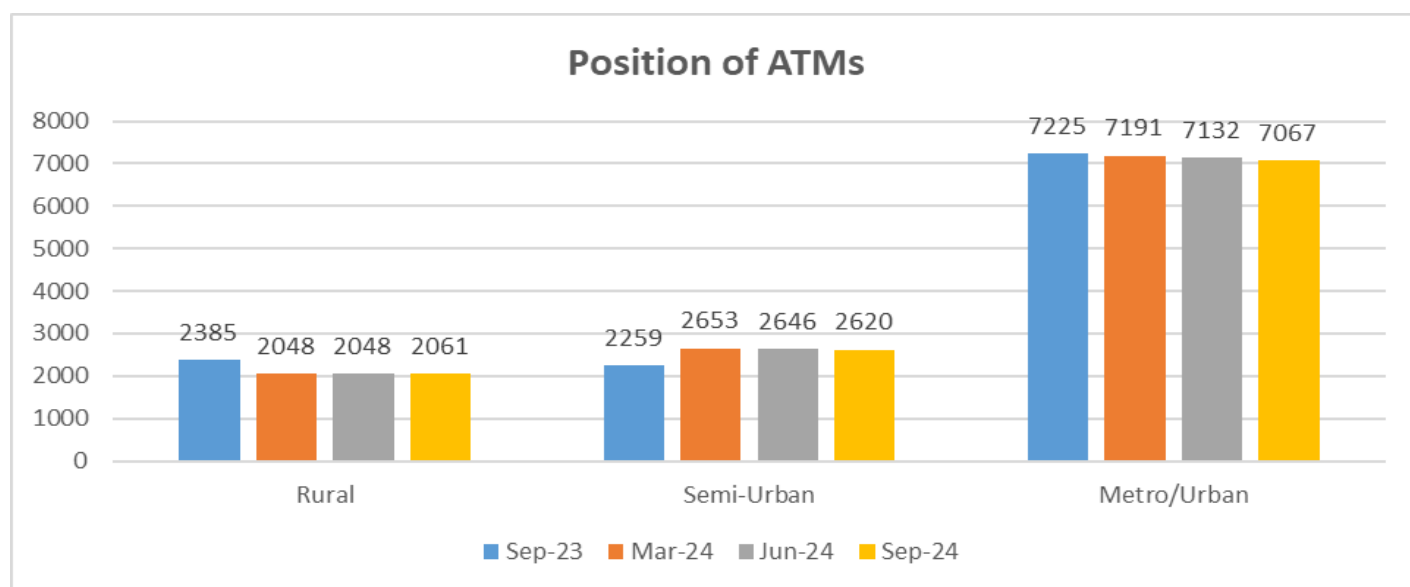
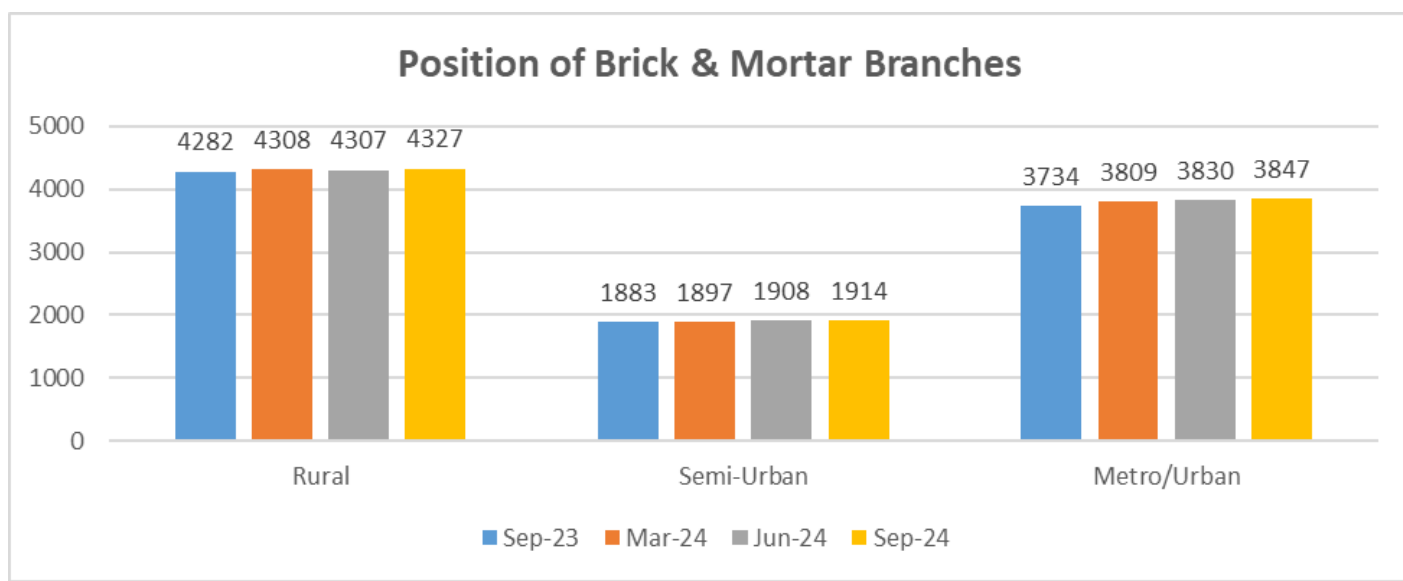
(Amount Rs in crore)

Parameter	September 2023	December 2023	March 2024	June 2024	September 2024
No. of Branches	9899	9934	10,014	10,045	10,088
Total Deposits	1058528	1083275	1134860	1121217	1173719
Total Advances (with RIDF)	724237	738021	795304	781566	820237
Total Business	1782765	1821296	1930164	1902783	1993956
CD Ratio	69	69	70	70	70
C+I: Deposit Ratio	76	76	77	79	76
Priority Sector Advances (PSA)	304461	309485	321042	316974	322699
% of PSA to ANBC	42	42	40	41	39
Agriculture Advances	76041	78079	84852	87446	89293
% of Agri Advances to ANBC	11	11	11	11	11
MSME	128244	138224	136650	137514	145130
Education Loans	5498	5108	4547	4707	5244
Housing Loans	103083	116415	116116	120769	121776
DRI Advances	141	143	130	134	167
% of DRI Advances to ANBC	0.02	0.02	0.02	0.02	0.02
Advances to SC/ST Communities	21051	20461	21261	19935	18015
Adv. to Women Entrepreneurs	82344	85052	87634	82108	154041
% of Adv to Women to ANBC	12	12	11	11	19
Weaker Section Advances	66777	70282	75317	70748	77043
% of Weaker Advances to ANBC	10	10	10	9	9
Minority Community Advances	35540	36629	38860	71697	37035
% of Minority Co Adv. to Prisec	12	12	12	23	11

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2023-24 (September'2023)			FY 2024-25 (September'2024)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,06,996	36,607	35%	1,15,852	54,259	47%
2	MSME	1,45,032	89,002	62%	1,53,509	1,13,722	74%
3	OPS	43,847	17,024	39%	46,220	12,858	28%
Total PRISEC		2,95,875	1,42,633	49%	3,15,581	1,80,839	57%
4	NPS	1,01,548	1,74,874	173%	1,06,519	2,27,625	214%
Grand Total		3,97,423	3,17,507	80%	4,22,100	4,08,464	97%



AGENDA NOTES FOR 166th SLBC Meeting

AGENDA – 1

Confirmation of the proceedings of the 165th meeting of SLBC West Bengal held on 30.09.2024 and review of action points there of:

The proceedings and action points of 165th SLBC Meeting for West Bengal, held on 30th of September 2024, was circulated under cover of Convener Bank's letter to the members on 08.10.2024. 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 (ATR) for the decision adopted in 165th meeting of SLBC West Bengal

The Action Taken Report (ATR) for the major action points as emerged in the 165th meeting of SLBC West Bengal are given below:

Sr.	Action Points	Compliance status
1	KYC Compliance in deposit accounts	<p>Subsequent to the 165th SLBC meeting, sensitization & awareness meetings have been conducted by SLBC, RBI (vide meeting dated 05-12-2024). Individual banks have conducted sensitization & awareness meetings with their branches & CSP's. Few of the meetings were held on 11-11-2024, 12-11-2024, 21-11-2024, 25-11-2024 etc.</p> <p>Between 01.10.2024 and 15.12.2024, Institutional Finance, Govt. of West Bengal, has received 120 KYC & Decease claim related complaints through CMO Grievance Portal, out of which 108 complaints have been resolved at its logical solution.</p> <p>Further, discussion on KYC compliance issues has been made a mandatory topic in all the bankers' meetings. Discussion on KYC compliance issues is also being made a compulsory agenda in DCC & BLBC meetings.</p> <p>Since KYC updation in bank's system is a continuous process, urgent action in this regard is being taken by all member banks to the best possible way.</p>
2	<p>To increase MSME lending to achieve ACP target for FY 2024-25</p> <p>Implementation of West Bengal Bhabishyat Credit Card (WBBCC)</p>	<p>Member banks have disbursed Rs.1,13,722.17 crores in MSME as on 30.09.2024, thus achieving 74.08% against ACP target of Rs.1,53,509.18 crores up to September quarter, 2024.</p> <p>As on 30-09-2024, 1,42,428 no of proposals had been sponsored to all member banks amounting to Rs.5,086.56 Cr. Out of which member banks sanctioned 29,270 no of proposals as on 30-09-2024. Final disbursement had taken place in 16,726 accounts amounting to Rs.337.67 Cr.</p> <p>As on 09.12.2024, 1,47,141 no of proposals had been sponsored to all member banks amounting to Rs.5,262.50 Cr. Out of which member banks sanctioned 31,297 no of proposals. Final disbursement had taken place in 19,405 accounts amounting to Rs.401.42 Cr.</p>

	Meeting with Higher officials for better implementation of West Bengal Bhabishyat Credit Card Scheme (WBBCCS)	<p>A meeting was held by the Hon'ble Chief Secretary, Government of West Bengal, on 22.11.2024 at Nabanna with all the major banks for finalization of roadmap for better implementation of WBBCCS.</p> <p>Meeting was also conducted by Principal Secretary, MSME&T, Government of West Bengal, to review the performance of WBBCCS with Higher Officials of banks.</p> <p>Apart from the banks from its controlling offices, SLBC & LDMS are also following up with few bank branches, having large pendency of WBBCCS periodically.</p>
3	<p>To increase Agriculture lending to achieve ACP target for FY 224-25.</p> <p>AIF proposals sanction and disbursement</p> <p>KCC target for FY-2024-25 to be achieved. KCC renewal to be increased.</p>	<p>The Agriculture disbursement up to September 2024 for the financial year 2024-25 is Rs.54,258.76 crores thus achieving 46.83% 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 3,726 number of AIF proposals amounting to Rs.1,842.38 Cr. and 3,320 number of proposals have been disbursed cumulatively amounting to Rs.1,220.99 Cr. as on 30.09.2024.</p> <p>Member banks have cumulatively sanctioned 4,242 number of AIF proposals amounting to Rs.1,978.41 cr. and 3,835 number of proposals have been disbursed cumulatively amounting to Rs.1,337.11 Cr. as on 09.12.2024.</p> <p>All the banks operating in the State have disbursed 16,45,305 number of KCCs including renewal cases of FY 2024-25 registering 47.01% achievement of annual target of 35.00 lacs number of KCC. Total amount outstanding for KCC stood at Rs 20,485.20 crore as on 30.09.2024.</p>
4	Member banks to exert their wholehearted effort to increase WBSCC sanction and disbursement as well.	<p>Member banks have sanctioned 75,221 number of West Bengal Student Credit Card (WBSCC) cases, out of which 53,562 number of proposals disbursed as on 30.09.2024.</p> <p>Member banks have sanctioned 78,988 number of WBSCC cases, out of which 55,847 number of proposals disbursed as on 10.12.2024.</p>
5	<p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks to focus in SHG-NULM</p>	<p>Member banks disbursed Rs. 14,803.88 crores (49.34% of financial target) covering 6,86,139 number of groups (91.29% of physical target) as on 30.09.2024 for FY 2024-25. Average disbursement stood at Rs.2.16 lakh per SHG. Total outstanding stood at Rs. 28,001.37 crores.</p> <p>During this Financial Year member banks have disbursed Rs.76.59 Cr.in 3,670 SHG-NULM proposals; Rs.25.62 Cr. in 507 SEP-I proposals and Rs.1.43 Cr.in 40 SEP-G proposals as on 30.09.2024.</p>

AGENDA – 3

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

All the banks operating in the State have cumulatively disbursed Rs.1,80,839 crore in Priority Sector till 30.09.2024, i.e. 57% against the annual target of Rs.3,15,581 crore for the financial year 2024-25. The achievement till 30.09.2023 was Rs.1,42,633 crore against annual target of Rs.2,95,875 crore during the financial year 2023-24 in Priority Sector.

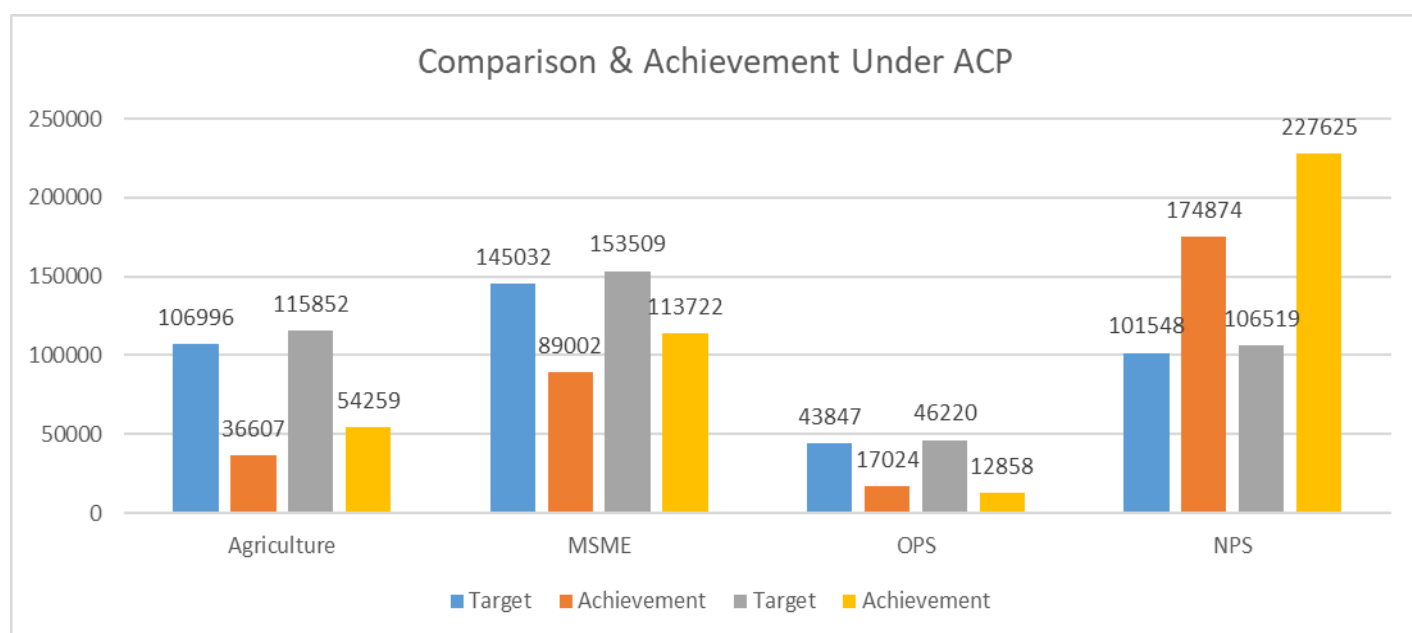
Achievement under Agriculture sector is 47% amounting to Rs.54,259 crore, the achievement in MSME sector is 74% amounting to Rs.1,13,722 crore and the achievement in Other Priority Sector (OPS) is 28% amounting to Rs.12,858 crore as on 30.09.2024 which were Rs.36,607 crore, Rs.89,002 crore and Rs.17,024 crore in Agriculture, MSME & OPS sector respectively as on 30.09.2023.

Disbursement in Non-Priority Sector is Rs.2,27,625 crore i.e.214% of the ACP of Rs.1,06,519 crore which results in overall disbursement of Rs.4,08,464 crore i.e.97% against ACP of Rs.4,22,100 crore as on 30.09.2024.

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	FY 2023-24 (As on 30.09.2023)			FY 2024-25 (As on 30.09.2024)		
		Target	Achievement	Achievement %	Target	Achievement	Achievement %
1	Agriculture	1,06,996	36,607	35%	1,15,852	54,259	47%
2	MSME	1,45,032	89,002	62%	1,53,509	1,13,722	74%
3	OPS	43,847	17,024	39%	46,220	12,858	28%
4	PRISEC	2,95,875	1,42,633	49%	3,15,581	1,80,839	57%
5	NPS	1,01,548	1,74,874	173%	1,06,519	2,27,625	214%
Grand Total		3,97,423	3,17,507	80%	4,22,100	4,08,464	97%

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



Target FY 2023-24	Achievement up to 30.09.2023	Target FY 2024-25	Achievement up to 30.09.2024
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Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended September, 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	8800	502.00	996	428.00	4256	538.00	304667	5510.70	14052	1468.00	26.64	
2	Bank of India	108568	1134.66	74	22.23	34221	1557.87	320228	5578.36	142863	2714.76	48.67	
3	Bank of Maharashtra	791	7.51	95	2.00	480	185.51	11208	184.50	1366	195.02	105.70	
4	Canara Bank	56894	548.83	141	4.44	423	130.56	494346	6976.07	57458	683.83	9.80	
5	Central Bank of India	73910	1461.58	61	26.79	121	216.86	311688	4289.76	74092	1705.23	39.75	
6	Indian Bank	59420	1421.00	55	43.00	156	349.00	524762	7931.75	59631	1813.00	22.86	
7	Indian Overseas Bank	490	61.73	0	0.00	66	153.01	34297	593.02	556	214.74	36.21	
8	Punjab & Sind Bank	1	0.07	5	0.46	33	0.98	5411	82.96	39	1.51	1.82	
9	Punjab National Bank	124087	4427.90	337	61.73	2622	479.30	1151074	16870.50	127046	4968.93	29.45	
10	State Bank of India	439691	6233.36	38	51.68	1082	2126.87	1149323	15465.41	440811	8411.91	54.39	
11	UCO Bank	23312	1350.86	28	82.67	85	29.63	363056	3523.98	23425	1463.16	41.52	
12	Union Bank of India	23225	596.17	336	77.45	12914	645.73	183211	2902.13	36475	1319.35	45.46	
Total PSU		919189	17745.67	2166	800.45	56459	6413.32	4853271	69909.13	977814	24959.44	35.70	
13	Axis Bank	6012	501.33	41	43.22	1757	3677.13	128130	2280.05	7810	4221.68	185.16	
14	Bandhan Bank	47663	448.29	64621	424.61	30763	304.10	481820	8137.16	143047	1177.00	14.46	
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	2720	19.82	398	5.39	2720	19.82	368.06	
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	14450	308.31	5	0.95	263	248.36	11707	211.66	14718	557.62	263.45	
19	HDFC Bank	104923	677.27	33	75.80	1215	2107.53	145628	2204.33	106171	2860.60	129.77	
20	ICICI Bank	28003	406.53	1	2.00	318	1196.21	130788	1930.83	28322	1604.73	83.11	
21	IDBI Bank	16235	92.35	9	30.24	396	31.25	58704	815.78	16640	153.84	18.86	
22	IDFC First Bank	5744	25.64	0	0.00	0	0.00	6194	95.82	5744	25.64	26.75	
23	Indusind Bank	318817	1329.53	0	0.00	11	35.88	232767	2863.79	318828	1365.41	47.68	
24	Karnataka Bank Ltd.	996	17.17	11	7.00	131	167.32	4272	99.85	1138	191.49	191.77	
25	Karur Vysya Bank	0	0.00	0	0.00	87	2.40	1275	19.85	87	2.40	12.09	
26	Kotak Mahindra Bank	2395	117.58	1	0.08	49	215.10	12612	250.95	2445	332.75	132.60	
27	Lakshmi Vilas Bank (DBS)	10122	45.85	10	72.82	3	35.35	315	16.59	10135	154.02	928.15	
28	Ratnakar Bank Ltd	65756	277.98	0	0.00	6	51.09	9978	141.47	65762	329.07	232.61	
29	South Indian Bank Ltd.	1017	18.12	0	0.00	0	0.00	1741	25.27	1017	18.12	71.71	
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	5346	25.65	20	7.91	256	1127.04	6786	171.30	5622	1160.60	677.53	
Total PVT		627479	4291.58	64752	664.63	37975	9218.57	1233220	19272.62	730206	14174.78	73.55	
33	Au Small finance Bank	3217	12.52	0	0.00	1	2.00	75	2.51	3218	14.52	578.36	
34	ESAF SF Bank	25270	118.01	0	0.00	0	0.00	37973	448.32	25270	118.01	26.32	
35	Jana Small Finance Bank	21066	117.50	0	0.00	0	0.00	27459	471.47	21066	117.50	24.92	
36	Ujivan Small Finance Bank	61699	349.26	0	0.00	0	0.00	130905	1779.36	61699	349.26	19.63	
37	Utkarsh Small Finance Bank	2964	13.03	0	0.00	0	0.00	3257	44.59	2964	13.03	29.22	
Total Small Finance		114216	610.32	0	0.00	1	2.00	199669	2746.25	114217	612.32	22.30	
38	BGVV (PNB)	200086	2175.11	5	0.57	526	3.68	411539	5476.99	200617	2179.36	39.79	
39	PBGB (UCO)	45122	1006.38	3	0.49	6	9.25	169502	2233.90	45131	1016.12	45.49	
40	UBKGB (CBI)	60495	1068.47	0	0.00	6	0.16	208517	2898.21	60501	1068.63	36.87	
Total RRB		305703	4249.96	8	1.06	538	13.09	789558	10609.10	306249	4264.11	40.19	
41	WB State Co-Op Bank Ltd.	803266	2384.02	14	5.40	0	0.00	998283	13198.04	803280	2389.42	18.10	
42	WBSCARD Bank Ltd.	1788	71.69	0	0.00	0	0.00	8901	117.06	1788	71.69	61.24	
Total Co-Optv		805054	2455.71	14	5.40	0	0.00	1007184	13315.10	805068	2461.11	18.48	
Grand Total		2771641	29353.24	66940	1471.54	94973	15646.98	8082902	115852.20	2933554	46471.76	40.11	
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)							7787.00					7787.00	
Grand Total with RIDF								8082902	115852.20	2933554	54258.76	46.83	

Statement showing disbursement in MSME under Priority Sector up to the quarter ended September, 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	7347	505.00	4568	356.00	192	256.00	38	19.00	2900	258.00	71071	3429.33	15045	1394.00	40.65
2	Bank of India	30433	2036.71	694	1461.29	423	618.30	0	0.00	0	0.00	116238	6034.03	31550	4116.30	68.22
3	Bank of Maharashtra	1097	122.78	60	120.96	7	35.73	0	0.00	0	0.00	14979	580.93	1164	279.47	48.11
4	Canara Bank	9713	1091.52	640	531.01	41	202.45	0	0.00	42	44.40	139286	5856.36	10436	1869.38	31.92
5	Central Bank of India	13230	929.81	478	519.53	18	179.33	49	1.19	0	0.00	62752	2760.48	13775	1629.86	59.04
6	Indian Bank	17284	1790.00	583	866.00	73	425.00	10	1.00	0	0	208496	9131.08	17950	3082.00	33.75
7	Indian Overseas Bank	1118	177.18	35	42.62	15	20.25	0	0.00	17	83.09	25819	1470.52	1185	323.14	21.97
9	Punjab & Sind Bank	502	34.01	78	129.94	0	0.00	0	0.00	0	0.00	5794	247.81	580	163.95	66.16
8	Punjab National Bank	32251	5914.85	2927	1346.40	171	561.71	6	1.26	0	0.00	411906	17810.79	35355	7824.22	43.93
10	State Bank of India	93601	8896.68	4766	4919.79	993	4287.48	0	0.00	655	1559.25	594272	26668.23	100015	19663.20	73.73
11	UCO Bank	18712	902.51	362	2106.46	9	42.08	0	0.00	0	0.00	93363	6112.59	19083	3051.05	49.91
12	Union Bank of India	9150	2114.08	894	1670.61	123	981.95	138	3.23	0	0.00	82627	5052.70	10305	4769.87	94.40
Total PSU		234438	24515.13	16085	14070.61	2065	7610.28	241	25.68	3614	1944.74	1826603	85154.84	256443	48166.44	56.56
13	Axis Bank	7638	2686.25	3171	5081.26	1085	4646.19	0	0.00	0	0.00	140049	9396.75	11894	12413.70	132.11
14	Bandhan Bank	106621	1276.50	45	23.28	3	23.00	0	0.00	0	0.00	284043	10102.08	106669	1322.77	13.09
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	8	25.00	0	0.00	0	0.00	228	15.79	9	25.10	158.98
18	Federal Bank	515	301.37	221	449.92	134	258.63	0	0.00	0	0.00	4474	495.47	870	1009.92	203.83
19	HDFC Bank	7096	4312.00	4945	6591.41	2409	6758.90	0	0.00	0	0.00	109666	11817.76	14450	17662.32	149.46
20	ICICI Bank	9300	5613.59	5391	8086.96	1433	5543.56	0	0.00	0	0.00	201345	14772.58	16124	19244.11	130.27
21	IDBI Bank	5216	396.00	215	275.67	44	140.25	0	0.00	1024	189.35	31009	1672.01	6499	1001.27	59.88
22	IDFC First Bank	1868	305.11	545	215.62	164	39.37	0	0.00	0	0.00	14672	623.73	2577	560.11	89.80
23	Indusind Bank	140401	1243.44	576	1411.12	74	211.96	0	0.00	0	0.00	211093	4711.56	141051	2866.52	60.84
24	Karnataka Bank Ltd.	604	147.78	319	243.34	40	106.36	0	0.00	0	0.00	2548	250.45	963	497.48	198.64
25	Karur Vysya Bank	753	282.93	0	0.00	0	0.00	0	0.00	0	0.00	3903	167.48	753	282.93	168.94
26	Kotak Mahindra Bank	1137	421.81	826	916.68	309	907.48	0	0.00	1	0.99	52647	1863.36	2273	2246.97	120.59
27	Lakshmi Vilas Bank (DBS)	51	20.27	128	179.94	38	204.57	0	0.00	0	0.00	1782	201.62	217	404.78	200.76
28	Ratnakar Bank Ltd	648	67.93	646	125.75	259	500.31	0	0.00	0	0.00	2885	277.70	1553	694.00	249.91
29	South Indian Bank Ltd.	7	2.98	2	0.94	1	0.68	0	0.00	0	0.00	2053	128.25	10	4.60	3.59
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	2	0.09	0	0.00	0	0.00	0	0.00	0	0.00	73	4.74	2	0.09	1.90
32	YES Bank	1281	553.85	577	964.33	363	1547.34	0	0.00	0	0.00	19383	2242.60	2221	3065.52	136.69
Total PVT		283140	17631.99	17608	24566.32	6364	20913.61	0	0.00	1025	190.34	1082267	58765.02	308137	63302.26	107.72
33	Au SF Bank	267	33.79	39	40.45	1	5.40	0	0.00	0	0.00	973	113.67	307	79.65	70.07
34	ESAF SF Bank	6601	31.79	0	0.00	0	0.00	0	0.00	0	0.00	1900	75.06	6601	31.79	42.36
35	Jana SF Bank	3026	62.37	1	0.16	0	0.00	0	0.00	0	0.00	8441	273.13	3027	62.53	22.89
36	Ujjivan SF Bank	37553	219.20	27	12.34	14	6.33	0	0.00	0	0.00	38484	1112.72	37594	237.87	21.38
37	Utkarsh SF Bank	58	13.29	1	0.20	0	0.00	0	0.00	0	0.00	994	73.81	59	13.49	18.28
Total Small Finance		47505	360.44	68	53.15	15	11.73	0	0.00	0	0.00	50792	1648.39	47588	425.32	25.80
38	BGVB (PNB)	61807	773.58	322	24.96	15	7.08	1304	38.29	0	0.00	217690	2890.80	63448	843.91	29.19
39	PBGB (UCO)	20047	721.27	4	6.21	0	0.00	0	0.00	0	0.00	30422	1744.33	20051	727.48	41.71
40	UBKGB (CBI)	10674	116.10	0	0.00	0	0.00	7	0.08	0	0.00	11911	400.00	10681	116.18	29.05
Total RRB		92528	1610.95	326	31.17	15	7.08	1311	38.37	0	0.00	260023	5035.13	94180	1687.57	33.52
41	WB State Co-Op Bank Ltd.	628	114.26	222	7.04	0	0.00	60	1.60	18	11.01	74678	2791.37	928	133.91	4.80
42	WBSCARD Bank Ltd.	196	6.67	0	0.00	0	0.00	0	0.00	0	0.00	4209	114.43	196	6.67	5.83
Total Co-Optv		824	120.93	222	7.04	0	0.00	60	1.60	18	11.01	78887	2905.79	1124	140.58	4.84
Grand Total		658435	44239.43	34309	38728.29	8459	28542.71	1612	65.65	4657	2146.09	3298572	153509.18	707472	113722.17	74.08

Statement showing disbursement in Export, Education & Housing under Priority Sector up to the quarter ended September, 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	126	27.00	27.05	2844	217.52	602	52.25	24.02	10268	1116.90	2558	422.00	37.78
2	Bank of India	24829	75.01	0	0.00	0.00	2379	179.01	1755	17.24	9.63	1590	228.17	1264	136.92	60.01
3	Bank of Maharashtra	6458	19.00	0	0.00	0.00	358	27.98	145	1.84	6.58	335	42.15	235	22.60	53.62
4	Canara Bank	36159	104.23	0	0.00	0.00	2927	217.38	1991	22.63	10.41	1412	189.44	1095	107.79	56.90
5	Central Bank of India	64548	122.19	11	32.90	26.93	2553	168.15	1078	15.93	9.47	1013	120.14	963	57.10	47.53
6	Indian Bank	30955	128.19	0	0.00	0.00	4867	373.06	907	11.00	2.95	4131	589.60	512	65.00	11.02
7	Indian Overseas Bank	18756	53.48	437	3.42	6.40	942	71.83	56	3.84	5.35	215	37.40	276	69.18	184.99
8	Punjab & Sind Bank	5790	9.71	0	0.00	0.00	272	21.18	10	0.71	3.35	37	5.51	24	3.80	68.95
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	14269	185.89	24.90	46910	6910.49	16083	1045.24	15.13
11	UCO Bank	16299	79.61	0	0.00	0.00	2209	165.74	2306	21.70	13.09	1343	180.02	1850	194.49	108.04
12	Union Bank of India	53063	81.97	0	0.00	0.00	1928	147.22	1930	21.24	14.43	583	78.71	448	45.36	57.63
Total PSU		446715	1294.06	577	116.03	8.97	40523	3018.80	37960	533.03	17.66	71460	10039.97	31502	2802.34	27.91
13	Axis Bank	32841	102.20	4	47.77	46.74	2004	153.15	627	24.12	15.75	1011	122.59	819	36.47	29.75
14	Bandhan Bank	126426	347.64	0	0.00	0.00	2883	202.03	0	0.00	0.00	2037	248.89	2371	118.52	47.62
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	2	0.28	198.54
18	Federal Bank	3112	14.94	0	0.00	0.00	148	12.97	3	0.16	1.22	5	0.34	23	3.51	1043.79
19	HDFC Bank	44402	120.90	0	0.00	0.00	2416	184.39	1968	47.21	25.60	2568	410.92	8575	326.93	79.56
20	ICICI Bank	35652	100.27	4	60.34	60.18	1786	138.78	92	10.53	7.59	906	130.62	388	80.79	61.85
21	IDBI Bank	12336	26.69	0	0.00	0.00	739	56.45	91	1.58	2.80	4344	575.68	258	64.25	11.16
22	IDFC First Bank	5804	19.24	0	0.00	0.00	213	17.74	0	0.00	0.00	10	2.08	27	4.35	209.10
23	Indusind Bank	15227	48.91	4	54.92	112.29	637	48.42	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	2913	6.25	0	0.00	0.00	103	8.08	16	0.44	5.44	677	115.26	562	63.36	54.97
25	Karur Vysya Bank	4	3.34	0	0.00	0.00	67	5.03	7	0.09	1.79	327	46.61	446	106.18	227.82
26	Kotak Mahindra Bank	2877	29.57	0	0.00	0.00	236	20.57	0	0.00	0.00	43	8.28	8	0.44	5.33
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	2	0.43	#DIV/0!
29	South Indian Bank Ltd.	2916	8.12	0	0.00	0.00	266	22.98	1	0.05	0.22	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	0	0.00	0.00	5	0.46	0	0.00	0.00	1	0.16	0	0.00	0.00
32	YES Bank	5793	15.64	5	3.80	24.30	184	15.82	5	0.49	3.10	29	5.91	20	3.40	57.57
Total PVT		293189	862.26	17	166.83	19.35	11843	900.58	2810	84.67	9.40	11989	1669.37	13501	808.91	48.46
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	21	1.56	176.93
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	205	16.28	0	0.00	0.00	131	23.55	1573	12.25	52.03
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	548	39.78	0	0.00	0.00	2813	367.30	10730	153.06	41.67
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	63	5.81	0	0.00	0.00	16	3.17	35	5.90	186.18
Total Small Finance		0	0.00	0	0.00	#DIV/0!	960	72.96	0	0.00	0.00	2964	394.90	12359	172.77	43.75
38	BGVB (PNB)	0	0.00	0	0.00	#DIV/0!	1441	117.29	1233	6.31	5.38	863	103.38	561	59.61	57.66
39	PBGB (UCO)	0	0.00	0	0.00	#DIV/0!	212	13.89	82	0.95	6.84	564	74.58	790	88.82	119.09
40	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	425	20.02	26	0.48	2.40	1980	155.24	587	109.11	70.28
Total RRB		0	0.00	0	0.00	#DIV/0!	2078	151.20	1341	7.74	5.12	3407	333.20	1938	257.54	77.29
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1681	122.56	1640	27.45	22.40	3131	407.11	635	94.71	23.26
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	39	4.00	0	0.00	0.00	50	5.35	27	2.99	55.93
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	1720	126.56	1640	27.45	21.69	3181	412.46	662	97.70	23.69
Grand Total		739904	2156.32	594	282.86	13.12	57124	4270.10	43751	652.89	15.29	93001	12849.90	59962	4139.26	32.21

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended September, 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	603	298.00	72.17
2	Bank of India	586	102.65	0	0.00	0.00	1694	25.77	0	0.00	0.00	8860	206.07	7	1.17	0.57
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	4	0.05	0.15	10319	235.09	12	0.05	0.02
5	Central Bank of India	1093	107.37	0	0.00	0.00	2192	24.22	0	0.00	0.00	35799	761.54	4557	245.94	32.30
6	Indian Bank	1137	188.14	0	0.00	0.00	2997	47.23	0	0.00	0.00	14022	343.40	1	30.00	8.74
7	Indian Overseas Bank	298	64.17	0	0.00	0.00	748	20.43	0	0.00	0.00	3552	72.00	33	4.58	6.36
9	Punjab & Sind Bank	78	13.43	1	0.49	3.65	144	3.85	0	0.00	0.00	874	16.17	4	0.06	0.37
8	Punjab National Bank	2713	367.18	1	0.05	0.01	6696	78.88	1	0.01	0.01	30835	785.84	280	2.13	0.27
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	2	300.00	255.08	2028	32.94	0	0.00	0.00	54306	1363.68	16816	712.89	52.28
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	7	8.80	2.01	220431	5128.94	22313	1294.82	25.25
13	Axis Bank	562	128.53	0	0.00	0.00	1605	39.08	0	0.00	0.00	40475	964.80	42802	186.27	19.31
14	Bandhan Bank	4160	371.22	0	0.00	0.00	7538	62.26	0	0.00	0.00	569712	12069.54	633182	3604.02	29.86
15	Catholic Syrian Bank Ltd.	2	1.04	0	0.00	0.00	6	0.40	0	0.00	0.00	15	0.40	573	2.42	598.24
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	1554	7.52	34.06
19	HDFC Bank	565	146.67	0	0.00	0.00	1537	48.42	0	0.00	0.00	20825	533.25	7	0.04	0.01
20	ICICI Bank	410	120.36	0	0.00	0.00	1242	40.23	0	0.00	0.00	5895	114.35	10	0.05	0.04
21	IDBI Bank	192	33.09	3	3.24	9.79	495	9.32	0	0.00	0.00	2467	51.81	981	76.25	147.18
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	4	0.01	0.02
24	Karnataka Bank Ltd.	14	7.74	0	0.00	0.00	77	2.85	1	0.24	8.43	358	6.44	39	0.80	12.42
25	Karur Vysya Bank	6	4.64	0	0.00	0.00	49	1.68	0	0.00	0.00	1018	27.76	41	0.04	0.14
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	59	0.29	32.50
28	Ratnakar Bank Ltd	11	14.09	0	0.00	0.00	84	5.79	0	0.00	0.00	975	20.51	3917	15.65	76.29
29	South Indian Bank Ltd.	69	11.06	0	0.00	0.00	72	3.50	0	0.00	0.00	362	5.22	4	21.12	404.90
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	207	8.71	78.78
Total PVT		6351	998.46	3	3.24	0.32	14003	272.35	1	0.24	0.09	647325	13894.56	683380	3923.18	28.24
33	Au Small finance Bank	2	5.32	0	0.00	0.00	27	2.27	0	0.00	0.00	18	0.27	2531	9.92	3710.99
34	ESAF SF Bank	77	6.07	0	0.00	0.00	99	1.14	0	0.00	0.00	382	9.91	23351	105.81	1068.17
35	Jana Small Finance Bank	83	14.81	0	0.00	0.00	138	4.49	0	0.00	0.00	11885	179.43	10968	108.31	60.36
36	Ujjivan Small Finance Bank	227	28.09	0	0.00	0.01	525	6.08	0	0.00	0.00	21377	575.73	50628	296.87	51.56
37	Utkarsh Small Finance Bank	9	9.67	0	0.00	0.00	57	3.82	0	0.00	0.00	946	21.99	1729	7.79	35.43
Total Small Finance		398	63.96	0	0.00	0.01	846	17.79	0	0.00	0.00	34608	787.33	89207	528.70	67.15
38	BGVB (PNB)	3796	234.48	0	0.00	0.00	3778	18.93	0	0.00	0.00	20803	537.88	7120	80.04	14.88
39	PBGB (UCO)	124	15.96	0	0.00	0.00	1327	2.06	0	0.00	0.00	7916	192.39	6647	59.10	30.72
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	13767	139.14	16.46
41	WB State Co-Op Bank Ltd.	1438	114.45	40	1.60	1.40	2496	16.04	0	0.00	0.00	80408	2288.08	97779	1582.65	69.17
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	40	1.60	1.36	2603	16.71	0	0.00	0.00	81363	2298.70	97779	1582.65	68.85
Grand Total		24473	3216.32	48	305.41	9.50	52698	772.78	8	9.04	1.17	1019983	22954.61	906446	7468.49	32.54

Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended September, 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	2224	154.26	5.33	434027	10952.10	32986	3661.25	33.43
2	Bank of India	355816	2547.22	109449	1661.36	65.22	476404	12429.05	177439	6986.39	56.21
3	Bank of Maharashtra	50430	361.02	1350	19.74	5.47	34962	911.02	2910	498.93	54.77
4	Canara Bank	280035	2004.72	65613	803.75	40.09	687592	13739.84	70996	2683.72	19.53
5	Central Bank of India	148976	1066.50	67551	1188.93	111.48	481638	8353.85	94476	3686.96	44.13
6	Indian Bank	508786	3642.31	61301	1526.56	41.91	791367	18732.44	79001	5001.00	26.70
7	Indian Overseas Bank	114289	818.18	101	3.25	0.40	84627	2382.85	2543	618.90	25.97
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	18400	400.61	658	170.52	42.57
8	Punjab National Bank	959485	6868.79	125212	1746.25	25.42	1664868	37358.56	181791	13659.67	36.56
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1961483	51370.27	571180	29310.02	57.06
11	UCO Bank	262367	1878.24	36093	909.82	48.44	533201	11576.17	63482	5743.29	49.61
12	Union Bank of India	489338	3503.09	53487	888.43	25.36	330650	8523.54	49159	6160.82	72.28
Total PSU		5086472	36413.17	522381	8902.35	24.45	7499219	176730.28	1326621	78181.47	44.24
13	Axis Bank	472100	3379.68	96363	2165.62	64.08	346677	13187.14	63956	16930.01	128.38
14	Bandhan Bank	499158	3573.38	745431	4498.84	125.90	1478619	31540.82	885269	6222.31	19.73
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	543	16.74	3293	22.24	132.87
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	11	25.38	115.66
18	Federal Bank	59418	425.37	0	0.00	0.00	20587	782.99	17168	1578.72	201.63
19	HDFC Bank	620767	4443.96	109953	777.65	17.50	327607	15466.65	131171	20897.09	135.11
20	ICICI Bank	633227	4533.16	22668	417.56	9.21	378024	17348.02	44940	21000.55	121.05
21	IDBI Bank	125547	898.77	0	0.00	0.00	110286	3240.83	24472	1300.43	40.13
22	IDFC First Bank	68051	487.17	2641	10.00	2.05	27827	800.62	8348	590.10	73.70
23	Indusind Bank	263009	1882.83	435922	1892.01	100.49	463025	7799.93	459887	4286.85	54.96
24	Karnataka Bank Ltd.	22100	158.21	318	6.91	4.37	10962	496.91	2719	753.81	151.70
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	6649	276.39	1334	391.64	141.70
26	Kotak Mahindra Bank	121829	872.15	2096	140.83	16.15	68891	2226.52	4726	2580.16	115.88
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	2176	227.72	10411	559.09	245.51
28	Ratnakar Bank Ltd	67808	485.43	69673	293.63	60.49	16915	481.04	71234	1039.14	216.02
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	7494	206.30	1032	43.89	21.27
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	2	0.09	1.20
32	YES Bank	112912	808.32	5854	97.59	12.07	33104	2489.03	8080	4242.52	170.45
Total PVT		3113713	22290.54	1490919	10300.64	46.21	3300187	96635.23	1738055	82464.10	85.34
33	Au Small finance Bank	3	0.02	5778	25.01	135453.30	1130	127.00	6056	104.09	81.96
34	ESAF SF Bank	1788	12.80	55038	247.61	1934.03	40544	549.50	55243	257.17	46.80
35	Jana Small Finance Bank	13650	97.71	33240	191.12	195.59	48342	983.16	36634	300.60	30.57
36	Ujivan Small Finance Bank	37595	269.14	108747	616.89	229.21	194879	3909.07	160651	1037.06	26.53
37	Utkarsh Small Finance Bank	1145	8.20	4697	20.48	249.77	5342	162.86	4787	40.21	24.69
Total Small Finance		54181	387.87	207500	1101.11	138061.90	290237	5731.58	263371	1739.13	30.34
38	BGVB (PNB)	135297	1096.98	228450	2308.01	210.40	659910	9379.76	272979	3169.23	33.79
39	PBGB (UCO)	82655	712.74	24000	667.83	93.70	210067	4277.12	72701	1892.47	44.25
40	UBKGB (CBI)	66393	532.12	57470	1015.04	190.75	232636	3634.46	71795	1294.40	35.61
Total RRB		284345	2341.84	309920	3990.88	170.42	1102613	17291.33	417475	6356.10	36.76
41	WB State Co-Op Bank Ltd.	336595	2409.63	63303	268.91	11.16	1162115	18937.65	904302	4229.74	22.34
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	14286	255.34	2011	81.35	31.86
Total Co-Optv		357946	2562.48	63303	268.91	10.49	1176401	19192.98	906313	4311.09	22.46
Grand Total		8896657	63995.91	2594023	24563.89	38.38	13368657	315581.40	4651835	173051.89	54.84
Grand Total with RIDF							13368657	315581.40	4651835	180838.89	57.30

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended September, 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	225	105.23	124.01	343	54.32	52	13.56	24.96	2210	605.16	526	256.00	42.30
2	Bank of India	198	86.65	0	0.00	0.00	455	55.92	60	8.10	14.48	2316	599.73	1372	341.94	57.02
3	Bank of Maharashtra	29	5.53	0	0.00	0.00	58	3.26	13	1.60	49.07	426	153.50	283	78.30	51.01
4	Canara Bank	204	96.63	113	6.90	7.14	426	62.26	30	2.30	3.69	2273	666.69	937	225.24	33.79
5	Central Bank of India	163	68.70	0	0.00	0.00	377	44.23	279	21.76	49.19	1659	441.00	807	170.92	38.76
6	Indian Bank	283	125.77	45	50.37	40.05	712	81.43	76	7.00	8.60	3928	908.93	1438	289.00	31.80
7	Indian Overseas Bank	73	31.79	5	2.67	8.39	194	20.43	1	0.13	0.64	1124	228.92	64	12.45	5.44
8	Punjab & Sind Bank	40	12.70	0	0.00	0.00	81	7.52	0	0.00	0.00	609	463.95	30	8.69	1.87
9	Punjab National Bank	557	248.35	128	230.02	92.62	827	161.10	218	27.71	17.20	6709	1707.13	6758	1436.11	84.12
10	State Bank of India	552	252.28	0	0.00	0.00	855	162.40	1204	110.81	68.23	6670	1709.47	32792	4154.87	243.05
11	UCO Bank	161	66.90	0	0.00	0.00	318	43.17	2	0.03	0.07	2450	465.20	1202	252.11	54.19
12	Union Bank of India	114	60.71	112	141.35	232.85	226	38.97	367	38.29	98.25	1766	425.21	2043	238.41	56.07
Total PSU		2495	1140.87	628	536.53	47.03	4872	735.00	2302	231.29	31.47	32140	8374.88	48252	7464.05	89.12
13	Axis Bank	85	112.36	2	0.75	0.67	144	72.29	211	37.19	51.45	1108	781.16	210	29.77	3.81
14	Bandhan Bank	201	60.50	0	0.00	0.00	309	34.60	0	0.00	0.00	1806	331.92	308	70.94	21.37
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	2	0.79	0.77
18	Federal Bank	22	14.32	0	0.00	0.00	32	4.71	13	1.96	41.63	73	68.08	84	41.52	60.98
19	HDFC Bank	81	83.52	504	684.79	819.91	171	48.83	533	10.08	20.65	961	604.20	5149	1286.14	212.87
20	ICICI Bank	79	101.59	0	0.00	0.00	166	58.90	258	75.11	127.51	975	747.48	1384	966.09	129.25
21	IDBI Bank	51	18.61	0	0.00	0.00	137	16.82	16	2.35	13.97	1081	185.71	2215	1069.00	575.61
22	IDFC First Bank	1	1.92	0	0.00	0.00	1	8.28	0	0.00	0.00	224	321.42	0	0.00	0.00
23	Indusind Bank	30	30.79	0	0.00	0.00	55	19.87	0	0.00	0.00	295	198.38	26	9.20	4.64
24	Karnataka Bank Ltd.	11	5.87	6	9.92	169.11	19	2.72	0	0.00	0.00	189	246.41	338	117.49	47.68
25	Karur Vysya Bank	3	1.73	55	0.31	17.90	3	0.72	3	0.50	69.18	55	84.60	238	58.83	69.54
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	22	14.89	31304.53
28	Ratnakar Bank Ltd	9	4.30	25	178.43	4150.76	9	1.45	0	0.00	0.00	38	179.78	10	2.60	1.45
29	South Indian Bank Ltd.	3	0.90	12	200.00	22285.74	32	0.36	1	0.55	151.35	214	42.11	18	19.61	46.57
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	2	1.06	4447.24
32	YES Bank	6	3.33	0	0.00	0.00	20	1.48	8	2.48	167.38	25	117.00	49	34.29	29.31
Total PVT		598	449.42	604	1074.20	239.02	1163	275.31	1043	130.22	47.30	7793	4189.56	10055	3722.22	88.85
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	6	0.41	15.03	2	1.76	0	0.00	0.00	115	181.10	1695	11.34	6.26
36	Ujivan Small Finance Bank	33	2.97	0	0.00	0.00	56	1.78	0	0.00	0.00	223	19.98	538	67.12	335.97
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	6	0.41	7.20	60	3.55	0	0.00	0.00	340	201.22	2233	78.46	38.99
38	BGVB (PNB)	268	13.01	0	0.00	0.00	273	10.66	0	0.00	0.00	2272	102.52	148	27.85	27.17
39	PBGB (UCO)	86	3.86	0	0.00	0.00	209	2.61	0	0.00	0.00	1555	30.16	124	41.88	138.87
40	UBKGB (CBI)	48	1.79	0	0.00	0.00	64	1.05	0	0.00	0.00	111	6.60	27	4.85	73.48
Total RRB		402	18.65	0	0.00	0.00	546	14.32	0	0.00	0.00	3938	139.27	299	74.58	53.55
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	1238	1611.15	293.25	6902	1033.16	3345	361.50	78.77	45534	12930.05	60839	11339.30	270.51

Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended September, 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	3256	366.00	37.07	46585	3731.71	1123	852.00	22.83
2	Bank of India	18859	992.58	5673	365.71	36.84	64462	3746.00	10114	3894.74	103.97
3	Bank of Maharashtra	2147	196.82	204	9.74	4.95	10091	201.88	2986	95.36	47.24
4	Canara Bank	17755	1099.90	35339	517.57	47.06	65963	4190.66	6068	532.25	12.70
5	Central Bank of India	11248	750.19	3241	103.88	13.85	62136	3000.04	7385	511.11	17.04
6	Indian Bank	28808	1456.57	22504	1368.00	93.92	92068	5381.50	156	339.40	6.31
7	Indian Overseas Bank	7508	367.60	61	2.72	0.74	26110	1374.31	123	12.36	0.90
9	Punjab & Sind Bank	4108	300.83	49	2.26	0.75	5986	427.56	528	61.82	14.46
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	9641	2335.00	83.78	192578	10742.84	986	896.00	8.34
11	UCO Bank	17074	751.39	463	6.62	0.88	60344	2877.31	3638	1786.46	62.09
12	Union Bank of India	10244	701.30	6595	720.80	102.78	33567	2657.44	2493	9052.86	340.66
Total PSU		228367	13136.14	113961	6748.72	51.38	843664	49065.94	86445	49156.08	100.18
13	Axis Bank	7343	1329.03	8736	241.33	18.16	32715	4947.07	58437	25764.00	520.79
14	Bandhan Bank	15569	573.63	2238	173.18	30.19	68001	2566.30	399198	5598.30	218.15
15	Catholic Syrian Bank Ltd.	2	0.87	0	0.00	0.00	1	1.07	530	66.56	6241.06
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	179	25.01	845.67	1	3.66	0	0.00	0.00
18	Federal Bank	2090	227.23	207	5.56	2.45	3075	744.14	5207	3427.65	460.62
19	HDFC Bank	7186	1038.47	28210	1464.22	141.00	22655	3566.22	105048	37322.73	1046.56
20	ICICI Bank	7426	1199.96	12739	571.76	47.65	23780	4400.04	553329	27740.13	630.45
21	IDBI Bank	5458	221.17	171	18.24	8.25	13989	786.30	180	15.26	1.94
22	IDFC First Bank	118	75.45	0	0.00	0.00	264	73.29	276586	5634.42	7687.66
23	Indusind Bank	1315	615.99	0	0.00	0.00	8540	1810.56	63430	13605.82	751.47
24	Karnataka Bank Ltd.	752	251.80	723	48.80	19.38	2095	291.05	2164	799.23	274.60
25	Karur Vysya Bank	624	92.33	1559	53.55	58.00	1823	85.28	228	729.08	854.90
26	Kotak Mahindra Bank	2661	537.74	0	0.00	0.00	5343	527.69	59297	3631.12	688.11
27	Lakshmi Vilas Bank (DBS)	1	0.04	0	0.00	0.00	1	0.04	844	1551.92	4005471.67
28	Ratnakar Bank Ltd	201	202.51	0	0.00	0.00	1269	261.80	9305	6559.46	2505.55
29	South Indian Bank Ltd.	1214	43.81	0	0.00	0.00	2240	58.52	1275	526.71	900.09
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	1147	76.96	63.78	1230	176.63	74382	21175.72	11988.84
Total PVT		54331	6533.70	55909	2678.60	41.00	187024	20299.67	1609485	154151.13	759.38
33	Au Small finance Bank	0	0.00	4	0.09	#DIV/0!	0	0.00	266	33.78	#DIV/0!
34	ESAF SF Bank	1	0.09	0	0.00	0.00	1	0.08	412	12.55	16217.61
35	Jana Small Finance Bank	121	171.76	0	0.00	0.00	1352	186.77	9360	127.40	68.21
36	Ujjivan Small Finance Bank	1431	50.63	78	0.93	1.84	5708	293.65	6877	178.72	60.86
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	80	5.07	13085.56
Total Small Finance		1554	222.52	82	1.02	0.46	7062	480.54	16995	357.53	74.40
38	BGVB (PNB)	18750	156.63	4074	169.68	108.33	88061	482.87	19573	316.44	65.53
39	PBGB (UCO)	13111	48.59	364	12.62	25.97	36934	291.82	815	18.85	6.46
40	UBKGB (CBI)	2151	2.48	6389	151.71	6128.25	22197	78.46	2457	54.16	69.03
Total RRB		34012	207.70	10827	334.01	160.81	147192	853.15	22845	389.45	45.65
41	WB State Co-Op Bank Ltd.	11398	16.53	3028	102.03	617.38	61986	102.27	10978	394.80	386.05
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	3028	102.03	572.93	66451	118.94	10978	394.80	331.94
Grand Total		330314	20117.86	183807	9864.39	49.03	1251393	70818.24	1746748	204448.99	288.70

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2024-25 up to the Quarter September, 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	32986	3661.25	33.43	65019	5463.28	5182	1592.79	29.15	499046	16415.38	38168	5254.04	32.01
2	Bank of India	476404	12429.05	177439	6986.39	56.21	86290	5480.88	17219	4610.49	84.12	562694	17909.93	194658	11596.88	64.75
3	Bank of Maharashtra	34962	911.02	2910	498.93	54.77	12751	560.98	3486	185.00	32.98	47713	1472.01	6396	683.93	46.46
4	Canara Bank	687592	13739.84	70996	2683.72	19.53	86621	6116.14	42487	1284.26	21.00	774213	19855.98	113483	3967.98	19.98
5	Central Bank of India	481638	8353.85	94476	3686.96	44.13	75583	4304.16	11712	807.67	18.76	557221	12658.01	106188	4494.63	35.51
6	Indian Bank	791367	18732.44	79001	5001.00	26.70	125799	7954.19	24219	2053.77	25.82	917166	26686.63	103220	7054.77	26.44
7	Indian Overseas Bank	84627	2382.85	2543	618.90	25.97	35009	2023.05	254	30.33	1.50	119636	4405.90	2797	649.23	14.74
9	Punjab & Sind Bank	18400	400.61	658	170.52	42.57	10824	1212.55	607	72.77	6.00	29224	1613.16	1265	243.29	15.08
8	Punjab National Bank	1664868	37358.56	181791	13659.67	36.56	236472	15596.03	84884	33765.98	216.50	1901340	52954.59	266675	47425.65	89.56
10	State Bank of India	1961483	51370.27	571180	29310.02	57.06	250906	15653.96	44623	7496.68	47.89	2212389	67024.23	615803	36806.70	54.92
11	UCO Bank	533201	11576.17	63482	5743.29	49.61	80347	4203.98	5305	2045.22	48.65	613548	15780.14	68787	7788.51	49.36
12	Union Bank of India	330650	8523.54	49159	6160.82	72.28	45917	3883.62	11610	10191.71	262.43	376567	12407.15	60769	16352.53	131.80
	Total PSU	7499219	176730.28	1326621	78181.47	44.24	1111538	72452.83	251588	64136.67	88.52	8610757	249183.11	1578209	142318.14	57.11
13	Axis Bank	346677	13187.14	63956	16930.01	128.38	41395	7241.91	67596	26073.04	360.03	388072	20429.05	131552	43003.05	210.50
14	Bandhan Bank	1478619	31540.82	885269	6222.31	19.73	85886	3566.94	401744	5842.42	163.79	1564505	35107.76	1287013	12064.73	34.36
15	Catholic Syrian Bank Ltd.	543	16.74	3293	22.24	132.87	6	31.40	530	66.56	211.97	549	48.14	3823	88.80	184.46
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	11	25.38	115.66	5	109.87	181	25.80	23.48	396	131.81	192	51.18	38.83
18	Federal Bank	20587	782.99	17168	1578.72	201.63	5292	1058.47	5511	3476.68	328.46	25879	1841.47	22679	5055.41	274.53
19	HDFC Bank	327607	15466.65	131171	20897.09	135.11	31054	5341.24	139444	40767.95	763.27	358661	20807.89	270615	61665.04	296.35
20	ICICI Bank	378024	17348.02	44940	21000.55	121.05	32426	6507.98	567710	29353.09	451.03	410450	23856.00	612650	50353.64	211.07
21	IDBI Bank	110286	3240.83	24472	1300.43	40.13	20716	1228.61	2582	1104.85	89.93	131002	4469.44	27054	2405.28	53.82
22	IDFC First Bank	27827	800.62	8348	590.10	73.70	608	480.36	276586	5634.42	1172.96	28435	1280.98	284934	6224.51	485.92
23	Indusind Bank	463025	7799.93	459887	4286.85	54.96	10235	2675.59	63456	13615.02	508.86	473260	10475.52	523343	17901.87	170.89
24	Karnataka Bank Ltd.	10962	496.91	2719	753.81	151.70	3066	797.84	3231	975.44	122.26	14028	1294.75	5950	1729.25	133.56
25	Karur Vysya Bank	6649	276.39	1334	391.64	141.70	2508	264.67	2083	842.27	318.23	9157	541.07	3417	1233.91	228.05
26	Kotak Mahindra Bank	68891	2226.52	4726	2580.16	115.88	8135	1227.87	59297	3631.12	295.73	77026	3454.38	64023	6211.28	179.81
27	Lakshmi Vilas Bank (DBS)	2176	227.72	10411	559.09	245.51	5	0.14	866	1566.81	1123644.58	2181	227.86	11277	2125.90	932.97
28	Ratnakar Bank Ltd	16915	481.04	71234	1039.14	216.02	1526	649.83	9340	6740.49	1037.27	18441	1130.87	80574	7779.63	687.93
29	South Indian Bank Ltd.	7494	206.30	1032	43.89	21.27	3703	145.70	1306	746.87	512.61	11197	352.00	2338	790.76	224.65
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	2	0.09	1.20	5	0.07	2	1.06	1520.37	91	7.54	4	1.15	15.25
32	YES Bank	33104	2489.03	8080	4242.52	170.45	1468	419.11	75586	21289.45	5079.63	34572	2908.15	83666	25531.97	877.95
	Total PVT	3300187	96635.23	1738055	82464.10	85.34	250909	31747.66	1677096	161756.37	509.51	3551096	128382.89	3415151	244220.47	190.23
33	Au Small finance Bank	1130	127.00	6056	104.09	81.96	0	0.00	270	33.88	#DIV/0!	1130	127.00	6326	137.96	108.64
34	ESAF SF Bank	40544	549.50	55243	257.17	46.80	5	0.28	412	12.55	4500.14	40549	549.78	55655	269.72	49.06
35	Jana Small Finance Bank	48342	983.16	36634	300.60	30.57	1592	544.15	11061	139.16	25.57	49934	1527.31	47695	439.76	28.79
36	Ujjivan Small Finance Bank	194879	3909.07	160651	1037.06	26.53	7451	369.01	7493	246.77	66.87	202330	4278.08	168144	1283.83	30.01
37	Utkarsh Small Finance Bank	5342	162.86	4787	40.21	24.69	5	0.14	80	5.07	3635.97	5347	162.99	4867	45.28	27.78
	Total Small Finance	290237	5731.58	263371	1739.13	30.34	9053	913.58	19316	437.43	47.88	299290	6645.16	282687	2176.56	32.75
38	BGVB (PNB)	659910	9379.76	272979	3169.23	33.79	109624	765.69	23795	513.97	67.13	769534	10145.44	296774	3683.20	36.30
39	PBGB (UCO)	210067	4277.12	72701	1892.47	44.25	51895	377.04	1303	73.35	19.45	261962	4654.16	74004	1965.82	42.24
40	UBKGB (CBI)	232636	3634.46	71795	1294.40	35.61	24571	90.37	8873	210.72	233.16	257207	3724.84	80668	1505.12	40.41
	Total RRB	1102613	17291.33	417475	6356.10	36.76	186090	1233.10	33971	798.04	64.72	1288703	18524.43	451446	7154.14	38.62
41	WB State Co-Op Bank Ltd.	1162115	18937.65	904302	4229.74	22.34	75011	151.67	14006	496.83	327.58	1237126	19089.31	918308	4726.57	24.76
42	WBSCARD Bank Ltd.	14286	255.34	2011	81.35	31.86	5251	20.32	0	0.00	0.00	19537	275.66	2011	81.35	29.51
	Total Co-Optv	1176401	19192.98	906313	4311.09	22.46	80262	171.99	14006	496.83	288.87	1256663	19364.97	920319	4807.92	24.83
	Grand Total	13368657	315581.40	4651835	173051.89	54.84	1637852	106519.16	1995977	227625.34	213.69	15006509	422100.57	6647812	400677.23	94.92
	Grand Total with RIDF	13368657	315581.40	4651835	180838.89	57.30	1637852	106519.16	1995975	227625.34	213.69	15006509	422100.57	6647812	408464.23	96.77

District wise Achievement in Priority sector against ACP 2024-25 up to 30.09.2024

(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	802.68	45.55	649.80	576.17	88.67	688.36	154.82	22.49	3100.32	1533.67	49.47
2	Bankura	5333.79	1117.48	20.95	4912.61	1074.44	21.87	1339.79	288.25	21.51	11586.18	2480.17	21.41
3	Birbhum	6045.00	1991.18	32.94	4107.35	1870.45	45.54	1449.72	489.78	33.78	11602.07	4351.41	37.51
4	Coochbehar	5227.38	1779.75	34.05	2565.00	1128.94	44.01	2032.71	301.49	14.83	9825.09	3210.18	32.67
5	Dakshin Dinajpur	5353.97	756.30	14.13	4564.01	840.21	18.41	1038.87	168.10	16.18	10956.85	1764.61	16.11
6	Darjeeling	1160.81	1524.91	131.37	3450.00	4824.94	139.85	1037.12	281.54	27.15	5647.92	6631.39	117.41
7	Hooghly	5777.09	3279.34	56.76	5615.40	3284.23	58.49	1709.69	550.17	32.18	13102.18	7113.74	54.29
8	Howrah	2706.60	1228.24	45.38	16000.00	5621.34	35.13	1185.31	781.04	65.89	19891.91	7630.62	38.36
9	Jalpaiguri	3178.76	1519.97	47.82	3109.10	2059.07	66.23	1208.80	312.12	25.82	7496.66	3891.16	51.91
10	Jhargram	3044.78	466.69	15.33	2432.48	284.71	11.70	886.68	262.15	29.57	6363.93	1013.55	15.93
11	Kalimpong	359.72	148.46	41.27	364.02	63.32	17.39	117.19	32.89	28.07	840.93	244.67	29.10
12	Kolkata	696.83	9146.64	1312.61	25000.00	59978.10	239.91	6456.58	4104.40	63.57	32153.40	73229.14	227.75
13	Malda	7000.12	1468.59	20.98	3652.32	2113.41	57.86	3799.51	430.73	11.34	14451.95	4012.73	27.77
14	Murshidabad	10367.53	2029.73	19.58	8398.15	2747.48	32.72	3308.59	641.82	19.40	22074.27	5419.03	24.55
15	Nadia	7571.87	1723.64	22.76	9075.37	1886.71	20.79	2124.11	569.03	26.79	18771.35	4179.38	22.26
16	Paschim Burdwan	415.69	1013.68	243.85	7739.57	4741.25	61.26	615.94	348.06	56.51	8771.20	6102.99	69.58
17	Paschim Medinipur	11472.58	2063.24	17.98	7082.40	2436.60	34.40	2600.91	351.70	13.52	21155.89	4851.54	22.93
18	Purba Burdwan	9670.70	3263.82	33.75	6437.55	2630.07	40.86	1974.60	442.99	22.43	18082.85	6336.88	35.04
19	Purba Medinipur	8403.42	3954.45	47.06	5902.98	2266.62	38.40	2512.79	527.66	21.00	16819.19	6748.73	40.13
20	Purulia	4620.62	1086.69	23.52	3949.51	1016.00	25.72	1869.27	152.68	8.17	10439.40	2255.37	21.60
21	Uttar Dinajpur	4510.81	1357.29	30.09	1395.13	1489.34	106.75	1407.29	338.98	24.09	7313.22	3185.61	43.56
22	N-24 Parganas	5175.90	2238.21	43.24	16000.00	8281.98	51.76	4358.45	796.94	18.28	25534.35	11317.13	44.32
23	S-24 Parganas	5996.09	2510.78	41.87	11106.44	2506.79	22.57	2497.78	530.61	21.24	19600.31	5548.18	28.31
Total		115852.20	46471.76	40.11	153509.18	113722.17	74.08	46220.02	12857.95	27.82	315581.40	173051.88	54.84
Grand Total with RIDF		115852.20	54258.76	46.83	153509.18	113722.17	74.08	46220.02	12857.95	27.82	315581.40	180838.88	57.30

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2024-25 (01.04.2024 to 30.09.2024)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	604	83.00	77	53.00	31	5.00	115	43.00	0	0.00
2	Bank of India	17834	211.90	4340	69.88	750	3.21	55187	895.10	32	0.91
3	Bank of Maharashtra	1944	27.03	145	1.44	0	0.00	3821	54.71	0	0.00
4	Canara Bank	31104	420.71	5660	84.48	0	0.00	50862	558.01	0	0.00
5	Central Bank of India	778	17.03	12859	207.64	0	0.00	13937	450.44	3	0.00
6	Indian Bank	9570	276.73	2173	56.99	13400	358.63	1232	2.92	0	0.00
7	Indian Overseas Bank	560	9.63	170	4.01	247	6.30	1098	7.60	42	0.86
8	Punjab & Sind Bank	26	1.01	2	0.01	18	0.90	6	0.10	0	0.00
9	Punjab National Bank	23001	347.02	8896	201.71	3095	134.16	55529	1494.20	3	0.01
10	State Bank of India	163273	3117.00	43811	1245.66	12150	850.00	356232	12150.00	30	0.08
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	18385	294.04	2464	51.41	1727	35.90	21585	516.36	0	0.00
Total PSU		267079	4805.10	80597	1976.23	31418	1394.10	559604	16172.44	110	1.86
13	Axis Bank	37251	783.12	516	5.62	0	0.00	547649	16702.32	0	0.00
14	Bandhan Bank	460507	3849.30	112552	949.20	7635	66.61	1126652	8299.82	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	15	1.03	0	0.00	3196	16.56	0	0.00
16	City Union Bank Ltd.	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
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	39237	362.72	109	8.37	0	0.00	128705	1173.69	0	0.00
20	ICICI Bank	20911	699.54	822	59.07	0	0.00	91057	2827.80	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	1729	6.84	1831	7.31	821	3.59	0	0.00	0	0.00
23	Indusind Bank	220218	983.81	111516	462.89	0	0.00	2381	79.97	0	0.00
24	Karnataka Bank Ltd.	193	4.47	6	0.09	0	0	380	14.30	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	1442	131.51	49	4.82	0	0.00	16748	137.88	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	21531	90.58	16995	69.78	26189	111.15	69674	293.80	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	1379	73.17	1408	10.28	0	0.00	6203	84.01	0	0.00
Total PVT		804398	6985.06	245819	1578.46	34645	181.35	1992645	29630.15	0	0.00
33	Au Small finance Bank	1745	10.39	0	0.00	52	3.02	5787	25.44	0	0.00
34	ESAF SF Bank	10829	51.41	19564	89.14	7564	33.82	55038	247.61	0	0.00
35	Jana Small Finance Bank	1120	11.41	5448	30.33	2663	15.05	37182	214.54	0	0.00
36	Ujjivan Small Finance Bank	35385	212.84	43838	257.26	4405	28.26	164079	1010.78	0	0.00
37	Utkarsh Small Finance Bank	1385	5.55	264	0.86	2043	16.18	4756	20.75	0	0.00
Total Small Finance		50464	291.60	69114	377.59	16727	96.33	266842	1519.12	0	0.00
38	BGVB (PNB)	34619	281.70	17009	159.66	3236	43.90	44821	402.36	0	0.00
39	PBGB (UCO)	17528	424.6	12730	389.36	5639	189.21	40647	1308.37	0	0.00
40	UBKGB (CBI)	2017	37.63	10084	188.14	11455	214.03	14682	273.93	0	0.00
Total RRB		54164	743.93	39823	737.16	20330	447.14	100150	1984.66	0	0.00
41	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37	11261	1253.79	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		4563	1004.23	6891	2665.98	3068	707.37	11261	1253.79	0	0.00
Grand Total		1130204	13538.32	373130	6957.83	89461	2729.96	2663660	49041.04	110	1.86

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2024									
(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	41978	725.00	5249	451.00	11974	785.26	59201	1961.26
2	Bank of India	328800	2596.06	198	76.64	43863	2331.99	372861	5004.69
3	Bank of Maharashtra	2363	48.96	173	3.75	1198	551.88	3734	604.59
4	Canara Bank	174003	2053.03	495	156.03	2422	415.50	176920	2624.57
5	Central Bank of India	136329	2578.94	146	104.78	286	195.78	136761	2879.50
6	Indian Bank	183390	3745.40	207	190.43	741	1086.87	184338	5022.70
7	Indian Overseas Bank	40620	1176.08	1708	99.22	2938	389.25	45266	1664.55
8	Punjab & Sind Bank	49	0.65	111	13.30	282	107.25	442	121.20
9	Punjab National Bank	753442	8292.95	2709	879.97	57147	3467.34	813298	12640.25
10	State Bank of India	703265	9213.21	32	104.00	956	2607.17	704253	11924.38
11	UCO Bank	113626	1340.17	150	96.31	473	73.28	114249	1509.76
12	Union Bank of India	89332	1510.23	695	136.23	18425	1072.57	108452	2719.03
Total PSU		2567197	33280.68	11873	2311.66	140705	13084.14	2719775	48676.48
13	Axis Bank	29046	3463.19	63	82.52	1935	2920.84	31044	6466.55
14	Bandhan Bank	165866	1009.52	154925	729.43	112431	726.05	433222	2465.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	16575	43.26	16575	43.26
16	City Union Bank Ltd.	0	0.00	0	0.00	5	3.23	5	3.23
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	24224	366.89	3	7.23	1472	249.24	25699	623.37
19	HDFC Bank	265522	1177.87	48	26.25	1500	1633.73	267070	2837.85
20	ICICI Bank	61460	1040.82	1	2.00	424	2178.54	61885	3221.36
21	IDBI Bank	65651	313.58	11	16.75	532	49.08	66194	379.41
22	IDFC First Bank	16284	45.87	0	0.00	0	0.00	16284	45.87
23	Indusind Bank	1284521	2934.70	0	0.00	7	50.28	1284528	2984.98
24	Karnataka Bank Ltd.	254	12.55	7	5.90	610	133.66	871	152.11
25	Karur Vysya Bank	0	0.00	0	0.00	20	0.59	20	0.59
26	Kotak Mahindra Bank	12388	404.95	4	0.87	228	335.95	12620	741.77
27	Lakshmi Vilas Bank (DBS)	50097	132.39	9	15.30	6	53.80	50112	201.49
28	Ratnakar Bank Ltd	350501	805.75	0	0.00	4	262.43	350505	1068.18
29	South Indian Bank Ltd.	1910	32.57	1	1.55	50	43.99	1961	78.11
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	11673	40.49	117	52.93	450	468.68	12240	562.10
Total PVT		2339397	11781.15	155189	940.73	136249	9153.35	2630835	21875.23
33	Au Small finance Bank	5315	16.50	0	0.00	8	8.08	5323	24.58
34	ESAF SF Bank	132004	356.21	0	0.00	0	0.00	132004	356.21
35	Jana Small Finance Bank	93435	299.08	0	0.00	0	0.00	93435	299.08
36	Ujjivan Small Finance Bank	271829	936.24	0	0.00	0	0.00	271829	936.24
37	Utkarsh Small Finance Bank	10484	31.60	0	0.00	0	0.00	10484	31.60
Total Small Finance		513067	1639.63	0	0.00	8	8.08	513075	1647.71
38	BGVB (PNB)	522965	5474.32	1554	20.89	2081	16.42	526600	5511.63
39	PBGB (UCO)	130808	1790.36	22	13.24	52	42.46	130882	1846.06
40	UBKGB (CBI)	149067	2701.58	1	1.33	23	0.29	149091	2703.20
Total RRB		802840	9966.26	1577	35.46	2156	59.17	806573	10060.89
41	WB State Co-Op Bank Ltd.	1987122	5838.16	661	99.06	1741	50.99	1989524	5988.21
42	WBSCARD Bank Ltd.	169509	1044.07	0	0.00	0	0.00	169509	1044.07
Total Co-Optv		2156631	6882.23	661	99.06	1741	50.99	2159033	7032.28
Grand Total		8379132	63549.94	169300	3386.91	280859	22355.73	8829291	89292.59

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2024

(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	38132	1885.00	3294	1272.00	359	1037.00	34832	80.00	2205	300.01	78822	4574.01
2	Bank of India	112974	3662.97	1151	1452.06	812	652.78	0	0.00	0	0.00	114937	5767.81
3	Bank of Maharashtra	3276	447.78	184	257.29	21	95.49	0	0.00	0	0.00	3481	800.56
4	Canara Bank	44509	2943.66	2792	1503.27	294	699.24	0	0.00	985	61.82	48580	5207.99
5	Central Bank of India	33383	1491.57	1129	845.29	43	206.86	212	5.46	0	0.00	34767	2549.18
6	Indian Bank	79663	5476.38	5417	2410.56	202	787.59	39	1.54	0	0.00	85321	8676.07
7	Indian Overseas Bank	50256	2338.50	530	443.17	401	275.95	0	0.00	17	83.09	51204	3140.71
8	Punjab & Sind Bank	4776	261.55	204	286.75	112	135.92	0	0.00	0	0.00	5092	684.22
9	Punjab National Bank	167017	7942.59	18531	4476.71	1033	1841.58	58	7.91	0	0.00	186639	14268.79
10	State Bank of India	90526	6756.92	4230	3907.94	809	3055.72	0	0.00	100	85.17	95665	13805.75
11	UCO Bank	80128	2628.22	1822	2132.24	54	412.66	112	1.96	0	0.00	82116	5175.08
12	Union Bank of India	56430	3198.80	2138	2547.66	316	1157.69	222	7.65	0	0.00	59106	6911.80
Total PSU		761070	39033.94	41422	21534.95	4456	10358.48	35475	104.52	3307	530.09	845730	71561.97
13	Axis Bank	19477	4383.23	7636	4700.23	2165	3908.46	0	0.00	0	0.00	29278	12991.92
14	Bandhan Bank	618561	3868.67	149	73.65	22	109.36	0	0.00	2	6.37	618734	4058.06
15	Catholic Syrian Bank Ltd.	2	0.90	0	0.00	0	0.00	0	0.00	0	0.00	2	0.90
16	City Union Bank Ltd.	35	29.94	51	74.97	7	8.47	0	0.00	0	0.00	93	113.38
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.09	8	25.00	0	0.00	0	0.00	9	25.09
18	Federal Bank	710	281.23	355	507.71	175	210.19	0	0.00	0	0.00	1240	999.13
19	HDFC Bank	20281	5196.81	10276	6617.23	4533	4947.36	0	0.00	0	0.00	35090	16761.40
20	ICICI Bank	19431	7072.42	9410	7391.57	2781	3859.66	0	0.00	0	0.00	31622	18323.66
21	IDBI Bank	10978	565.25	298	293.57	47	126.25	0	0.00	4168	422.25	15491	1407.32
22	IDFC First Bank	8779	789.60	1339	376.65	460	83.29	0	0.00	0	0.00	10578	1249.54
23	Indusind Bank	572455	2140.14	1342	595.13	313	458.47	0	0.00	0	0.00	574110	3193.74
24	Karnataka Bank Ltd.	392	128.31	198	214.83	24	105.68	0	0.00	0	0.00	614	448.82
25	Karur Vysya Bank	493	173.61	0	0.00	0	0.00	0	0.00	0	0.00	493	173.61
26	Kotak Mahindra Bank	5475	1537.21	3100	1781.06	1247	1047.06	0	0.00	1	1.00	9823	4366.33
27	Lakshmi Vilas Bank (DBS)	342	9.84	56	69.68	25	60.89	0	0.00	0	0.00	423	140.41
28	Ratnakar Bank Ltd	36	114.67	42	78.31	17	229.41	0	0.00	0	0.00	95	422.39
29	South Indian Bank Ltd.	173	49.86	152	139.28	36	63.37	0	0.00	0	0.00	361	252.51
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	2	0.09	0	0.00	0	0.00	0	0.00	0	0.00	2	0.09
32	YES Bank	6130	1000.99	2136	912.72	935	725.53	0	0.00	0	0.00	9201	2639.24
Total PVT		1283752	27342.77	36541	23826.68	12795	15968.46	0	0.00	4279	518.87	1337367	67656.78
33	Au Small finance Bank	1040	76.14	167	193.94	18	49.92	0	0.00	0	0.00	1225	320.00
34	ESAF SF Bank	20001	77.10	0	0.00	0	0.00	0	0.00	0	0.00	20001	77.10
35	Jana Small Finance Bank	6263	286.43	21	12.13	3	0.41	0	0.00	0	0.00	6287	298.97
36	Ujjivan Small Finance Bank	143778	703.76	83	47.71	16	8.52	0	0.00	0	0.00	143877	759.99
37	Utkarsh Small Finance Bank	211	45.93	17	4.98	3	0.81	0	0.00	0	0.00	231	51.72
Total Small Finance		171293	1189.36	288	258.76	40	59.66	0	0.00	0	0.00	171621	1507.77
38	BGVB (PNB)	111116	1777.83	954	66.94	42	19.34	3173	55.16	0	0.00	115285	1919.27
39	PBGB (UCO)	73979	1494.71	28	52.41	0	0.00	5	0.17	0	0.00	74012	1547.29
40	UBKGB (CBI)	32662	243.90	0	0.00	0	0.00	98	1.72	0	0.00	32760	245.62
Total RRB		217757	3516.44	982	119.35	42	19.34	3276	57.05	0	0.00	222057	3712.18
41	WB State Co-Op Bank Ltd.	2533	194.86	3253	298.44	0	0.00	2781	54.88	178	18.08	8745	566.25
42	WBSCARD Bank Ltd.	10142	125.07	0	0.00	0	0.00	0	0.00	0	0.00	10142	125.07
Total Co-Optv		12675	319.93	3253	298.44	0	0.00	2781	54.88	178	18.08	18887	691.32
Grand Total		2446547	71402.44	82486	46038.17	17333	26405.93	41532	216.44	7764	1067.04	2595662	145130.02

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2024

(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	285	361.22	4370	326.83	26575	3562.01	159	22.00	73	7.00	7405	2686.00	38867	6965.06	176890	13500.33
2	Bank of India	0	0.00	5726	144.55	21881	2126.21	0	0.00	0	0.00	24	2.45	27631	2273.21	515429	13045.71
3	Bank of Maharashtra	0	0.00	423	15.37	1512	194.01	0	0.00	0	0.00	0	0.00	1935	209.38	9150	1614.53
4	Canara Bank	0	0.00	5727	197.46	9849	1093.15	1	0.00	4	0.05	304	2.71	15885	1293.37	241385	9125.93
5	Central Bank of India	33	57.10	3124	103.18	8748	947.03	0	0.00	0	0.00	11022	493.09	22927	1600.40	194455	7029.08
6	Indian Bank	0	0.00	4710	127.45	9206	916.24	0	0.00	0	0.00	1	30.24	13917	1073.93	283576	14772.70
7	Indian Overseas Bank	9226	120.21	1155	38.69	5796	839.71	0	0.00	0	0.00	14713	88.75	30890	1087.36	127360	5892.62
8	Punjab & Sind Bank	0	0.00	163	4.62	1649	157.64	0	0.00	0	0.00	148	0.75	1960	163.01	7494	968.43
9	Punjab National Bank	5	8.90	23234	693.28	41791	3536.20	4	0.09	5	0.02	3983	7.18	69022	4245.68	1068959	31154.73
10	State Bank of India	0	0.00	33851	1221.43	196969	33436.00	1	0.03	2	3.85	0	0.00	230823	34661.31	1030741	60391.44
11	UCO Bank	187	138.51	5104	176.48	15067	2098.21	8	198.57	1	0.04	48056	2068.06	68423	4679.87	264788	11364.71
12	Union Bank of India	82	730.00	4637	143.20	7801	755.53	1	0.39	2	9.74	568	0.08	13091	1638.94	180649	11269.77
Total PSU		9818	1415.94	92224	3192.54	346844	49661.94	174	221.09	87	20.70	86224	5379.31	535371	59891.52	4100876	180129.97
13	Axis Bank	5	36.77	1741	96.13	5061	547.34	0	0.00	0	0.00	316788	676.45	323595	1356.69	383917	20815.16
14	Bandhan Bank	0	0.00	0	0.00	18376	1034.57	0	0.00	0	0.00	2093461	7923.45	2111837	8958.02	3163793	15481.08
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1821	5.09	1821	5.09	18398	49.25
16	City Union Bank Ltd.	0	0.00	1	0.50	10	0.75	0	0.00	0	0.00	0	0.00	11	1.25	109	117.86
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	2	0.24	0	0.00	0	0.00	0	0.00	2	0.24	11	25.33
18	Federal Bank	0	0.00	20	0.53	458	54.52	0	0.00	0	0.00	19542	31.62	20020	86.68	46959	1709.17
19	HDFC Bank	0	0.00	4369	107.12	38163	3995.83	0	0.00	0	0.00	93244	145.06	135776	4248.01	437936	23847.26
20	ICICI Bank	4	41.68	1250	73.85	9447	1204.24	0	0.00	1	5.10	64	0.25	10766	1325.13	104273	22870.14
21	IDBI Bank	0	0.00	513	16.94	16557	1855.36	19	11.14	0	0.00	0	0.00	17089	1883.44	98774	3670.17
22	IDFC First Bank	0	0.00	0	0.00	245	31.48	10	0.01	0	0.00	0	0.00	255	31.49	27117	1326.90
23	Indusind Bank	3	15.50	0	0.00	2	0.09	0	0.00	0	0.00	214	0.18	219	15.78	1858857	6194.50
24	Karnataka Bank Ltd.	0	0.00	13	0.46	527	61.70	0	0.00	1	0.22	60	1.94	601	64.32	2086	665.25
25	Karur Vysya Bank	0	0.00	7	0.12	215	21.38	0	0.00	0	0.00	41	0.01	263	21.51	776	195.71
26	Kotak Mahindra Bank	0	0.00	0	0.00	207	37.65	0	0.00	0	0.00	0	0.00	207	37.65	22650	5145.76
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	282	0.34	0	0.00	377	0.88	659	1.22	51194	343.12
28	Ratnakar Bank Ltd	2	34.82	0	0.00	35	2.04	0	0.00	1	2.13	32280	66.25	32318	105.23	382918	1595.81
29	South Indian Bank Ltd.	0	0.00	16	1.25	73	41.26	0	0.00	0	0.00	1	0.63	90	43.14	2412	373.76
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	2	1.06	0	0.00	0	0.00	0	0.00	2	1.06	4	1.15
32	YES Bank	0	0.00	31	2.05	203	27.81	0	0.00	0	0.00	367	8.21	601	38.07	22042	3239.41
Total PVT		14	128.77	7961	298.96	89583	8917.33	311	11.49	3	7.45	2558260	8860.03	2656132	18224.02	6624334	107756.03
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10103	30.81	10103	30.81	16651	375.39
34	ESAF SF Bank	0	0.00	0	0.00	22	3.11	0	0.00	0	0.00	22668	95.98	22690	99.09	174695	532.40
35	Jana Small Finance Bank	0	0.00	0	0.00	10570	58.30	0	0.00	0	0.00	70146	347.51	80716	405.81	180438	1003.86
36	Ujivan Small Finance Bank	0	0.00	0	0.00	48591	527.21	0	0.00	0	0.00	212102	738.80	260693	1266.01	676399	2962.24
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	116	21.31	0	0.00	0	0.00	9762	57.76	9878	79.07	20593	162.39
Total Small Finance		0	0.00	0	0.00	59299	609.93	0	0.00	0	0.00	324781	1270.86	384080	1880.80	1068776	5036.28
38	BGVB (PNB)	0	0.00	2097	39.35	5661	376.68	1	2.52	591	1.33	20764	202.25	29114	622.13	670999	8053.03
39	PBGB (UCO)	0	0.00	1137	24.37	5858	459.38	0	0.00	0	0.00	10653	90.17	17648	573.92	222542	3967.27
40	UBKGB (CBI)	0	0.00	176	2.90	3225	411.11	0	0.00	0	0.00	11	0.00	3412	414.01	185263	3362.83
Total RRB		0	0.00	3410	66.62	14744	1247.17	1	2.52	591	1.33	31428	292.42	50174	1610.06	1078804	15383.13
41	WB State Co-Op Bank Ltd.	0	0.00	3002	111.54	12937	1253.10	162	3.15	0	0.00	115740	5106.42	131841	6474.22	2130110	13028.67
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3665	196.14	0	0.00	0	0.00	0	0.00	3665	196.14	183316	1365.28
Total Co-Optv		0	0.00	3002	111.54	16602	1449.24	162	3.15	0	0.00	115740	5106.42	135506	6670.36	2313426	14393.95
Grand Total		9832	1544.71	106597	3669.65	527072	61885.61	648	238.25	681	29.48	3116433	20909.04	3761263	88276.75	15186216	322699.37

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2024															
(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	917	771.48	552	223.00	2765	775.25	25641	1457.94	3376	12356.64	33251	15584.31	210141	29084.64
2	Bank of India	0	0.00	226	37.65	7218	2004.50	29642	1059.63	43027	18079.72	80113	21181.50	595542	34227.21
3	Bank of Maharashtra	0	0.00	43	10.31	1106	332.72	715	31.91	6050	299.51	7914	674.45	17064	2288.98
4	Canara Bank	202	39.58	130	22.39	4461	1229.38	43470	1119.32	25988	10356.47	74251	12767.14	315636	21893.07
5	Central Bank of India	0	0.00	518	92.32	3660	1028.62	14686	384.22	6147	1745.54	25011	3250.70	219466	10279.78
6	Indian Bank	90	116.20	236	34.77	17691	2897.81	68261	3062.90	1304	2684.72	87582	32954.40	371158	47727.10
7	Indian Overseas Bank	162	63.00	46	5.62	673	117.09	8965	271.39	926	1906.01	10772	2363.11	138132	8255.73
8	Punjab & Sind Bank	9	1.75	9	3.79	869	134.14	469	442.07	3371	1962.60	4727	2544.35	12221	3512.78
9	Punjab National Bank	558	989.85	351	69.80	30488	5527.16	60110	1782.35	118655	45668.52	210162	54037.68	1279121	85192.41
10	State Bank of India	0	0.00	2559	596.63	126721	14617.07	146821	2339.26	804318	109854.69	1080419	127407.65	2111160	187799.09
11	UCO Bank	0	0.00	32	8.02	3680	1209.98	5028	107.70	17784	13791.21	26524	15116.91	291312	26481.62
12	Union Bank of India	236	249.00	725	149.46	6645	1247.50	32463	1397.01	7493	14002.54	47562	17045.51	228211	28315.28
	Total PSU	2174	2230.86	5427	1253.76	205977	31121.22	436271	13455.70	1038439	256866.17	1688288	304927.71	5789164	485057.69
13	Axis Bank	3	0.26	414	101.04	5620	2196.28	820381	3071.71	254293	16152.13	1080711	21521.42	1464628	42336.58
14	Bandhan Bank	0	0.00	0	0.00	3380	2702.80	13974	863.11	1278531	14658.54	1295885	18224.45	4459678	33705.53
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	4	0.07	136	6.83	573	78.97	713	85.87	19111	135.12
16	City Union Bank Ltd.	0	0.00	1	0.14	8	2.60	83	4.94	123	83.74	215	91.42	324	209.28
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	2	0.78	179	19.76	5	29.49	186	50.03	197	75.36
18	Federal Bank	0	0.00	23	3.05	955	287.95	1592	23.90	8761	3560.12	11331	3875.02	58290	5584.19
19	HDFC Bank	17726	534.17	670	13.28	28500	10490.14	1511547	25192.41	136837	4781.33	1695280	41011.33	2133216	64858.59
20	ICICI Bank	1	10.00	723	191.50	17211	7306.20	73572	2497.51	570003	26188.51	661510	36193.72	765783	59063.86
21	IDBI Bank	0	0.00	34	5.47	26583	4756.24	2674	95.29	1673	24.91	30964	4881.91	129738	8552.08
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	616739	5905.37	616739	5905.37	643856	7232.27
23	Indusind Bank	0	0.00	0	0.00	75	30.56	0	0.00	290446	20997.89	290521	21028.45	2149378	27222.95
24	Karnataka Bank Ltd.	7	9.12	0	0.00	302	113.68	370	38.99	1521	704.52	2200	866.31	4286	1531.56
25	Karur Vysya Bank	35	0.29	3	0.69	238	53.25	1559	45.37	217	711.21	2052	810.81	2828	1006.52
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	125044	5483.15	125044	5483.15	147694	10628.90
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	68	45.58	0	0.00	380	894.75	448	940.33	51642	1283.45
28	Ratnakar Bank Ltd	18	614.77	0	0.00	10	2.85	0	0.00	15274	2685.12	15302	3302.73	398220	4898.54
29	South Indian Bank Ltd.	6	63.09	6	0.70	70	34.43	0	0.00	3883	700.95	3965	799.17	6377	1172.93
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	281	115.03	281	115.03	285	116.18
32	YES Bank	0	0.00	20	5.13	300	120.79	15745	574.63	68976	5876.22	85041	6576.77	107083	9816.18
	Total PVT	17796	1231.70	1894	321.01	83326	28144.20	2441812	32434.45	3373560	109631.95	5918388	171763.30	12542722	279519.33
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	17	0.19	515	50.62	532	50.81	17183	426.20
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	426	15.26	426	15.26	175121	547.66
35	Jana Small Finance Bank	7	0.41	0	0.00	1787	21.36	0	0.00	19661	222.93	21455	244.70	201893	1248.56
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	3782	317.98	729	7.39	39022	343.25	43533	668.62	719932	3630.86
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	91	1.04	91	1.04	20684	163.43
	Total Small Finance	7	0.41	0	0.00	5569	339.34	746	7.58	59715	633.10	66037	980.43	1134813	6016.71
38	BGVB (PNB)	0	0.00	0	0.00	933	143.54	22638	547.03	24413	306.00	47984	996.57	718983	9049.60
39	PBGB (UCO)	0	0.00	0	0.00	410	110.37	2183	59.11	4718	131.88	7311	301.36	229853	4268.63
40	UBKGB (CBI)	0	0.00	0	0.00	244	31.33	13143	371.52	4482	76.88	17869	479.73	203132	3842.56
	Total RRB	0	0.00	0	0.00	1587	285.24	37964	977.66	33613	514.76	73164	1777.66	1151968	17160.79
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	21454	1191.84	44052	9109.93	65506	10301.77	2195616	23330.44
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	183316	1365.28
	Total Co-Optv	0	0.00	0	0.00	0	0.00	21454	1191.84	44052	9109.93	65506	10301.77	2378932	24695.72
	Grand Total	19977	3462.98	7321	1574.77	296459	59889.99	2938247	48067.22	4549379	376755.91	7811383	489750.87	22997599	812450.23

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2024													
(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	31256	1356.00	5589	289.00	4166	275.00	1245	19.00	4215	301.00	0	0.00
2	Bank of India	321305	3479.41	97767	1317.96	28456	503.51	8623	182.24	209502	3774.61	1128	7.59
3	Bank of Maharashtra	4161	323.28	3387	100.00	393	9.86	0	0.00	6900	198.00	0	0.00
4	Canara Bank	192679	2811.85	88385	1718.37	28924	687.02	0	0.00	83215	1608.35	8561	7.24
5	Central Bank of India	131192	2590.35	2437	55.28	43080	679.47	9098	175.23	33024	1322.70	329	0.35
6	Indian Bank	189961	3885.03	40261	919.97	23074	507.10	102710	2426.33	8433	15.27	150	3.50
7	Indian Overseas Bank	17397	48.16	12735	156.24	1784	37.20	4254	54.61	28163	73.65	332	2.68
8	Punjab & Sind Bank	0	0.00	650	32.21	20	3.25	458	27.10	177	5.28	0	0.00
9	Punjab National Bank	801685	9367.03	159324	2255.89	144402	2974.74	119461	1470.14	331451	8131.72	812	79.31
10	State Bank of India	626737	9179.27	413408	7809.69	153336	4393.52	98125	4915.35	551825	16112.00	57	11.00
11	UCO Bank	182026	2844.62	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	103065	1598.52	37765	738.93	14017	355.92	8310	240.04	45700	1334.42	10	0.07
Total PSU		2601464	37483.52	908202	15979.84	464885	10874.68	361296	9653.26	1351223	33025.69	11423	111.78
13	Axis Bank	431639	4207.43	179242	1965.04	28046	66.15	0	0.00	4931509	71833.82	0	0.00
14	Bandhan Bank	2530005	9575.28	1569844	8554.49	487472	2545.20	31752	171.43	3918926	18446.04	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	11	0.76	0	0.00	18762	45.79	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	370257	2,166.90	130299	1,267.54	737	60.19	0	0.00	503094	5,308.45	0	0.00
20	ICICI Bank	53762	2444.19	55637	2107.21	5147	178.43	0	0.00	155163	14705.56	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	26512	55.47	7838	16.13	8161	17.23	3215	6.21	26498	54.96
23	Indusind Bank	1900853	4143.33	820722	2041.95	474165	970.94	0	0.00	12859	316.97	0	0.00
24	Karnataka Bank Ltd.	596	23.74	369	13.93	37	2.39	0	0	839	57.5	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	12136	615.97	8143	516.47	334	23.46	0	0.00	35018	460.08	0	0.00
27	Lakshmi Vilas Bank (DBS)	35	0.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	382781	872.00	114048	263.28	103157	226.09	149758	340.63	382786	872.26	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	13402	281.00	2706	209.80	2627	14.13	0	0.00	16136	290.22	0	0.00
Total PVT		5774927	24999.24	2925747	17234.53	1111178	4232.24	189671	529.29	9979531	112348.47	26499	54.97
33	Au Small finance Bank	15906	55.68	3139	20.08	0	0.00	161	7.91	15909	53.71	0	0.00
34	ESAF SF Bank	174482	506.13	38282	111.91	65761	193.89	26909	78.44	174482	506.13	0	0.00
35	Jana Small Finance Bank	162124	591.77	6846	40.94	23625	87.06	12651	44.33	164842	620.38	0	0.00
36	Ujjivan Small Finance Bank	481186	1632.94	140630	532.70	178139	701.57	19036	91.74	699563	2687.88	0	0.00
37	Utkarsh Small Finance Bank	20525	56.33	4523	36.56	1435	3.44	12894	98.12	20362	66.71	0	0.00
Total Small Finance		854223	2842.85	193420	742.19	268960	985.96	71651	320.54	1075158	3934.82	0	0.00
38	BGVB (PNB)	556119	5858.34	223564	1301.21	77201	613.29	10714	98.28	124940	949.94	0	0.00
39	PBGB (UCO)	152609	2468.80	65739	1119.73	38088	726.97	15495	342.87	106336	2190.20	0	0.00
40	UBKGB (CBI)	141614	2566.50	7313	115.28	30673	518.74	31485	546.41	39814	699.34	11	0.03
Total RRB		850342	10893.64	296616	2536.22	145962	1859.00	57694	987.56	271090	3839.48	11	0.03
41	WB State Co-Op Bank Ltd.	167774	823.88	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		167774	823.88	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
Grand Total		10248730	77043.12	4462851	37035.37	2029435	18015.14	716414	11543.92	12741252	154041.47	37933	166.78

AGENDA – 4

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

CD Ratio of the State stood at 69.88% as on 30.09.2024 whereas it was 68.42% on 30.09.2023. For calculation of CD Ratio of the State as on 30.09.2024, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore) 30.09.2024
Total Deposit (A)	11,73,719.08
Total Advance utilized in the State (B)	8,12,450.22
RIDF Support (C)	7,787.00
Total Advance to be reckoned (D=B+C)	8,20,237.22
CD Ratio (D*100 / A)	69.88%

Position of districts with less than 40% CD Ratio:

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

District Wise CD Ratio of West Bengal as on 30.09.2024						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on September, 2023	CD Ratio as on September, 2024		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	57.07	7895.66	4906.62	62.14
2	Bankura	PNB	51.93	21603.00	11818.00	54.71
3	Birbhum	UCO	46.01	21655.63	11101.14	51.26
4	Coochbehar	CBI	79.66	13749.71	10847.77	78.89
5	Dakshin Dinajpur	PNB	60.66	5954.40	4042.26	67.89
6	Darjeeling	CBI	61.28	27071.95	18481.18	68.27
7	Hooghly	UCO	41.98	58561.87	26389.84	45.06
8	Howrah	UCO	46.65	55066.72	27296.97	49.57
9	Jalpaiguri	CBI	65.67	13535.36	10313.58	76.20
10	Jhargram	PNB	42.76	5069.88	2278.90	44.95
11	Kalimpong	SBI	49.08	2150.77	1078.47	50.14
12	Kolkata	SBI	100.84	417447.79	417858.46	100.10
13	Malda	PNB	60.07	15348.37	9228.90	60.13
14	Murshidabad	PNB	50.02	30257.02	17524.75	57.92
15	Nadia	PNB	50.18	30650.00	15677.00	51.15
16	Paschim Burdwan	SBI	46.94	50838.93	27300.63	53.70
17	Paschim Medinipur	PNB	48.14	37354.43	18077.07	48.39
18	Purba Burdwan	UCO	51.71	37255.58	20193.98	54.20
19	Purba Medinipur	PNB	47.52	37542.83	19639.21	52.31
20	Purulia	PNB	49.02	13359.42	6685.80	50.05
21	Uttar Dinajpur	PNB	61.44	9210.24	6401.21	69.50
22	24 Pgs. (N)	Indian	42.75	204381.78	93162.88	45.58
23	24 Pgs. (S)	PNB	46.48	70581.68	32145.60	45.54
Grand Total			67.57	1186543.03	812450.22	68.47
Interbank Deposit				12823.95		
Final Deposit				1173719.08		
RIDF Support					7787.00	
Total Advances in the State					820237.22	
Credit Deposit Ratio			68.42			69.88

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.09.2024

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on September, 2023	As on September, 2024				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	77.72	39037.21	29084.64	74.50	0.00	74.50
2	Bank of India	84.86	40444.56	34227.21	84.63	0.00	84.63
3	Bank of Maharashtra	86.76	2601.89	2288.98	87.97	0.00	87.97
4	Canara Bank	89.62	34045.92	21893.07	64.30	0.00	64.30
5	Central Bank of India	36.74	26754.11	10279.78	38.42	0.00	38.42
6	Indian Bank	89.89	71489.90	47727.10	66.76	0.00	66.76
7	Indian Overseas Bank	52.88	17078.61	8255.73	48.34	0.00	48.34
8	Punjab & Sind Bank	120.19	3836.19	3512.78	91.57	0.00	91.57
9	Punjab National Bank	71.58	125624.20	85192.41	67.82	0.00	67.82
10	State Bank of India	46.91	300197.90	187799.09	62.56	36539.00	74.73
11	UCO Bank	63.88	40691.00	26481.62	65.08	0.00	65.08
12	Union Bank of India	105.84	41442.91	28315.28	68.32	0.00	68.32
Total PSU		64.76	743244.40	485057.69	65.26	36539.00	70.18
13	Axis Bank	70.16	63350.36	42336.58	66.83	0.00	66.83
14	Bandhan Bank	57.70	57117.05	33705.53	59.01	0.00	59.01
15	Catholic Syrian Bank Ltd.	44.61	46.34	135.12	291.58	0.00	291.58
16	City Union Bank Ltd.	59.54	231.62	209.28	90.35	0.00	90.35
17	Dhanlaxmi Bank Ltd.	146.23	85.63	75.36	88.01	0.00	88.01
18	Federal Bank	33.08	5746.05	5584.19	97.18	0.00	97.18
19	HDFC Bank	67.60	100496.58	64858.59	64.54	0.00	64.54
20	ICICI Bank	99.49	68335.95	59063.86	86.43	0.00	86.43
21	IDBI Bank	46.33	12910.08	8552.08	66.24	0.00	66.24
22	IDFC First Bank	118.19	6344.51	7232.27	113.99	0.00	113.99
23	Indusind Bank	120.01	16565.07	27222.95	164.34	0.00	164.34
24	Karnataka Bank Ltd.	94.01	1402.75	1531.56	109.18	0.00	109.18
25	Karur Vysya Bank	44.87	1599.31	1006.52	62.93	0.00	62.93
26	Kotak Mahindra Bank	92.59	12109.70	10628.90	87.77	0.00	87.77
27	Lakshmi Vilas Bank (DBS)	95.23	1528.23	1283.45	83.98	0.00	83.98
28	Ratnakar Bank Ltd	63.28	8031.12	4898.54	60.99	0.00	60.99
29	South Indian Bank Ltd.	92.80	1851.99	1172.93	63.33	0.00	63.33
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	27.79	562.91	116.18	20.64	0.00	20.64
32	YES Bank	82.36	12242.31	9816.18	80.18	0.00	80.18
Total PVT		74.84	370557.56	279519.32	75.43	0.00	75.43
33	Au Small finance Bank	52.83	1222.27	426.20	34.87	0.00	34.87
34	ESAF SF Bank	287.39	144.47	547.66	379.08	0.00	379.08
35	Jana Small Finance Bank	57.58	1896.52	1248.56	65.83	0.00	65.83
36	Ujjivan Small Finance Bank	135.60	2884.28	3630.86	125.88	0.00	125.88
37	Utkarsh Small Finance Bank	26.31	820.20	163.43	19.93	0.00	19.93
Total Small Finance		94.20	6967.75	6016.71	86.35	0.00	86.35
38	BGVV (PNB)	43.03	18064.64	9049.60	50.10	11447.13	113.46
39	PBGB (UCO)	57.76	7026.21	4268.63	60.75	2098.36	90.62
40	UBKGB (CBI)	78.18	4662.83	3842.56	82.41	0.00	82.41
Total RRB		51.46	29753.68	17160.79	57.68	13545.49	103.20
41	WB State Co-Op Bank Ltd.	63.68	35759.93	23330.44	65.24	24349.08	133.33
42	WBSCARD Bank Ltd.	525.17	259.70	1365.28	525.71	0.00	525.71
Total Co-Optv		67.13	36019.63	24695.72	68.56	24349.08	136.16
Total		67.57	1186543.02	812450.22	68.47	74433.57	74.75
Interbank Deposit			12823.95				
Grand total			1173719.08				
RIDF Support				7787.00			
Total Credit in the State		68.42		820237.22			
Credit Deposit Ratio					69.88		
Total Credit + Investment				894670.79			
Total Credit + Investment Deposit Ratio					76.23		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2024

(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	54	60	190	304	3043.26	5007.09	30986.86	39037.21
2	Bank of India	143	83	147	373	9406.88	6675.06	24362.63	40444.56
3	Bank of Maharashtra	4	9	45	58	138.01	120.51	2343.37	2601.89
4	Canara Bank	158	78	150	386	3996.58	3416.44	26632.91	34045.92
5	Central Bank of India	136	65	116	317	6855.03	5078.70	14820.38	26754.11
6	Indian Bank	269	93	228	590	16148.81	8581.74	46759.36	71489.90
7	Indian Overseas Bank	34	28	91	153	1605.76	861.24	14611.61	17078.61
8	Punjab & Sind Bank	4	4	33	41	65.68	52.69	3717.82	3836.19
9	Punjab National Bank	566	177	403	1146	38877.24	17825.16	68921.79	125624.20
10	State Bank of India	556	238	465	1259	60790.87	46090.08	193316.95	300197.90
11	UCO Bank	153	75	163	391	9405.56	8101.71	23183.72	40691.00
12	Union Bank of India	68	54	159	281	4213.38	3944.31	33285.22	41442.91
Total PSU		2145	964	2190	5299	154547.05	105754.74	482942.61	743244.40
13	Axis Bank	65	89	223	377	2380.09	8389.68	52580.59	63350.36
14	Bandhan Bank	927	421	379	1727	9597.97	7008.24	40510.84	57117.05
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	46.34	46.34
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	231.62	231.62
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	85.63	85.63
18	Federal Bank	11	6	18	35	329.70	467.86	4948.49	5746.05
19	HDFC Bank	47	73	234	354	2038.90	4672.63	93785.05	100496.58
20	ICICI Bank	35	55	204	294	1548.04	3836.78	62951.13	68335.95
21	IDBI Bank	22	24	52	98	921.57	2588.43	9400.08	12910.08
22	IDFC First Bank	3	3	38	44	0.00	0.00	6344.51	6344.51
23	Indusind Bank	5	30	92	127	451.82	906.11	15207.14	16565.07
24	Karnataka Bank Ltd.	1	2	18	21	23.40	31.92	1347.43	1402.75
25	Karur Vysya Bank	1	4	9	14	72.22	261.36	1265.73	1599.31
26	Kotak Mahindra Bank	1	1	48	50	94.12	99.13	11916.45	12109.70
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	28.52	0.00	1499.71	1528.23
28	Ratnakar Bank Ltd	0	1	21	22	0.00	116.18	7914.94	8031.12
29	South Indian Bank Ltd.	2	0	18	20	47.31	0.00	1804.68	1851.99
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	562.91	562.91
32	YES Bank	0	2	35	37	0.00	84.07	12158.24	12242.31
Total PVT		1121	711	1402	3234	17533.66	28462.39	324561.52	370557.56
33	Au Small finance Bank	0	0	16	16	0.00	0.00	1222.27	1222.27
34	ESAF SF Bank	0	4	10	14	0.00	4.21	140.26	144.47
35	Jana Small Finance Bank	3	12	24	39	42.29	196.23	1658.01	1896.52
36	Ujjivan Small Finance Bank	50	16	34	100	339.71	493.71	2050.86	2884.28
37	Utkarsh Small Finance Bank	0	0	16	16	0.00	0.00	820.20	820.20
Total Small Finance		53	32	100	185	382.00	694.15	5891.60	6967.75
38	BGVB (PNB)	496	68	23	587	14157.89	2390.81	1515.94	18064.64
39	PBGB (UCO)	204	16	10	230	5890.20	747.20	388.81	7026.21
40	UBKGB (CBI)	89	47	7	143	2204.83	2057.40	400.60	4662.83
Total RRB		789	131	40	960	22252.92	5195.41	2305.35	29753.68
41	WB State Co-Op Bank Ltd.	208	67	99	374	9964.09	10804.72	14991.12	35759.93
42	WBSCARD Bank Ltd.	10	0	1	11	23.45	0.00	236.25	259.70
Total Co-Optv		218	67	100	385	9987.54	10804.72	15227.37	36019.63
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	0	0	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	15	25	0.00	0.00	0.00	0.00
Grand Total		4327	1914	3847	10088	204703.17	150911.41	830928.44	1186543.02

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2024

(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	1116.28	1783.32	26185.05	29084.64	36.68	35.62	84.50	74.50
2	Bank of India	4789.25	3206.57	26231.38	34227.21	50.91	48.04	107.67	84.63
3	Bank of Maharashtra	73.70	127.99	2087.29	2288.98	53.40	106.21	89.07	87.97
4	Canara Bank	2655.70	2246.47	16990.90	21893.07	66.45	65.75	63.80	64.30
5	Central Bank of India	2793.78	1655.42	5830.58	10279.78	40.76	32.60	39.34	38.42
6	Indian Bank	5340.82	2810.72	39575.56	47727.10	33.07	32.75	84.64	66.76
7	Indian Overseas Bank	513.16	285.01	7457.56	8255.73	31.96	33.09	51.04	48.34
8	Punjab & Sind Bank	28.57	22.12	3462.09	3512.78	43.50	41.98	93.12	91.57
9	Punjab National Bank	15027.68	6063.31	64101.42	85192.41	38.65	34.02	93.01	67.82
10	State Bank of India	20939.84	17016.33	149842.92	187799.09	34.45	36.92	77.51	62.56
11	UCO Bank	2892.78	2201.75	21387.09	26481.62	30.76	27.18	92.25	65.08
12	Union Bank of India	1345.18	1492.69	25477.42	28315.28	31.93	37.84	76.54	68.32
Total PSU		57516.73	38911.69	388629.26	485057.69	37.22	36.79	80.47	65.26
13	Axis Bank	1793.27	7271.13	33272.18	42336.58	75.34	86.67	63.28	66.83
14	Bandhan Bank	13721.28	6242.63	13741.62	33705.53	142.96	89.08	33.92	59.01
15	Catholic Syrian Bank Ltd.	0.00	0.00	135.12	135.12	#DIV/0!	#DIV/0!	291.58	291.58
16	City Union Bank Ltd.	0.00	0.00	209.28	209.28	#DIV/0!	#DIV/0!	90.35	90.35
17	Dhanlaxmi Bank Ltd.	0.00	0.00	75.36	75.36	#DIV/0!	#DIV/0!	88.01	88.01
18	Federal Bank	479.46	573.20	4531.53	5584.19	145.42	122.52	91.57	97.18
19	HDFC Bank	2609.41	5395.33	56853.85	64858.59	127.98	115.47	60.62	64.54
20	ICICI Bank	605.25	2847.42	55611.19	59063.86	39.10	74.21	88.34	86.43
21	IDBI Bank	490.94	836.42	7224.72	8552.08	53.27	32.31	76.86	66.24
22	IDFC First Bank	50.42	67.14	7114.72	7232.27	#DIV/0!	#DIV/0!	112.14	113.99
23	Indusind Bank	9452.78	1951.81	15818.35	27222.95	2092.17	215.41	104.02	164.34
24	Karnataka Bank Ltd.	28.96	26.38	1476.22	1531.56	123.76	82.64	109.56	109.18
25	Karur Vysya Bank	24.81	80.67	901.04	1006.52	34.35	30.87	71.19	62.93
26	Kotak Mahindra Bank	443.69	6.64	10178.57	10628.90	471.41	6.70	85.42	87.77
27	Lakshmi Vilas Bank (DBS)	90.32	0.00	1193.13	1283.45	316.69	#DIV/0!	79.56	83.98
28	Ratnakar Bank Ltd	0.00	83.52	4815.02	4898.54	#DIV/0!	71.89	60.83	60.99
29	South Indian Bank Ltd.	10.91	0.00	1162.02	1172.93	23.06	#DIV/0!	64.39	63.33
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	116.18	116.18	#DIV/0!	#DIV/0!	20.64	20.64
32	YES Bank	0.00	66.89	9749.29	9816.18	#DIV/0!	79.56	80.19	80.18
Total PVT		29801.50	25449.17	224268.65	279519.32	169.97	89.41	69.10	75.43
33	Au Small finance Bank	0.00	0.00	426.20	426.20	#DIV/0!	#DIV/0!	34.87	34.87
34	ESAF SF Bank	0.00	204.58	343.08	547.66	#DIV/0!	4859.38	244.60	379.08
35	Jana Small Finance Bank	313.33	241.62	693.61	1248.56	740.95	123.13	41.83	65.83
36	Ujjivan Small Finance Bank	708.89	995.41	1926.56	3630.86	208.68	201.62	93.94	125.88
37	Utkarsh Small Finance Bank	0.00	0.00	163.43	163.43	#DIV/0!	#DIV/0!	19.93	19.93
Total Small Finance		1022.22	1441.61	3552.88	6016.71	267.60	207.68	60.30	86.35
38	BGVB (PNB)	7608.55	956.60	484.45	9049.60	53.74	40.01	31.96	50.10
39	PBGB (UCO)	3621.21	400.56	246.86	4268.63	61.48	53.61	63.49	60.75
40	UBKGB (CBI)	2399.13	1238.69	204.74	3842.56	108.81	60.21	51.11	82.41
Total RRB		13628.89	2595.85	936.05	17160.79	61.25	49.96	40.60	57.68
41	WB State Co-Op Bank Ltd.	6850.35	4535.84	11944.25	23330.44	68.75	41.98	79.68	65.24
42	WBSCARD Bank Ltd.	1365.28	0.00	0.00	1365.28	5822.09	#DIV/0!	0.00	525.71
Total Co-Optv		8215.63	4535.84	11944.25	24695.72	82.26	41.98	78.44	68.56
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		110184.97	72934.17	629331.09	812450.22	53.83	48.33	75.74	68.47

Position of ATMs & BC Outlets in West Bengal as on 30.09.2024

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	80	187	378	713	468	269	1450
3	Bank of Maharashtra	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	757	254	108	1119
6	Indian Bank	41	45	133	219	524	196	574	1294
7	Indian Overseas Bank	11	75	62	148	234	27	100	361
8	Punjab & Sind Bank	4	4	22	30	0	0	0	0
9	Punjab National Bank	487	233	612	1332	5127	1064	322	6513
10	State Bank of India	415	1204	2650	4269	5656	836	535	7027
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	64	58	210	332	478	383	267	1128
Total PSU		1428	1950	4651	8029	14836	3899	3053	21788
13	Axis Bank	357	310	694	1361	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	15	24	0	0	0	0
19	HDFC Bank	37	114	474	625	93	345	164	602
20	ICICI Bank	68	106	531	705	3	0	0	3
21	IDBI Bank	26	35	112	173	0	0	0	0
22	IDFC First Bank	0	0	30	30	508	99	7	614
23	Indusind Bank	7	23	138	168	2086	17332	0	19418
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	95	97	0	0	140	140
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	653	509	2011	3173
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	38	40	0	9924	85004	94928
Total PVT		512	625	2290	3427	3803	30135	87807	121745
33	Au Small finance Bank	0	0	16	16	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	23	16	35	74	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	16	16	0	0	0	0
Total Small Finance		23	19	73	115	9	34	62	105
38	BGVB (PNB)	0	0	0	0	3059	327	64	3450
39	PBGB (UCO)	0	0	0	0	673	0	0	673
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
Total RRB		0	0	0	0	4116	327	64	4507
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	45583	9134	4358	59075
45	Fino Payment Bank	0	0	0	0	26986	5505	4325	36816
Total of Payment Banks		0	0	0	0	72642	16905	14881	104428
Grand Total		2061	2620	7067	11748	95451	51300	105867	252618

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

Negative trend is shown in the districts namely Coochbehar, Kolkata and South 24 Parganas District as on September, 2024 in comparison to September, 2023. These districts to initiate remedial measures to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 30.09.2024					
Sr. No.	Name of District	Lead Bank	CD Ratio as on September, 2023	CD Ratio as on September, 2024	Increase/ Decrease
1	Alipurduar	CBI	57.07	62.14	+
2	Bankura	PNB	51.93	54.71	+
3	Birbhum	UCO	46.01	51.26	+
4	Coochbehar	CBI	79.66	78.89	-
5	Dakshin Dinajpur	PNB	60.66	67.89	+
6	Darjeeling	CBI	61.28	68.27	+
7	Hooghly	UCO	41.98	45.06	+
8	Howrah	UCO	46.65	49.57	+
9	Jalpaiguri	CBI	65.67	76.20	+
10	Jhargram	PNB	42.76	44.95	+
11	Kalimpong	SBI	49.08	50.14	+
12	Kolkata	SBI	100.84	100.10	-
13	Malda	PNB	60.07	60.13	+
14	Murshidabad	PNB	50.02	57.92	+
15	Nadia	PNB	50.18	51.15	+
16	Paschim Burdwan	SBI	46.94	53.70	+
17	Paschim Medinipur	PNB	48.14	48.39	+
18	Purba Burdwan	UCO	51.71	54.20	+
19	Purba Medinipur	PNB	47.52	52.31	+
20	Purulia	PNB	49.02	50.05	+
21	Uttar Dinajpur	PNB	61.44	69.50	+
22	24 Pgs. (N)	Indian	42.75	45.58	+
23	24 Pgs. (S)	PNB	46.48	45.54	-

AGENDA – 5

Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Agriculture Infrastructure Fund (AIF)
- (iii) Farmers Producer Organizations (FPO)
- (iv) KCC Animal Husbandry (KCC-AH)
- (v) National Livestock Mission (NLM)
- (vi) KCC Fishery (MJCC)
- (vii) Others

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

(Amount in Rs. Crore)			
As on	Yearly Target	Achievement	% of Achievement
30.09.2023	1,06,996	36,607	35%
31.03.2024	1,06,996	71,901	67%
30.09.2024	1,15,852	54,259	47%

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 grains producing state in India. It is known for the largest producer in rice Production, followed by Uttar Pradesh, Punjab and Andhra Pradesh. Apart from rice production, it is known for jute, sesame, tobacco, and tea too.

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

The agriculture disbursement up to September Quarter for the financial year 2024-25 is Rs.54,259 crore, which was Rs.36,607 crore for the FY 2023-24. The disbursement in Farm Credit for the FY 2024-25 is Rs.29,353 crore which is 54% 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 Shasya Bima Yojana (BSBY) and achievement in Animal Husbandry & Fishery sectors.

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
30.09.2023	35,00,000	12,57,243	36%
31.03.2024	35,00,000	24,92,202	72%
30.09.2024	35,00,000	16,45,305	47%

Bank wise KCC position as on 30.09.2024											
											(Amount in Crore)
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2024 to 30.09.2024)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.09.2024	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	956	16.56	3256	66.00	4212	82.56	16.85	20654	425.00
2	Bank of India	117000	1955	62.50	73598	105.00	75553	167.50	64.58	176854	766.34
3	Bank of Maharashtra	2200	27	0.50	55	1.04	82	1.54	3.73	1496	29.52
4	Canara Bank	28500	6662	50.85	2970	25.77	9632	76.62	33.80	54706	426.47
5	Central Bank of India	32500	141	1.38	13582	76.19	13723	77.57	42.22	71625	456.58
6	Indian Bank	148500	1623	12.98	24562	122.81	26185	135.79	17.63	403526	1293.05
7	Indian Overseas Bank	7000	536	8.34	458	4.27	994	12.61	14.20	8567	70.34
8	Punjab & Sind Bank	50	0	0.00	1	0.01	1	0.01	2.00	51	0.66
9	Punjab National Bank	407000	26490	234.90	204002	1281.55	230492	1516.45	56.63	413769	2377.62
10	State Bank of India	285000	179176	1935.16	73445	601.24	252621	2536.40	88.64	458450	4472.83
11	UCO Bank	40000	1206	4.35	22706	172.20	23912	176.55	59.78	68026	372.66
12	Union Bank of India	25000	994	11.90	11164	116.79	12158	128.69	48.63	42865	657.00
Total PSU		1117750	219766	2339.42	429799	2572.87	649565	4912.29	58.11	1720589	11348.07
13	Axis Bank	2750	1203	6.36	556	5.65	1759	12.01	63.96	28169	284.49
14	Bandhan Bank	0	55	3.55	0	0.00	55	3.55	#DIV/0!	55	2.70
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	356	10.32	104251	582.58	104607	592.90	426.97	263692	1119.15
20	ICICI Bank	2500	10	1.34	537	8.85	547	10.19	21.88	3772	130.80
21	IDBI Bank	10000	902	4.69	1985	9.25	2887	13.94	28.87	50265	123.25
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!	630	9.57
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!	3	0.03
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	15	0.03	0	0.00	15	0.03	1.50	254	0.19
Total PVT		42250	2548	26.72	107329	606.33	109877	633.05	260.06	346848	1674.26
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujivan Small Finance Bank	0	33	0.13	0	0.00	33	0.13	#DIV/0!	100	0.29
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Small Finance		0	33	0.13	0	0.00	33	0.13	#DIV/0!	100	0.29
38	BGVB (PNB)	270000	2496	15.72	70122	248.05	72618	263.77	26.90	279310	732.18
39	PBGB (UCO)	60000	2440	33.37	20221	178.54	22661	211.91	37.77	78597	645.69
40	UBKGB (CBI)	25000	435	4.27	24973	433.80	25408	438.07	101.63	76406	983.20
Total RRB		355000	5371	53.36	115316	860.39	120687	913.75	34.00	434313	2361.07
41	WB State Co-Op Bank Ltd.	1985000	7264	11.18	757879	2133.67	765143	2144.85	38.55	1821676	5101.52
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	7264	11.18	757879	2133.67	765143	2144.85	38.55	1821676	5101.52
Grand Total		3500000	234982	2430.81	1410323	6173.26	1645305	8604.06	47.01	4323526	20485.20

District wise KCC position as on 30.09.2024							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2024 to 30.09.2024(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.09.2024	
			No.	Amount		No.	Amount
1	Alipurduar	38500	33424	185.27	86.82	76066	523.54
2	Bankura	198000	63157	296.43	31.90	193458	839.40
3	Birbhum	240000	85245	445.19	35.52	250813	932.54
4	Coochbehar	190000	51330	543.39	27.02	180987	1625.96
5	Dakshin Dinajpur	115000	44129	264.61	38.37	144077	547.72
6	Darjeeling	18500	26985	176.89	145.86	51507	254.73
7	Hooghly	395000	157511	713.89	39.88	299441	1660.40
8	Howrah	95000	38726	189.40	40.76	76608	302.12
9	Jalpaiguri	40000	40105	375.11	100.26	81994	823.14
10	Jhargram	55000	42015	183.61	76.39	101946	329.09
11	Kalimpong	10000	21865	162.41	218.65	46157	218.78
12	Kolkata	0	1121	127.63	#DIV/0!	2593	225.72
13	Malda	110000	45579	272.83	41.44	148040	622.68
14	Murshidabad	95000	66932	452.43	70.45	229758	1104.82
15	Nadia	110000	66961	464.83	60.87	298616	1663.99
16	Paschim Burdwan	25000	49994	285.60	199.98	152944	638.01
17	Paschim Medinipur	245000	128661	538.02	52.51	357617	1511.34
18	Purba Burdwan	280000	99417	568.75	35.51	320865	1696.50
19	Purba Medinipur	750000	375506	1167.41	50.07	582505	2112.89
20	Purulia	35000	44657	305.02	127.59	131647	471.47
21	Uttar Dinajpur	55000	35259	193.26	64.11	146925	502.45
22	24 Pgs. (N)	230000	58842	317.17	25.58	262177	970.72
23	24 Pgs. (S)	170000	67884	374.91	39.93	186785	907.19
Grand Total		3500000	1645305	8604.06	47.01	4323526	20485.20

NB: All the banks operating in the State have disbursed 16,45,305 number of KCCs including renewal cases up to September Quarter during FY 2024-25, registering 47% achievement of annual target of 35.00 lacs number of KCC. Total amount outstanding for KCC stood at Rs.20,485.20 crore as on 30.09.2024. The average ticket size of outstanding KCC loans is Rs.47,381/- as on 30.09.2024.

Bangla Shasya Bima Yojana:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, Govt. of West Bengal launched the Bangla Shasya Bima (BSB) Yojana, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

Notification No 959-AG-11031(11)/3/2024-NAB) for Rabi-2024-25 crop coverage under Bangla Shasya Bima (BSB) Yojana has been issued on 24.10.2024 and shared accordingly with the member banks by SLBC West Bengal. The Bajaj Allianz General Insurance Company will undertake implementation of Rabi-2024-25 season. As per notification no 212 -AG-11031(99)/I/2024-NAB dated 07th March 2024 premium on Potato and Sugarcane from 2024-25 onwards to be fully borne by State Government under BSB Yojana. So, banks need not to deduct premium from KCC accounts as far as BSB enrolment is concerned.

Progress under Agriculture Infrastructure Fund (AIF): -

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

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

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

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

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

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

Project covered under AIF:

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

Bank wise progress in the state under AIF as on 30.09.2024:

WB AIF BANK WISE SUMMARY (Cumulative) As on 30.09.2024										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank(Disbursement Pending)		Out of (A)Disbursed by Bank		Out of (A) Rejected	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Axis Bank	55	17	25.63	0	0.00	17	19.23	30	8	4.83
Bangiya Gramin Vikash Bank	222	46	7.22	12	1.75	34	5.20	158	18	2.62
Bank Of Baroda	547	285	77.07	30	5.23	255	66.93	224	38	9.72
Bank Of India	802	349	136.92	43	13.63	306	97.29	376	77	14.95
Bank of Maharashtra	9	2	0.76	1	0.27	1	0.18	7	0	0.00
Canara Bank	212	76	106.72	15	31.73	61	63.64	123	13	2.06
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	239	84	123.44	19	21.43	65	41.33	152	3	0.52
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	182	49	37.49	3	4.25	46	29.22	82	51	41.81
ICICI Bank	9	2	0.34	0	0.00	2	0.32	5	2	3.62
IDBI BANK LTD	34	8	3.77	1	1.89	7	1.13	19	7	2.55
Indian Bank	357	151	204.32	27	8.38	124	148.07	198	8	7.73
Indian Overseas Bank	59	23	6.14	2	0.32	21	4.91	34	2	0.24
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	6	4	0.68	0	0.00	4	0.68	1	1	0.21
Kotak Mahindra Bank	3	2	2.10	1	0.64	1	0.60	1	0	0.00
NABKISAN Finance Ltd	7	0	0.00	0	0.00	0	0.00	5	2	0.16
Paschim Banga Gramin Bank	40	16	18.95	8	8.38	8	8.92	21	3	2.21
Punjab and Sind Bank	11	2	8.05	0	0.00	2	2.40	7	2	0.39
Punjab National Bank	2900	1607	595.79	166	69.72	1441	434.21	1159	134	44.35
STATE BANK OF INDIA	1937	680	270.25	50	20.17	630	188.68	1146	111	21.48
The Federal Bank Ltd	5	2	0.36	0	0.00	2	0.36	2	1	0.80
UCO Bank	260	129	90.89	18	14.44	111	46.94	125	6	8.43
Union Bank of India	180	75	43.90	4	1.69	71	31.24	87	18	6.37
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	6.62	2	0	0.00
All Co-operative Bank	206	111	38.68	5	2.62	106	22.79	65	30	20.82
TOTAL	8310	3726	1842.38	406	225.82	3320	1220.99	4044	540	198.21

District wise cumulative progress in the state under AIF as on 30.09.2024:

WB AIF DISTRICT WISE SUMMARY (Cumulative) as on 30.09.2024										
District Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only approved by Bank(Disbursement Pending)		Out of (A)Disbursed by Bank		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Alipurduar	135	49	33.43	4	1.41	45	13.45	84	2	0.30
Bankura	750	376	95.87	34	9.53	342	79.70	311	63	18.10
Birbhum	441	221	63.12	35	7.14	186	40.92	182	38	10.81
Cooch Behar	335	89	166.43	14	49.71	75	54.04	226	20	4.68
Dakshin Dinajpur	122	34	17.41	2	0.28	32	12.88	71	17	3.53
Darjeeling	157	41	75.48	8	22.42	33	44.08	113	3	0.60
Hooghly	715	527	249.65	41	13.47	486	187.59	145	43	20.58
Howrah	130	67	27.21	9	4.29	58	20.02	52	11	4.32
Jalpaiguri	171	52	104.59	6	2.22	46	62.91	119	0	0.00
Jhargram	135	52	16.79	2	0.23	50	16.09	69	14	4.15
Kalimpong	14	7	0.52	1	0.00	6	0.52	6	1	0.00
Kolkata	31	22	63.60	5	21.31	17	17.43	8	1	1.20
Malda	433	112	52.63	18	8.24	94	42.36	292	29	10.45
Murshidabad	963	200	60.58	41	2.54	159	39.15	678	85	9.66
Nadia	248	51	22.00	10	1.25	41	16.68	184	13	11.39
North 24 Parganas	483	111	79.18	16	14.34	95	46.38	355	17	18.95
Paschim Bardhaman	237	208	74.77	10	4.03	198	47.59	19	10	7.35
Paschim Medinipur	717	441	168.14	46	14.28	395	135.51	222	54	14.96
Purba Bardhaman	1028	722	322.67	65	34.66	657	248.34	253	53	18.83
Purba Medinipur	458	136	42.39	12	3.79	124	31.65	289	33	24.76
Purulia	156	52	22.24	4	3.07	48	14.74	103	1	0.05
South 24 Parganas	257	89	31.95	13	3.20	76	22.80	151	17	8.49
Uttar Dinajpur	194	67	51.72	10	4.41	57	26.18	112	15	5.03
TOTAL	8310	3726	1842.38	406	225.82	3320	1220.99	4044	540	198.21

Farmers Producer Organizations (FPO):

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 number of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 30.09.2024, 181 number of FPOs have so far been financed by member banks involving an amount of Rs. 36.89 Crore.

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

Bank wise performance of FPO financing as on 30.09.2024: -

Outstanding Status under FPO/FPC											
(Amt in Lakh)											
Sr. No.	Bank Name	Achievement as on 30.09.2023		Achievement as on 31.12.2023		Achievement as on 31.03.2024		Achievement as on 30.06.2024		Achievement as on 30.09.2024	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	Bank of Baroda	11	56.00	11	56.00	11	56.00	11	56.00	11	56.00
2	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	5	206.00	5	206.00	5	206.00	5	206.00	5	206.00
5	Central Bank of India	7	704.00	9	709.00	10	1524.00	10	1524.42	10	1524.42
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	10	69.00	12	73.00	16	76.00	19	79.00	27	95.00
8	Punjab & Sindh Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	19	71.28	19	71.28	19	71.28	19	71.30	18	70.00
10	State Bank of India	13	379.00	16	457.00	17	465.00	20	523.00	20	523.00
11	UCO Bank	1	3.00	1	3.00	1	3.00	1	3.00	1	3.00
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank	1	94.77	1	100.00	1	100.00	2	120.00	2	120.00
16	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	BGVB	12	282.00	12	282.00	12	282.00	13	312.00	14	342.00
20	PBGB	7	88.00	8	95.00	8	95.00	8	80.00	9	100.00
21	UBKGB	14	134.09	14	134.09	15	143.72	15	144.09	14	134.09
22	WBSCB	50	515.91	50	515.91	50	515.91	50	515.91	50	515.91
	Total	150	2603.05	158	2702.28	165	3537.91	173	3634.72	181	3689.42

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 have been shared by Institutional Finance, Finance Department, Govt. of West Bengal on 23.11.2022. SLBC has shared the same with member banks and LDMs for necessary action.

Targets for KCC Animal Husbandry loans were fixed for the state of West Bengal for FY 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 30.09.2024:

Activity wise Summary:

As on 30.09.2024 during FY 2024-25, total 13,894 number of cases under Animal Husbandry have been sanctioned amounting to Rs.186.17 Crore, out of which 11,625 number of cases have been disbursed with an amount of Rs.168.77 Crore, whereas 1,624 number 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 report of the Bank							
For the period from 01.04.2024 to 30.09.2024							
Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy Faming	6347	77.32	6502	77.30	2566	986
2	Goat Husbandry	2239	38.37	2237	37.51	1568	348
3	Poultry Faming (Including Duckery)	3874	44.71	1451	30.14	1225	251
4	Pig Husbandry	1433	25.77	1435	23.82	43	39
Total		13894	186.17	11625	168.77	5402	1624

District wise KCC-AH Consolidated Progress Report

For the period from 01.04.2024 to 30.09.2024

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Alipurduar	178	2.06	161	1.80	15	30
2	Bankura	659	8.25	681	8.61	92	25
3	Birbhum	406	7.64	414	7.52	821	70
4	Coochbehar	235	2.23	204	2.06	96	145
5	Dakhin 24 Parganas	428	4.38	408	3.95	111	95
6	Dakhin Dinajpur	728	7.53	721	7.27	95	55
7	Darjeeling including Siliguri	880	7.54	911	7.73	72	68
8	Hooghly	1907	12.29	470	4.49	1036	143
9	Howrah	238	3.78	216	3.68	327	25
10	Jalpaiguri	217	3.95	207	3.82	148	78
11	Jhargram	80	0.56	77	0.52	32	158
12	Kalimpong	323	2.16	319	2.05	20	59
13	Kolkata	231	7.22	238	7.39	14	0
14	Malda	614	10.80	640	10.87	158	46
15	Murshidabad	352	6.14	348	5.88	80	9
16	Nadia	345	5.74	338	5.54	62	20
17	Paschim Bardhaman	134	2.03	130	1.92	122	27
18	Paschim Medinipur	2369	28.29	2402	28.60	1058	81
19	Purba Bardhaman	535	6.91	599	6.59	154	74
20	Purba Medinipur	1915	33.56	1046	25.31	543	152
21	Purulia	319	10.60	322	12.01	98	99
22	Uttar 24 Parganas	468	7.38	448	6.24	168	101
23	Uttar Dinajpur	337	5.10	328	4.91	80	64
Total		13894	186.16	11625	168.76	5402	1624

Bank wise consolidated report on KCC-AH (Activity wise) as on 30.09.2024

Sl. No.	Name of the Bank	Dairy Farming						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	505	4.93	442	4.53	166	11	201	2.11	191	1.98	99	4
2	Bank of India	237	1.92	224	1.97	452	182	101	0.93	92	0.44	164	53
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	86	1.92	84	1.87	43	117	26	0.41	24	0.35	23	12
5	Central Bank of India	65	0.45	35	0.25	347	528	7	0.03	5	0.02	223	211
6	Indian Bank	58	0.62	38	0.40	25	17	18	0.12	10	0.08	14	7
7	Indian Overseas Bank	7	3.06	7	3.06	6	25	2	0.42	2	0.42	1	13
8	Punjab National Bank	1117	28.43	1465	30.55	0	0	685	24.86	732	25.12	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	1178	8.60	1178	8.60	0	0	88	0.64	88	0.64	0	0
11	UCO Bank	38	0.40	38	0.40	6	6	20	0.22	20	0.22	14	5
12	Union Bank of India	100	1.04	100	1.04	7	22	1	0.04	1	0.04	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	8	0.27	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	25	0.32	18	0.21	2	16	9	0.14	5	0.09	0	5
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	1975	18.97	1945	18.02	61	0	910	7.27	901	7.02	18	0
22	PBGB (UCO)	427	3.06	427	3.06	1434	32	61	0.21	61	0.21	983	16
23	UBKGB (CBI)	44	0.42	43	0.42	16	25	25	0.26	23	0.22	15	12
24	WB State Co-Op Bank	477	2.91	458	2.93	1	5	83	0.67	82	0.65	0	2
GRAND TOTAL		6347	77.32	6502	77.30	2566	986	2239	38.37	2237	37.51	1568	348

Bank wise consolidated report on KCC-AH (Activity wise) as on 30.09.2024

Sl. No.	Name of the Bank	Poultry Farming						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	74	1.00	68	0.81	39	2	5	0.24	3	0.22	0	0
2	Bank of India	70	0.63	25	0.20	11	67	5	0.15	2	0.00	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	7	6	0	0.00	0	0.00	4	4
5	Central Bank of India	1	0.01	1	0.01	52	21	1	0.01	0	0.01	10	15
6	Indian Bank	18	0.20	5	0.06	8	4	6	0.05	0	0.00	4	2
7	Indian Overseas Bank	1	0.27	1	0.27	1	6	0	0.00	0	0.00	0	1
8	Punjab National Bank	479	17.62	532	20.66	0	0	457	16.58	488	16.75	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	132	0.97	132	0.97	0	0	74	0.56	74	0.56	0	0
11	UCO Bank	54	0.78	54	0.78	8	7	0	0.00	0	0.00	0	0
12	Union Bank of India	6	0.36	6	0.36	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	2412	16.80	0	0.00	1001	108	17	1.86	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	8	0.10	6	0.08	0	7	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	BGVB (PNB)	546	4.82	543	4.70	12	0	191	1.73	190	1.68	11	0
22	PBGB (UCO)	48	0.94	48	0.94	78	10	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	15	0.13	15	0.13	5	8	11	0.10	11	0.10	0	12
24	WB State Co-Op Bank	10	0.08	15	0.17	0	0	667	4.50	667	4.50	2	3
GRAND TOTAL		3874	44.71	1451	30.14	1225	251	1433	25.77	1435	23.82	43	39

The **disbursement** for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2024:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
30.09.2023	49,164	401.64	8,963	164.35	37,082	216.51	1,33,061	606.04
30.09.2024	53,896	464.37	8,357	146.64	24,890	219.04	25,673	135.23

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2024-25 (01.04.2024 - 30.09.2024) (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	4212	82.56	1485	36.22	1390	52.35	98	5.54	56	3.89	84	5.41	9	3.20	1466	312.83
2	Bank of India	33475	150.73	7586	26.28	290	2.86	1054	9.25	782	9.22	1160	4.64	45865	528.02	18356	403.66	108568	1134.66
3	Bank of Maharashtra	82	1.44	27	0.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	682	5.57	791	7.51
4	Canara Bank	55496	539.65	526	2.83	109	1.35	105	3.67	42	0.56	1	0.02	0	0.00	615	0.75	56894	548.83
5	Central Bank of India	20717	54.05	164	0.58	51	1.03	32	12.25	0	0.00	0	0.00	4	0.45	52942	1393.22	73910	1461.58
6	Indian Bank	13175	86.14	670	13.60	95	0.83	73	0.81	95	1.29	0	0.00	2126	89.26	43186	1229.07	59420	1421.00
7	Indian Overseas Bank	326	50.32	6	0.58	1	0.04	0	0.00	1	0.01	4	0.29	80	2.14	72	8.35	490	61.73
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	252621	2536.59	91	2.95	36	1.67	125	24.80	118	2.84	33	0.72	14	1.56	186653	3662.23	439691	6233.36
11	UCO Bank	15808	562.82	84	0.92	142	1.00	73	0.46	30	0.30	3	0.18	15	0.65	7157	784.53	23312	1350.86
12	Union Bank of India	18724	362.30	2425	85.27	502	14.17	546	26.09	701	6.01	0	0.00	0	0.00	327	102.33	23225	596.17
Total PSU		484618	7062.31	13520	180.67	2692	78.07	2296	92.31	2319	28.07	1392	17.57	48905	664.20	315006	7954.64	870748	16077.83
13	Axis Bank	2161	12.61	0	0.00	6	1.81	0	0.00	0	0.00	0	0.00	0	0.00	3845	486.91	6012	501.33
14	Bandhan Bank	25	0.16	25853	189.20	6228	49.02	4093	34.09	9910	65.77	0	0.00	1551	11.85	3	98.20	47663	448.29
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	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	14450	308.31	14450	308.31
19	HDFC Bank	423	13.16	6157	32.85	208	8.93	536	8.91	12	0.15	37	0.20	83086	451.68	14464	161.38	104923	677.27
20	ICICI Bank	706	81.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	27297	325.21	0	0.00	28003	406.53
21	IDBI Bank	24	0.35	35	1.96	15	0.06	0	0.00	0	0.00	0	0.00	0	0.00	16161	89.98	16235	92.35
22	IDFC First Bank	0	0.00	762	2.90	498	1.94	211	0.81	2173	8.48	0	0.00	2100	11.50	3644	14.14	9388	39.77
23	Indusind Bank	0	0.00	0	0.00	11136	45.33	0	0.00	0	0.00	0	0.00	0	0.00	307681	1284.20	318817	1329.53
24	Karnataka Bank Ltd.	375	5.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	621	11.24	996	17.17
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	2395	117.58	0	0.00	2395	117.58
27	Lakshmi Vilas Bank (DBS)	10122	45.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10122	45.85
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	65756	277.98	0	0.00	65756	277.98
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	465	6.84	1017	18.12
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	5346	25.65	5346	25.65
Total PVT		13836	159.38	33302	236.85	18113	107.55	4860	44.23	12110	74.87	37	0.20	182185	1195.79	924246	4286.22	631123	4305.72
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3217	12.52	3217	12.52
34	ESAF SF Bank	0	0.00	3947	17.78	2072	8.70	530	2.46	0	0.00	0	0.00	83	0.37	18638	88.70	25270	118.01
35	Jana Small Finance Bank	0	0.00	33	0.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	21033	117.32	21066	117.50
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	61699	349.26	61699	349.26
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	2964	13.03	2964	13.03
Total Small Finance		0	0.00	3980	17.96	2072	8.70	530	2.46	0	0.00	0	0.00	83	0.37	107551	580.8315	114216	610.32
38	BGVV (PNB)	196532	2144.09	1945	18.02	165	1.28	543	4.70	901	7.02	0	0.00	0	0.00	0	0.00	200086	2175.11
39	PBGB (UCO)	22661	211.91	434	3.16	187	2.17	50	0.98	64	0.22	0	0.00	10	0.91	21716	787.03	45122	1006.38
40	UBKGB (CBI)	25194	435.95	89	0.88	64	0.66	13	0.18	38	0.22	10	0.18	0	0.00	35087	630.40	60495	1068.47
Total RRB		244387	2791.95	2468	22.06	416	4.11	606	5.86	1003	7.46	10	0.18	10	0.91	86947	1562.40	305703	4249.96
41	WB State Co-Op Bank Ltd.	762463	2118.00	606	5.93	1597	20.61	15	0.17	10221	24.68	323	7.43	10908	12.99	17133	194.21	803266	2384.02
42	WBSCARD Bank Ltd.	0	0.00	20	0.90	0	0.00	50	1.62	20	0.16	1559	62.14	29	4.55	110	2.32	1788	71.69
Total Co-Optv		762463	2118.00	626	6.83	1597	20.61	65	1.79	10241	24.84	1882	69.57	10937	17.54	17243	196.5259	805054	2455.71
Grand Total		1505304	12131.65	53896	464.37	24890	219.04	8357	146.64	25673	135.23	3321	87.52	242120	1878.81	2298719	37064.22	2726844	27699.54

The **outstanding** in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2024:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
30.09.2023	1,69,776	1,110.49	46,601	603.60	1,31,240	623.96	4,99,092	1,364.65
30.09.2024	2,44,878	1,693.86	45,666	703.31	1,33,170	672.78	1,78,573	710.22

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2024 (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	20654	425.00	1120	15.23	722	10.86	522	8.45	114	7.21	256	12.47	104	1.60	18486	244.18	41978	725.00
2	Bank of India	199596	917.55	4170	31.61	533	5.78	676	13.97	1221	9.55	1514	13.30	75931	774.53	45159	829.77	328800	2596.06
3	Bank of Maharashtra	1496	29.39	28	0.37	3	0.07	0	0.00	0	0.00	0	0.00	0	0.00	836	19.13	2363	48.96
4	Canara Bank	164897	1965.59	4132	51.32	327	7.79	1113	8.68	581	8.91	85	2.57	71	5.69	2797	2.48	174003	2053.03
5	Central Bank of India	70070	462.76	567	4.70	157	3.67	154	24.33	170	1.23	377	7.49	438	5.24	64396	2069.52	136329	2578.94
6	Indian Bank	83680	650.24	1496	105.88	473	26.49	369	20.76	142	4.81	3	0.03	23242	319.21	73985	2617.98	183390	3745.40
7	Indian Overseas Bank	32039	871.96	236	3.94	285	7.49	72	1.60	45	3.91	165	3.38	377	4.76	7401	279.04	40620	1176.08
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	670691	6194.78	9047	201.03	2368	64.62	5065	181.16	4477	26.07	215	3.21	22580	769.32	38999	852.75	753442	8292.95
10	State Bank of India	458450	4472.83	653	11.40	159	7.02	669	120.22	8710	9.49	73	0.50	350	12.90	234201	4578.85	703265	9213.21
11	UCO Bank	97786	1249.15	2071	25.75	626	3.79	762	18.22	867	5.70	810	0.73	1478	9.59	9226	27.24	113626	1340.17
12	Union Bank of India	61867	1023.67	14053	225.12	1172	17.58	2090	54.40	1129	12.67	0	0.00	18	0.81	9003	175.98	89332	1510.23
Total PSU		1861269	18263.55	37576	676.36	6827	155.17	11492	451.79	17457	89.56	3498	43.67	124589	1903.65	504489	11696.92	2567197	33280.68
13	Axis Bank	12317	86.98	0	0.00	37	15.31	0	0.00	0	0.00	0	0.00	0	0.00	16692	3360.90	29046	3463.19
14	Bandhan Bank	67	1.48	91797	415.26	24776	113.77	14393	73.10	30383	136.12	1	0.09	4444	32.86	5	236.84	165866	1009.52
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	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	24224	366.89	24224	366.89
19	HDFC Bank	585	22.98	64024	233.00	186	8.31	5711	17.74	24	0.29	22	0.05	171013	773.03	23957	122.4764	265522	1177.87
20	ICICI Bank	3470	207.14	0	0.00	129	67.00	0	0.00	0	0.00	0	0.00	57861	766.68	0	0.00	61460	1040.82
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	65651	313.58	65651	313.58
22	IDFC First Bank	6	0.35	1367	3.51	1125	2.97	626	1.41	3066	9.13	0	0.00	10094	28.50	6190	17.37	22474	63.23
23	Indusind Bank	0	0.00	0	0.00	83382	187.15	0	0.00	0	0.00	0	0.00	0	0.00	1201139	2747.56	1284521	2934.70
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	12388	404.95	0	0.00	12388	404.95
27	Lakshmi Vilas Bank (DBS)	50097	132.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	17	0.23	50114	132.62
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	350501	805.75	0	0.00	350501	805.75
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	11673	40.49	11673	40.49
Total PVT		66542	451.31	158688	677.37	109919	397.87	20810	93.75	33503	146.35	25	0.73	606301	2811.77	1350191	7219.705	2345979	11798.85
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5315	16.50	5315	16.50
34	ESAF SF Bank	0	0.00	17653	47.63	7322	18.98	1654	4.61	0	0.00	0	0.00	761	2.22	104614	282.77	132004	356.21
35	Jana Small Finance Bank	0	0.00	1774	4.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	91661	294.52	93435	299.08
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	271829	936.24	271829	936.24
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	10484	31.60	10484	31.60
Total Small Finance		0	0.00	19427	52.19	7322	18.98	1654	4.61	0	0.00	0	0.00	761	2.22	483903	1561.628	513067	1639.63
38	BGVV (PNB)	480626	4860.30	15964	173.17	1117	22.83	3242	60.33	22003	357.49	0	0.00	0	0.00	13	0.20	522965	5474.32
39	PBGB (UCO)	78597	645.69	2067	14.37	534	5.36	191	3.14	259	0.85	0	0.00	137	6.21	49023	1114.74	130808	1790.36
40	UBKGB (CBI)	75630	973.85	222	2.26	176	1.46	39	0.45	84	0.55	222	2.75	33	1.88	72661	1718.38	149067	2701.58
Total RRB		634853	6479.84	18253	189.80	1827	29.65	3472	63.92	22346	358.89	222	2.75	170	8.09	121697	2833.32	802840	9966.26
41	WB State Co-Op Bank Ltd.	1816699	5059.87	1356	11.89	3192	35.65	16	1.26	100831	80.68	18379	174.20	11592	38.07	35057	436.56	1987122	5838.16
42	WBSCARD Bank Ltd.	0	0.00	9578	86.25	4083	35.47	8222	87.97	4436	34.75	98161	680.74	1485	82.19	43544	36.70	169509	1044.07
Total Co-Optv		1816699	5059.87	10934	98.14	7275	71.12	8238	89.23	105267	115.43	116540	854.94	13077	120.26	78601	473.26	2156631	6882.23
Grand Total		4379363	30254.58	244878	1693.86	133170	672.78	45666	703.31	178573	710.22	120285	902.09	744898	4845.99	3023364	19866.02	8385714	63567.65

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 2025 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 30.09.2024 (cumulative):

Bank wise summary of Weekly KCC-Animal Husbandry as on 30.09.2024 (Cumulative)																
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/ No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	683	683	299	30	27	61	0	11	43	58	0	0	34	0	120	0
Bank of India	2128	2128	1136	71	13	190	0	54	139	136	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	118	51	0	21	20	4	65	0
Central Bank of India	3693	3693	1777	204	115	740	0	33	245	110	5	191	30	5	238	0
Cooperative Bank	2968	2968	1179	134	83	457	0	79	273	119	44	263	3	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4315	4315	1652	205	66	645	8	99	527	302	61	0	115	51	584	0
Indian Overseas Bank	415	415	70	14	0	105	0	37	78	40	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12741	12741	5095	869	242	1895	52	636	1792	740	125	75	336	5	879	0
State Bank of India	13318	13318	4723	901	228	1887	0	463	1580	567	91	175	765	96	1842	0
UCO Bank	4895	4895	2340	108	55	887	3	44	370	318	4	10	37	86	633	0
Union Bank of India	893	893	273	102	0	113	0	22	63	69	4	0	35	11	201	0
Grand Total	47193	47193	19031	2694	849	7130	63	1517	5235	2546	345	759	1447	277	5300	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.09.2024 (cumulative):

District wise summary of Weekly KCC-Animal Husbandry as on 30.09.2024 (Cumulative)																
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/ No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4167	4167	1638	250	76	1589	0	0	489	53	0	0	2	0	70	0
Dakshin Dinajp	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1013	1013	583	99	55	230	0	5	9	4	0	28	0	0	0	0
Koch Bihar	3191	3191	1144	587	220	657	0	0	79	0	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	1322	820	236	137	519	5	37	0
North Twenty Fo	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	715	0
Paschim Bardd	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medin	2134	2134	1082	136	0	351	46	0	375	0	0	51	8	0	85	0
Purba Barddha	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipu	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	407	407	130	9	0	36	0	11	130	81	10	0	0	0	0	0
South Twenty Fo	1978	1978	881	52	4	101	5	7	715	81	0	0	131	1	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
Grand Total	47193	47193	19031	2694	849	7130	63	1517	5235	2546	345	759	1447	277	5300	0

Bank-wise Summary of Weekly KCC-Fishery as on 30.09.2024 (cumulative):

Bank wise summary of Weekly KCC-Fishery as on 30.09.2024 (Cumulative)														
bank/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 (iii) Unaware about the submission of application	Sum of Cummulative - Wrong/incomplete information furnished	Sum of Cummulative - Second application submitted for same/other reasons	Sum of Cummulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	39	39	15	4	0	7	0	11	0	1	0	0	0	1
Bank of India	71	71	33	0	0	1	0	27	0	3	5	0	0	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	53	53	23	2	2	3	0	17	0	3	2	0	0	1
Central Bank of India	43	43	29	0	0	0	0	11	0	0	0	0	0	3
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	237	237	72	1	0	26	0	73	4	30	27	1	1	2
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	845	845	338	36	5	66	5	237	0	85	67	0	4	2
State Bank of India	627	617	221	27	8	55	0	189	0	69	41	0	0	7
UCO Bank	372	372	151	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	3851	3841	1488	239	17	925	5	721	4	240	149	1	34	18

District-wise Summary of Weekly KCC-Fishery as on 30.09.2024 (cumulative):

District wise summary of Weekly KCC-Fishery as on 30.09.2024 (Cumulative)														
District Name	Sum of Cummulative No of Applications Received	Sum of Cummulative No of Applications Accepted	Sum of Cummulative No of Applications Sanctioned	Sum of Cummulative - Already having KCC with Some other Bank	Sum of Cummulative - Already availed loan for same purpose from other	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 (iii) Unaware about the submission of application	Sum of Cummulative - Wrong/incomplete information furnished	Sum of Cummulative - Second application submitted for same/other reasons	Sum of Cummulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	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	1835	1835	542	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
Darjiting	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	150	150	54	16	0	22	0	57	0	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddha	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipu	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhama	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	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	0	0	0	0	0	0	0	0	0	0	18
Grand Total	3851	3841	1488	239	17	925	5	721	4	240	149	1	34	18

National Livestock Mission (NLM):

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

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

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

Activities under NLM:-

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

Benefit provided under the scheme:-

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

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

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

Matsya Jeebi Credit Card (MJCC):

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

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

The target of 1,00,000 number of fresh MJCC has been fixed by Govt. of West Bengal for FY 2024-25. As on 30.09.2024, the member banks have cumulatively sanctioned 23,426 number of MJCC cases amounting to Rs.148.15 Crore.

Bank-wise progress of MJCC as on 30.09.2024:

MJCC CUMULATIVE PROGRESS AS ON 30.09.2024					
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	705	379	2.46	326	0
Bank of India	2180	735	3.67	1425	20
Bank of Maharashtra	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	4828	2370	26.98	2132	326
Indian Overseas Bank	332	115	0.08	160	57
Punjab & Sind Bank	10	0	0	2	8
Punjab National Bank	10104	3914	16.65	5692	498
State Bank Of India	9538	1053	9.38	8485	0
UCO Bank	1541	602	5.89	932	7
Union Bank of India	565	283	2.39	278	4
TOTAL PSU	33196	10712	76.13	21526	958
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	6211	1381	17.85	4830	0
PBGB	1702	599	6.14	1103	0
UBKGB	1592	1135	6.09	457	0
TOTAL RRB	9505	3115	30.08	6390	0
WBSCB	38291	9599	41.95	28692	0
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	38306	9599	41.95	28699	8
GRAND TOTAL	81326	23426	148.15	56736	1164

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

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

Agriculture Infrastructure in Rural areas and Credit absorption:

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

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

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

Infrastructure gaps and interventions required: -

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

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

Background:

A Credit Guarantee Fund of Rs.1000 crore with equal share from 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 01.04.2024-30.09.2024)

(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	62089	771.89	285970	2849.36	36.36
3	Bank of Maharashtra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	51299	456.39	148625	1375.19	27.32
5	Central Bank of India	888.75	66519	1315.42	122696	2321.05	148.01
6	Indian Bank	3035.26	1745	38.62	82216	2628.32	1.27
7	Indian Overseas Bank	681.82	380	50.74	40291	1077.71	7.44
8	Punjab & Sind Bank	243.62	0	0.00	0	0.00	0.00
9	Punjab National Bank	5723.99	102633	1127.66	795594	9180.34	19.70
10	State Bank of India	8780.01	422444	5824.77	668112	8740.17	66.34
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	32720	795.08	86498	1254.03	27.24
Total PSU		30344.31	739829	10380.57	2303322	30234.13	34.21
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	106340	736.82	311628	1442.17	24.74
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	17043	239.17	41137	1804.55	6.33
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	879	3.49	8361	14.28	0.86
23	Indusind Bank	1569.03	41	1.84	1291470	2838.83	0.12
24	Karnataka Bank Ltd.	131.84	309	5.06	534	16.82	3.84
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	9567	272.28	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	9	0.11	0.00
28	Ratnakar Bank Ltd	404.52	58998	249.90	322061	727.27	61.78
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	185071	1243.31	1992694	7180.31	6.69
33	Au Small finance Bank	0.02	3116	12.05	4901	15.25	78325.26
34	ESAF SF Bank	10.67	25270	118.01	132004	356.21	1106.10
35	Jana Small Finance Bank	81.43	16638	76.59	71534	211.64	94.05
36	Ujjivan Small Finance Bank	224.28	61376	336.11	244684	866.21	149.86
37	Utkarsh Small Finance Bank	6.83	2964	13.03	10484	31.60	190.69
Total Small Finance		323.23	109364	555.79	463607	1480.91	171.95
38	BGVB (PNB)	747.48	199368	2088.40	517835	5260.91	279.39
39	PBGB (UCO)	343.95	44782	999.56	128153	1755.23	290.61
40	UBKGB (CBI)	276.77	55052	972.30	135650	2458.44	351.31
Total RRB		1368.20	299202	4060.26	781638	9474.58	296.76
41	WB State Co-Op Bank Ltd.	2008.02	797598	2364.21	1660421	5323.77	117.74
42	WBSCARD Bank Ltd.	127.37	1788	71.69	169509	1044.07	56.28
Total Co-Optv		2135.40	799386	2435.90	1829930	6367.84	114.07
Grand Total		52746.59	2132852	18675.83	7371191	54737.77	35.41

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2024-25 (Position from 01.04.2024-30.09.2024)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	0	0.00	389	1.27	0.00%
2	Bank of India	6800	1023	5.30	56403	163.42	15.04%
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	5543	109.62	10225	193.42	72.94%
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	71086	137.29	0.00%
10	State Bank of India	18300	12673	104.85	20043	197.00	69.25%
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	19240	219.76	177205	779.17	29.50%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	127431	1063.00	496132	2688.47	#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	127431	1063.00	496132	2688.47	688.82%
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	676	0.84	13099	2.50	4.45%
39	PBGB (UCO)	15200	2792	13.20	7839	33.56	18.37%
40	UBKGB (CBI)	7700	2388	9.64	12378	49.16	31.01%
	Total RRB	38100	5856	23.68	33316	85.22	15.37%
41	WB State Co-Op Bank Ltd.	76000	10993	12.96	49770	36.99	14.46%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
	Total Co-Optv	107000	10993	12.96	49770	36.99	10.27%
	Grand Total	228820	163520	1319.41	756423	3589.86	71.46%

Bank wise flow of credit to Patta Holders under ACP 2024-25 (Position from 01.04.2024-30.09.2024)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	0	0.00	942	9.86	0.00%
2	Bank of India	9900	7	1.85	2105	3.87	0.07%
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	2217	43.85	4090	77.37	52.79%
6	Indian Bank	9200	0	0.00	19741	104.57	0.00%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	0	0.00	46822	231.73	0.00%
10	State Bank of India	14500	3549	54.75	7082	40.20	24.47%
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	5773	100.45	85855	474.12	6.61%
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	6980	3.52	42125	8.04	45.92%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	534	2.80	1834	12.78	14.05%
	Total RRB	26600	7514	6.32	43959	20.82	28.25%
41	WB State Co-Op Bank Ltd.	24800	10989	12.96	49766	36.99	44.31%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
	Total Co-Optv	26300	10989	12.96	49766	36.99	41.78%
	Grand Total	152600	24276	119.73	179580	531.94	15.91%

Bank wise flow of credit to New Farmers under ACP 2024-25							
(Position from 01.04.2024-30.09.2024)							
(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	389	4.23	389	4.23	3.89%
2	Bank of India	66500	1955	42.00	176854	766.34	2.94%
3	Bank of Maharashtra	15	27	0.50	27	0.50	180.00%
4	Canara Bank	27000	6112	294.64	6112	76.08	22.64%
5	Central Bank of India	48000	3326	65.77	6135	116.05	6.93%
6	Indian Bank	101000	63	0.69	10041	127.05	0.06%
7	Indian Overseas Bank	3500	380	50.74	40291	1077.71	10.86%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	16421	179.25	413769	2377.62	4.87%
10	State Bank of India	340000	440811	8411.91	704253	11924.38	129.65%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	4118	75.92	4119	85.58	25.74%
Total PSU		1036037	473602	9125.65	1363038	16563.05	45.71%
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	299	6.11	471	12.75	#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	65069	275.09	64963	256.75	#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	65378	282.55	65444	270.84	206.01%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	25270	118.01	132004	356.21	#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	2964	13.03	2921	12.83	#DIV/0!
Total Small Finance		0	39737	193.90	230098	675.89	#DIV/0!
38	BGVB (PNB)	214000	21377	250.68	21377	214.52	9.99%
39	PBGB (UCO)	35000	2440	33.37	2440	33.37	6.97%
40	UBKGB (CBI)	34100	435	3.20	435	3.14	1.28%
Total RRB		283100	24252	287.25	24252	251.03	8.57%
41	WB State Co-Op Bank Ltd.	180000	7264	11.18	7075	10.59	4.04%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	7264	11.18	7075	10.59	4.04%
Grand Total		1530873	610233	9900.53	1689907	17771.40	39.86%

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 – 6

Deployment of Credit in MSME:

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

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

The member banks in the State have disbursed altogether Rs.1,13,722 Crore under MSME up to 30.09.2024, against the target of Rs.1,53,509 Crore with overall achievement of 74% 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
30.09.2023	1,45,032	89,003	62%
31.03.2024	1,45,032	1,48,138	102%
30.09.2024	1,53,509	1,13,722	74%

The disbursement during the corresponding period of financial year 2023-24 was Rs.89,003 Crore, thus a positive Y-O-Y growth of 27.77% has been registered comparing to the corresponding period 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.283 Crore as on 30.09.2024 under Export Credit as against the said target of Rs.2,156 crore with achievement of 13% of the total target of FY 2024-25.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
30.09.2023	2,131	190	9%
31.03.2024	2,131	582	27%
30.09.2024	2,156	283	13%

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 30.09.2024									
(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 30.09.2024:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2023		Sanctioned from 01.04.2023 to 30.09.2024		Disbursement from 01.04.2023 to 30.09.2024		Cumulative Achievement till 30.09.2024 (Disbursement)	
		Amount	No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	24718	438.58	0	0.00	16	5.28	443.86	58.79%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	8406	201.02	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	36497	1187.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	2	0.50	1	0.39	461.63	66.52%
Total PSU		8068.00	182193	6322.29	2	0.50	17	5.67	6327.96	78.43%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	3	0.25	3	0.25	2233.06	86.52%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	4	1.18	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	4162	1182.89	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
Total PVT		7714.00	1990125	7069.29	3	0.25	3	0.25	7069.54	91.65%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Small Finance		0.00	4527.00	13.51	0	0.00	0	0.00	13.51	#DIV/0!
38	BGVB (PNB)	156.00	6486	70.65	0	0.00	0	0.00	70.65	45.29%
39	PBGB (UCO)	189.00	1948	28.53	0	0.00	0	0.00	28.53	15.10%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
Total RRB		353.00	8435	99.19	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	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Co-Optv		0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Grand Total		16135.00	2185280	13504.27	5	0.75	20	5.92	13510.19	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 80,000 vendors is available at the end of the ULBs who have already benefitted by one time grant of Govt. West Bengal. For B category of borrowers one SRN (Survey Reference Number) is required only. For C & D category of borrowers only Letter of Recommendation (LoR) is required, who are not enlisted under the ULBs. All ULBs have been informed by SUDA to issue LoR preferably in camp mode. Banks to come forward, take proactive steps for sanctioning as well as disbursing the loans under PMSVANidhi. In West Bengal “Tuesday” & “Thursday” have been observed as “Street vendors’ Day” in a week.

As on 30.09.2024, the member banks have cumulatively sanctioned 2,27,055 number of proposals out of total 3,02,806 number of eligible applications under this scheme. Disbursement have been done in 2,15,961 number of accounts out of total sanctioned cases.

Bank wise pendency under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 30.09.2024							
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Disbursed	Returned by Bank	Ineligible	Closed
1	Axis Bank	699	64	50	6	19	0
2	Bandhan Bank	1207	2	2	903	55	1
3	Bangiya Gramin Bikash Bank	1863	1123	1019	374	56	278
4	Bank of Baroda	23360	13566	11710	6212	739	2062
5	Bank of India	21119	17713	17631	2927	646	2399
6	Bank of Maharashtra	1947	1507	1424	406	32	199
7	Canara Bank	13340	9237	8759	3699	625	4142
8	Central Bank of India	10201	6553	6438	2942	386	2474
9	HDFC	744	213	100	385	45	52
10	ICICI	132	22	21	50	15	0
11	IDBI BANK	1474	614	334	339	101	62
12	Indian Bank	34372	27964	27146	5102	657	3582
13	Indian Oversease Bank	6798	5108	4884	1258	216	902
14	IndusInd Bank	131	2	0	1	0	0
15	Paschim Banga Gramin Bank	844	753	421	60	1	82
16	Punjab & Sindh Bank	1704	1376	1319	260	36	144
17	Punjab National Bank	50836	38843	36831	9022	1228	4946
18	State Bank of India	99607	78025	74094	12386	3618	14093
19	UCO Bank	16706	12774	12455	3330	693	1711
20	Ujjivan Small Finance Bank	340	18	14	57	5	1
21	Union Bank of India	14270	10815	10660	2060	624	1132
22	Uttarbanga Khetriya Gramin Bank	1112	763	649	254	45	122
	Total	302806	227055	215961	52033	9842	38384

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2024-25 (Position from 01.04.2024-30.09.2024)					
SI.No	Name of Bank	Disbursement		Outstanding (Amt.in Rs. Crore)	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	27	0.27
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	5	0.05	876	5.16
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	5	0.05	1002	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)	7704	11.18	9923	42.23
39	PBGB (UCO)	183	0.83	804	2.98
40	UBKGB (CBI)	480	1.86	2940	13.41
	Total RRB	8367	13.87	13667	58.62
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	8395	13.92	14669	65.96

Bank wise flow of credit to General Credit Card (GCC) under ACP 2024-25 (Position from 01.04.2024-30.09.2024)					
SI.No	Name of Bank	Disbursement		Outstanding (Amt.in Rs. Crore)	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	842	3.93
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	7563	113.67
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)	20513	62.10	27113	146.51
39	PBGB (UCO)	2213	18.08	8684	50.16
40	UBKGB (CBI)	149	0.24	2254	5.12
	Total RRB	22875	80.42	38051	201.79
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	23824	80.42	45614	315.46

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 30.09.2024 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 30.09.2024 (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/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	1448	702	13.80	627	11.43	457	6.82	383	5.70	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	2000	1760	13.65	1760	13.65	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	104	41	0.84	37	0.71	35	0.58	28	0.53	28	0.48	21	0.39
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0	0	0	0	0	0	0
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	176	176	92.20	176	92.20	16	0.93	16	0.93	7	0.15	7	0.15
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	154	154	5.53	152	5.03	600	4.91	541	4.64	0	0.00	0	0.00
15	Nadia	Punjab National Bank	2100	1350	61.05	1295	59.00	1000	5.00	970	4.85	95	20.75	90	19.30
16	Paschim Medinipur	Punjab National Bank	1888	309	11.66	306	11.45	44	1.54	44	1.54	3898	154.78	3890	154.32
17	Paschim Burdwan	State Bank of India	37	37	17.03	37	17.03	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	81	40	1.03	40	1.03	424	5.22	408	5.14	123	1.74	115	1.70
19	Purba Medinipur	Punjab National Bank	125	106	4.65	106	4.65	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	2371	108.96	2371	108.96	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			12330	8360	373.83	8129	363.01	4710	94.97	4163	88.14	5096	245.32	4755	214.94

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 – 7

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

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

1. The scheme would provide the youth of the state to become self-reliant by setting-up of micro enterprises thereby facilitating the young entrepreneur for income generation, wealth creation and creation of further employment opportunities in rural and urban areas of the state.
2. The scheme would cover entire state of West Bengal – both urban and rural.
3. The following are the eligibility criteria:
 - (i) Indian National and residing in the state of West Bengal for past at least 10 years.
 - (ii) Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-45 years
 - (iii) Only one person from family would be eligible under the scheme.
 - (iv) No bar on Annual Family Income.
4. The scheme would be applicable to any income generating projects in manufacturing, service, trading/ business and farm sector. Both new and existing units would be eligible to apply under the scheme for Term Loan/ Working Capital Loan/ Composite Loan. All sponsored applications under “Karmasathi Prakalpa” but not sanctioned as on 01.04.2023 would be migrated to this scheme.
5. Project Cost of the scheme would be upto Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25,000 would be provided.
6. Provision of credit guarantee coverage would be 100%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 15% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 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 30.09.2024, total 1,42,428 number of applications were sponsored to banks. Out of sponsored cases 29,278 number of proposals have been sanctioned amounting to Rs.664.50 Crore, out of which 16,726 number of accounts have been disbursed amounting to Rs.337.67 Crore, whereas 24,782 number of cases are still pending with different bank branches. Member banks are requested to ensure disposal of pending cases at the earliest.

Bank wise performance under WBCCS as on 30.09.2024:

Bank wise progress report of WBCCS as on 30.09.2024														
(Amt in Lakh)														
Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending at Bank	Disbursed			Disburse Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Aprvd./Sanctioned Proj. Cost (in Lakh)	Subsidy Amount	Bank Loan Amount		Applications	Disbursed Amount	Subsidy	
1	Axis Bank	968	3727.15	236.37	32	77	111.92	10.76	101.17	750	44	57.55	5.71	33
2	BANDHAN BANK LIMITED	314	1261.7	76.57	80	4	10.66	0.83	9.83	111	3	7.95	0.57	1
3	BANGIYA GRAMIN VIKASH BANK	12055	43308.3	2867.22	3174	3217	8284.15	656.39	7627.76	1151	2554	5786.2	426.84	663
4	Bank of Baroda	4751	17287.71	1143.56	995	938	2294.16	182.14	2112.02	998	498	1200.92	79.33	440
5	Bank of India	6906	24556.53	1643.15	1262	1595	3716.92	296.22	3420.7	2035	524	1124.84	83.1	1071
6	BANK OF MAHARASTRA	29	103.5	7.01	0	0	0	0	0	27	0	0	0	0
7	Canara Bank	4251	15109.57	1014.59	1235	1220	2543.26	203.59	2339.67	365	562	1048.31	75.56	658
8	Central Bank of India	7621	27772.43	1823.74	1904	817	2232.96	162.57	2070.39	1252	313	748.94	44.9	504
9	HDFCBank	805	2974.6	196.03	140	51	56.32	5.53	50.79	281	16	13.33	1.17	35
10	ICICI Bank	458	1670.75	109.6	60	180	140.56	13.64	126.92	80	122	74.15	7.29	58
11	IDBI Bank	865	3194.75	207.83	230	159	492.79	35.09	457.7	167	74	226.89	15.41	85
12	Indian Bank	11172	40343.61	2662.63	2453	2302	6146.45	458.47	5687.98	2715	1268	3132.43	201.23	1034
13	Indian Overseas Bank	1525	5501.49	363.88	243	593	1354.67	109.59	1245.08	393	353	748.03	56.87	240
14	INDUSIND BANK	16	60.9	4	0	0	0	0	0	20	0	0	0	0
15	PASCHIM BANGA GRAMIN BANK	6482	22483.24	1549.06	964	2765	7049.97	577.03	6472.94	2032	1988	4938.06	400.97	777
16	PUNJAB AND SIND BANK	81	310.37	19.37	18	5	11.79	1.05	10.74	56	2	4.22	0.42	3
17	Punjab National Bank	24170	86301.39	5768.68	4353	4996	11852.4	958.02	10894.39	7740	3215	6208.48	439	1781
18	State Bank of India	43563	155040.15	10412.62	8179	6052	11627.21	977.03	10650.18	2420	2546	4091.64	314.61	3506
19	THE WEST BENGAL STATE CO-OPERATIVE BANK	3532	12595.25	846.19	78	1237	2379.03	223.72	2155.31	560	658	1067.38	86.11	579
20	UCO Bank	5905	20183.65	1392.55	1799	1714	3668.09	298.04	3370.05	403	1227	2017.58	146.66	487
21	Union Bank of India	3732	13467.77	894.36	862	709	1676.77	141.23	1535.53	906	428	919.29	72.65	281
22	UTTAR BANGA KSHETRIYA GRAMIN BANK	3227	11401.75	770.95	632	647	800.28	72.55	727.73	320	331	351.37	27.9	316
Total		142428	508656.56	34009.96	28693	29278	66450.36	5383.49	61066.88	24782	16726	33767.56	2486.3	12552

AGENDA – 8

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.17,084.47 Crore against sanction amount of Rs.17,254.76 Crore. Performance of the banks in the State of West Bengal from 01.04.2024 to 30.09.2024 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2024-25 as on 30.09.2024:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	81975	246.82	85132	1946.73	42126	3410.42	209233	5603.96
PVT	719921	2587.98	601489	6158.55	9274	656.15	1330684	9402.68
RRB	2675	9.00	20281	619.53	2946	201.09	25902	829.62
NBFC MFI	129946	428.43	49717	333.43	0	0.00	179663	761.85
Small Fin.	81973	346.46	41101	305.73	58	4.46	123132	656.65
Total	1016490	3618.69	797720	9363.97	54404	4272.12	1868614	17254.76

Comparative study for disbursement during September Quarter last year & FY 2024-25:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No	Amt.
30.09.23	1256713	4408.23	332450	4121.27	40533	2976.15	1629696	11505.58
31.03.24	3570089	12681.51	2345843	25080.68	107558	7898.46	6023490	45660.65
30.09.24	1016490	3614.30	797720	9294.26	54404	4272.12	1868614	17084.47

Bank wise & District wise performance of MUDRA loan from 01.04.2024 to 30.09.2024 is annexed below:

Bank wise performance in MUDRA loan as on 30.09.2024													[Amount Rs. in Crore]	
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs.)			Tarun (Loans from Rs. 5.00 to Rs.)			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	2429	8.41	7.87	6438	151.23	124.92	2990	240.51	174.71	11857	400.14	307.50	
3	Bank of Maharashtra	48874	151.52	151.52	3300	20.59	20.59	173	12.44	12.44	52347	184.55	184.55	
4	Canara Bank	2833	6.79	6.78	5483	143.99	143.77	2561	219.90	219.76	10877	370.69	370.31	
5	Central Bank of India	748	1.77	1.30	1406	43.65	34.41	944	77.35	68.41	3098	122.77	104.13	
6	Indian Bank	4881	10.70	10.62	7724	217.75	217.30	4320	350.61	350.57	16925	579.06	578.49	
7	Indian Overseas Bank	733	1.91	1.88	3022	70.73	70.38	1471	111.80	110.79	5226	184.44	183.06	
8	Punjab National Bank	6654	16.73	14.73	24345	647.35	632.90	19694	1484.00	1481.05	50693	2148.07	2128.68	
9	Punjab & Sind Bank	318	0.74	0.70	913	20.68	20.57	162	11.89	11.81	1393	33.32	33.07	
10	State Bank of India	10977	36.52	36.52	26537	471.62	471.50	6458	616.51	616.46	43972	1124.64	1124.48	
11	UCO Bank	1406	4.57	4.51	1325	32.25	32.04	418	35.86	35.59	3149	72.68	72.14	
12	Union Bank of India	1971	6.65	6.36	3945	106.22	100.49	2451	206.93	198.90	8367	319.80	305.74	
Total PSU Banks		81975	246.82	243.30	85132	1946.73	1889.53	42126	3410.42	3322.98	209233	5603.96	5455.81	
13	Federal Bank	571	2.54	2.53	7	0.25	0.25	19	1.63	1.53	597	4.41	4.31	
14	Jammu & Kashmir Bank	0	0.00	0.00	3	0.12	0.12	2	0.17	0.17	5	0.29	0.29	
15	Karnataka Bank	6	0.01	0.01	14	0.44	0.32	12	0.72	0.47	32	1.17	0.80	
16	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	2	0.18	0.18	2	0.18	0.18	
17	Ratnakar Bank	39149	156.73	156.73	0	0.00	0.00	0	0.00	0.00	39149	156.73	156.73	
18	South Indian Bank	0	0.00	0.00	1	0.03	0.03	1	0.10	0.10	2	0.13	0.13	
19	ICICI Bank	249	0.90	0.87	6423	155.57	143.49	1474	110.01	101.61	8146	266.49	245.98	
20	Axis Bank	62996	244.79	244.79	6264	122.77	122.77	1326	103.62	103.62	70586	471.19	471.19	
21	IndusInd Bank	280068	912.59	912.59	131540	991.57	991.57	1089	70.94	70.94	412697	1975.10	1975.10	
22	Yes Bank	2383	10.33	10.33	1608	12.25	12.25	187	14.04	14.04	4178	36.62	36.62	
23	HDFC Bank	12	0.05	0.05	734	23.44	23.44	1061	78.21	78.21	1807	101.71	101.71	
24	Bandhan Bank	324589	1226.37	1226.37	451595	4814.25	4814.25	3514	232.76	232.76	779698	6273.38	6273.38	
25	IDFC Bank Limited	4591	14.38	14.38	3018	29.62	29.62	212	13.52	13.52	7821	57.52	57.52	
26	IDBI Bank Limited	5307	19.29	19.29	282	8.23	8.23	375	30.25	30.25	5964	57.77	57.77	
Total PVT Banks		719921	2587.98	2587.94	601489	6158.55	6146.36	9274	656.15	647.40	1330684	9402.68	9381.69	
27	Paschim Banga Gramin Bank	2620	8.76	8.76	19494	605.74	605.74	2089	150.02	150.02	24203	764.52	764.52	
28	Uttarbanga Kshetriya Gramin Bank	55	0.24	0.24	787	13.79	13.79	857	51.07	51.07	1699	65.10	65.10	
Total RRBs		2675	9.00	9.00	20281	619.53	619.53	2946	201.09	201.09	25902	829.62	829.62	
29	VEDIKA CREDIT CAPITAL LTD	14237	52.99	52.99	0	0.00	0.00	0	0.00	0.00	14237	52.99	52.99	
30	Village Financial Services Pvt Ltd	21771	81.26	81.26	0	0.00	0.00	0	0.00	0.00	21771	81.26	81.26	
31	Muthoot Microfin Ltd	6834	30.21	30.21	24900	170.97	170.97	0	0.00	0.00	31734	201.18	201.18	
32	Samasta Microfinance Limited	21399	46.64	46.64	6963	46.60	46.60	0	0.00	0.00	28362	93.25	93.25	
33	Grameen Koota Financial Services Private Limited	9455	31.35	31.35	2314	13.24	13.24	0	0.00	0.00	11769	44.59	44.59	
34	SVATANTRA MICROFIN PRIVATE LIMITED	12965	43.04	43.04	6086	38.94	38.94	0	0.00	0.00	19051	81.98	81.98	
35	Fusion Micro Finance Limited	18605	63.16	62.33	3402	22.66	22.34	0	0.00	0.00	22007	85.82	84.67	
36	Midland Microfinance Limited	14940	40.54	40.54	556	3.45	3.45	0	0.00	0.00	15496	44.00	44.00	
37	SATYA MicroCapital Limited	9740	39.22	39.22	5496	37.56	37.56	0	0.00	0.00	15236	76.78	76.78	
Total NBFCs & MFIs		129946	428.43	427.60	49717	333.43	333.11	0	0.00	0.00	179663	761.85	760.70	
38	Utkarsh Small Finance Bank	1996	7.81	7.81	387	2.49	2.49	0	0.00	0.00	2383	10.30	10.30	
39	Ujjivan Small Finance Bank	59138	255.09	255.09	35594	269.83	269.83	0	0.00	0.00	94732	524.91	524.91	
40	Jana Small Finance Bank Limited	1030	4.69	4.68	10	0.07	0.07	0	0.00	0.00	1040	4.75	4.75	
41	AU Small Finance Bank Limited	5717	22.13	22.13	13	0.41	0.41	56	4.31	4.31	5786	26.85	26.85	
42	ESAF Small Finance Bank	8295	32.06	32.06	2797	18.21	18.21	2	0.15	0.15	11094	50.42	50.42	
43	Unity Small Finance Bank Ltd.	5797	24.69	24.69	2300	14.73	14.73	0	0.00	0.00	8097	39.42	39.42	
Total SFBs		81973	346.46	346.46	41101	305.73	305.73	58	4.46	4.46	123132	656.65	656.65	
Grand Total		1016490	3618.69	3614.30	797720	9363.97	9294.26	54404	4272.12	4175.93	1868614	17254.76	17084.47	

District wise performance under MUDRA loan as on 30.09.2024

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of	Sanctioned	Disbursement	No Of	Sanctioned	Disbursement	No Of	Sanctioned	Disbursement	No Of	Sanctioned	Disbursement
		A/Cs	Amt	Amt	A/Cs	Amt	Amt	A/Cs	Amt	Amt	A/Cs	Amt	Amt
1	Alipurduar	17219	60.01	59.96	14096	159.40	159.15	761	53.27	53.21	32076	272.69	272.32
2	Bankura	25379	83.76	83.55	11936	147.20	145.67	1378	105.14	103.93	38693	336.09	333.16
3	Paschim Barddhaman	34378	117.35	116.93	30920	458.90	454.51	2848	218.01	209.44	68146	794.27	780.88
4	Birbhum	44074	146.86	146.78	32586	503.21	502.07	2009	150.22	147.71	78669	800.28	796.55
5	Cooch Behar	23812	89.56	89.48	27377	318.54	315.55	1495	104.98	102.72	52684	513.09	507.76
6	Dakshin Dinajpur	12498	44.88	44.86	11942	142.61	141.96	688	52.23	51.17	25128	239.72	237.98
7	Darjiling	17309	67.34	67.20	24829	336.32	332.90	2021	158.94	155.23	44159	562.60	555.32
8	Howrah	74899	276.94	276.88	57350	691.52	688.61	2075	162.79	157.46	134324	1131.25	1122.94
9	Hugli	53672	188.23	187.99	43770	526.45	521.49	2855	223.08	216.46	100297	937.75	925.93
10	Jalpaiguri	27819	100.19	99.98	25107	295.03	291.92	1787	132.91	129.29	54713	528.13	521.19
11	Jhargram	6878	23.38	23.17	3208	41.46	41.09	506	37.61	37.55	10592	102.46	101.81
12	Kalimpong	948	3.81	3.80	1072	16.65	16.55	74	5.59	5.49	2094	26.05	25.84
13	Kolkata	82808	315.32	315.10	56633	677.43	668.69	7121	671.25	649.55	146562	1663.99	1633.35
14	Maldah	37236	137.03	136.94	36753	418.07	416.93	1574	115.30	113.83	75563	670.40	667.70
15	Murshidabad	117650	420.08	419.99	110845	1072.24	1069.53	3646	275.01	271.51	232141	1767.33	1761.03
16	Nadia	70046	240.75	240.51	48921	559.44	556.04	2765	211.69	208.06	121732	1011.88	1004.61
17	North 24 Parganas	120454	422.72	421.92	87268	970.60	961.20	5508	428.72	410.23	213230	1822.04	1793.36
18	Paschim Medinipur	37020	126.97	126.71	21557	285.11	281.06	3685	285.00	282.23	62262	697.08	689.99
19	Purba Bardhaman	42050	144.83	144.55	27560	315.58	314.36	1901	146.55	145.80	71511	606.96	604.72
20	Purba Medinipur	40345	151.58	151.42	34601	397.47	392.10	4058	312.31	309.70	79004	861.36	853.22
21	Puruliya	19500	60.95	60.63	8278	113.92	112.93	1180	83.99	83.61	28958	258.86	257.17
22	South 24 Parganas	77225	274.22	274.05	50698	565.73	560.03	2968	224.12	220.34	130891	1064.06	1054.42
23	Uttar Dinajpur	33271	121.90	121.87	30413	351.09	349.92	1501	113.41	111.43	65185	586.40	583.23
Grand Total		1016490	3618.66	3614.28	797720	9363.97	9294.26	54404	4272.12	4175.95	1868614	17254.75	17084.49

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,503.89 crore as on 30.09.2024. **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	
30.09.23	516.87	830.71	1347.58
31.03.24	491.42	712.36	1203.78
30.09.24	622.97	880.92	1503.89

STAND UP INDIA PROGRESS REPORT AS ON 30.09.2024									
(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	304	282	821	412	1233	84.89	48.21	133.10
2	Bank of India	373	285	304	488	792	27.08	43.41	70.49
3	Bank of Maharashtra	58	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	386	350	785	448	1233	152.39	12.49	164.88
5	Central Bank of India	317	42	61	125	186	9.54	14.48	24.02
6	Indian Bank	590	523	273	587	860	32.06	147.26	179.32
7	Indian Overseas Bank	153	103	87	47	134	49.24	17.25	66.49
8	Punjab & Sind Bank	41	22	36	16	52	11.76	1.23	12.99
9	Punjab National Bank	1146	946	487	812	1299	61.65	97.92	159.57
10	State Bank of India	1259	792	1277	2796	4073	69.01	125.96	194.97
11	UCO Bank	391	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	281	205	202	479	681	41.42	78.22	119.64
Total PSU		5299	3799	4440	6647	11087	551.56	671.39	1222.95
13	Axis Bank	377	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	35	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	354	77	1	135	136	0.05	19.25	19.30
20	ICICI Bank	294	72	0	109	109	0.00	42.32	42.32
21	IDBI Bank	98	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	44	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	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	37	2	5	1	6	0.30	0.11	0.41
Total PVT		3234	261	116	1390	1506	11.33	187.64	198.97
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	100	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		185	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	59	25	52	77	1.59	5.48	7.07
39	PBGB (UCO)	230	132	386	94	480	52.40	11.86	64.26
40	UBKGB (CBI)	143	28	34	29	63	6.09	4.55	10.64
Total RRB		960	219	445	175	620	60.08	21.89	81.97
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		25	0	0	0	0	0.00	0.00	0.00
Grand Total		10088	4279	5001	8212	13213	622.97	880.92	1503.89

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

❖ **PMEGP loans**

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

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
30.09.23	4,479	186.67	1,401	54.05	677	25.17
31.03.24	8,516	346.47	3,029	115.54	1,897	72.89
30.09.24	3,360	133.76	1,044	40.40	532	20.13

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 30.09.2024 is annexed below:

Bank wise performance in PMEGP loan from 01.04.2024 to 30.09.2024																			
Sl No	Bank	Target for 2024-25		Sponsored in FY 2024-25		Sanctioned		MM Claimed		MM Disbursed		Returned		Pending at bank		Pending for MM Disbursement		% 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.	Margin Money	No.	Margin Money	No.	Amount
		1	BANK OF BARODA	77	210.95	88	413.14	19	97.14	11	65.86	12	95.00	22	70.83	51	255.53	4	8.56
2	BANK OF INDIA	96	263.00	641	2217.73	394	1307.81	214	690.26	106	325.52	146	533.18	88	376.26	107	349.46	16.54	14.68
3	BANK OF MAHARASHTRA	14	38.35	21	202.20	8	84.70	9	96.15	7	75.94	3	29.50	7	56.00	2	20.21	33.33	37.56
4	CANARA BANK	100	273.96	152	710.92	47	225.59	55	185.36	24	89.69	103	446.53	6	65.55	35	123.55	15.79	12.62
5	CENTRAL BANK OF INDIA	81	221.91	147	770.51	53	341.65	42	217.06	29	124.02	34	138.54	71	360.25	14	91.96	19.73	16.10
6	INDIAN BANK	152	416.42	264	1206.88	75	303.77	99	316.93	46	149.11	59	224.41	141	720.26	61	196.92	17.42	12.35
7	INDIAN OVERSEAS BANK	40	109.58	63	265.32	34	134.28	23	111.62	15	77.30	15	45.39	19	101.33	9	41.32	23.81	29.13
8	PUNJAB AND SIND BANK	11	30.14	5	14.94	4	9.32	1	5.23	0	0.00	0	0.00	3	9.98	1	5.23	0.00	0.00
9	PUNJAB NATIONAL BANK	297	813.67	501	1935.39	142	515.17	177	645.66	91	316.02	38	106.49	371	1513.00	90	344.01	18.16	16.33
10	STATE BANK OF INDIA	325	890.38	861	3017.40	77	299.20	124	475.08	51	200.35	249	724.95	557	2010.03	77	271.01	5.92	6.64
11	UCO BANK	101	276.70	125	517.39	38	152.15	44	212.33	29	123.01	89	387.01	3	11.14	17	97.57	23.20	23.78
12	UNION BANK OF INDIA	73	199.99	114	528.38	45	246.95	30	160.79	13	62.15	22	97.63	57	249.96	20	108.82	11.40	11.76
	Total PSU	1367	3745.06	2982	11800.20	936	3717.73	829	3182.33	423	1638.11	780	2804.46	1374	5729.29	437	1658.62	198.95	203.94
13	Axis Bank	92	252.04	3	12.30	0	0.00	0	0.00	0	0.00	0	0.00	3	12.30	0	0.00	0.00	0.00
14	Bandhan Bank	220	602.72	2	4.03	0	0.00	0	0.00	0	0.00	0	0.00	2	4.03	0	0.00	0.00	0.00
15	Catholic Syrian Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
16	City Union Bank	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
18	Federal Bank	10	27.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
19	HDFC Bank	88	241.09	4	26.38	2	10.95	1	2.70	0	0.00	0	0.00	2	17.63	1	2.70	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	0	0.00	0	0.00	#DIV/0!	#DIV/0!
21	IDBI Bank	25	68.49	24	135.31	2	13.25	1	7.01	0	0.00	8	56.94	14	65.12	1	7.01	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	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	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	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	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	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	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	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	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	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	0	0.00	0	0.00	#DIV/0!	#DIV/0!
	Total PVT	600	1643.77	34	179.52	4	24.20	2	9.71	0	0.00	8	56.94	21	99.08	2	9.71	#DIV/0!	#DIV/0!
32	BGVB	152	416.42	144	521.48	63	198.27	75	204.26	48	127.10	41	161.80	39	143.63	35	95.07	33.33	24.37
33	PBGB	60	164.38	62	218.87	18	42.30	21	40.55	10	19.25	6	34.84	37	129.76	10	21.12	16.13	8.80
34	UBKGB	37	101.37	32	116.43	11	25.53	21	49.71	14	25.97	0	0.00	27	105.06	8	25.53	43.75	22.31
	Total RRB	249	682.17	238	856.78	92	266.10	117	294.52	72	172.32	47	196.64	103	378.45	53	141.72	93.21	55.47
35	THE WBSCB	97	265.74	106	540.11	12	32.61	65	358.33	37	203.16	4	10.85	76	316.21	30	158.84	34.91	37.61
	Total Co-Optv	97	265.74	106	540.11	12	32.61	65	358.33	37	203.16	4	10.85	76	316.21	30	158.84	34.91	37.61
	Grand Total	2313	6336.74	3360	13376.61	1044	4040.64	1013	3844.89	532	2013.59	839	3068.89	1574	6523.03	522	1968.89	15.83	15.05

SVSKP loan:

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

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

Comparison of SVSKP loans of the last financial year:

As on	(Amount in Crore)						
	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
30.09.2023	0	0	0.00	0	0.00	3,563	24.35
30.09.2024	0	0	0.00	0	0.00	1,035	7.72

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

As reported by WBSCL, only Rs.7.72 Crore subsidy is now pending for disbursement in 1,035 no of accounts as on 30.09.2024. SLBC requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

PM Vishwakarma Scheme:

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

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

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

The 18 traditional trades, covered in the first instance under PM Vishwakarma, include (i) Carpenter (Suthar); (ii) Boat Maker; (iii) Armourer; (iv) Blacksmith (Lohar); (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler(Charmkar)/ 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 upto 100 transactions (monthly).
16. Marketing Support: National Committee for Marketing (NCM) will provide services such as Quality Certification, Branding & Promotion, E-commerce linkage, Trade Fairs advertising, publicity and other marketing activities

AGENDA – 9

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

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. 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 30.09.2024, member banks have cumulatively sanctioned 75,221 no. of WBSCC proposals out of which disbursement made in 53,562 no. of accounts and 25,566 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 30.09.2024 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 30.09.2024						
S No	Bank Name	Sanctioned	Disbursed	Sanctioned but not Disbursed	Returned	Pending
1	All Co-Operative Banks	12233	5818	6415	155	918
2	Axis Bank	1084	723	361	64	1110
3	BGVB	2836	2013	823	60	175
4	Bank of Baroda	1361	1066	295	104	1232
5	Bank of India	2112	1407	705	75	929
6	Canara Bank	2433	1868	565	72	540
7	Central Bank of India	802	739	63	129	709
8	Federal Bank	4	3	1	0	25
9	HDFC Bank	3290	3088	202	151	711
10	ICICI Bank	1008	754	254	24	341
11	IDBI Bank	26	14	12	5	232
12	Indian Bank	3196	1386	1810	104	1610
13	Indian Overseas Bank	367	322	45	41	275
14	PBGB	1088	933	155	8	143
15	Punjab National Bank	21346	15231	6115	446	4622
16	State Bank of India	14773	12154	2619	1345	9822
17	UCO Bank	4736	3927	809	129	1434
18	Union Bank of India	2390	1998	392	28	704
19	UBKGB	135	117	18	20	30
20	YES BANK LTD	1	1	0	0	4
TOTAL		75221	53562	21659	2960	25566

Progress in Other Education Loan & Housing Loan:

Education Loan

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

Outstanding Position:

(Amount Rs in crore)

September, 2023	March, 2024	September, 2024
5,497.13	4,546.58	5,244.43

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

September, 2023		March, 2024		September, 2024	
No.	Amount	No.	Amount	No.	Amount
37,000	626.75	47,048	1,404.78	47,086	1,013.68

The achievement vis-à-vis annual target as on 30.09.2024 for FY 2024-25 is as follows:

Target	Achievement	% of Achievement
5,303.26	1,013.68	19.11 %

With disbursement of Rs.1,013.68 Crore against Annual Target of Rs. 5,303.26 Crore for FY 2024-25, the achievement is 19.11%, which is very low. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

Progress of Other Education Loan as on 30.09.2024

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	654	65.81	4922	549.83
2	Bank of India	1815	25.34	5952	182.20
3	Bank of Maharashtra	158	3.44	466	25.68
4	Canara Bank	2021	24.92	5857	219.85
5	Central Bank of India	1357	37.69	6784	1131.80
6	Indian Bank	983	18.00	4946	162.22
7	Indian Overseas Bank	57	3.97	1201	44.31
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	13129	206.47	23585	763.08
10	State Bank of India	15473	296.70	36410	1818.06
11	UCO Bank	2308	21.73	5136	184.50
12	Union Bank of India	2297	59.53	5362	292.66
Total PSU		40252	763.60	97651	4446.30
13	Axis Bank	838	61.31	2155	197.17
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	2	0.64
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	16	2.12	43	3.59
19	HDFC Bank	2501	57.29	5039	120.40
20	ICICI Bank	350	85.64	1973	265.36
21	IDBI Bank	107	3.93	547	22.41
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	16	0.44	13	0.46
25	Karur Vysya Bank	10	0.59	10	0.81
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.	2	0.60	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	13	2.97	51	7.18
Total PVT		3853	214.89	9855	619.97
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)	1233	6.31	2097	39.35
39	PBGB (UCO)	82	0.95	1137	24.37
40	UBKGB (CBI)	26	0.48	176	2.90
Total RRB		1341	7.74	3410	66.62
41	WB State Co-Op Bank Ltd.	1640	27.45	3002	111.54
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1640	27.45	3002	111.54
Grand Total		47086	1013.68	113918	5244.43

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)

September, 2023	March, 2024	September, 2024
1,03,082.13	1,16,116.36	1,21,775.61

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

September, 2023		March, 2024		September, 2024	
No.	Amount	No.	Amount	No.	Amount
80,047	11,728.95	2,59,169	28,603.78	1,20,801	15,478.57

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 30.09.2024 for FY 2024-25 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
25,779.95	15,478.57	60.04%

With disbursement of Rs.15,478.57 Crore against Annual Target of Rs. 25,779.95 Crore for FY 2024-25, the achievement is 60.04%.

Progress of Housing Loan as on 30.09.2024

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3084	678.00	29340	4337.26
2	Bank of India	2636	478.86	29099	4130.71
3	Bank of Maharashtra	518	100.90	2618	526.73
4	Canara Bank	2032	333.03	14310	2322.53
5	Central Bank of India	1770	228.02	12408	1975.65
6	Indian Bank	1950	354.00	26897	3814.05
7	Indian Overseas Bank	340	81.63	6469	956.80
8	Punjab & Sind Bank	54	12.49	2518	291.78
9	Punjab National Bank	12952	2068.97	72279	9063.36
10	State Bank of India	48875	5200.11	323690	48053.07
11	UCO Bank	3052	446.60	18747	3308.19
12	Union Bank of India	2491	283.77	14446	2003.03
Total PSU		79754	10266.38	552821	80783.16
13	Axis Bank	1029	66.24	10681	2743.62
14	Bandhan Bank	2679	189.46	21756	3737.37
15	Catholic Syrian Bank Ltd.	0	0.00	4	0.07
16	City Union Bank Ltd.	0	0.00	18	3.35
17	Dhanlaxmi Bank Ltd.	4	1.07	4	1.02
18	Federal Bank	107	45.03	1413	342.47
19	HDFC Bank	13724	1613.06	66663	14485.97
20	ICICI Bank	1772	1046.88	26658	8510.44
21	IDBI Bank	2473	1133.25	43140	6611.60
22	IDFC First Bank	27	4.35	245	31.48
23	Indusind Bank	26	9.20	77	30.65
24	Karnataka Bank Ltd.	900	180.85	829	175.38
25	Karur Vysya Bank	684	165.01	453	74.63
26	Kotak Mahindra Bank	8	0.44	207	37.65
27	Lakshmi Vilas Bank (DBS)	22	14.89	68	45.58
28	Ratnakar Bank Ltd	12	3.03	45	4.89
29	South Indian Bank Ltd.	18	19.61	143	75.69
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	2	1.06	2	1.06
32	YES Bank	69	37.69	503	148.60
Total PVT		23556	4531.13	172909	37061.52
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	21	1.56	22	3.11
35	Jana Small Finance Bank	3268	23.60	12357	79.66
36	Ujjivan Small Finance Bank	11268	220.18	52373	845.19
37	Utkarsh Small Finance Bank	35	5.90	116	21.31
Total Small Finance		14592	251.24	64868	949.27
38	BGVB (PNB)	709	87.46	6594	520.22
39	PBGB (UCO)	914	130.70	6268	569.75
40	UBKGB (CBI)	614	113.96	3469	442.44
Total RRB		2237	332.12	16331	1532.41
41	WB State Co-Op Bank Ltd.	635	94.71	12937	1253.10
42	WBSCARD Bank Ltd.	27	2.99	3665	196.14
Total Co-Optv		662	97.70	16602	1449.24
Grand Total		120801	15478.57	823531	121775.61

AGENDA – 10

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

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

(Amt. in Rs. Crore)

As on	Annual Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
30.09.2023	7,51,587	30,002.71	6,00,715	11,709.71
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21
30.09.2024	7,51,587	30,002.71	6,86,139	14,803.88

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 September Quarter 2024, disbursed credit linkage of SHG stood at Rs.14,803.88 Crore (49.34% of financial target) covering 6,86,139 no. of groups (91.29% of physical target) as against Credit Linkage of Rs.11,709.71 Crore covering 6,00,715 no. of groups at the end of September, 2023.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended September 2024 stood at Rs.28,001.37 Crore.

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

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

Bank wise and District wise performance DAY-NRLM as on 30.09.2024 is furnished below:

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.09.2024												
(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	3868	142.91	7925	144.71	11871	267.82	1.83	95.64%	41.57%
2	Bank of India	25300	997.62	13286	544.17	34527	711.23	45742	1429.67	2.06	136.47%	71.29%
3	Bank of Maharashtra	0	0.00	0	0.00	101	2.42	507	5.09	2.40	0.00%	0.00%
4	Canara Bank	16990	710.13	8375	308.50	17420	260.05	25562	621.62	1.49	102.53%	36.62%
5	Central Bank of India	36671	1591.76	19957	834.90	43235	919.87	62106	1944.31	2.13	117.90%	57.79%
6	Indian Bank	61736	2511.54	29398	1219.39	56481	1331.24	111954	2863.19	2.36	91.49%	53.00%
7	Indian Overseas Bank	3297	134.65	1327	51.94	3250	69.35	6649	118.40	2.13	98.57%	51.50%
8	Punjab and Sind Bank	0	0.00	0	0.00	196	2.09	240	2.92	1.07	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	61865	2479.24	96921	2523.87	223172	4848.84	2.60	73.05%	44.95%
10	State Bank of India	105770	4379.38	55300	2249.85	112095	3022.39	149036	4263.75	2.70	105.98%	69.01%
11	UCO Bank	29748	1175.82	13106	510.96	41453	315.49	45112	828.45	0.76	139.35%	26.83%
12	Union Bank of India	7992	325.98	3623	140.13	9846	219.70	14869	342.03	2.23	123.20%	67.40%
PSB total		428460	17790.41	210105	8481.99	423450	9522.40	696820	17536.10	2.25	98.83%	53.53%
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	9	0.23	9	0.22	2.51	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	325	11.45	93	1.95	869	9.40	2.10	35.50%	15.68%
Pvt. Bank total		677	18.87	325	11.45	102	2.18	880	9.64	2.14	15.07%	11.56%
17	BGVB (PNB)	124482	5252.53	52023	2008.84	132299	2022.02	238708	5015.68	1.53	106.28%	38.50%
18	PBGB (UCO)	64875	2612.92	28904	1240.50	36014	1312.79	88774	2029.63	3.65	55.51%	50.24%
19	UBKGB (CBI)	28093	1327.98	13915	563.00	46754	986.10	59507	1765.17	2.11	166.43%	74.26%
RRB Total		217450	9193.43	94842	3812.34	215067	4320.92	386989	8810.47	2.01	98.90%	47.00%
20	Co-Operative Bank	0	0.00	0	0.00	86	3.80	2264	34.79	4.42	#DIV/0!	#DIV/0!
Grand Total (Without Co-Op Non Portal)		646587	27002.71	305272	12305.78	638705	13849.30	1086953	26391.00	2.17	98.78%	51.29%
21	Co-Operative Bank (Non Portal)	105000	3000.00	47520	958.38	47434	954.57	116902	1610.37	2.01	45.18%	31.82%
Grand Total		751587	30002.71	352792	13264.16	686139	14803.88	1203855	28001.37	2.16	91.29%	49.34%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 30.09.2024												
(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	6764	273.77	17232	355.43	23879	693.40	2.06	151.70%	62.20%
2	Bankura	34275	1,387.78	14480	555.50	29553	560.69	59779	1172.20	1.90	86.22%	40.40%
3	Birbhum	48800	1,961.07	22823	1190.14	34559	867.68	67597	1522.74	2.51	70.82%	44.25%
4	Coochbehar	26325	1,358.24	14904	670.81	43049	864.57	55996	1864.23	2.01	163.53%	63.65%
5	Dakshin Dinajpur	16225	615.63	5457	188.57	16684	247.85	26914	542.52	1.49	102.83%	40.26%
6	Darjeeling	6039	263.56	2774	126.38	5830	173.18	7719	258.21	2.97	96.54%	65.71%
7	Hooghly	31160	1,241.52	16791	613.91	35757	738.04	51641	1290.17	2.06	114.75%	59.45%
8	Howrah	29888	1,147.47	12842	479.11	22508	529.64	38093	918.98	2.35	75.31%	46.16%
9	Jalpaiguri	20557	963.48	9367	362.33	25744	531.34	37948	1015.69	2.06	125.23%	55.15%
10	Jhargram	13500	540.10	9226	405.68	10187	250.66	19129	466.74	2.46	75.46%	46.41%
11	Kalimpong	2865	113.30	1309	62.48	2786	94.23	3481	134.08	3.38	97.24%	83.17%
12	Malda	31998	1,249.07	19472	688.61	36500	564.08	61513	1289.96	1.55	114.07%	45.16%
13	Murshidabad	35493	1,792.03	21752	796.97	46006	749.30	84569	1640.31	1.63	129.62%	41.81%
14	Nadia	32284	1,140.91	12038	442.26	34561	603.67	62977	1317.18	1.75	107.05%	52.91%
15	North 24 Parganas	47629	1,792.98	21127	745.43	47656	766.33	77653	1653.13	1.61	100.06%	42.74%
16	Paschim Bardhaman	11361	349.34	4017	125.86	5611	135.07	11863	233.69	2.41	49.39%	38.67%
17	Paschim Medinipur	49304	1,876.20	20859	927.01	36294	1101.08	66011	1952.94	3.03	73.61%	58.69%
18	Purba Bardhaman	46500	1,883.29	17998	678.14	36495	985.81	64608	1605.84	2.70	78.48%	52.35%
19	Purba Medinipur	53285	3,037.57	23632	1333.66	41989	1700.68	81079	2926.09	4.05	78.80%	55.99%
20	Purulia	23200	748.97	14298	418.96	17384	253.33	41158	652.60	1.46	74.93%	33.82%
21	Siliguri M.P.	8502	328.73	4202	160.00	9175	181.54	12163	373.23	1.98	107.92%	55.23%
22	South 24 Parganas	47942	1,964.30	18310	635.55	56047	1132.11	86092	1895.47	2.02	116.91%	57.63%
23	Uttar Dinajpur	18096	675.70	10830	424.65	26378	453.18	41915	929.98	1.72	145.77%	67.07%
24	Kolkata	0	0.00	0	0.00	720	9.80	3176	41.64	1.36	100.00%	100.00%
Total		646587	27,002.71	305272	12305.78	638705	13849.30	1086953	26391.00	2.17	98.78%	51.29%
Co-Operative Bank		105000	3,000.00	47520	958.38	47434	954.57	116902	1610.37	2.01	45.18%	31.82%
Grand Total		751587	30,002.71	352792	13264.16	686139	14803.88	1203855	28001.37	2.16	91.29%	49.34%

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.

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 September Quarter 2024, total 5,906 no. of proposals were sponsored to banks, out of which 4,348 cases have so far been sanctioned & 4,217 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance with last Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
30.09.2023	17,965	8,799	4,278	79.94
31.03.2024	17,965	14,396	10,340	194.07
30.09.2024	15,519	5,906	4,217	83.66

Bankwise performance report of SEP-G under DAY NULM as on September 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	
2	Bank of India	28	112.50	2	2	7.17	2	7.17	0
3	Bank of Maharashtra	11	19.50	2	2	7.17	2	7.17	0
4	Canara Bank	16	45.00	2	2	7.17	2	7.17	0
5	Central Bank of India	9	30.50	0	0	0.00	0	0.00	0
6	Indian Bank	48	147.00	12	11	46.58	7	25.08	0
7	Indian Overseas Bank	7	17.50	5	2	7.17	1	3.58	1
8	Punjab & Sind Bank	1	3.00	0	0	0.00	0	0.00	0
9	Punjab National Bank	49	143.50	5	5	17.91	4	14.33	0
10	State Bank of India	26	61.50	0	0	0.00	0	0.00	0
11	UCO Bank	18	50.50	2	1	3.58	1	3.58	1
12	Union Bank of India	12	31.50	9	5	17.91	4	14.33	0
Total of PSUs		237	703.50	45	32	121.82	24	85.99	3
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	8	7	25.08	6	21.50	0
17	PBGB (UCO)	13	39.00	4	2	7.17	2	7.17	0
18	UBKGB (CBI)	3	8.50	6	6	21.50	5	17.91	1
Total of RRBs		42	153.00	18	15	53.74	13	46.58	1
19	W.B. St. Co-op.Bk	35	99.80	6	4	14.33	3	10.75	0
Total of Co-Optvs		35	99.80	6	4	14.33	3	10.75	0
Grand Total		319	981.30	69	51	189.89	40	143.31	4

Districtwise performance report of SEP-G under DAY NULM as on September 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	
2	Bankura	9	36.00	0	0	0.00	0	0.00	0
3	Birbhum	18	76.00	8	6	22.32	5	17.91	1
4	CoochBehar	11	26.00	4	2	7.44	2	7.17	1
5	Dakshin Dinajpur	7	24.00	2	1	3.72	1	3.58	0
6	Darjeeling	10	32.00	2	2	7.44	2	7.17	0
7	Hooghly	25	60.50	5	4	14.88	3	10.75	0
8	Howrah	8	28.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	7	16.50	3	2	7.44	2	7.17	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	3.72	1	3.58	0
14	Murshidabad	24	103.50	0	0	0.00	0	0.00	0
15	Nadia	23	66.50	3	2	7.45	2	7.17	1
16	North 24 Parganas	58	168.50	9	8	29.90	4	14.33	0
17	Paschim Burdwan	9	16.80	7	4	14.90	1	3.58	0
18	Paschim Medinipur	19	48.50	6	5	18.60	3	10.75	1
19	Purba Burdwan	10	40.50	3	2	7.44	2	7.17	0
20	Purba Medinipur	15	39.00	13	10	37.20	10	35.83	0
21	Purulia	4	9.00	1	0	0.00	0	0.00	0
22	South 24 Parganas	10	33.00	1	1	3.72	1	3.58	0
23	Uttar Dinajpur	26	47.50	1	1	3.72	1	3.58	0
Grand Total		319	981.30	69	51	189.89	40	143.31	4

Bankwise performance report of SEP-I under DAY NULM as on September 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	34	16	17.75	16	17.75	25
2	Bank of India	297	594.00	124	58	64.33	58	64.33	32
3	Bank of Maharashtra	52	104.00	6	3	3.33	3	3.33	18
4	Canara Bank	165	330.00	17	8	8.87	6	6.66	28
5	Central Bank of India	115	230.00	19	9	9.98	8	8.87	9
6	Indian Bank	412	824.00	124	58	64.33	58	64.33	37
7	Indian Overseas Bank	83	166.00	45	21	23.29	21	23.29	11
8	Punjab & Sind Bank	18	36.00	2	1	1.11	1	1.11	0
9	Punjab National Bank	585	1170.00	217	101	112.03	101	112.03	51
10	State Bank of India	364	728.00	90	42	46.59	40	44.37	12
11	UCO Bank	262	524.00	49	23	25.51	22	24.40	9
12	Union Bank of India	157	314.00	49	23	25.51	22	24.40	35
Total of PSUs		2667	5334.00	776	363	402.64	356	394.88	267
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	0	0.00	56	26	28.84	26	28.84	29
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujjivan Small Finance Bank	0	0.00	34	16	17.75	17	18.86	37
17	IDBI Bank	30	60.00	24	11	12.20	11	12.20	0
Total of PVTs		30	60.00	114	53	58.79	54	59.90	66
18	BGVB (UBI)	199	398.00	101	47	52.13	47	52.13	4
19	PBGB (UCO)	44	88.00	9	4	4.44	3	3.33	4
20	UBKGB (CBI)	43	86.00	36	17	18.86	17	18.86	0
Total of RRBs		286	572.00	146	68	75.43	67	74.32	8
21	W.B. St. Co-op.Bk	69	138.00	64	29	32.17	30	33.28	32
Total of Co-Optvs		69	138.00	64	29	32.17	30	33.28	32
Grand Total		3052	6104.00	1100	513	569.02	507	562.36	373

Districtwise performance report of SEP-I under DAY NULM as on September 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	16	0	0.00	0	0.00	15
2	Bankura	66	132.00	26	2	2.22	2	2.22	24
3	Birbhum	185	370.00	139	29	32.17	28	31.06	41
4	CoochBehar	114	228.00	74	14	15.53	14	15.53	26
5	Dakshin Dinajpur	50	100.00	31	15	16.64	15	16.64	11
6	Darjeeling	95	190.00	8	7	7.76	7	7.76	0
7	Hooghly	288	576.00	126	57	63.22	56	62.12	41
8	Howrah	85	170.00	18	0	0.00	0	0.00	13
9	Jalpaiguri	78	156.00	8	2	2.22	2	2.22	6
10	Jhargram	15	30.00	0	0	0.00	0	0.00	0
11	Kalimpong	20	40.00	2	2	2.22	2	2.22	0
12	Kolkata	119	238.00	13	0	0.00	0	0.00	11
13	Malda	46	92.00	9	7	7.76	7	7.76	2
14	Murshidabad	203	406.00	41	61	67.66	59	65.44	4
15	Nadia	246	492.00	55	50	55.46	46	51.02	0
16	North 24 Parganas	600	1200.00	209	117	129.78	119	131.99	56
17	Paschim Burdwan	100	200.00	68	2	2.22	3	3.33	45
18	Paschim Medinipur	157	314.00	64	48	53.24	48	53.24	11
19	Purba Burdwan	138	276.00	50	8	8.87	7	7.76	24
20	Purba Medinipur	126	252.00	75	56	62.12	57	63.22	15
21	Purulia	60	120.00	26	17	18.86	17	18.86	9
22	South 24 Parganas	135	270.00	27	13	14.42	12	13.31	13
23	Uttar Dinajpur	96	192.00	15	6	6.66	6	6.66	6
Grand Total		3052	6104.00	1100	513	569.02	507	562.36	373

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

(Amount in Lakh)

S 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	259	163	340.21	161	336.04	84
2	Bank of India	5969	823	1234.50	333	286	596.93	280	584.41	38
3	Bank of Maharashtra	320	62	93.00	92	58	121.06	57	118.97	11
4	Canara Bank	4345	546	819.00	322	237	494.66	233	486.31	34
5	Central Bank of India	2405	366	549.00	148	95	198.28	96	200.37	36
6	Indian Bank	13124	2352	3528.00	719	662	1381.71	599	1250.22	101
7	Indian Overseas Bank	1709	274	411.00	114	66	137.75	68	141.93	21
8	Punjab & Sind Bank	472	66	99.00	51	25	52.18	28	58.44	4
9	Punjab National Bank	18148	2723	4084.50	846	771	1609.22	706	1473.55	98
10	State Bank of India	8949	1120	1680.00	427	299	624.07	292	609.46	80
11	UCO Bank	5853	877	1315.50	384	299	624.07	304	634.50	47
12	Union Bank of India	3189	564	846.00	184	132	275.51	146	304.73	43
Total of PSUs		68214	10359	15538.50	3879	3093	6455.65	2970	6198.92	597
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	29	9	18.78	9	18.78	0
Total of PVTs		1095	64	96.00	29	9	18.78	9	18.78	0
16	BGVB (UBI)	4921	598	897.00	229	228	475.88	216	450.83	9
17	PBGB (UCO)	2524	231	346.50	94	56	116.88	59	123.14	7
18	UBKGB (CBI)	1318	135	202.50	128	86	179.50	88	183.67	2
Total of RRBs		8763	964	1446.00	451	370	772.26	363	757.65	18
19	W.B. St. Co-op.Bk	5184	761	1141.50	378	312	651.20	328	684.60	52
Total of Co-Optvs		5184	761	1141.50	378	312	651.20	328	684.60	52
Grand Total		83256	12148	18222.00	4737	3784	7897.89	3670	7659.95	667

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

(Amount in Lakh)

SI 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	27	23	48.01	29	60.53	4
2	Bankura	2482	201	301.50	112	109	227.50	97	202.46	3
3	Birbhum	4163	624	936.00	264	178	371.52	177	369.43	86
4	CoochBehar	1912	293	439.50	117	67	139.84	70	146.10	6
5	Dakshin Dinajpur	2083	291	436.50	89	89	185.76	83	173.24	0
6	Darjeeling	2681	461	691.50	114	105	219.15	105	219.15	9
7	Hooghly	7067	1029	1543.50	419	365	761.82	369	770.17	54
8	Howrah	1746	399	598.50	231	112	233.76	111	231.68	119
9	Jalpaiguri	2113	254	381.00	201	112	233.76	123	256.72	0
10	Jhargram	541	61	91.50	31	31	64.70	30	62.62	0
11	Kalimpong	218	75	112.50	7	2	4.17	2	4.17	0
12	Kolkata	1829	260	390.00	255	122	254.64	112	233.76	0
13	Malda	1104	207	310.50	56	46	96.01	48	100.18	6
14	Murshidabad	6391	911	1366.50	197	187	390.30	177	369.43	10
15	Nadia	6842	1029	1543.50	442	374	780.61	290	605.28	68
16	North 24 Parganas	17461	2870	4305.00	883	760	1586.26	697	1454.76	123
17	Paschim Burdwan	2859	570	855.00	259	175	365.26	192	400.74	73
18	Paschim Medinipur	4629	445	667.50	240	240	500.92	261	544.75	0
19	Purba Burdwan	3943	427	640.50	197	197	411.17	204	425.78	0
20	Purba Medinipur	3698	235	352.50	161	140	292.21	142	296.38	21
21	Purulia	1305	190	285.00	52	35	73.05	35	73.05	17
22	South 24 Parganas	4276	741	1111.50	233	179	373.61	184	384.04	54
23	Uttar Dinajpur	2560	400	600.00	150	136	283.86	132	275.51	14
Grand Total		83256	12148	18222.00	4737	3784	7897.89	3670	7659.95	667

AGENDA – 11

Progress in Joint Liability Groups (JLGs) Finance:

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

Objectives:

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

Support from NABARD

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

Support from participating Banks

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

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

As on 30.09.2024, member banks have cumulatively disbursed 2,12,124 no. of JLGs involving an amount of Rs.2,485.92 Crore for FY 2024-25.

The outstanding position under JLG stands at Rs.10,288.78 Crore covering 18,33,959 no. of accounts as on 30.09.2024.

Performance of JLGs loan during the FY 2024-25 as on 30.09.2024:

Bank wise progress of JLGs as on 30.09.2024 is annexed:

Progress of JLG in FY 2024-25 as on 30.09.2024									
(Amount in Crore)									
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.24 to 30.09.2024)		JLGs Credit Linked (Disbursed) during the FY (01.04.24 to 30.09.2024)		Outstanding position of JLGs as on 30.09.2024		
			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	20	0.59	20	0.59	54	2.55	
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00	
4	Canara Bank	3000	155	2.61	1116	6.52	1829	27.40	
5	Central Bank of India	2400	0	0.00	0	0.00	228	1.65	
6	Indian Bank	4300	88	0.88	49	0.50	996	12.64	
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	9	0.08	9	0.08	3427	43.65	
10	State Bank of India	9000	24212	141.86	24212	141.86	70390	282.01	
11	UCO Bank	2700	324	6.14	324	6.14	424	5.29	
12	Union Bank of India	900	2027	42.08	2027	39.57	13330	151.60	
Total PSU		36200	26835	194.24	27757	195.26	90678	526.78	
13	Axis Bank	1000	76182	299.86	76182	299.86	424940	934.92	
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	23123	529.15	23123	529.15	98193	1144.62	
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	8276	31.41	8276	31.39	26483	54.88	
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	18376	310.24	18376	310.24	136212	921.61	
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	1379	25.65	1379	25.65	3027	41.97	
Total PVT		8700	163839	1973.68	163839	1973.66	873780	6735.15	
33	Au Small finance Bank	0	5698	22.05	5698	22.05	15719	47.62	
34	ESAF SF Bank	500	8026	213.18	8026	213.18	11691	317.04	
35	Jana Small Finance Bank	500	244	46.46	244	46.46	72473	198.80	
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	736401	2233.66	
37	Utkarsh Small Finance Bank	1000	4756	20.76	4756	20.76	20053	56.58	
Total Small Finance		5000	18724	302.45	18724	302.45	856337	2853.69	
38	BGVV (PNB)	6000	0	0.00	0	0.00	3480	14.18	
39	PBGB (UCO)	500	33	0.55	33	0.55	1027	16.47	
40	UBKGB (CBI)	1600	0	0.00	19	0.08	1814	4.24	
Total RRB		8100	33	0.55	52	0.63	6321	34.89	
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	211183	2484.83	212124	2485.92	1833959	10288.78	

AGENDA – 12

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 30.09.2024:

BANK WISE STATUS OF PMFME AS ON 30.09.2024						
Sr No.	BANK NAME	Total Application Submitted (nos)	Sanctioned (nos.)	Disbursed (nos.)	Rejected (nos.)	Pending
1	AXIS BANK	5	0	0	1	4
2	BANDHAN BANK LIMITED	12	1	0	7	4
3	BANGIYA GRAMIN VIKASH BANK	24	3	1	13	8
4	BANK OF BARODA	13	3	2	3	7
5	BANK OF INDIA	16	2	1	6	8
6	BANK OF MAHARASHTRA	2	0	0	1	1
7	CANARA BANK	12	3	2	5	4
8	CENTRAL BANK OF INDIA	5	1	1	3	1
9	FEDERAL BANK	1	1	1	0	0
10	HDFC BANK	18	3	1	3	12
11	ICICI BANK LIMITED	6	2	1	2	2
12	IDBI BANK	7	1	1	0	6
13	INDIAN BANK	26	5	5	12	9
14	INDIAN OVERSEAS BANK	6	1	1	1	4
15	INDUSIND BANK	2	0	0	0	2
16	KOTAK MAHINDRA BANK LIMITED	1	0	0	0	1
17	NADIA DISTRICT CENTRAL CO-OP BANK LTD	1	0	0	1	0
18	PARWANOO URBAN COOP BANK	1	0	0	0	1
19	PUNJAB NATIONAL BANK	70	12	4	24	34
20	STATE BANK OF INDIA	94	10	3	48	36
21	THE WEST BENGAL STATE COOPERATIVE BANK	10	0	0	0	10
22	UCO BANK	18	6	4	7	5
23	Ujjivan Small Finance Bank Limited	1	0	0	0	1
24	UNION BANK OF INDIA	9	2	1	4	3
25	UTTAR BANGA KSHETRIYA GRAMIN BANK	1	0	0	1	0
Total		361	56	29	142	163

District wise status of PMFME as on 30.09.2024:

DISTRICT WISE STATUS OF PMFME AS ON: 30.09.2024						
Sr No	BANK NAME	Total Application Submitted (nos)	Sanctioned (nos.)	Disbursed (nos.)	Rejected (nos.)	Pending
1	24 Paraganas North	5	4	1	0	1
2	24 Paraganas South	69	4	0	19	46
3	Alipurduar	2	2	1	0	0
4	Birbhum	5	1	0	2	2
5	Coochbehar	8	0	0	6	2
6	Darjeeling	4	2	1	2	0
7	Dinajpur Dakshin	28	0	0	14	14
8	Dinajpur Uttar	2	0	0	0	2
9	Hooghly	25	6	5	13	6
10	Howrah	13	6	3	0	7
11	Jalpaiguri	10	0	0	9	1
12	Jhargram	16	3	1	7	6
13	Kalimpong	3	0	0	0	3
14	Kolkata	4	1	1	1	2
15	Maldah	8	3	1	1	4
16	Medinipur East	13	4	2	0	9
17	Medinipur West	15	5	3	7	3
18	Murshidabad	28	5	4	10	13
19	Nadia	44	3	3	23	18
20	Purba Bardhaman	20	2	1	3	15
21	Purulia	39	5	2	25	9
TOTAL		361	56	29	142	163

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 5.84%, amounting Rs.47,407.62 Crore as on September, 2024 in the state of West Bengal, in comparison to Rs.63,039.43 Crore as on September, 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
September, 2023	6,58,121.69	63,039.43	9.58%
March, 2024	7,86,804.58	52,883.62	6.72%
September, 2024	8,12,450.24	47,407.62	5.84%

NPA level has been decreased from 9.58% as of September, 2023 to 5.84% as of September, 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 30.09.2024 stood at 63.01%, 26.29% and 67.04% 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 30.09.2024

(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	1961.26	94.25	4574.01	461.50	6965.06	16.59	13500.33	572.34	15584.31	153.17	29084.64	725.51
2	Bank of India	5004.69	434.57	5767.81	1057.89	2273.21	92.03	13045.71	1584.49	21181.50	1984.03	34227.21	3568.52
3	Bank of Maharashtra	604.59	47.13	800.56	32.26	209.38	2.04	1614.53	81.43	674.45	5.84	2288.98	87.27
4	Canara Bank	2624.57	205.97	5207.99	1170.80	1293.37	11.08	9125.93	1387.85	12767.14	107.73	21893.07	1495.58
5	Central Bank of India	2879.50	178.60	2549.18	375.94	1600.40	39.79	7029.08	594.33	3250.70	1234.70	10279.78	1829.03
6	Indian Bank	5022.70	255.45	8676.07	930.64	1073.93	132.35	14772.70	1318.45	32954.40	117.36	47727.10	1435.81
7	Indian Overseas Bank	1664.55	205.21	3140.71	365.03	1087.36	25.82	5892.62	596.06	2363.11	1555.95	8255.73	2152.01
8	Punjab & Sind Bank	121.20	9.12	684.22	237.02	163.01	53.73	968.43	299.87	2544.35	43.24	3512.78	343.11
9	Punjab National Bank	12640.25	2134.92	14268.79	3452.74	4245.68	182.60	31154.73	5770.27	54037.68	5243.48	85192.41	11013.75
10	State Bank of India	11924.38	474.60	13805.75	222.88	34661.31	35.87	60391.44	733.35	127407.65	347.23	187799.09	1080.58
11	UCO Bank	1509.76	392.52	5175.08	821.46	4679.87	510.52	11364.71	1724.50	15116.91	3822.10	26481.62	5546.60
12	Union Bank of India	2719.03	264.00	6911.80	1084.85	1638.94	38.38	11269.77	1387.23	17045.51	4182.17	28315.28	5569.40
Total PSU		48676.48	4696.35	71561.97	10213.02	59891.52	1140.80	180129.97	16050.17	304927.71	18797.00	485057.69	34847.16
13	Axis Bank	6466.55	237.61	12991.92	258.09	1356.69	30.62	20815.16	526.32	21521.42	1211.97	42336.58	1738.29
14	Bandhan Bank	2465.00	76.55	4058.06	332.43	8958.02	143.16	15481.08	552.15	18224.45	675.14	33705.53	1227.29
15	Catholic Syrian Bank Ltd.	43.26	1.24	0.90	0.00	5.09	0.46	49.25	1.70	85.87	1.96	135.12	3.66
16	City Union Bank Ltd.	3.23	2.47	113.38	10.95	1.25	0.25	117.86	13.67	91.42	12.71	209.28	26.38
17	Dhanlaxmi Bank Ltd.	0.00	0.00	25.09	0.00	0.24	0.00	25.33	0.00	50.03	0.00	75.36	0.00
18	Federal Bank	623.37	19.50	999.13	16.00	86.68	5.66	1709.17	41.16	3875.02	44.08	5584.19	85.25
19	HDFC Bank	2837.85	21.64	16761.40	979.56	4248.01	125.82	23847.26	1127.02	41011.33	948.56	64858.59	2075.58
20	ICICI Bank	3221.36	79.21	18323.66	165.05	1325.13	36.17	22870.14	280.43	36193.72	1288.23	59063.86	1568.66
21	IDBI Bank	379.41	86.90	1407.32	238.00	1883.44	88.03	3670.17	412.93	4881.91	71.06	8552.08	483.99
22	IDFC First Bank	45.87	0.25	1249.54	21.41	31.49	2.29	1326.90	23.94	5905.37	68.09	7232.27	92.03
23	Indusind Bank	2984.98	350.16	3193.74	185.91	15.78	2.38	6194.50	538.45	21028.45	42.74	27222.95	581.19
24	Karnataka Bank Ltd.	152.11	23.38	448.82	77.74	64.32	8.96	665.25	110.08	866.31	130.47	1531.56	240.55
25	Karur Vysya Bank	0.59	0.00	173.61	0.00	21.51	0.00	195.71	0.00	810.81	61.45	1006.52	61.45
26	Kotak Mahindra Bank	741.77	6.22	4366.33	81.20	37.65	0.00	5145.76	87.42	5483.15	107.27	10628.90	194.69
27	Lakshmi Vilas Bank (DBS)	201.49	0.00	140.41	1.80	1.22	0.00	343.12	1.80	940.33	89.35	1283.45	91.15
28	Ratnakar Bank Ltd	1068.18	54.78	422.39	0.40	105.23	4.92	1595.81	60.10	3302.73	404.60	4898.54	464.70
29	South Indian Bank Ltd.	78.11	16.53	252.51	62.78	43.14	0.71	373.76	80.02	799.17	26.69	1172.93	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	0.09	0.00	1.06	0.00	1.15	0.00	115.03	16.59	116.18	16.59
32	YES Bank	562.10	2.12	2639.24	33.21	38.07	1.70	3239.41	37.03	6576.78	475.04	9816.19	512.07
Total PVT		21875.23	978.57	67656.78	2464.52	18224.01	451.14	107756.03	3894.23	171763.31	5676.00	279519.33	9570.23
33	Au Small finance Bank	24.58	0.11	320.00	4.24	30.81	0.08	375.39	4.43	50.81	0.12	426.20	4.55
34	ESAF SF Bank	356.21	7.17	77.10	2.42	99.09	0.30	532.40	9.89	15.26	0.22	547.66	10.11
35	Jana Small Finance Bank	299.08	8.54	298.97	17.11	405.81	19.68	1003.86	45.33	244.70	8.62	1248.56	53.95
36	Ujjivan SF Bank	936.24	11.85	759.99	2.62	1266.01	19.89	2962.24	34.36	668.62	6.46	3630.86	40.82
37	Utkarsh SF Bank	31.60	0.26	51.72	4.88	79.07	3.15	162.39	8.29	1.04	0.00	163.43	8.29
Total Small Finance		1647.71	27.94	1507.77	31.27	1880.80	43.10	5036.28	102.31	980.43	15.41	6016.71	117.72
38	BGVV (PNB)	5511.63	214.77	1919.27	533.28	622.13	2.70	8053.03	750.75	996.57	57.08	9049.60	807.83
39	PBGB (UCO)	1846.06	155.92	1547.29	211.06	573.92	16.17	3967.27	383.15	301.36	14.39	4268.63	397.54
40	UBKGB (CBI)	2703.20	112.65	245.62	38.6	414.01	3.58	3362.83	154.83	479.73	9.71	3842.56	164.54
Total RRB		10060.89	483.34	3712.18	782.94	1610.06	22.45	15383.13	1288.73	1777.66	81.18	17160.79	1369.91
41	WB State Co-Op Bank Ltd.	5988.21	1201.47	566.25	447.29	6474.22	456.53	13028.67	1078.38	10301.77	763.23	23330.44	1502.59
42	WBSCARD Bank Ltd.	1044.07	0.00	125.07	0.00	196.14	0.00	1365.28	0.00	0.00	0.00	1365.28	0.00
Total Co-Optv		7032.28	1201.47	691.32	447.29	6670.36	456.53	14393.95	1078.38	10301.77	763.23	24695.72	1502.59
Grand Total		89292.59	7387.67	145130.02	13939.03	88276.75	2114.03	322699.36	22413.82	489750.88	25332.82	812450.24	47407.62

Sector wise NPA Position as on 30.09.2024

(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	549.83	2.03	4337.26	93.38	56.00	1.42	0.00	0.00	151.00	1.63	8.10	0.28	425.00	27.00	1211.00	63.93	133.10	23.79
2	Bank of India	182.20	7.13	4130.71	142.60	112.16	12.83	79.72	9.01	489.77	3.95	9.99	1.58	766.34	140.31	430.88	31.30	42.90	27.73
3	Bank of Maharashtra	25.68	0.05	526.73	3.38	0.32	0.00	0.00	0.00	0.06	0.00	0.00	0.00	29.52	16.88	32.04	22.64	0.00	0.00
4	Canara Bank	219.85	6.89	2322.53	107.40	43.01	8.51	0.00	0.00	191.48	0.14	0.00	0.00	426.47	3.57	1079.53	49.88	164.88	7.87
5	Central Bank of India	195.50	6.81	1975.65	68.65	41.52	8.02	130.25	2.09	662.00	3.83	13.68	0.19	456.58	135.80	224.34	23.70	24.02	4.92
6	Indian Bank	162.22	15.02	3814.05	130.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1293.05	83.31	0.00	0.00	179.32	0.17
7	Indian Overseas Bank	44.31	1.20	956.80	8.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70.34	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	763.08	31.05	9063.36	261.75	95.81	46.58	0.00	0.00	3603.66	42.06	172.40	12.68	2377.62	660.12	4970.63	727.12	164.05	78.27
10	State Bank of India	1818.06	15.39	48053.07	64.91	126.37	49.90	22.06	3.87	3332.90	30.77	0.00	0.00	4472.83	359.15	1773.25	101.82	194.97	22.34
11	UCO Bank	184.50	8.21	3308.19	82.17	29.42	8.72	36.00	12.00	753.00	5.11	29.10	0.79	372.66	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	292.66	8.49	2003.03	71.05	17.45	0.80	0.00	0.00	406.47	3.35	462.57	5.31	657.00	35.51	1040.82	111.26	119.28	0.00
Total PSU		4473.14	104.43	80729.70	1092.50	527.30	140.05	268.03	26.97	9590.34	90.84	695.84	20.83	11348.07	1554.90	10832.97	1148.15	1168.04	188.43
13	Axis Bank	197.17	0.73	2743.62	26.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	284.49	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	3737.37	57.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	17601.38	677.12	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.07	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.	0.64	0.00	3.35	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	1.02	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	3.59	0.05	342.47	18.03	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
19	HDFC Bank	120.40	0.84	14485.97	69.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1119.15	17.48	646.82	67.06	19.30	0.03
20	ICICI Bank	265.36	0.20	8510.44	128.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.80	44.17	274.45	3.15	42.32	0.00
21	IDBI Bank	22.41	0.45	6611.60	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	2.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176.80	1.85	0.00	0.00
23	Indusind Bank	0.00	0.00	30.65	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.	0.44	0.10	180.85	7.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.57	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.81	0.00	74.63	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
26	Kotak Mahindra Bank	0.00	0.00	37.65	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.07	56.38	2.19
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	45.58	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	0.00
28	Ratnakar Bank Ltd	0.00	0.00	4.89	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	276.31	11.95	0.00	0.00
29	South Indian Bank Ltd.	1.95	0.00	75.69	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	1.06	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	7.18	0.00	148.60	5.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	97.52	0.67	0.41	0.00
Total PVT		679.53	2.37	37161.57	404.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1667.01	146.53	20751.62	769.01	198.97	2.50
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	22.63	0.45	0.00	0.00
34	ESAF SF Bank	0.00	0.00	3.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131.33	3.85	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	79.66	2.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.26	0.47	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	21.31	0.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Small Finance		0.00	0.00	1331.08	8.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18115.22	54.71	0.00	0.00
38	BGVB (PNB)	39.35	0.47	520.22	16.45	26.83	15.32	40.11	52.79	4909.88	55.64	38.12	11.91	732.18	118.73	2032.32	129.18	7.07	1.68
39	PBGB (UCO)	24.37	1.15	569.75	18.18	2.27	0.17	28.71	22.22	1972.77	63.49	16.53	1.80	645.69	95.99	1310.33	127.99	64.26	5.57
40	UBKGB (CBI)	2.90	0.41	442.44	3.17	12.74	2.15	13.37	10.19	1746.67	8.51	21.25	0.07	983.20	98.61	64.56	12.55	10.64	0.00
Total RRB		66.62	2.03	1532.41	37.80	41.84	17.64	82.19	85.20	8629.32	127.64	75.90	13.78	2361.07	313.33	3407.21	269.72	81.97	7.25
41	WB State Co-Op Bank Ltd.	111.54	0.61	1253.10	166.91	39.46	10.41	17.37	7.25	0.00	0.00	0.00	0.00	5101.52	542.53	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	196.14	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		111.54	0.61	1449.24	166.91	39.46	10.41	17.37	7.25	0.00	0.00	0.00	0.00	5101.52	542.53	0.00	0.00	0.00	0.00
Grand Total		5330.83	109.43	122204.01	1710.02	608.60	168.10	367.59	119.42	18219.66	218.48	771.74	34.61	20477.66	2557.29	53107.02	2241.59	1448.97	198.18

Sector wise Recovery performance as on 30.09.2024

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisecc			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	79.55	47.83	60.13	84.52	52.69	62.34	0.62	0.14	22.58	164.69	100.66	61.12	158.08	134.22	84.91	322.77	234.88	72.77
2	Bank of India	434.57	83.27	19.16	1057.89	187.23	17.70	92.03	17.54	19.06	1584.49	288.04	18.18	1984.03	432.27	21.79	3568.52	720.31	20.19
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	205.97	5.10	2.48	1170.80	14.92	1.27	11.08	0.13	1.17	1387.85	20.15	1.45	107.73	2.23	2.07	1495.58	22.38	1.50
5	Central Bank of India	187.67	9.06	4.83	364.50	10.09	2.77	64.25	2.94	4.58	616.42	22.09	3.58	1733.08	498.38	28.76	2349.50	520.47	22.15
6	Indian Bank	255.45	18.52	7.25	930.64	25.74	2.77	132.35	5.54	4.18	1318.45	49.80	3.78	117.36	3.85	3.28	1435.81	53.64	3.74
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	447.39	256.76	57.39	637.61	294.75	46.23	46.92	5.09	10.85	1131.92	556.60	49.17	1320.16	111.12	8.42	2452.08	667.72	27.23
10	State Bank of India	496.57	46.89	9.44	526.47	225.10	42.76	203.83	177.21	86.94	1226.87	449.20	36.61	387.19	126.07	32.56	1614.06	575.27	35.64
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	263.03	8.00	3.04	1082.38	10.00	0.92	39.88	6.00	15.05	1385.29	24.00	1.73	4317.77	87.00	2.01	5703.06	111.00	1.95
Total PSU		2370.20	475.43	20.06	5854.81	820.52	14.01	590.96	214.59	36.31	8815.98	1510.54	17.13	10125.40	1395.14	13.78	18941.38	2905.67	15.34
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	218.59	207.62	94.98	616.07	593.69	96.37	206.42	176.73	85.62	1041.08	978.04	93.94	1473.34	1377.95	93.53	2514.42	2355.99	93.70
20	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	IDBI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	IDFC First Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Indusind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Karnataka Bank Ltd.	23.38	0.15	0.64	77.74	8.54	10.99	8.96	1.19	13.28	110.08	9.88	8.98	130.47	2.84	2.18	240.55	12.72	5.29
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		254.35	208.44	81.95	708.25	615.22	86.86	223.68	185.14	82.77	1186.28	1008.80	85.04	1606.88	1380.79	85.93	2793.16	2389.59	85.55
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	44.53	43.63	97.98	9.64	9.34	96.89	12.39	12.35	99.68	66.56	65.32	98.14	1.91	1.88	98.43	68.47	67.20	98.15
35	Jana Small Finance Bank	104.72	115.44	110.23	24.18	27.60	114.16	121.13	129.02	106.51	250.03	272.06	108.81	45.16	54.69	121.09	295.19	326.74	110.69
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	4.65	4.40	94.62	2.90	2.25	77.59	11.28	10.10	89.54	18.83	16.75	88.95	0.20	0.20	0.35	19.03	16.95	89.07
Total Small Finance		160.38	168.14	104.84	146.73	156.99	106.99	197.24	203.91	103.38	504.34	529.03	104.90	382.72	399.02	104.26	887.06	928.05	104.62
38	BGVB (PNB)	90.21	27.85	30.88	429.45	54.90	12.78	55.82	47.48	85.06	575.48	130.23	22.63	261.24	152.29	58.30	836.72	282.52	33.77
39	PBGB (UCO)	248.16	190.13	76.62	192.88	140.15	72.66	80.11	64.96	81.09	521.15	395.24	75.84	72.11	55.32	76.72	593.26	450.56	75.95
40	UBKGB (CBI)	581.04	374.68	64.48	85.46	52.74	61.71	34.17	28.82	84.34	700.67	456.24	65.11	50.57	44.49	87.98	751.24	500.73	66.65
Total RRB		919.41	592.66	64.46	707.79	247.79	35.01	170.10	141.26	83.05	1797.30	981.71	54.62	383.92	252.10	65.66	2181.22	1233.81	56.57
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.	548.02	85.45	15.59	125.16	6.03	4.82	137.02	7.59	5.54	810.20	99.07	12.23	0.00	0.00	#DIV/0!	810.20	99.07	12.23
Total Co-Optv		5085.00	4093.29	80.50	391.70	212.46	54.24	661.88	491.17	74.21	6138.58	4796.92	78.14	837.32	722.58	86.30	6975.90	5519.50	79.12
Grand Total		8789.34	5537.97	63.01	7809.28	2052.98	26.29	1843.86	1236.07	67.04	18442.48	8827.01	47.86	13336.24	4149.63	31.12	31778.72	12976.63	40.83

STATUS OF PDR CASES AS ON 30.09.2024:

As on 30.09.2024 there are 6,816 no. of PDR cases pending amounting Rs.252.73 Crore and the Certificate Officers may be advised to dispose of the cases at the earliest.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.09.2024									
									(Amount in Crore)
Sl. No.	Bank	Outstanding cases as on 31.03.2024		Cases filed from 01.04.2024 to 30.09.2024		Cases Settled from 01.04.2024 to 30.09.2024		Pending cases as on 30.09.2024	
		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	69	1.91	1	0.02	1536	26.79
40	UBKGB (CBI)	71	7.09	0	0.00	0	0.00	71	7.09
Total RRB		1841	36.27	69	1.91	1	0.02	1909	38.16
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	695	24.47	4	0.13	6816	252.73

Recovery under SARFAESI Act, 2002

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

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 4,294 loan accounts as reported by member banks as on September, 2024. The district wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.09.2024										
(Amount in Crore)										
District Name	Pending below 60 days		Pending above 60 days		Pending from 6 month to 1 year		Pending above 1 Year		Toatal Pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
24 Pgs. (N)	75	48.02	77	30.35	102	53.45	238	130.79	492	262.60
24 Pgs. (S)	68	73.37	45	70.13	107	35.49	288	77.55	508	256.54
Alipurduar	0	0.00	4	0.26	3	40.19	3	0.15	10	40.60
Bankura	0	0.00	2	0.43	9	9.26	43	5.05	54	14.73
Birbhum	2	0.15	22	2.23	47	3.10	71	25.21	142	30.69
Coochbehar	7	0.92	27	2.00	30	6.66	22	4.89	86	14.47
Dakshin Dinajpur	6	0.81	3	0.31	10	0.64	37	8.01	56	9.76
Darjeeling	24	17.15	8	29.31	17	13.65	36	9.31	85	69.41
Hooghly	26	12.41	62	19.00	79	31.11	166	72.98	333	135.50
Howrah	38	8.70	45	16.41	90	35.54	176	39.42	349	100.08
Jalpaiguri	4	1.14	16	7.07	12	8.55	21	6.32	53	23.08
Jhargram	0	0.00	3	0.44	1	0.42	4	0.44	8	1.30
Kalimpong	1	0.13	1	0.33	0	0.00	0	0.00	2	0.46
Kolkata	98	39.54	50	20.37	175	86.15	562	322.54	885	468.60
Malda	10	0.72	13	3.58	8	11.09	65	31.05	96	46.44
Murshidabad	5	1.79	3	0.10	28	32.87	87	16.75	123	51.51
Nadia	32	3.39	10	4.74	58	23.68	78	14.05	178	45.85
Paschim Burdwan	17	13.69	9	35.46	37	22.80	86	60.27	149	132.21
Paschim Medinipur	0	0.00	16	1.53	30	37.66	86	31.57	132	70.77
Purba burdwan	23	5.06	55	27.74	59	25.40	208	31.83	345	90.02
Purba Medinipur	1	0.19	4	0.48	20	3.76	89	29.37	114	33.81
Purulia	0	0.00	0	0.00	6	2.53	28	11.98	34	14.51
Uttar Dinajpur	1	0.17	7	1.20	7	2.61	45	10.15	60	14.13
Grand Total	438	227.32	482	273.47	935	486.59	2439	939.68	4294	1927.06

AGENDA – 14

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

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

Sub-Committee for Digital Payment:

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

Adoption of Digital District & Sub Committee formation by SLBC:

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

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

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

Expanding & Deepening of Digital Payment Ecosystem latest status as on 30.09.2024:

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 30.09.2024, member banks have cumulatively covered 8,38,17,260 no. of savings accounts in any one digital channel out of total 9,14,02,081 no. of eligible savings accounts, thus achieving 91.70% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 17,52,779 no. of accounts in any one digital channel out of total 20,54,087 no. of eligible cases, thus achieving 85.33% 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 **December Quarter 2024**, as the stipulated time frame of RBI for the same was **September 2024**, which is already over.

Performance of Digital Coverage of all the districts as on 30.09.2024:

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 30.09.2024						
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	23,09,306	21,11,259	91.42	31,297	28,529	91.16
Bankura	37,00,394	34,86,118	94.21	38,934	32,423	83.28
Birbhum	41,03,322	35,28,581	85.99	62,913	53,571	85.15
Coochbehar	37,81,682	31,34,305	82.88	43,255	36,531	84.45
Dakshin Dinajpur	19,96,798	18,60,826	93.19	25,893	22,139	85.50
Darjeeling	21,70,412	19,81,791	91.31	72,102	64,869	89.97
Hooghly	67,92,305	63,04,924	92.82	1,45,112	1,25,502	86.49
Jalpaiguri	27,97,195	24,56,410	87.82	44,427	39,420	88.73
Jhargram	10,04,025	8,95,398	89.18	12,694	9,822	77.38
Kalimpong	3,67,976	2,73,120	74.22	5,228	3,962	75.78
Kolkata	89,55,901	84,80,848	94.70	5,25,416	4,32,276	82.27
Malda	44,92,511	43,72,409	97.33	66,173	58,421	88.29
Murshidabad	63,47,956	60,90,676	95.95	99,951	88,901	88.94
Paschim Burdwan	33,29,047	28,64,916	86.06	1,39,163	1,19,922	86.17
Paschim Medinipur	51,57,152	47,19,511	91.51	84,206	70,883	84.18
Purba Burdwan	47,66,784	43,40,656	91.06	92,200	79,790	86.54
Purba Medinipur	46,55,445	35,79,475	76.89	1,04,472	84,543	80.92
Purulia	27,24,417	25,82,635	94.80	24,774	19,946	80.51
Uttar Dinajpur	32,89,350	31,40,220	95.47	50,233	44,518	88.62
24 Pgs. (N)	1,03,01,211	97,31,203	94.47	2,52,262	2,21,068	87.63
24 Pgs. (S)	83,58,892	78,81,979	94.29	1,33,382	1,15,743	86.78
Grand Total	9,14,02,081	8,38,17,260	91.70	20,54,087	17,52,779	85.33

Payment Banks operations:

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

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank, Airtel Payment Bank and Fino Payment Bank, the 3 major Payment Banks operating in SLBC forum. It is expected that with their vast network of Access Points and outreach in rural areas in particular they will provide necessary impetus to the financial inclusion through their last mile outreach capacity.

IPPB has an extensive network of 25 branches with 8,537 banking access points of Post Offices located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through these outlets.

Airtel Payment Bank under its business model has 59,075 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 36,816 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 (Cumulative Outstanding) as on 30.09.2024:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	September, 2023	24,23,353	156.77	8,136	0.77
IPPB	September, 2024	29,12,341	276.71	8,914	0.65
Airtel Payment Bank	September, 2023	42,38,020	185.87	37	0.01
Airtel Payment Bank	September, 2024	49,96,074	294.19	9	0.01
Fino Payment Bank	September, 2023	90,524	3.49	389	0.03
Fino Payment Bank	September, 2024	1,39,963	5.70	7,232	0.53

DBT Transactions and Bills & Utility Payment:

(Amount in Crore)

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	September, 2024	56,50,302	581.92	26,20,633	225.46
Airtel Payment Bank	September, 2024	2,15,456	26.23	0	0
Fino Payment Bank	September, 2024	5,38,427	210.75	43,991	1.81

AGENDA – 15

Progress made under Financial Inclusion

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

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

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

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

During the Quarter	Special camps		Target specific camp		Total Camps	
	No of camps	Number of participants	No of camps	Number of participants	No of camps	Number of participants
Sept'2023	346	12,328	558	22,397	904	34,725
Mar'2024	177	7,987	787	25,713	964	33,700
Sept'2024	1,732	69,965	1,695	65,366	3,427	1,35,331

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

During the quarter	Sep-24	Mar-24	Sep-24
Total Camps	6,488	7,872	10,905

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

District wise camp conducted by FLCs and rural branches during the September, 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 rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	14	582	15	30	1019	322	966	811
2	24 Pgs (S)	1	6	11	290	15	0	0	304	912	832
3	Alipurduar	0	0	0	0	0	0	0	51	153	155
4	Bankura	1	6	6	237	15	612	13359	168	504	612
5	Birbhum	1	6	10	359	15	20	660	212	636	674
6	Coochbehar	2	12	8	485	30	25	1212	132	396	398
7	Darjeeling	2	12	6	197	30	19	645	72	216	208
8	Dakshin Dinajpur	2	12	0	0	30	295	24426	78	234	295
9	Hooghly	1	6	983	34186	15	0	0	237	711	1050
10	Howrah	2	12	9	609	30	13	643	115	345	43
11	Jalpaiguri	1	6	16	309	15	16	309	79	237	241
12	Jhargram	1	6	0	0	15	93	2547	83	249	93
13	Kalimpong	1	6	4	224	15	7	511	12	36	37
14	Kolkata	1	6	21	345	15	7	162	7	21	21
15	Malda	2	12	192	9966	30	0	0	130	390	192
16	Murshidabad	2	12	12	480	30	12	480	339	1017	1143
17	Nadia	1	6	24	1505	15	24	1505	176	528	532
18	Paschim Bardhaman	1	6	17	531	15	21	693	102	306	165
19	Paschim Medinipur	1	6	6	234	15	6	234	250	750	1421
20	Purba Bardhaman	1	6	10	407	15	45	1970	329	987	1261
21	Purba Medinipur	2	12	7	310	30	57	3920	252	756	18
22	Purulia	1	6	6	237	15	393	11071	129	387	393
23	Uttar Dinajpur	1	6	370	18472	15	0	0	89	267	310
Total		29	174	1732	69965	435	1695	65366	3668	11004	10905

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

Financial Literacy camp in Animal Husbandry intensive area:

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

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

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

Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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 30.09.2024 (Cumulative Outstanding) with last financial year:

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
30.09.2023	4,93,04,246	20,318.47	30,99,180
31.03.2024	5,09,50,149	22,297.72	31,44,377
30.09.2024	5,21,97,876	22,808.73	31,13,736

As on	No. of Rupay card Issued	Aadhaar Seeding
30.09.2023	3,09,73,720	4,15,44,910
31.03.2024	3,21,05,784	4,32,58,286
30.09.2024	3,32,23,337	4,47,09,705

PMSBY, PMJJBY, APY Progress (cumulative):

Status as on	PMSBY	PMJJBY	APY	Total
30.09.2023	2,48,06,955	88,02,993	43,26,713	3,79,36,661
31.03.2024	2,80,14,252	1,03,80,182	48,85,166	4,32,79,600
30.09.2024	3,06,08,276	1,13,79,021	53,36,204	4,73,23,501

Bank wise cumulative status under PMJDY as on 30.09.2024									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	7448	61724	33100	36072	69172	28.96	16016	57832	44686
Bank of Baroda	2243314	1267640	1483432	2027522	3510954	1439.77	97279	3401769	3391703
Bank of India	1532258	342907	772515	1102650	1875165	839.58	100451	1683355	1781282
Bank of Maharashtra	21378	67621	40748	48251	88999	27.62	12792	73919	85807
Canara Bank	792857	197321	406807	583371	990178	449.35	74814	536040	857670
Central Bank of India	1336062	123643	581889	877816	1459705	556.83	88605	922414	1329436
City Union Bank Ltd	0	83	58	25	83	0.04	6	78	51
Federal Bank Ltd	2607	3968	4077	2498	6575	2.63	1521	2694	4656
HDFC Bank Ltd	8292	167042	26677	148657	175334	31.82	37568	175322	72579
ICICI Bank Ltd	25957	13840	19398	20399	39797	6.98	25194	39797	32763
IDBI Bank Ltd.	10198	76968	38627	48539	87166	21.86	27455	25145	62078
Indian Bank	3279724	669402	1625791	2323335	3949126	1942.20	205718	1740111	3191709
Indian Overseas Bank	186866	230459	187149	230176	417325	159.98	10192	386960	380114
IndusInd Bank Ltd	213	9840	6881	3172	10053	1.98	772	2108	8094
Jammu & Kashmir Bank Ltd	0	210	135	75	210	0.07	36	210	130
Karur Vysya Bank	565	895	784	676	1460	0.33	156	1449	1159
Kotak Mahindra Bank Ltd	2325	15813	11274	6864	18138	1.09	13018	3912	17562
Punjab & Sind Bank	6286	25891	14079	18098	32177	6.84	1418	21003	29253
Punjab National Bank	9553012	1026753	4509235	6070530	10579765	4257.72	1017081	6008888	9526362
South Indian Bank Ltd	28	662	381	309	690	0.33	161	485	615
State Bank of India	10383152	7689971	8155000	9918123	18073123	9393.68	293546	16020858	14936129
UCO Bank	1306750	619418	758482	1167686	1926168	768.19	88670	605683	1567434
Union Bank of India	968635	337160	562795	743000	1305795	408.59	183826	451006	1219470
Yes Bank Ltd	9580	19438	9998	19020	29018	1.12	18094	29018	17178
BGVB	5485635	203037	2374323	3314349	5688672	1643.27	730537	559735	4540499
PBGB	1151298	171121	461859	860560	1322419	585.88	15679	48291	1133829
UBKGB	379586	161023	221915	318694	540609	232.04	53131	425255	477457
Grand Total	38694026	13503850	22307409	29890467	52197876	22808.73	3113736	33223337	44709705

District wise cumulative status under PMJDY as on 30.09.2024									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	2741997	1901164	1960628	2682533	4643161	2239.88	247758	3174511	4002741
24 Paraganas South	4440077	789887	2241811	2988153	5229964	2257.06	363018	3290455	4486630
Alipurduar	397919	208694	260760	345853	606613	292.83	36423	507947	527902
Bankura	2007598	328170	1041318	1294450	2335768	1272.16	130488	1339962	1978752
Birbhum	1927994	468104	1026977	1369121	2396098	1064.94	81407	1419809	2038279
Coochbehar	1227960	475231	750313	952878	1703191	515.46	101090	1310894	1478623
Darjeeling	309845	349030	271704	387171	658875	404.83	41141	519343	571361
Dinajpur Dakshin	1012566	234129	539141	707554	1246695	429.40	78322	730860	1052530
Dinajpur Uttar	2179045	603119	1219879	1562285	2782164	731.36	245352	1456420	2291789
Hooghly	1694220	785492	1009322	1470390	2479712	1312.95	96633	1562339	2174190
Howrah	1391899	727361	876021	1243239	2119260	1063.62	72409	1415467	1837154
Jalpaiguri	1066434	531555	680607	917382	1597989	694.88	104113	1161239	1401216
Jhargram	454719	33274	218052	269941	487993	277.27	23764	264313	398039
Kalimpong	19536	12700	14436	17800	32236	23.05	1380	28018	26540
Kolkata	7781	986198	440882	553097	993979	423.61	98923	764928	811159
Maldah	2993248	493797	1499177	1987868	3487045	1242.08	299948	1895656	3051472
Medinipur East	2439424	226748	1174032	1492140	2666172	1434.80	120857	1630255	2298299
Medinipur West	2251704	496049	1159000	1588753	2747753	1434.39	123374	1639869	2359610
Murshidabad	3559820	1240139	2106150	2693809	4799959	1605.84	334312	3280156	4144324
Nadia	2178441	1050380	1383840	1844981	3228821	1353.16	218648	2096946	2699677
Paschim Bardhaman	869037	662400	529268	1002169	1531437	584.38	71083	778748	1282444
Purba Bardhaman	1753167	546378	936262	1363283	2299545	977.96	74577	1695394	1968516
Purulia	1769595	353851	967829	1155617	2123446	1172.80	148716	1259808	1828458
Grand Total	38694026	13503850	22307409	29890467	52197876	22808.73	3113736	33223337	44709705

Bank wise cumulative enrolment position under social security schemes as on 30.09.2024 (as per PMJDY Portal)

Sr. No.	Bank Name	Total No. PMJDY Ac.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	35,10,954	3,42,433	17,15,173	1,98,149	22,55,755
2	Bank of India	18,75,165	6,58,379	18,59,297	3,11,244	28,28,920
3	Bank of Maharashtra	88,999	23,166	71,736	15,060	1,09,962
4	Canara Bank	9,90,178	2,48,443	8,90,249	1,69,187	13,07,879
5	Central Bank of India	14,59,705	2,96,706	9,08,781	2,52,062	14,57,549
6	Indian Bank	39,49,126	6,82,026	16,08,438	5,66,150	28,56,614
7	Indian Overseas Bank	4,17,325	1,23,306	3,25,349	94,558	5,43,213
8	Punjab & Sind Bank	32,177	10,845	53,126	11,450	75,421
9	Punjab National Bank	1,05,79,765	7,82,919	41,27,993	7,27,451	56,38,363
10	State Bank of India	1,80,73,123	68,71,689	1,52,62,397	19,92,147	2,41,26,233
11	UCO Bank	19,26,168	2,10,220	6,71,704	1,29,749	10,11,673
12	Union Bank of India	13,05,795	1,61,089	7,69,401	1,81,538	11,12,028
PSU Banks		4,42,08,480	1,04,11,221	2,82,63,644	46,48,745	4,33,23,610
13	AU SF Bank	-	-	-	338	338
14	Axis Bank Ltd	69,172	11,369	40,293	72,869	1,24,531
15	Bandhan Bank	-	-	-	18,322	18,322
16	Catholic Syrian Bank Ltd.	-	-	-	34	34
17	City Union Bank Ltd	83	152	380	55	587
18	Dhanlaxmi Bank Ltd.	-	-	-	250	250
19	ESAF SF Bank	-	-	-	755	755
20	Federal Bank Ltd	6,575	2,014	4,995	1,088	8,097
21	HDFC Bank Ltd	1,75,334	39,562	1,16,992	38,807	1,95,361
22	ICICI Bank Ltd	39,797	16,134	63,989	4,739	84,862
23	IDBI Bank Ltd.	87,166	33,371	1,14,175	49,043	1,96,589
24	IDFC Bank Ltd.	-	473	1,666	2	2,141
25	Indusind Bank Ltd	10,053	745	9,029	788	10,562
26	Jammu & Kashmir Bank Ltd	210	24	47	14	85
27	Jana Small Finance Bank	-	-	-	-	-
28	Karnataka Bank Ltd.	-	-	-	3,177	3,177
29	Karur Vysya Bank Ltd	1,460	1,622	2,574	473	4,669
30	Kotak Mahindra Bank Ltd	18,138	5,038	8,260	5,655	18,953
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	690	1,377	3,828	1,584	6,789
35	Tamilnad Mercantile Bank Ltd	-	284	1,033	785	2,102
36	Ujjivan Small Finance Bank	-	-	-	985	985
37	Utkarsh Small Finance Bank	-	-	-	155	155
38	Yes Bank Ltd	29,018	259	311	31	601
PVT Banks		4,37,696	1,12,517	3,67,697	2,00,025	6,80,239
39	BGVB (PNB)	56,88,672	3,62,262	10,60,689	2,67,404	16,90,355
40	PBGB (UCO)	13,22,419	2,92,937	4,86,505	1,14,583	8,94,025
41	UBKGB (CBI)	5,40,609	2,00,084	4,29,741	1,05,210	7,35,035
RRBs		75,51,700	8,55,283	19,76,935	4,87,197	33,19,415
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	-	-	-	237	237
48	WBSCARD Bank Ltd.	-	-	-	-	-
Co-Op Banks		-	-	-	237	237
Grand Total		5,21,97,876	1,13,79,021	3,06,08,276	53,36,204	4,73,23,501

District wise cumulative enrolment position uner Social Security Schemes as on 30.09.2024 (as per PMJDY Portal)

Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	46,43,161	9,98,272	29,05,201	4,69,652	43,73,125
2	24 Paraganas South	52,29,964	8,34,656	25,75,848	3,94,461	38,04,965
3	Alipurduar	6,06,613	1,87,665	4,37,974	66,067	6,91,706
4	Bankura	23,35,768	4,31,190	12,76,679	2,03,059	19,10,928
5	Birbhum	23,96,098	6,61,988	14,90,477	2,50,658	24,03,123
6	Coochbehar	17,03,191	4,01,027	10,16,686	2,02,912	16,20,625
7	Darjeeling	6,58,875	3,51,183	7,47,764	1,11,984	12,10,931
8	Dinajpur Dakshin	12,46,695	2,52,816	6,42,198	1,05,317	10,00,331
9	Dinajpur Uttar	27,82,164	3,67,603	9,42,291	1,74,801	14,84,695
10	Hooghly	24,79,712	6,50,294	17,49,295	3,26,277	27,25,866
11	Howrah	21,19,260	5,12,460	13,89,117	2,43,885	21,45,462
12	Jalpaiguri	15,97,989	4,34,955	10,07,783	1,93,939	16,36,677
13	Jhargram	4,87,993	1,21,676	3,37,573	42,351	5,01,600
14	Kalimpong	32,236	21,679	46,469	6,600	74,748
15	Kolkata	9,93,979	5,29,132	18,33,726	2,15,201	25,78,059
16	Maldah	34,87,045	5,77,035	14,55,891	3,02,108	23,35,034
17	Medinipur East	26,66,172	5,51,725	15,74,767	3,81,646	25,08,138
18	Medinipur West	27,47,753	5,37,498	15,28,702	2,91,762	23,57,962
19	Murshidabad	47,99,959	10,07,736	26,56,230	5,09,572	41,73,538
20	Nadia	32,28,821	6,13,706	17,68,623	3,03,781	26,86,110
21	Paschim Bardhaman	15,31,437	4,23,968	12,37,327	70,962	17,32,257
22	Purba Bardhaman	22,99,545	5,76,331	10,87,530	3,21,262	19,85,123
23	Purulia	21,23,446	3,34,426	9,00,125	1,47,947	13,82,498
Grand Total		5,21,97,876	1,13,79,021	3,06,08,276	53,36,204	4,73,23,501

Bank wise performance under APY as on 30.09.2024							
Bank Name	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	Cumulative APY accounts opened since inception
BANK OF BARODA	296	90	26,640	11,122	37	42	1,98,149
BANK OF INDIA	366	90	32,940	27,716	75	84	3,11,244
BANK OF MAHARASHTRA	47	90	4,230	931	19	22	15,060
CANARA BANK	384	90	34,560	5,219	13	15	1,69,187
CENTRAL BANK OF INDIA	313	90	28,170	19,351	61	69	2,52,062
INDIAN BANK	586	90	52,740	41,814	71	79	5,66,150
INDIAN OVERSEAS BANK	153	90	13,770	6,223	40	45	94,558
PUNJAB AND SIND BANK	40	90	3,600	843	21	23	11,450
PUNJAB NATIONAL BANK	1151	90	1,03,590	71,086	61	69	7,27,451
STATE BANK OF INDIA	1262	90	1,13,580	1,81,907	144	160	19,92,147
UCO BANK	398	90	35,820	5,597	14	16	1,29,749
UNION BANK OF INDIA	275	90	24,750	18,160	66	73	1,81,538
PSU Banks	5271	90	4,74,390	3,89,969	74	82	46,48,745
AU SMALL FINANCE BANK LIMITED	6	65	390	37	6	9	338
AXIS BANK LTD	316	70	22,120	530	1	2	72,869
BANDHAN BANK LIMITED	484	35	16,940	200	0	1	18,322
THE CATHOLIC SYRIAN BANK LIMITED	3	35	105	3	1	3	34
CITY UNION BANK LTD	2	35	70	6	3	9	55
DCB BANK LIMITED	6	35	210	-	0	0	-
DHANLAXMI BANK LIMITED	3	35	105	9	3	9	250
ESAF SMALL FINANCE BANK LIMITED	13	65	845	269	20	32	755
THE FEDERAL BANK LTD	32	35	1,120	548	17	49	1,088
HDFC BANK LTD	305	70	21,350	4,100	13	19	38,807
ICICI BANK LIMITED	198	70	13,860	63	0	0	4,739
IDBI BANK LTD	99	70	6,930	4,192	42	60	49,043
IDFC FIRST BANK LIMITED	3	35	105	-	0	0	2
INDUSIND BANK LIMITED	34	35	1,190	355	10	30	788
THE JAMMU AND KASHMIR BANK LTD	2	35	70	-	0	0	14
KARNATAKA BANK LIMITED	20	35	700	261	13	37	3,177
THE KARUR VYSYA BANK LTD	16	35	560	7	0	1	473
KOTAK MAHINDRA BANK	44	35	1,540	1,987	45	129	5,655
THE LAKSHMI VILAS BANK LTD	4	35	140	-	0	0	45
RBL BANK LIMITED	9	35	315	-	0	0	30
STANDARD CHARTERED BANK	17	35	595	-	0	0	1
THE SOUTH INDIAN BANK LTD	21	35	735	206	9	28	1,584
TAMILNAD MERCANTILE BANK LTD	1	35	35	20	20	57	785
UJJIVAN SMALL FINANCE BANK LIMITED	91	65	5,915	580	6	10	985
UTKARSH SMALL FINANCE BANK LIMITED	12	65	780	-	0	0	155
YES BANK LIMITED	16	35	560	12	0	2	31
PVT Banks	1757	55	97,285	13,385	8	14	2,00,025
BANGIYA GRAMIN VIKASH BANK	587	90	52,830	33,384	56	63	2,67,404
PASCHIM BANGA GRAMIN BANK	231	90	20,790	3,187	13	15	1,14,583
UTTARBANGA KSHETRIYA GRAMIN BANK	143	90	12,870	6,496	45	50	1,05,210
RRBs	961	90	86,490	43,067	45	50	4,87,197
THE WEST BENGAL STATE CO-OPERATIVE BANK LTD	44	20	880	-	0	0	-
TAMLUK-GHATAL CENTRAL CO-OPERATIVE BANK LTD	23	20	460	-	0	0	-
THE JALPAIGURI CENTRAL COOPERATIVE BANK LTD	16	20	320	-	0	0	-
MUGBERIA CENTRAL COOPERATIVE BANK LTD	12	20	240	-	0	0	-
THE BURDWAN CENTRAL CO-OPERATIVE BANK LTD	41	20	820	3	0	0	237
Co-Op Banks	136	20	2,720	3	0	0	237
Grand Total	8125	81	6,60,885	4,46,424	55	68	53,36,204

District wise Performance under APY for FY 2024-25 as on 30.09.2024

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
24 PARAGANAS NORTH	916	81	74,515	38,114	42	51
24 PARAGANAS SOUTH	596	82	49,005	36,937	62	75
ALIPURDUAR	74	75	5,580	5,833	79	105
BANKURA	255	87	22,230	23,536	92	106
BIRBHUM	276	85	23,440	18,861	68	80
COOCHBEHAR	215	80	17,150	17,939	83	105
DARJEELING	249	81	20,070	7,117	29	35
DINAJPUR DAKSHIN	109	83	9,060	10,245	94	113
DINAJPUR UTTAR	155	81	12,590	15,423	100	123
HOOGLY	493	83	40,915	28,975	59	71
HOWRAH	422	82	34,760	16,234	38	47
JALPAIGURI	233	81	18,930	15,580	67	82
JHARGRAM	62	88	5,430	4,450	72	82
KALIMPONG	22	85	1,865	410	19	22
KOLKATA	1341	77	1,03,445	12,941	10	13
MALDAH	224	85	19,055	25,676	115	135
MEDINIPUR EAST	354	81	28,500	30,041	85	105
MEDINIPUR WEST	388	83	32,380	23,129	60	71
MURSHIDABAD	399	85	33,765	42,529	107	126
NADIA	378	81	30,735	25,232	67	82
PASCHIM BARDHAMAN	234	76	17,785	6,087	26	34
PURBA BARDHAMAN	558	81	44,975	26,791	48	60
PURULIA	172	85	14,705	14,344	83	98
Grand Total	8125	81	6,60,885	4,46,424	55	68

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 – 16

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 30.09.2024 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
30.09.2023	5,908	1,56,510	1,14,243	72.99	61.95
31.03.2024	6,163	1,63,508	1,21,165	74.10	62.55
30.09.2024	6,485	1,73,229	1,22,918	70.96	64.27

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

Pending issues with RSETIS as on 30.09.2024, as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30-09-2024					
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	Allotted 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 30.09.2024)								
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	17	541	51.52	54.10
2	West Midnapore (Debra)	Indian Bank	33	1000	9	260	27.27	26.00
3	North 24 Parganas	Bank of India	33	1000	18	595	54.55	59.50
4	Coochbehar	Central Bank of India	33	1000	12	375	36.36	37.50
5	Darjeeling	Central Bank of India	33	1000	13	423	39.39	42.30
6	Jalpaiguri	Central Bank of India	33	1000	10	313	30.30	31.30
7	Purba Midnapore	Punjab National Bank	33	1000	18	552	54.55	55.20
8	Berhampore	Canara Bank	33	1000	16	523	48.48	52.30
9	Malda	State Bank of India	33	1000	18	579	54.55	57.90
10	Nadia (Haringhata)	State Bank of India	33	1000	22	605	66.67	60.50
11	Burdwan	UCO Bank	33	1000	19	600	57.58	60.00
12	Hooghly	UCO Bank	33	1000	20	551	60.61	55.10
13	Howrah	UCO Bank	33	1000	19	524	57.58	52.40
14	Bankura (Ranbahal)	Punjab National Bank	33	1000	17	547	51.52	54.70
15	Dakshin Dinapur(Balurghat)	Punjab National Bank	33	1000	19	597	57.58	59.70
16	Howrah	Punjab National Bank	33	1000	16	474	48.48	47.40
17	Purulia	Punjab National Bank	33	1000	17	543	51.52	54.30
18	South 24 Parganas	Punjab National Bank	33	1000	23	571	69.70	57.10
19	Uttar Dinajpur	Punjab National Bank	33	1000	19	569	57.58	56.90
Total			627	19000	322	9742	51.36	51.27

RSETI Wise Settlement & Credit Linkage % upto 30.09.2024										
Sl.No	Name of the RSETI	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
					Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
1	ALHB Birbhum (Bolpur)	306	9206	6496	6488	8	4552	1936	71%	70%
2	ALHB West Midnapore (Debra)	274	8419	6382	6131	251	5428	703	76%	89%
3	BOI North 24 Parganas	363	9608	8042	7918	124	5100	2818	84%	64%
4	CBI Coochbehar	200	4989	3612	3578	34	2121	1457	72%	59%
5	CBI Darjeeling	165	4439	3028	2984	44	1937	1047	68%	65%
6	CBI Jalpaiguri	325	7037	5332	5068	264	4091	977	76%	81%
7	PNB Purba Midnapore	330	9570	6952	6902	50	4325	2577	73%	63%
8	RUDESETI Berhampore	407	11860	8245	8245	0	4685	3560	70%	57%
9	SBI Malda	314	8964	6118	5524	594	3633	1891	68%	66%
10	SBI Nadia (Haringhata)	308	7749	5333	5259	74	2788	2471	69%	53%
11	UCOB Burdwan	357	9407	6395	6395	0	4079	2316	68%	64%
12	UCOB Hooghly	372	9566	6616	6616	0	5511	1105	69%	83%
13	UCOB Howrah	321	9082	6094	6089	5	5867	222	67%	96%
14	UNBI Bankura (Ranbahal)	408	10163	6488	5878	610	3603	2275	64%	61%
15	UNBI Dakshin Dinajpur(Balurghat)	294	8256	5689	5483	206	3551	1932	69%	65%
16	UNBI Howrah	745	19144	15311	14620	691	4722	9898	80%	32%
17	UNBI Purulia	266	7074	3778	3778	0	2323	1455	53%	61%
18	UNBI South 24 Parganas	423	10804	7380	7249	131	5607	1642	68%	77%
19	UNBI Uttar Dinajpur	307	7892	5627	5547	80	3037	2510	71%	55%
Total		6485	173229	122918	119752	3166	76960	42792	71%	64%

AGENDA – 17

Progress on Data Management System as per Revamped Lead Bank Scheme:

In terms of the RBI circular dated 03-07-2019, SLBC has developed the Standardized System for Uniform Data Flow & Management. The portal has been made functional and a link has been provided in the SLBC website for uploading of data by LDMs and member banks. The following points are again reiterated.

Uniform Data Flow & Management System by RBI:

- In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- Head offices of all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
- Head Offices will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
- State controlling offices will upload the data in the SLBC portal of respective States.
- The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
- The cut-off date for data uploading by banks is 20th of next month from quarter end.

Present Status:

- SLBC has shared the RBI devised SOP and Input / Output formats & login credentials with the member banks for their information & necessary action.
- SLBC has developed the portal as specified by RBI. The UAT has also been completed.
- A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block Wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.
- A workshop for the member banks had been conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional. The member banks are to submit the data online for the business position from the FY 2021-22 onwards.
- 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 – 18

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 – 19

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 – 20

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	30.09.2024	Monday
September, 2024	23.12.2024	Monday
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 – 21

Miscellaneous:

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

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

2) Status of SLBC report submitted by Member Banks:

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 September Quarter, 2024			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	11.11.2024
2	Bank of India	Submitted	21.11.2024
3	Bank of Maharashtra	Submitted	19.11.2024
4	Canara Bank	Submitted	13.11.2024
5	Central Bank of India	Submitted	05.11.2024
6	Indian Bank	Submitted	02.11.2024
7	Indian Overseas Bank	Submitted	24.10.2024
8	Punjab National Bank	Submitted	15.10.2024
9	Punjab & Sind Bank	Submitted	26.11.2024
10	State Bank of India	Submitted	30.10.2024
11	UCO Bank	Submitted	09.10.2024
12	Union Bank of India	Submitted	25.10.2024
13	Axis Bank	Submitted	21.11.2024
14	Au Small finance Bank	Submitted	16.10.2024
15	Bandhan Bank	Submitted	15.10.2024
16	Catholic Syrian Bank Ltd.	Submitted	11.11.2024
17	City Union Bank Ltd.	Submitted	20.11.2024
18	Dhanlaxmi Bank Ltd.	Submitted	02.11.2024
19	ESAF SF Bank	Submitted	22.10.2024
20	Federal Bank	Submitted	23.10.2024
21	HDFC Bank	Submitted	22.10.2024
22	ICICI Bank	Submitted	21.10.2024
23	IDBI Bank	Submitted	24.10.2024
24	IDFC First Bank	Submitted	22.10.2024
25	Indusind Bank	Submitted	14.11.2024
26	Jana Small Finance Bank	Submitted	27.10.2024
27	Karnataka Bank Ltd.	Submitted	26.11.2024
28	Karur Vysya Bank	Submitted	28.11.2024
29	Kotak Mahindra Bank	Submitted	15.10.2024
30	Lakshmi Vilas Bank (DBS)	Submitted	23.10.2024
31	Ratnakar Bank Ltd	Submitted	21.10.2024
32	South Indian Bank Ltd.	Submitted	15.10.2024
33	Tamilnad Mercantile Bank	Submitted	30.10.2024
34	Ujjivan Small Finance Bank	Submitted	18.10.2024
35	Utkarsh Small Finance Bank	Submitted	16.10.2024
36	YES Bank	Submitted	24.10.2024
37	BGVB (PNB)	Submitted	29.10.2024
38	PBGB (UCO)	Submitted	14.10.2024
39	UBKGB (CBI)	Submitted	30.10.2024
40	WB State Co-Op Bank Ltd.	Submitted	11.11.2024
41	WBSCARD	Submitted	13.11.2024

3) KYC Compliance Issue:

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

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

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

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

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

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

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

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

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

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

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



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

RBI/2024-25/91

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

December 02, 2024

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

Madam / Dear Sir,

Inoperative Accounts / Unclaimed Deposits in banks

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

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

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बैंक हिन्दी में पत्राचार का स्वागत करता है।



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

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

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

Yours faithfully,

(Tarun Singh)
Chief General Manager

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Ref. No: SLBC/WB/165th SLBC Meeting/578 /2024

Date: 30.09.2024

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

Reg: Proceedings of 165th meeting of Special SLBC, West Bengal held on 30.09.2024.

The meeting of 165th SLBC (Special) for the state of West Bengal was held on 30.09.2024 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended June'2024. At the outset, Shri Shio Shankar Singh, General Manager & Convenor, SLBC West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating 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, Shri Pradip Mazumdar, Hon'ble Minister-in-Charge, Panchyat and Rural Development, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, Smt. Choten Dhendup Lama, Principal Secretary, Department of Tribal Development, Govt. of West Bengal, Shri Kalyan Kumar, Executive Director, Punjab National Bank & Co-Chairman SLBC West Bengal, Shri R Kesavan, Regional Director, Reserve Bank of India, Kolkata, Smt. Usha Ramesh, CGM, NABARD, Shri Sameer Bajpai, CGM, Punjab National Bank, Shri Satendra Kumar Singh, CGM, State Bank of India, and other dignitaries.

Shri Kalyan Kumar, ED, PNB & Co-Chairman SLBC West Bengal welcomed all the dignitaries and highlighted the member banks' performance during FY 2024-25, in his keynote address.

He congratulated all the member banks for disbursement of fresh credit of Rs.2.69 Lakh Crore till quarter ending June'2024 for FY 2024-25, thereby achieving 64% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 40% from Rs.1.92 Lakh Crore for the same corresponding period of FY 2023-24.

He applauded all the member banks on achievement under MSME sector, which stood at Rs.74,002 Crore as on 30-06-2024, thus achieving 48% of the annual target of FY 2024-25 in comparison to June 2023 achievement, which was Rs.56,565 Crore. Thus, MSME sector registered a Y-O-Y growth of 31%. The achievement under Agriculture sector stood at Rs.33,356 Crore, thus achieving 29% of the annual target of FY 2024-25.



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In previous financial year, i.e., in FY 2023-24, it was Rs.23,239 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 44%.

He congratulated all the bankers for Y-O-Y growth of 155% in number wise and 96% in amount wise in Agriculture Infrastructure Fund (AIF). As on 30.06.2024, cumulative number of sanctions under AIF stands at 3,139 amounting to Rs.1,586.17 Crore.

CD ratio of the State improved to 69.71% as on 30.06.2024, in comparison to 61.72% as on June'2023.

He acclaimed all the member banks for the disbursement covering 3.80 Lakh NRLM-SHGs amounting to Rs.6,511 Crore upto the quarter ended June,2024, thus achieving 51% in number wise and 22% in amount wise of the annual target respectively.

He further informed that all the members cumulatively sanction 70,703 number of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 30.06.2024, which was 51,235 in terms of number of accounts sanctioned as on 30.06.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 38% has been registered in terms of number of accounts sanctioned.

He informed that the total number of applications sanctioned under West Bengal Bhabishyat Credit Card (WBBCC) scheme as on 30.06.2024 stood at 25,286. The said scheme came into effect from 01.04.2023.

He extended congratulations and compliments to all the member banks for enrolment of 4.46 Crore people under Jan Suraksha Schemes as at 30.06.24, which was 4.32 Crore as on 31.03.2024. Thus, the fresh addition under this scheme upto June Quarter of FY 2024-25 stood around 14 Lakhs.

In Atal Pension Yojana (APY), SLBC West Bengal has secured 2nd position as on June Quarter 2024 in the country in terms of large category state performance under the scheme.

He believed that today's deliberation would be followed by the highest levels of professionalism and commitment. He further stated that the decisions made would shape the future of the state. On behalf of SLBC West Bengal, he affirmed all the concerned for full cooperation of banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of the State.

Shri Shio Shankar Singh, General Manager & Convenor, SLBC West Bengal thereafter 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.

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Dr. Mitra welcomed all the dignitaries present over there in the meeting and commenced point-wise discussion on various banking parameters including discussion on few unresolved banking issues pertaining to the interest of common people of the state:

1. KYC Compliance: KYC matter continues to be a disturbing issue to the government. Currently scores of complaints from the public relating to difficulties in doing KYC compliance at the banks are being received by the State Government. The issues are also connected to non-receiving of benefits under different social welfare schemes of the government. He urged upon the member banks for addressing the issues related to KYC.

Shri Pradip Mazumder informed the house that the government was going to provide grant to more than eleven lakhs' beneficiaries for construction of houses, particularly in the rural areas, which was affected by the flood. He further informed that the farmers would receive compensation due to damage of crops on account of flood. He requested Regional Director, Reserve Bank of India for his kind intervention on the KYC related issues that would eventually lead to non-receiving of grant through DBT (direct benefit transfer) to the affected people due to frozen status of their accounts on non-KYC compliance ground.

Shri R Kesavan informed the house that the account which was freezed or closed due to non-KYC compliance could have several reasons viz. non-submission of required documents by the customers even after several reminders, instruction from law enforcement agencies, violation of norms (such as transaction limit) pertaining to the Basic Savings accounts.

Shri Manas Dhar informed the house that the required documents for KYC updation submitted by the beneficiaries were not timely updated either by the bank branches or by the BC (Business Correspondent) agents, particularly for the accounts opened through BC channel. He further stated that there seemed to be a lack of proper coordination between BC Agents and linked base branch officials, which could be addressed by issuing appropriate advisory by the respective Banks under due intimation to the SLBC and the Finance Department.

Dr. Mitra suggested ACS (Finance), Govt. of West Bengal to hold a meeting with SLBC along with major member banks covering the issues emanating from the complaints so received through the CM grievance portal with focus on the KYC compliance issue and to find out best possible solutions.

Shri Kalyan Kumar urged upon all the member banks to treat the matter with a sympathetic way as the targeted group remain the most vulnerable to fraud. He also requested all the

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member banks to issue directives to the branches for creating awareness among the DBT beneficiaries for timely updation of KYC for receiving the same.

Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal informed the house that the Department already prepared branch wise details of the beneficiaries having issues of non receipt of benefits due to non-KYC compliance or other reasons. The list of such beneficiaries would be shared with SLBC for onward submission to the member banks for resolution of the issue.

Smt. Choten Dhendup Lama, Principal Secretary, Department of Tribal Development, Govt. of West Bengal, requested all the member banks to follow the RBI guidelines of KYC compliance during opening of SHG accounts meticulously.

Dr. Mitra suggested Smt. Lama to share the granular data with the ACS (Finance), Govt. of West Bengal, for onward communication with the member banks.

**(Action: Finance Department, Agriculture Department,
Tribal department SLBC & Member banks)**

2. Inconvenience faced by the customers/ nominees relating to deceased claim settlement:

Shri Manas Dhar informed the house regarding the inconvenience faced by the claimants / nominees related to the settlement of deceased accounts. He informed the house that number of complaints have been received in the Hon'ble CM's grievance portal with regard to considerable delay in claim settlement process by the banks despite submission of required documents by the claimants / nominees.

Shri Singh, CGM SBI, stated that one centralized portal launched by the SBI for addressing the deceased claim settlement issue with a proper acknowledgement and with predefined TAT for smooth and early settlement. He ensured the house that current as well as backlog claims would be settled within 3 months. Dr. Amit Mitra remarked that the same procedure may be followed by other Banks for the sake of transparency.

Shri Kumar, ED PNB, suggested following measures to minimize the issue:

1. Creating awareness regarding registration of nominee during account opening.
2. Extending proper guidance to the customers/ nominees about the required documents for claim settlement.
3. Helping the customers / nominees in uploading of documents in the designated portal digitally.

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He further informed that, as a part of awareness, SMS could be sent to the customers to register nominations in their accounts. He also informed that the registering of nomination could be done through digital channel too.

(Action: Member Banks)

3. MSME:

Dr. Mitra congratulated the bankers for their phenomenal performance in MSME sector by disbursing Rs.1,03,066.66 crores in the segment as on 16.09.2024, thus achieving 67.14% against ACP target of Rs.1,53,509.18 crores for the FY-2024-25. However, he expressed his dissatisfaction over the very slow pace of action by the member banks for sanctioning of loan applications under WBBCCS (West Bengal Bhabishyat Credit Card Scheme). He expressed his concern that despite having 100% credit guarantee and other lucrative features, all the member banks had sanctioned only around 29,000 cases involving Rs. 664.00 crore, which comprised only 17% of the total applications sponsored. He requested all the member banks to support these enterprenures, which would consequently increase employment through job creation.

Dr.Mitra suggested that ACS (Finance), Govt. of West Bengal along with Institutional Finance to conduct a meeting with the higher officials of the member banks to address the challenges and to finalize the best possible solutions for proper implimentation of the scheme.

(Action: SLBC, Member Banks & Finance Department)

4. Agriculture (KCC, AIF & AH):

Dr. Mitra informed the house that all the member banks had cumulatively sanctioned Rs. 54635.89 Crores, thus achieved 47.16% of the physical target of the FY 2024-25. He also suggested that the average ticket size should be increased as the price of the agriculture inputs had gone up significantly.

He informed that the State Govt. would bear the insurance premium for Rabi crops along with potato this year. In this context, he recollected that several complaints were also received in Hon'ble CM's grievance portal regarding the non-payment of the interest subvention amount to the prompt paying farmers, who have availed KCC. Shri Dhar informed that the responsibility to provide interest subvention to the eligible farmers in this regard is the responsibility of the bankers.

Shri Meena informed the house that a meeting was held for having detailed discussion on the different parameters related to lending under Agriculture with all the stakeholders, i.e.,

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bankers, LDMS, DDMs, the Department etc. In the meeting the Department also appreciated the best performing banks in AIF. He informed that presently there were no such bottlenecks reported in AIF segment.

However, Shri Meena expressed his concern regarding the performance of few major banks, which needed to be improved. He also suggested to conduct internal review by these banks for improvement of their performance in this segment.

Shri Meena informed the house that the cut-off date for enrolment in Bangla Shasya Bima (BSB) Yojana for the Kharif 2024 season has been extended upto 31st October 2024 and urged upon all the member banks to ensure that all loanee farmers were covered under the Insurance scheme. Shri Meena also requested all the member banks to meticulously follow the RBI guidelines applicable to the flood affected districts.

Dr. Mitra advised SLBC along with Institutional Finance to conduct a meeting with a smaller group of the member banks on agriculture credit and to find out some solutions for the challenges faced at granular level.

Shri Prabhat Kumar Mishra, ACS (Finance), Govt. of West Bengal, suggested that the Department would issue guidelines on the emerging problems for addressing at district level as well as block level for better resolution.

Shri Manas Dhar informed the house that as previously mentioned by the Principal Secretary, Agriculture Department, Govt. of West Bengal, restructuring of loans should be done in all identified flood affected areas in the concerned districts and the same has been adopted in the SLBC meeting.

(Action: Member banks, SLBC, Finance Department)

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

Dr. Mitra informed the house that all member banks cumulatively sanctioned around 75,000 West Bengal Student Credit Card, out of which disbursement was made in 53,222 cases, whereas 93,000 cases were rejected.

MD, WBSCB stated that the student borrowers particularly in Nadia, Burdwan and some extent of Medinipur districts were not interested to avail the sanctioned amount as the same did not meet their expected amount. Dr. Mitra suggested to share the data with State Government for onward submission to the respective District Magistrates for their intervention.



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Shri Jaydeep Mukherjee, Senior Special Secretary, Higher Education Department, Govt. of West Bengal, informed that the Department had already prepared the detailed list of beneficiaries, which were pending for credit decision, pending for disbursement, pending for issuance of Sanction Cover Letter etc., both bank-wise as well as district-wise. He, further, requested all the member banks to complete the issuance of sanction cover letter to all student borrowers followed by uploading the same in the designated portal. He also requested all the member banks for timely submission of interest subvention claim to the Department. Dr. Mitra suggested to share the said detailed list with the SLBC for onward circulation to the member banks & LDMS.

(Action: SLBC, Member Banks & HED)

6. **KCC (AH):** Dr. Mitra informed the house that this sector warranted more focus to grow more aggressively. He advised all the Rural and Semi-Urban bank branches of the Member Banks to sanction 25 cases of KCC (AH) each during this financial year so that the State could surplus the yearly target of sanctioning of 1 Lakh number of cases this financial year. He further suggested timely uploading of data in the designated portal for actual reflection of the performance.

(Action: ARD Department, SLBC & Member Banks)

7. **Self Help Group (SHG):**

Dr. Mitra congratulated all member banks on the performance under SHG as member banks had disbursed around 5,50,000 number of SHG against the annual target of 7,51,587 number of SHG, thus achieving 73% of the target. However, he expressed his deep concern regarding the ticket size of the SHG. He also expressed his concern over the utilization of sanctioned limit by the SHG members.

Dr. Mitra informed the house that SHG members had now graduated to the level of entrepreneurs and they should be financially supported by the Bank by way of Enterprise Loan under DAY-NRLM. He requested SLBC to circulate the connected guidelines to all member banks.

(Action: SLBC, Member Banks & WB SRLM)

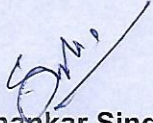
8. **CD Ratio:**

Dr. Mitra expressed his concern about CD ratio of some districts. During June quarter, 2024, Hooghly, Birbhum, Coochbehar, Jalpaiguri districts registered a negative growth of 1.76%, 3.13%, 1.75%, 17.64% respectively on quarter-to-quarter basis.

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LDM Jalpaiguri informed the house that there was reporting issue in previous quarter data which had been rectified this time.

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



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

List of participants in 165th SLBC Meeting held on 30.09.2024			
SI No	Name	Designation	Organisation
Dignitaries from Govt. of India (DFS)			
1	Ms Neha Chauhan	Leave of Absence	DFS, Govt of India
Dignitaries from Govt. of West Bengal and different Line departments			
2	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department	Government of West Bengal
3	Sri Pradip Kumar Mazumdar	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Sri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
5	Smt Choten D Lama	Principal Secretary	Tribal Dev Dept, GoWB
6	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
7	Smt Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
8	Smt. Kuhuk Bhushan	CEO	WBSRLM, GoWB
9	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
10	Dr Sudip Kumar Sinha	Secretary	Finance Dept, GoWB
11	Sri Sudip Sarkar	Joint Secretary & A.CEO	P & RD Department, GoWB
12	Sri Vivek Kumar	Joint Secretary	Agriculture Department, GoWB
13	Sri. Sandeep Nag	Additional Director	Directorate of Textiles
14	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
15	Sri Jaydip Mukhopadhyay	Senior Special Secretary	Higher Education Department, GoWB
16	Sri Kumarjib Chakraborty	Senior Special Secretary	ARD Dept, GoWB
17	Sri Uday Swaroop	Director	MSME & T Department, GoWB
18	Sri Pradip Kr Das	Joint Director	MSME & DFO Department, GoWB
19	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
20	Smt Rajkumari Kumbhar	Regional 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	Dr. Tushar Kumar Sinha	GM	HUDCO
25	Sri D Chakraborty	RC	HUDCO
26	Sri Samir Kr. Chattopadhyay	C.B.O	Higher Education Department, GoWB
27	Smt. Rina Chakraborty	Assitant Director	MSME_DFO Kolkata
28	Sri Prabir Roy	Assitant Director	ARD
29	Sri Tarun Kantti Paine	Dy Secretary	Food & Supply Dept, GoWB
30	Sri G Murali Rao	SDR, WB	MoRD
Dignitaries from RBI & NABARD			
31	Sri R. Kesavan	Regional Director	RBI, Kolkata RO
32	Smt Usha Ramesh	Chief General Manager	NABARD, Kolkata RO
33	Smt Reshmi Rani	General Manager	RBI, Kolkata RO
34	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
35	Sri Prosenjit Bhattacharya	Asst General Manager	RBI, Kolkata RO
Dignitaries from Commercial Banks			
36	Sri Kalyan Kumar	ED	Punjab National Bank
37	Sri Sameer Bajpai	Chief General Manager & Zonal Head	Punjab National Bank
38	Sri Shio Shankar Singh	General Manager & Convener	SLBC, West Bengal
39	Sri Satyendra Kumar Singh	Chief General Manager	State Bank of India
40	Sri Kalyan Mukherjee	General Manager & Zonal Head	Canara Bank
41	Sri Alok Kr Goyel	Chairman	BGVV (PNB)
42	Sri Pranab Kumar Biswas	Chairman	PBGB (UCO)
43	Sri Anil Kumar	Chairman	UBKGB (CBI)
44	Sri Sujan Sarkar	MD	WBSCB
45	Smt Ishita Sarkar	Deputy General Manager (IDD)	WBSCB
46	Sri Subhas Ray	GM(O)	WBSCARD
47	Sri N Jain	Deputy General Manager	State Bank of India
48	Sri Sanjay Chaudhary	Deputy General Manager	Bank Of Baroda
49	Sri Amit Raj	Deputy General Manager	UCO Bank
50	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
51	Sri P C Khurana	Deputy General Manager & Zonal Head	Central Bank Of India
52	Sri Rajeev Kumar	Zonal Head	Bank Of Maharashtra
53	Smt. Sukonya Ghosh Dastidar	Assistant General Manager	Punjab National Bank
54	Sri Sanjay Kr Vishwas	Assistant General Manager	State Bank of India
55	Sri K.L. Gupta	Assistant General Manager	Indian Bank
56	Sri P K Das	Assistant General Manager	Bank Of India
57	Sri Suresh Kumar Gupta	Assistant General Manager	Indian Overseas Bank
58	Sri Yagendra Singh	Assistant General Manager	Indian Overseas Bank
59	Sri Sanjay Kr. Vishwas	Assistant General Manager	State Bank of India
60	Sri K.L. Gupta	Assistant General Manager	Indian Bank
61	Mednikanta Jha	Assistan General Manager	Bank of Baroda
62	Sri Atanu Mondal	Assistan General Manager	IDBI
63	Sri Subhadip Chatterjee	Chief Manager	Bank Of Baroda
64	Sri Dheeraj Kumar Chawre	Chief Manager	Indian Overseas Bank
65	Smt Pratibha Ranjan	Senior Manager	Bank Of India
66	Sri Vishal Sinha	Senior Manager	Union Bank of India
67	Sri Chanachal Nayan	Manager	Indian Bank
68	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
69	Sri Suman Chatterjee	Asst Manager	UCO Bank
70	Sri Dipesh Chakraborty	State Nodal	Axis Bank
71	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
72	Sri Manik Verma	Senior Vice President	HDFC Bank
73	Sri Shibananda Pandit	City Head	ICICI Bank



List of participants in 165th SLBC Meeting held on 30.09.2024

Sl No	Name	Designation	Organisation
74	Smt Gunjan Agarwal	Regional Coordinator	ICICI Bank
75	Smt Priyanka Das	RM,GBG	Indusind Bank
76	Sri Angshuman Dutta	DVP	Kotak Mahindra Bank
77	Sri Rupak Ranjan Dey	Manager, R.O.	Karnataka Bank
78	Sri Rakesh Upadhyay	RMO	IDFC First Bank
79	Sri Amit Biswas	SOM, Kolkata	Ratnakar Bank Ltd
80	Sri G.Rameswaran	SM	Tamilnad Mercantile Bank
81	Sri Thandayuthapani	SM	Tamilnad Mercantile Bank
82	Sri Shambu Chakraborty	BM	Catholic Syrian Bank
83	Sri Anshul Anand	Operation Manager	AU Smalla Finance Bank
84	Sri Partha Banerjee	Regional Head	Ujjivan Small finance Bank
85	Sri Ayan Kumar Ghosh	Circle Head	Utkarsh Small finance Bank
86	Sri Sandip Kumar	Regional Head	IPPB
87	Sri Soumen Kanrar	RH	Fino Paymnet Bank
88	Sri Priyas Kumar Kundu	SO	ESAF
89	Sri Anup Kr Burlu	Manager	SIDBI
Lead District Managers of West Bengal			
90	Lipika Roy	Alipurduar	Central Bank
91	Sri Pankaj Kumar	Bankura	Punjab National Bank
92	Sri Jeebachha Narayan Jha	Coochbehar	Central Bank
93	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
94	Sri Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
95	Sri Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
96	Sri Amit Kumar	Hooghly	UCO Bank
97	Sri Amit Kohli	Howrah	UCO Bank
98	Sri Debashis Karmakar	Jalpaiguri	Central Bank
99	Sri Bidhya Nand Mishra	Jhargram	Punjab National Bank
100	Sri Kishore Lohar	Kalimpong	State Bank of India
101	Sri Abhijit Mondal	Kolkata	State Bank of India
102	Sri Amitabha Kirtania	Malda	Punjab National Bank
103	Sri Tapu Dutta	Nadia	Punjab National Bank
104	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
105	Sri Pinaki Barman	Purba Burdwan	UCO Bank
106	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
107	Sri Sanjiv Kr Malhotra	Paschim Burdwan	State Bank of India
108	Sri Jidan Burh	Purulia	Punjab National Bank
109	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank



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