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**पश्चिम बंगाल राज्य स्तरीय
बैंकर्स समिति की बैठक**

**STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL**

Quarterly Review September, 2025

**Date : 28.11.2025
Time : 12.00 Noon**

Hotel "The Lalit Great Eastern"

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

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

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Convener: State Level Bankers' Committee for West Bengal

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General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	7
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks	9255
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.1,39,977
Per Capita Advance	Rs.98,811

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 2024	December 2024	March 2025	June 2025	September 2025
Rural	4327 (42.89%)	4350 (42.88%)	4356 (42.54%)	4376 (42.68%)	4388 (42.61%)
Semi-urban	1914 (18.97%)	1913 (18.86%)	1930 (18.85%)	1945 (18.97%)	1948 (18.92%)
Metro/Urban	3847 (38.14%)	3881 (38.26%)	3954 (38.61%)	3931 (38.35%)	3962 (38.47%)
Total	10,088	10,144	10,240	10,252	10,298

Position of ATMs in the State of West Bengal:

Population group	September 2024	December 2024	March 2025	June 2025	September 2025
Rural	2061	2090	2074	2160	2140
Semi- urban	2620	2690	2571	2565	2548
Urban/Metro	7067	6984	7095	6965	6848
Total	11,748	11,764	11,740	11,690	11,536

VITAL STATISTICS OF WEST BENGAL

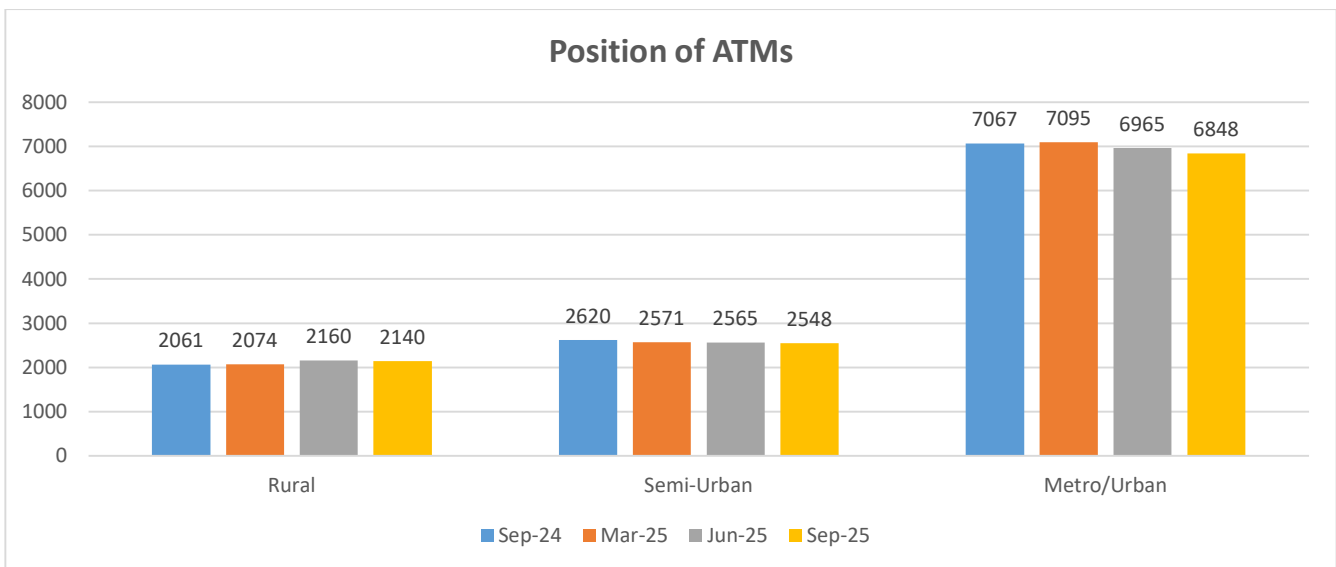
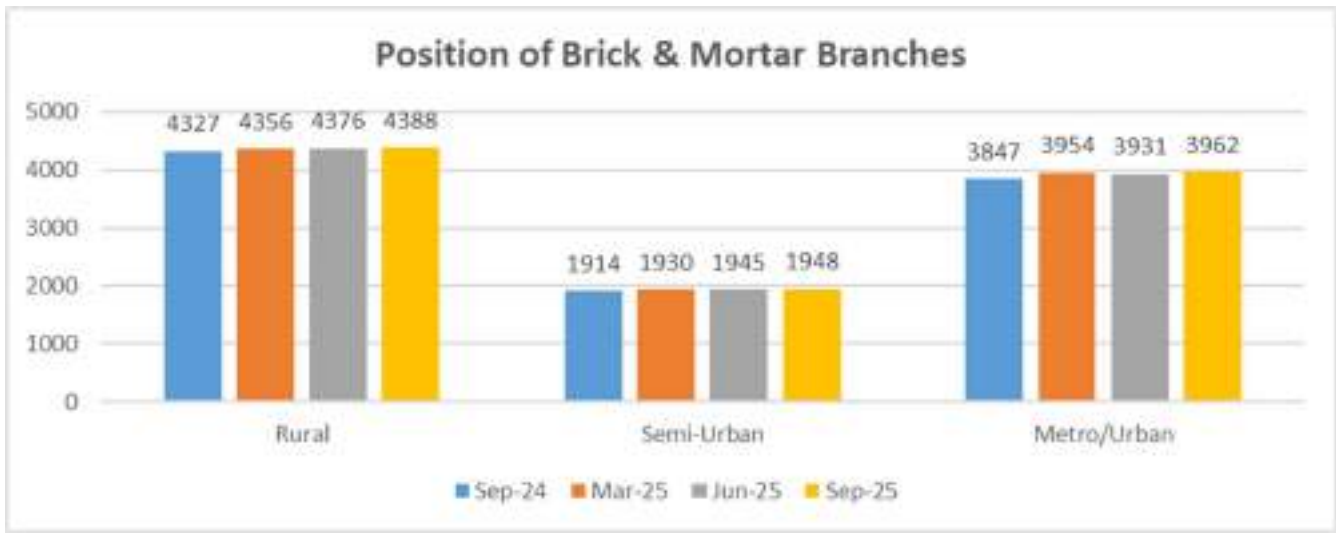
(Amount Rs in crore)

Parameter	September 2024	December 2024	March 2025	June 2025	September 2025
No. of Branches	10,088	10,144	10,240	10,252	10,298
Total Deposits	1173719	1184216	1209534	1235175	1277993
Total Advances (with RIDF)	820237	827816	848401	867499	902142
Total Business	1993956	2012032	2057935	2102674	2180135
CD Ratio	70	70	70	70	71
C+I: Deposit Ratio	76	74	74	77	75
Priority Sector Advances (PSA)	322699	334140	350825	368376	381810
% of PSA to ANBC	39	40	41	42	42
Agriculture Advances	89293	92474	91314	92218	93582
% of Agri Advances to ANBC	11	11	11	11	10
MSME	145130	152117	159868	167806	180726
Education Loans	5244	5587	6169	5768	6150
Housing Loans	121776	124594	133069	133209	132877
DRI Advances	167	114	114	115	118
% of DRI Advances to ANBC	0.02	0.01	0.01	0.01	0.01
Advances to SC/ST Communities	18015	17438	19333	18883	18940
Adv. to Women Entrepreneurs	154041	87512	88700	90937	91488
% of Adv to Women to ANBC	19	11	11	11	10
Weaker Section Advances	77043	73208	83460	77836	83211
% of Weaker Advances to ANBC	9	9	10	9	9
Minority Community Advances	37035	37888	38097	43836	40885
% of Minority Co Adv. to Prisec	11	11	11	12	11

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2024-25 (As on September'2024)			FY 2025-26 (As on September'2025)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,15,852	54,259	47%	1,15,855	57,666	50%
2	MSME	1,53,509	1,13,722	74%	2,12,490	1,45,372	68%
3	OPS	46,220	12,858	28%	36,378	14,716	40%
Total PRISEC		3,15,581	1,80,839	57%	3,64,723	2,17,754	60%
4	NPS	1,06,519	2,27,625	214%	1,17,870	2,70,998	230%
Grand Total		4,22,100	4,08,464	97%	4,82,593	4,88,752	101%



AGENDA NOTES FOR 170th SLBC Meeting

AGENDA - 1

Confirmation of the Proceedings of the 169th SLBC meeting held on 19.08.2025 and review of action points there of:

The proceedings and action points of 169th SLBC Meeting for West Bengal, held on 19th of August 2025, was circulated under cover of Convener Bank's letter to the members on 28.08.2025. Since the SLBC has not received any observation from any of the members, the same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the decision adopted in 169th SLBC meeting.

The Action Taken Report (ATR) for the major action points as emerged in the 169th SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	Mis-selling of Insurance products. Cyber Crime related issues	In no circumstances the bank branch concerned is forcing any customer for availing the insurance product. The instruction was being followed meticulously. Availment of insurance product is only optional for the customers. Member Banks arranged several awareness campaigns & sensitization programmes in collaboration with Cyber Crime Department.
2	To increase MSME lending to achieve ACP target for FY 2025-26 Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	The member banks in the State have disbursed altogether Rs.1,45,372 Crore under MSME as on 30.09.2025, against the target of Rs.2,12,490 Crore with overall achievement of 68% of the total target for FY 2025-26. Further disbursement in MSME has increased by Rs.31,650.00 crores in absolute terms as on 30.09.2025 from Rs1,13,722.00 Cr. as on 30.09.2024 thus registering a growth of 27.83 % on Y-O-Y basis. As on 30.09.2025, total 1,92,174 number of applications were sponsored to banks. Out of sponsored cases 47,037 number of proposals have been sanctioned amounting to Rs.1,167.12 Crore, out of which 33,669 number of accounts have been disbursed amounting to Rs.767.16 Crore As on 20.11.2025, Member Banks sanctioned 48,575 no of proposals amounting to Rs.1,215.36 Cr. Final disbursement had taken place in 35,516 accounts amounting to Rs.819.29 Cr.

3	<p>To increase Agriculture lending to achieve ACP target for FY 25-26.</p> <p>AIF Proposal sanction & Disbursement</p> <p>KCC target for FY-2025-26 to be achieved. KCC renewal to be increased.</p>	<p>The agriculture disbursement up to September 2025 for the financial year 2025-26 is Rs. 57,666.00 crores thus achieving 50 % 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>Further disbursement in Agriculture has increased by Rs.3,407.00 crores in absolute terms as on 30.09.2025 from Rs.54,259.00 Cr. as on 30.09.2024 thus registering a growth of 6.28 % on Y-O-Y basis.</p> <p>As on 30.09.2025, member banks have cumulatively sanctioned 6,750 number of AIF applications amounting Rs.2,895.24 Crore, out of which disbursement done in 6,145 number of accounts covering Rs.2,614.56 Crore.</p> <p>All the banks operating in the State have disbursed 13.92 lakh KCCs (Fresh + Renewal) amounting Rs.7,580.94 Cr. thus achieving 39.79 % of the annual target of 35 lakh number of KCC. Total KCC standing outstanding at Rs.21,938.40 Cr. in 44.51 lakh number of KCCs with average ticket size of Rs. 49,283/- per KCC. Ticket size for the FY 24-25 for the corresponding period (September 2024) was Rs.47,381/-</p>
4	<p>Member banks to exert their wholehearted effort to increase WBSCC (West Bengal Student Credit Card) sanction and disbursement as well.</p>	<p>As on 30.09.2025, member banks have cumulatively sanctioned 96,264 number of WBSCC proposals out of which disbursement made in 71,413 number of accounts and 20,968 number of proposals are pending at various bank branches. Member banks are requested to dispose of the pending cases in time bound manner.</p>
5	<p>Food Processing</p>	<p>As on 30.09.2025, member banks cumulatively sanctioned 411 number of proposals under PMFME scheme, out of which 308 has been disbursed.</p>
6	<p>Banks have to achieve the annual target in SHG NRLM positively.</p>	<p>As per data provided by WBSRLM Dept, Govt. of West Bengal, at the end of September Quarter 2025, disbursed credit linkage of SHG stood at Rs.16,124.04 Crore (46% of financial target) covering 7,15,510 number of groups (65% of physical target) as against Credit Linkage of Rs.14,803.88 Crore covering 6,86,139 number of groups at the end of September 2024.</p> <p>As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended September 2025 stood at Rs.33,107.50 Crore.</p>
7	<p>CD- ratio of the State of West Bengal.</p>	<p>Over-all CD ratio of the state improved considering the corporate advances by the member banks.</p> <p>CD ratio for the 30th September 2025 stands at 70.59 as compared to 69.88 as on 30th September 2024.</p>

AGENDA – 3

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

All the banks operating in the State have cumulatively disbursed Rs.2,17,754 Crore in Priority Sector as on 30.09.2025, i.e. 60% against the annual target of Rs.3,64,723 Crore for the financial year 2025-26. The achievement in Priority Sector as on 30.09.2024 was Rs.1,80,839 Crore against annual target of Rs.3,15,581 Crore during the financial year 2024-25.

Achievement under Agriculture sector is 50% amounting to Rs.57,666 Crore, the achievement in MSME sector is 68% amounting to Rs.1,45,372 Crore and the achievement in Other Priority Sector (OPS) is 40% amounting to Rs.14,716 Crore as on 30.09.2025 which were Rs.54,259 Crore, Rs.1,13,722 Crore and Rs.12,858 Crore in Agriculture, MSME & OPS sector respectively as on 30.09.2024.

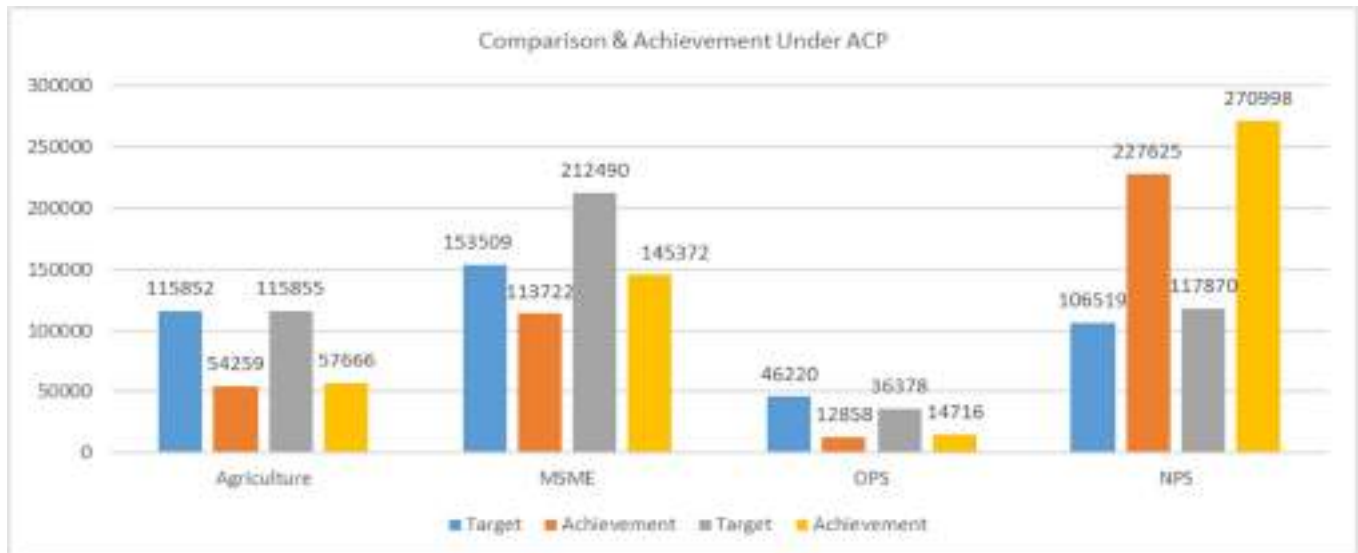
Disbursement in Non-Priority Sector is Rs.2,70,998 Crore i.e.230% of the ACP of Rs.1,17,870 Crore which results in overall disbursement of Rs.4,88,752 Crore i.e.101% against ACP of Rs.4,82,593 Crore as on 30.09.2025.

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

(Amount Rs in crore)

Sl.	Parameter	FY 2024-25 (As on September'2024)			FY 2025-26 (As on September'2025)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,15,852	54,259	47%	1,15,855	57,666	50%
2	MSME	1,53,509	1,13,722	74%	2,12,490	1,45,372	68%
3	OPS	46,220	12,858	28%	36,378	14,716	40%
Total PRISEC		3,15,581	1,80,839	57%	3,64,723	2,17,754	60%
4	NPS	1,06,519	2,27,625	214%	1,17,870	2,70,998	230%
Grand Total		4,22,100	4,08,464	97%	4,82,593	4,88,752	101%

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



Target FY 2024-25	Achievement as on 30.09.2024	Target FY 2025-26	Achievement as on 30.09.2025
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Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended September, 2025

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture					
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities		Total Agriculture					
		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	78649	402.24	29023	350.80	674	394.74	218611	2646.00	108346	1147.78	43.38	
2	Bank of India	92246	1068.84	60	25.40	33574	1853.33	655189	6097.00	125880	2947.57	48.34	
3	Bank of Maharashtra	50	0.77	8	0.26	104	3.25	8102	497.00	162	4.28	0.86	
4	Canara Bank	36503	524.25	60	2.30	1390	182.88	330820	3061.00	37953	709.43	23.18	
5	Central Bank of India	70916	1380.94	68	23.45	217	165.86	272693	3544.00	71201	1570.25	44.31	
6	Indian Bank	99574	2274.31	1128	85.34	448	923.76	367187	6405.00	101150	3283.41	51.26	
7	Indian Overseas Bank	4136	67.56	19	9.65	77	518.41	66936	1350.00	4232	595.62	44.12	
8	Punjab & Sind Bank	1	0.03	109	6.44	70	103.80	963	176.00	180	110.27	62.65	
9	Punjab National Bank	131671	4255.42	3345	191.24	2706	676.51	1538510	15929.00	137722	5123.16	32.16	
10	State Bank of India	250898	3183.42	49	34.65	121792	4931.50	1472525	13889.00	372739	8149.57	58.68	
11	UCO Bank	39126	1202.77	27	103.67	50	13.72	78436	3194.00	39203	1320.16	41.33	
12	Union Bank of India	32348	614.22	69	66.60	1134	1001.09	194233	3512.00	33551	1681.91	47.89	
Total PSU		836118	14974.77	33965	899.80	162236	10768.85	5204205	60300.00	1032319	26643.42	44.18	
13	Axis Bank	99009	1432.03	70	78.52	1467	3128.00	512819	7984.00	100546	4638.55	58.10	
14	Bandhan Bank	163331	1547.00	0	0.00	23437	281.35	346854	2118.00	186768	1828.35	86.32	
15	Catholic Syrian Bank Ltd.	171	17.83	0	0.00	8	0.20	248	12.00	179	18.03	150.25	
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	1	4.00	0	0.00	0.00	
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
18	Federal Bank	3365	104.65	2	0.29	48	176.85	37488	559.00	3415	281.80	50.41	
19	HDFC Bank	63866	492.44	28	69.15	2291	4179.34	572357	3533.00	66185	4740.93	134.19	
20	ICICI Bank	10969	256.11	5	1.96	506	1666.73	93483	2406.00	11480	1924.80	80.00	
21	IDBI Bank	9368	37.35	6	1.24	368	57.87	154839	406.00	9742	96.46	23.76	
22	IDFC First Bank	331	2.27	0	0.00	0	0.00	17600	34.00	331	2.27	6.69	
23	Indusind Bank	153903	685.55	0	0.00	0	0.00	2183637	3531.00	153903	685.55	19.42	
24	Karnataka Bank Ltd.	97	2.30	0	0.00	12	4.69	820	345.00	109	6.99	2.03	
25	Karur Vysya Bank	0	0.00	0	0.00	17	1.45	1	0.00	17	1.45	#DIV/0!	
26	Kotak Mahindra Bank	1511	78.76	1	2.50	60	625.55	26558	984.00	1572	706.81	71.83	
27	Lakshmi Vilas Bank (DBS)	3362	30.90	7	63.03	8	113.35	95498	161.00	3377	207.28	128.75	
28	Ratnakar Bank Ltd	28670	140.56	0	0.00	6	33.99	306066	604.00	28676	174.55	28.90	
29	South Indian Bank Ltd.	472	11.77	0	0.00	0	0.00	3397	90.00	472	11.77	13.08	
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
32	YES Bank	2763	13.67	33	11.28	214	696.37	22492	2034.00	3010	721.33	35.46	
Total PVT		541188	4853.21	152	227.97	28442	10965.74	4374158	24805.00	569782	16046.92	64.69	
33	Au Small finance Bank	11582	61.28	0	0.00	0	0.00	11017	24.00	11582	61.28	255.33	
34	ESAF SF Bank	8030	105.17	0	0.00	0	0.00	216232	284.00	8030	105.17	37.03	
35	Jana Small Finance Bank	12187	103.90	0	0.00	0	0.00	167610	312.00	12187	103.90	33.30	
36	Ujjivan Small Finance Bank	64046	422.61	0	0.00	0	0.00	454494	887.00	64046	422.61	47.65	
37	Utkarsh Small Finance Bank	1908	8.77	0	0.00	0	0.00	21166	35.00	1908	8.77	25.06	
Total Small Finance		97753	701.73	0	0.00	0	0.00	870519	1542.00	97753	701.73	45.51	
38	WBGB (PNB)	257789	3216.26	47	5.90	444	3.94	1610841	12421.00	258280	3226.10	25.97	
Total RRB		257789	3216.26	47	5.90	444	3.94	1610841	12421.00	258280	3226.10	25.97	
39	WB State Co-Op Bank Ltd.	841386	2496.25	11	7.95	0	0.00	3370727	6587.00	841397	2504.20	38.02	
40	WBSCARD Bank Ltd.	6400	124.97	0	0.00	0	0.00	346667	1187.00	6400	124.97	10.53	
Total Co-Optv		847786	2621.22	11	7.95	0	0.00	3717394	7774.00	847797	2629.17	33.82	
Grand Total		2580634	26367.19	34175	1141.62	191122	21738.53	15777117	106842.00	2805931	49247.35	46.09	
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)											9013.00	8418.68	
Grand Total with RIDF									15777117	115855.00	2805931	57666.03	49.77

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		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	9298	1544.22	1147	717.20	180	690.56	0	0.00	0	0.00	22309	6478.00	10625	2951.98	45.57
2	Bank of India	24456	2044.75	529	1633.55	417	869.83	0	0.00	0	0.00	74480	8401.00	25402	4548.13	54.14
3	Bank of Maharashtra	230	49.51	12	26.41	2	14.10	0	0.00	0	0.00	2287	1064.00	244	90.02	8.46
4	Canara Bank	8917	1322.87	485	677.51	36	269.64	0	0.00	35	459.81	29915	6980.00	9473	2729.83	39.11
5	Central Bank of India	12369	1070.08	444	659.95	27	203.03	35	1.17	0	0.00	22915	3710.00	12875	1934.23	52.14
6	Indian Bank	34624	3629.93	1262	1791.78	248	687.30	11	0.04	0	0.00	54311	12668.00	36145	6109.05	48.22
7	Indian Overseas Bank	2986	1132.35	73	106.24	28	502.34	0	0.00	0	0.00	7449	4516.00	3087	1740.93	38.55
9	Punjab & Sind Bank	274	44.92	109	68.23	1	0.15	0	0.00	0	0.00	3625	905.00	384	113.30	12.52
8	Punjab National Bank	27965	3848.75	1710	2027.72	242	1385.25	11	1.78	0	0.00	119866	19959.00	29928	7263.50	36.39
10	State Bank of India	112379	12002.17	5288	5375.52	1172	7762.46	0	0.00	877	1888.22	72981	21312.00	119716	27028.37	126.82
11	UCO Bank	9126	1316.16	226	416.67	3	24.82	0	0.00	0	0.00	19535	7748.00	9355	1757.65	22.69
12	Union Bank of India	13983	2481.01	966	2027.90	102	1195.72	43	2.03	0	0.00	32633	8717.00	15094	5706.66	65.47
	Total PSU	256607	30486.72	12251	15528.68	2458	13605.19	100	5.02	912	2348.03	462306	102458.00	272328	61973.65	60.49
13	Axis Bank	5212	3047.59	3025	5620.06	856	5891.78	0	0.00	0	0.00	17769	18140.00	9093	14559.43	80.26
14	Bandhan Bank	202351	2542.88	115	47.06	54	72.22	0	0.00	0	0.00	610480	8914.00	202520	2862.16	29.86
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	5	2.77	3	5.20	0	0.00	0	0.00	0	0.00	63	184.00	8	7.97	4.33
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	6	1.12	0	0.00	1	5.00	6	32.00	7	6.12	19.13
18	Federal Bank	462	244.76	122	495.15	22	118.68	0	0.00	0	0.00	8688	1156.00	606	858.59	74.27
19	HDFC Bank	12434	4754.04	5274	8358.55	3016	10983.19	0	0.00	0	0.00	23992	23716.00	20724	24095.77	101.60
20	ICICI Bank	12430	7948.97	5578	10704.39	1260	7280.94	0	0.00	0	0.00	22370	26750.00	19268	25934.30	96.95
21	IDBI Bank	13378	405.40	1110	70.66	90	798.72	2	0.02	41	0.44	11177	2237.00	14621	1275.24	57.01
22	IDFC First Bank	1470	274.90	471	157.28	53	22.38	0	0.00	0	0.00	7120	1805.00	1994	454.55	25.18
23	Indusind Bank	44860	970.70	678	1664.05	30	159.52	0	0.00	0	0.00	187879	4881.00	45568	2794.27	57.25
24	Karnataka Bank Ltd.	0	0.00	83	54.49	22	97.96	0	0.00	0	0.00	634	1168.00	105	152.45	13.05
25	Karur Vysya Bank	68	35.42	29	9.45	0	0.00	0	0.00	0	0.00	190	255.00	97	44.87	17.60
26	Kotak Mahindra Bank	922	791.07	661	1749.52	231	967.00	0	0.00	0	0.00	6163	6087.00	1814	3507.58	57.62
27	Lakshmi Vilas Bank (DBS)	50	38.74	115	288.61	10	91.04	0	0.00	0	0.00	60	183.00	175	418.39	228.63
28	Ratnakar Bank Ltd	215	103.64	234	312.38	183	581.17	0	0.00	0	0.00	75	594.00	632	997.19	167.88
29	South Indian Bank Ltd.	20	34.58	7	25.13	7	90.10	0	0.00	0	0.00	225	427.00	34	149.81	35.08
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	1.05	0	0.00	0	0.00	0	0.00	0	0.00	10	54.00	2	1.05	1.94
32	YES Bank	1224	579.03	665	1233.93	340	1459.16	0	0.00	0	0.00	2311	4740.00	2229	3272.11	69.03
	Total PVT	295103	21775.53	18170	30795.90	6180	28614.96	2	0.02	42	5.44	899212	101323.00	319497	81191.86	80.13
33	Au SF Bank	594	41.24	6	5.28	3	11.05	0	0.00	0	0.00	1857	385.00	603	57.57	14.95
34	ESAF SF Bank	7509	41.25	0	0.00	0	0.00	0	0.00	0	0.00	15490	96.00	7509	41.25	42.97
35	Jana SF Bank	6650	88.83	10	2.22	0	0.00	0	0.00	0	0.00	14893	567.00	6660	91.04	16.06
36	Ujivan SF Bank	35851	308.15	44	26.69	84	8.61	0	0.00	0	0.00	108676	1144.00	35979	343.46	30.02
37	Utkarsh SF Bank	81	12.60	0	0.00	0	0.00	0	0.00	0	0.00	212	110.00	81	12.60	11.45
	Total Small Finance	50685	492.08	60	34.18	87	19.66	0	0.00	0	0.00	141128	2302.00	50832	545.92	23.72
38	WBGB (PNB)	99351	1455.39	294	57.02	10	2.78	1733	50.03	0	0.00	142200	5311.00	101388	1565.22	29.47
	Total RRB	99351	1455.39	294	57.02	10	2.78	1733	50.03	0	0.00	142200	5311.00	101388	1565.22	29.47
39	WB State Co-Op Bank Ltd.	769	63.36	132	4.65	0	0.00	23	2.97	12	14.47	10190	900.00	936	85.44	9.49
40	WBSCARD Bank Ltd.	268	9.82	0	0.00	0	0.00	0	0.00	0	0.00	7860	196.00	268	9.82	5.01
	Total Co-Optv	1037	73.18	132	4.65	0	0.00	23	2.97	12	14.47	18050	1096.00	1204	95.26	8.69
	Grand Total	702783	54282.90	30907	46420.44	8735	42242.60	1858	58.04	966	2367.94	1662896	212490.00	745249	145371.90	68.41

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	1713	124.00	377	24.80	20.00	1570	166.00	597	59.76	36.00	5126	1157.00	2256	485.94	42.00
2	Bank of India	0	0.00	1	0.08	#DIV/0!	4017	59.00	1971	19.55	33.14	2490	422.00	1593	195.77	46.39
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	286	7.00	69	0.91	13.00	379	57.00	86	7.80	13.68
4	Canara Bank	0	0.00	0	0.00	#DIV/0!	4414	76.00	2478	30.68	40.37	2160	347.00	979	114.92	33.12
5	Central Bank of India	215	74.00	35	37.49	50.66	2445	54.00	1312	20.98	38.85	1624	158.00	836	84.59	53.54
6	Indian Bank	10	3.00	6	4.09	136.33	3573	235.00	2021	21.15	9.00	2665	559.00	1102	158.10	28.28
7	Indian Overseas Bank	4276	8.00	432	3.83	47.88	156	12.00	58	2.69	22.42	720	278.00	286	105.35	37.90
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	26	2.00	4	0.11	5.50	59	13.00	41	6.03	46.38
9	Punjab National Bank	20	5.00	1	21.02	420.47	20264	296.00	8469	88.04	29.74	6733	941.00	4072	447.95	47.60
10	State Bank of India	0	0.00	5	23.97	#DIV/0!	32896	637.00	18401	247.00	38.78	32138	3372.00	59678	5927.00	175.77
11	UCO Bank	0	0.00	0	0.00	#DIV/0!	5337	16.00	1616	8.21	51.31	3315	418.00	1102	61.32	14.67
12	Union Bank of India	0	0.00	0	0.00	#DIV/0!	4306	68.00	1844	22.33	32.84	872	138.00	556	67.02	48.57
Total PSU		6234	214.00	857	115.28	53.87	79290	1628.00	38840	521.41	32.03	58281	7860.00	72587	7661.79	97.48
13	Axis Bank	39	135.00	1	20.50	15.18	1444	76.00	451	16.51	21.72	1428	128.00	95	12.22	9.55
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	11700	626.00	3843	113.89	18.19
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	3	1.00	2	0.34	34.00
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	5	0.00	0	0.00	#DIV/0!	41	9.00	0	0.00	0.00
19	HDFC Bank	0	0.00	0	0.00	#DIV/0!	4912	137.00	3637	72.22	52.71	18214	1008.00	7620	296.83	29.45
20	ICICI Bank	39	133.00	5	22.15	16.65	207	29.00	48	6.45	22.26	786	243.00	216	54.19	22.30
21	IDBI Bank	0	0.00	0	0.00	#DIV/0!	167	3.00	164	1.75	58.33	388	141.00	486	36.51	25.89
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	69	17.00	14	2.64	15.53
23	Indusind Bank	59	168.00	1	0.12	0.07	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	29	1.00	0	0.00	0.00	888	149.00	11	1.94	1.30
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16	0.00	2	0.15	#DIV/0!	725	267.00	40	21.85	8.18
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	2.00	16	2.67	133.59
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	5	1.00	2	0.26	26.21
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	2	1.00	0	0.00	0.00	2	1.00	0	0.00	0.00
30	SDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	YES Bank	78	27.00	0	0.00	0.00	9	1.00	7	0.14	14.22	54	12.00	37	4.36	36.33
Total PVT		215	463.00	7	42.76	9.24	6791	248.00	4309	97.22	39.20	34318	2605.00	12382	547.70	21.02
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	54	8.00	15	1.73	21.63
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	258	8.18	#DIV/0!
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	23487	484.00	12595	186.18	38.47
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	62	14.00	3	0.20	1.43
Total Small Finance		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	23603	506.00	12871	196.29	38.79
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	2577	27.00	881	6.80	25.19	1275	926.00	2262	301.12	32.52
Total RRB		0	0.00	0	0.00	#DIV/0!	2577	27.00	881	6.80	25.19	1275	926.00	2262	301.12	32.52
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	3016	67.00	461	11.48	17.13	1055	217.00	433	88.28	40.68
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	93	16.00	37	2.99	18.69
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	3016	67.00	461	11.48	17.13	1148	233.00	470	91.27	39.17
Grand Total		6449	677.00	864	158.04	23.34	91674	1970.00	44491	636.91	32.33	118625	12130.00	100572	8798.16	72.53

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended September, 2025

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	945	1115.00	378	401.40	36.00
2	Bank of India	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	9	3.00	12	1.84	61.41
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	29	0.10	#DIV/0!
4	Canara Bank	10	2.00	0	0.00	0.00	3611	0.00	24	0.39	#DIV/0!	19	0.00	8	0.03	#DIV/0!
5	Central Bank of India	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	6575	1064.00	4772	254.22	23.89
6	Indian Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	23	0.38	#DIV/0!	1	66.00	0	0.00	0.00
7	Indian Overseas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	75	13.00	22	3.83	29.46
9	Punjab & Sind Bank	5	1.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	9	0.00	17	0.38	#DIV/0!
8	Punjab National Bank	0	0.00	0	0.00	#DIV/0!	27683	2.00	66	0.91	45.67	167	4.00	103	0.82	20.45
10	State Bank of India	5	0.00	12	9.09	#DIV/0!	401	8.00	190	7.01	87.63	0	0.00	0	0.00	#DIV/0!
11	UCO Bank	15	29.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	25561	2216.00	8012	354.98	16.02
12	Union Bank of India	20	0.00	15	5.85	#DIV/0!	802	33.00	1	11.48	34.79	0	0.00	0	0.00	#DIV/0!
Total PSU		55	32.00	27	14.94	46.69	32497	43.00	304	20.17	46.91	33361	4481.00	13353	1017.60	22.71
13	Axis Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	55957	467.00	18059	83.49	17.88
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	928285	10111.00	268047	1737.45	17.18
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	112	0.52	#DIV/0!
16	City Union Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1798	17.00	5	0.45	2.64
19	HDFC Bank	0	0.00	0	0.00	#DIV/0!	401	0.00	1	11.07	#DIV/0!	275	3.00	7956	40.46	1348.60
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	14	1.00	1	0.02	1.80
21	IDBI Bank	15	7.00	6	4.92	70.29	0	0.00	0	0.00	#DIV/0!	1135	168.00	66	771.34	459.13
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	299	1.00	69	0.29	28.79	0	0.00	0	0.00	#DIV/0!	2516	23.00	9904	42.57	185.08
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	401	1.00	0	0.00	0.00	47	5.00	41	23.47	469.40
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	56	0.00	28	0.18	#DIV/0!
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	68	1.00	0	0.00	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	#DIV/0!	401	223.00	0	0.00	0.00	6730	52.00	4917	23.92	46.01
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	312	1.00	22	50.71	5071.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	7	7.01	#DIV/0!	341	23.00	4	0.22	0.94
Total PVT		314	8.00	75	5.21	65.10	1203	224.00	8	18.08	8.07	997534	10872.00	309162	2774.79	25.52
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	1530	11.00	2382	12.07	109.74
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	40189	345.00	32188	159.14	46.13
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	20821	359.00	11758	111.50	31.06
36	Ujivan Small Finance Bank	12472	29.00	1756	9.73	33.56	0	0.00	0	0.00	#DIV/0!	77899	877.00	54713	309.90	35.34
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2643	22.00	754	3.57	16.23
Total Small Finance		12472	29.00	1756	9.73	33.56	0	0.00	0	0.00	#DIV/0!	143082	1614.00	101795	596.18	36.94
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	67	0.41	#DIV/0!	11902	427.00	4293	51.40	12.04
Total RRB		0	0.00	0	0.00	#DIV/0!	0	0.00	67	0.41	#DIV/0!	11902	427.00	4293	51.40	12.04
39	WB State Co-Op Bank Ltd.	461	7.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	128731	3864.00	50028	613.99	15.89
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		461	7.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	128731	3864.00	50028	613.99	15.89
Grand Total		13302	76.00	1858	29.88	39.32	33700	267.00	379	38.66	14.48	1314610	21258.00	478631	5053.96	23.77

Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended September, 2025

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	404362	2894.76	0	0.00	0.00	250274	11686.00	122579	5071.66	43.40
2	Bank of India	355816	2547.22	116053	2029.75	79.68	736185	14982.00	154859	7712.94	51.48
3	Bank of Maharashtra	50430	361.02	188	4.67	1.29	11054	1625.00	590	103.11	6.35
4	Canara Bank	280035	2004.72	38392	450.60	22.48	370949	10466.00	50915	3585.28	34.26
5	Central Bank of India	148976	1066.50	0	0.00	0.00	306467	8604.00	91031	3901.76	45.35
6	Indian Bank	508786	3642.31	96995	2280.49	62.61	427747	19936.00	140447	9576.18	48.03
7	Indian Overseas Bank	114289	818.18	5354	221.58	27.08	79612	6177.00	8117	2452.25	39.70
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	4687	1097.00	626	230.09	20.97
8	Punjab National Bank	959485	6868.79	132412	2276.44	33.14	1713243	37136.00	180361	12945.42	34.86
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1610946	39218.00	570741	41392.01	105.54
11	UCO Bank	262367	1878.24	18034	395.54	21.06	132199	13621.00	59288	3502.32	25.71
12	Union Bank of India	489338	3503.09	36569	748.62	21.37	232866	12468.00	51061	7495.25	60.12
Total PSU		5086472	36413.17	443997	8407.68	23.09	5876229	177016.00	1430615	97968.27	55.34
13	Axis Bank	472100	3379.68	112495	1553.79	45.97	589456	26930.00	128245	19330.69	71.78
14	Bandhan Bank	499158	3573.38	635777	5584.09	156.27	1897319	21769.00	661178	6341.85	29.13
15	Catholic Syrian Bank Ltd.	325	2.33	775	4.88	209.84	248	12.00	291	18.55	154.58
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	64	188.00	8	7.97	4.24
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	9	33.00	9	6.46	19.58
18	Federal Bank	59418	425.37	0	0.00	0.00	48020	1741.00	4026	1140.83	65.53
19	HDFC Bank	620767	4443.96	76890	1080.79	24.32	620151	28397.00	106123	29257.27	103.03
20	ICICI Bank	633227	4533.16	11996	1351.49	29.81	116899	29562.00	31018	27941.91	94.52
21	IDBI Bank	125547	898.77	14312	127.35	14.17	167721	2962.00	25085	2186.22	73.81
22	IDFC First Bank	68051	487.17	305	1.08	0.22	24789	1856.00	2339	459.47	24.76
23	Indusind Bank	263009	1882.83	113712	1152.32	61.20	2374390	8604.00	209445	3522.79	40.94
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	2819	1669.00	266	184.85	11.08
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	988	522.00	184	68.50	13.12
26	Kotak Mahindra Bank	121829	872.15	2436	177.91	20.40	32736	7073.00	3402	4217.06	59.62
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	95626	345.00	3552	625.67	181.35
28	Ratnakar Bank Ltd	67808	485.43	33587	164.49	33.89	313277	1474.00	34227	1195.93	81.14
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	3938	520.00	528	212.29	40.83
30	SIDBI	1460	10.45	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	10	54.00	2	1.05	1.94
32	YES Bank	112912	808.32	2933	112.90	13.97	25285	6837.00	5294	4005.17	58.58
Total PVT		3113713	22290.54	1005218	11311.08	50.74	6313745	140548.00	1215222	100724.53	71.67
33	Au Small finance Bank	3	0.02	14151	83.52	452388.21	14404	420.00	14567	130.92	31.17
34	ESAF SF Bank	1788	12.80	46833	232.55	1816.40	271965	733.00	47742	307.29	41.92
35	Jana Small Finance Bank	13650	97.71	27583	182.91	187.19	203324	1238.00	30863	314.62	25.41
36	Ujjivan Small Finance Bank	37595	269.14	169089	1271.87	472.57	677028	3421.00	169089	1271.88	37.18
37	Utkarsh Small Finance Bank	1145	8.20	2621	12.82	156.35	24083	181.00	2746	25.14	13.89
Total Small Finance		54181	387.87	260277	1783.67	455020.71	1190804	5993.00	265007	2049.85	34.20
38	WBGB (PNB)	135297	1096.98	319253	3813.72	347.66	1768795	19112.00	367171	5151.05	26.95
Total RRB		135297	1096.98	319253	3813.72	347.66	1768795	19112.00	367171	5151.05	26.95
39	WB State Co-Op Bank Ltd.	336595	2409.63	38603	182.26	7.56	3514180	11642.00	893255	3303.39	28.37
40	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	354620	1399.00	6705	137.78	9.85
Total Co-Optv		357946	2562.48	38603	182.26	7.11	3868800	13041.00	899960	3441.17	26.39
Grand Total		8747609	62751.04	2067348	25498.41	40.63	19018373	355710.00	4177975	209334.87	58.85
Grand Total with RIDF							19018373	364723.00	4177975	217753.55	59.70

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	150	46.00	72	20.70	45.00	39	7.00	22	3.53	50.40	367	118.00	162	50.03	42.40
2	Bank of India	0	0.00	0	0.00	#DIV/0!	47	4.00	56	7.46	186.59	1039	171.00	360	170.42	99.66
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	7	1.00	9	0.95	95.00	189	31.00	135	25.54	82.39
4	Canara Bank	87	5.00	25	10.78	215.60	23	1.00	55	5.14	514.00	857	139.00	1151	291.20	209.50
5	Central Bank of India	0	0.00	0	0.00	#DIV/0!	191	12.00	299	24.07	200.58	589	79.00	515	91.19	115.43
6	Indian Bank	39	36.00	369	132.40	367.78	99	15.00	59	5.72	38.13	1676	371.00	1512	390.11	105.15
7	Indian Overseas Bank	6	2.00	0	0.00	0.00	3	0.00	0	0.00	#DIV/0!	143	14.00	43	4.82	34.43
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	5	0.00	2	6.54	#DIV/0!	26	5.00	44	13.04	260.80
9	Punjab National Bank	38	1.00	51	1.62	161.99	115	9.00	107	12.31	136.81	3810	448.00	2699	587.44	131.13
10	State Bank of India	0	0.00	0	0.00	#DIV/0!	901	66.00	1744	151.00	228.79	21867	2008.00	29200	4533.00	225.75
11	UCO Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.02	#DIV/0!	1074	133.00	836	111.26	83.65
12	Union Bank of India	93	121.00	160	162.12	133.98	265	21.00	287	28.05	133.57	1525	132.00	855	318.41	241.22
Total PSU		413	211.00	677	327.62	155.27	1695	136.00	2641	244.79	180.00	33162	3649.00	37512	6586.47	180.50
13	Axis Bank	1	0.00	2	0.05	#DIV/0!	159	19.00	103	21.13	111.21	173	16.00	358	96.46	602.91
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	672	46.00	246	30.15	65.55
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2	0.00	3	0.52	#DIV/0!
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	11	1.00	8	0.20	20.21	73	23.00	39	15.07	65.51
19	HDFC Bank	536	319.00	346	318.11	99.72	422	5.00	528	12.13	242.63	4443	732.00	4037	960.16	131.17
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	190	39.00	148	63.18	162.01	1259	530.00	1141	1028.65	194.08
21	IDBI Bank	0	0.00	3	12.96	#DIV/0!	11	1.00	14	1.01	101.00	1477	428.00	426	69.16	16.16
22	IDFC First Bank	19	4.00	56	17.72	443.03	50	6.00	23	6.60	109.96	71	18.00	36	11.07	61.50
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	29	6.00	24	9.02	150.36
24	Karnataka Bank Ltd.	4	4.00	0	0.00	0.00	0	0.00	1	0.01	#DIV/0!	239	50.00	15	5.40	10.80
25	Karur Vysya Bank	43	0.00	24	0.38	#DIV/0!	2	0.00	0	0.00	#DIV/0!	163	26.00	26	17.65	67.88
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	23	8.00	0	0.00	0.00
28	Ratnakar Bank Ltd	17	71.00	0	0.00	0.00	0	0.00	1	0.04	#DIV/0!	7	2.00	9	3.91	195.49
29	South Indian Bank Ltd.	3	29.00	12	315.00	1086.21	1	0.00	1	0.25	#DIV/0!	6	2.00	7	5.62	281.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0.00	0	0.00	#DIV/0!	7	1.00	12	2.51	251.31	49	19.00	45	13.76	72.42
Total PVT		623	427.00	443	664.22	155.56	854	72.00	839	107.07	148.71	8688	1907.00	6412	2266.60	118.86
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1600	12.57	#DIV/0!
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	544	44.00	1032	120.26	273.32
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	544	44.00	2632	132.83	301.89
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	282	17.00	182	31.63	186.06
Total RRB		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	282	17.00	182	31.63	186.06
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.04	#DIV/0!
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.04	#DIV/0!
Grand Total		1036	638.00	1120	991.84	155.46	2549	208.00	3480	351.86	169.16	42676	5617.00	46739	9017.57	160.54

Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended September, 2025

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisee					Others under Non-Prisee				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	2357	184.00	943	72.86	39.60	817	385.00	376	172.48	44.80
2	Bank of India	5448	208.00	3622	221.00	106.25	8894	2449.00	23284	3354.21	136.96
3	Bank of Maharashtra	140	4.00	87	4.95	123.75	2036	39.00	1731	310.97	797.36
4	Canara Bank	29693	282.00	61924	882.62	312.99	5957	171.00	5453	12986.90	7594.68
5	Central Bank of India	2257	65.00	3692	118.88	182.89	5463	211.00	3713	229.68	108.85
6	Indian Bank	27785	997.00	33431	2018.94	202.50	341	374.00	2140	7489.23	2002.47
7	Indian Overseas Bank	69	2.00	24	1.86	93.00	112	9.00	28	4.25	47.22
9	Punjab & Sind Bank	45	2.00	95	5.06	253.00	506	465.00	708	639.79	137.59
8	Punjab National Bank	6979	206.00	5337	302.82	147.00	28524	10713.00	29619	39036.48	364.38
10	State Bank of India	6359	146.00	8319	189.00	129.45	764	378.00	14	115.00	30.42
11	UCO Bank	312	1.00	190	3.76	376.00	2806	1163.00	3207	1417.23	121.86
12	Union Bank of India	6397	376.00	19642	881.07	234.33	3146	4775.00	7157	18781.64	393.33
Total PSU		87841	2473.00	137306	4702.82	190.17	59366	21132.00	77430	84537.86	400.05
13	Axis Bank	8847	142.00	14626	753.07	530.33	53556	14296.00	47732	35179.39	246.08
14	Bandhan Bank	2008	97.00	681	49.20	50.73	493426	3931.00	482903	8521.45	216.78
15	Catholic Syrian Bank Ltd.	59	2.00	100	3.73	186.50	0	0.00	833	53.54	#DIV/0!
16	City Union Bank Ltd.	61	1.00	18	0.82	82.00	3	9.00	10	0.02	0.27
17	Dhanlaxmi Bank Ltd.	117	9.00	190	9.44	104.89	3	8.00	3	0.22	2.75
18	Federal Bank	207	3.00	96	2.63	87.68	5313	1805.00	8235	2136.38	118.36
19	HDFC Bank	29978	898.00	33491	1976.29	220.08	96133	19241.00	94681	40206.92	208.96
20	ICICI Bank	12365	334.00	9323	585.21	175.21	409666	14536.00	559278	29150.47	200.54
21	IDBI Bank	114	7.00	660	91.25	1303.57	120	6.00	36	2.17	36.17
22	IDFC First Bank	14983	161.00	30104	503.35	312.64	258786	3157.00	251916	3318.05	105.10
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	75759	8847.00	88434	13369.19	151.12
24	Karnataka Bank Ltd.	525	22.00	47	30.52	138.73	2185	590.00	1097	707.95	119.99
25	Karur Vysya Bank	1101	23.00	38	2.89	12.57	163	298.00	15	1.12	0.38
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	59862	2109.00	128754	4955.88	234.99
27	Lakshmi Vilas Bank (DBS)	13	0.00	0	0.00	#DIV/0!	891	928.00	758	2777.03	299.25
28	Ratnakar Bank Ltd	1	0.00	0	0.00	#DIV/0!	8707	4065.00	10199	8172.33	201.04
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	240	102.00	1446	590.93	579.34
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	YES Bank	981	38.00	1165	62.76	165.15	56617	11355.00	74578	15374.70	135.40
Total PVT		71360	1737.00	90539	4071.17	234.38	1521430	85283.00	1750908	164517.73	192.91
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	343	21.00	647	69.75	332.14
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	553	9.00	1463	25.11	279.00
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	9307	75.00	14202	208.64	278.19
36	Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	7073	106.00	19508	202.04	190.60
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	75	5.00	807	7.76	155.20
Total Small Finance		0	0.00	0	0.00	#DIV/0!	17351	216.00	36627	513.30	237.64
38	WBGB (PNB)	4375	110.00	6426	331.14	301.04	19063	176.00	49441	789.54	448.60
Total RRB		4375	110.00	6426	331.14	301.04	19063	176.00	49441	789.54	448.60
39	WB State Co-Op Bank Ltd.	2175	49.00	3023	228.37	466.05	7965	231.00	26664	945.27	409.21
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		2175	49.00	3023	228.37	466.05	7965	231.00	26664	945.27	409.21
Grand Total		165751	4369.00	237294	9333.49	213.63	1625175	107038.00	1941070	251303.71	234.78

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Total Priority Sector						Total Non Priority Sector						Grand Total					
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter					
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.			
1	Bank of Baroda	250274	11686.00	122579	5071.66	43.40	3730	740.00	1575	319.60	43.19	254004	12426.00	124154	5391.27	43.39			
2	Bank of India	736185	14982.00	154859	7712.94	51.48	15428	2832.00	27322	3753.10	132.52	751613	17814.00	182181	11466.04	64.37			
3	Bank of Maharashtra	11054	1625.00	590	103.11	6.35	2372	75.00	1962	342.41	456.55	13426	1700.00	2552	445.52	26.21			
4	Canara Bank	370949	10466.00	50915	3585.28	34.26	36617	598.00	68608	14176.64	2370.68	407566	11064.00	119523	17761.92	160.54			
5	Central Bank of India	306467	8604.00	91031	3901.76	45.35	8500	367.00	8219	463.82	126.38	314967	8971.00	99250	4365.58	48.66			
6	Indian Bank	427747	19936.00	140447	9576.18	48.03	29940	1793.00	37511	10036.40	559.75	457687	21729.00	177958	19612.58	90.26			
7	Indian Overseas Bank	79612	6177.00	8117	2452.25	39.70	333	27.00	95	10.93	40.48	79945	6204.00	8212	2463.18	39.70			
9	Punjab & Sind Bank	4687	1097.00	626	230.09	20.97	582	472.00	849	664.43	140.77	5269	1569.00	1475	894.52	57.01			
8	Punjab National Bank	1713243	37136.00	180361	12945.42	34.86	39466	11377.00	37813	39940.67	351.07	1752709	48513.00	218174	52886.09	109.01			
10	State Bank of India	1610946	39218.00	570741	41392.01	105.54	29891	2598.00	39277	4988.00	191.99	1640837	41816.00	610018	46380.01	110.91			
11	UCO Bank	132199	13621.00	59288	3502.32	25.71	4192	1297.00	4234	1532.27	118.14	136391	14918.00	63522	5034.59	33.75			
12	Union Bank of India	232866	12468.00	51061	7495.25	60.12	11426	5425.00	28101	20171.29	371.82	244292	17893.00	79162	27666.54	154.62			
Total PSU		5876229	177016.00	1430615	97968.27	55.34	182477	27601.00	255566	96399.56	349.26	6058706	204617.00	1686181	194367.83	94.99			
13	Axis Bank	589456	26930.00	128245	19330.69	71.78	62736	14473.00	62821	36050.10	249.09	652192	41403.00	191066	55380.79	133.76			
14	Bandhan Bank	1897319	21769.00	661178	6341.85	29.13	496106	4074.00	483830	8600.81	211.11	2393425	25843.00	1145008	14942.66	57.82			
15	Catholic Syrian Bank Ltd.	248	12.00	291	18.55	154.58	59	2.00	933	57.27	2863.50	307	14.00	1224	75.82	541.57			
16	City Union Bank Ltd.	64	188.00	8	7.97	4.24	66	11.00	28	0.84	7.67	130	199.00	36	8.81	4.43			
17	Dhanlaxmi Bank Ltd.	9	33.00	9	6.46	19.58	122	17.00	196	10.18	59.88	131	50.00	205	16.64	33.28			
18	Federal Bank	48020	1741.00	4026	1140.83	65.53	5604	1832.00	8378	2154.28	117.59	53624	3573.00	12404	3295.11	92.22			
19	HDFC Bank	620151	28397.00	106123	29257.27	103.03	131512	21195.00	133083	43473.62	205.11	751663	49592.00	239206	72730.89	146.66			
20	ICICI Bank	116899	29562.00	31018	27941.91	94.52	423480	15439.00	569890	30827.51	199.67	540379	45001.00	600908	58769.42	130.60			
21	IDBI Bank	167721	2962.00	25085	2186.22	73.81	1722	442.00	1139	176.55	39.94	169443	3404.00	26224	2362.77	69.41			
22	IDFC First Bank	24789	1856.00	2339	459.47	24.76	273909	3346.00	282135	3856.78	115.27	298698	5202.00	284474	4316.25	82.97			
23	Indusind Bank	2374390	8604.00	209445	3522.79	40.94	75788	8853.00	88458	13378.21	151.12	2450178	17457.00	297903	16901.01	96.82			
24	Karnataka Bank Ltd.	2819	1669.00	266	184.85	11.08	2953	666.00	1160	743.88	111.69	5772	2335.00	1426	928.73	39.77			
25	Karur Vysya Bank	988	522.00	184	68.50	13.12	1472	347.00	103	22.04	6.35	2460	869.00	287	90.54	10.42			
26	Kotak Mahindra Bank	32736	7073.00	3402	4217.06	59.62	59862	2109.00	128754	4955.88	234.99	92598	9182.00	132156	9172.95	99.90			
27	Lakshmi Vilas Bank (DBS)	95626	345.00	3552	625.67	181.35	927	936.00	758	2777.03	296.69	96553	1281.00	4310	3402.70	265.63			
28	Ratnakar Bank Ltd	313277	1474.00	34227	1195.93	81.14	8732	4138.00	10209	8176.28	197.59	322009	5612.00	44436	9372.21	167.00			
29	South Indian Bank Ltd.	3938	520.00	528	212.29	40.83	250	133.00	1466	911.80	685.56	4188	653.00	1994	1124.09	172.14			
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!			
31	Tamilnad Mercantile Bank	10	54.00	2	1.05	1.94	1	0.00	0	0.00	#DIV/0!	11	54.00	2	1.05	1.94			
32	YES Bank	25285	6837.00	5294	4005.17	58.58	57654	11413.00	75800	15453.73	135.40	82939	18250.00	81094	19458.90	106.62			
Total PVT		6313745	140548.00	1215222	100724.53	71.67	1602955	89426.00	1849141	171626.79	191.92	7916700	229974.00	3064363	272351.33	118.43			
33	Au Small finance Bank	14404	420.00	14567	130.92	31.17	343	21.00	647	69.75	332.14	14747	441.00	15214	200.67	45.50			
34	ESAF SF Bank	271965	733.00	47742	307.29	41.92	553	9.00	1463	25.11	279.00	272518	742.00	49205	332.40	44.80			
35	Jana Small Finance Bank	203324	1238.00	30863	314.62	25.41	9307	75.00	15802	221.21	294.94	212631	1313.00	46665	535.83	40.81			
36	Ujivan Small Finance Bank	677028	3421.00	169089	1271.88	37.18	7617	150.00	20540	322.30	214.87	684645	3571.00	189629	1594.18	44.64			
37	Utkarsh Small Finance Bank	24083	181.00	2746	25.14	13.89	75	5.00	807	7.76	155.20	24158	186.00	3553	32.90	17.69			
Total Small Finance		1190804	5993.00	265007	2049.85	34.20	17895	260.00	39259	646.13	248.51	1208699	6253.00	304266	2695.98	43.11			
38	WBGB (PNB)	1768795	19112.00	367171	5151.05	26.95	23720	303.00	56049	1152.31	380.30	1792515	19415.00	423220	6303.36	32.47			
Total RRB		1768795	19112.00	367171	5151.05	26.95	23720	303.00	56049	1152.31	380.30	1792515	19415.00	423220	6303.36	32.47			
39	WB State Co-Op Bank Ltd.	3514180	11642.00	893255	3303.39	28.37	10140	280.00	29688	1173.68	419.17	3524320	11922.00	922943	4477.06	37.55			
40	WBSCARD Bank Ltd.	354620	1399.00	6705	137.78	9.85	0	0.00	0	0.00	#DIV/0!	354620	1399.00	6705	137.78	9.85			
Total Co-Optv		3868800	13041.00	899960	3441.17	26.39	10140	280.00	29688	1173.68	419.17	3878940	13321.00	929648	4614.84	34.64			
Grand Total		19018373	355710.00	4177975	209334.87	58.85	1837187	117870.00	2229703	270998.47	229.91	20855560	473580.00	6407678	480333.34	101.43			
Grand Total with RIDF		19018373	364723.00	4177975	217753.55	59.70	1837187	117870.00	2229703	270998.47	229.91	20855560	482593.00	6407678	488752.02	101.28			

District wise Achievement in Priority sector against ACP 2025-26 up to 30.09.2025

(Amount in Crore)

Sr. No.	District Name	AGRICULTURE			MSME			OPS			TOTAL PRISEC		
		Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.
1	Alipurduar	2,017.00	763.59	37.86	1,322.00	737.87	55.81	423.00	137.27	32.45	3,762.00	1,638.73	43.56
2	Bankura	3,405.00	1,234.15	36.25	2,463.00	1,198.94	48.68	575.00	357.96	62.25	6,443.00	2,791.05	43.32
3	Birbhum	3,823.00	1,698.78	44.44	4,437.00	2,152.13	48.50	1,725.00	332.50	19.28	9,985.00	4,183.41	41.90
4	Coochbehar	5,143.00	1,590.65	30.93	2,630.00	1,388.17	52.78	828.00	270.44	32.66	8,601.00	3,249.26	37.78
5	Dakshin Dinajpur	1,736.00	907.61	52.28	1,394.00	937.63	67.26	451.00	117.22	25.99	3,581.00	1,962.46	54.80
6	Darjeeling	2,501.00	1,781.12	71.22	7,602.00	5,359.93	70.51	829.00	354.96	42.82	10,932.00	7,496.01	68.57
7	Hooghly	8,555.00	3,078.22	35.98	7,212.00	3,895.16	54.01	1,751.00	766.04	43.75	17,518.00	7,739.42	44.18
8	Howrah	2,514.00	1,364.57	54.28	11,336.00	7,318.60	64.56	2,624.00	1,065.35	40.60	16,474.00	9,748.52	59.18
9	Jalpaiguri	3,388.00	1,242.79	36.68	4,203.00	2,102.96	50.03	884.00	580.72	65.69	8,475.00	3,926.47	46.33
10	Jhargram	1,059.00	346.93	32.76	631.00	354.17	56.13	241.00	63.32	26.27	1,931.00	764.42	39.59
11	Kalimpong	484.00	104.90	21.67	329.00	126.15	38.34	116.00	25.36	21.86	929.00	256.41	27.60
12	Kolkata	13,684.00	9,775.47	71.44	96,729.00	79,727.93	82.42	8,781.00	4,146.50	47.22	1,19,194.00	93,649.90	78.57
13	Malda	3,464.00	1,835.13	52.98	4,096.00	2,392.50	58.41	1,124.00	332.51	29.58	8,684.00	4,560.14	52.51
14	Murshidabad	5,431.00	2,512.37	46.26	6,635.00	3,447.91	51.97	1,977.00	395.31	20.00	14,043.00	6,355.59	45.26
15	Nadia	5,508.00	1,920.20	34.86	4,730.00	2,528.11	53.45	1,752.00	440.42	25.14	11,990.00	4,888.73	40.77
16	Paschim Burdwan	1,848.00	1,145.98	62.01	10,021.00	6,290.74	62.78	1,254.00	780.11	62.21	13,123.00	8,216.83	62.61
17	Paschim Medinipur	7,296.00	2,273.91	31.17	6,173.00	2,693.84	43.64	1,150.00	450.05	39.13	14,619.00	5,417.80	37.06
18	Purba Burdwan	9,330.00	4,009.34	42.97	4,801.00	3,278.77	68.29	1,333.00	432.61	32.45	15,464.00	7,720.72	49.93
19	Purba Medinipur	8,482.00	3,977.49	46.89	7,177.00	2,963.12	41.29	1,742.00	379.73	21.80	17,401.00	7,320.34	42.07
20	Purulia	1,321.00	861.15	65.19	2,145.00	887.79	41.39	403.00	450.73	111.84	3,869.00	2,199.67	56.85
21	Uttar Dinajpur	3,033.00	1,527.74	50.37	2,572.00	1,744.96	67.84	925.00	266.30	28.79	6,530.00	3,539.00	54.20
22	N-24 Parganas	6,242.00	2,724.03	43.64	17,320.00	10,795.47	62.33	3,593.00	1,811.42	50.42	27,155.00	15,330.92	56.46
23	S-24 Parganas	6,578.00	2,571.23	39.09	6,532.00	3,049.05	46.68	1,897.00	758.79	40.00	15,007.00	6,379.07	42.51
Total		1,06,842.00	49,247.35	46.09	2,12,490.00	1,45,371.90	68.41	36,378.00	14,715.62	40.45	3,55,710.00	2,09,334.87	58.85
Grand Total with RIDF		1,15,855.00	57,666.03	49.77	2,12,490.00	1,45,371.90	68.41	36,378.00	14,715.62	40.45	3,64,723.00	2,17,753.55	59.70

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2025									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	140055	841.84	22556	814.20	10045	856.74	172656	2512.78
2	Bank of India	305166	2663.02	180	98.13	47034	2552.44	352380	5313.59
3	Bank of Maharashtra	1429	26.75	4	0.41	998	334.63	2431	361.79
4	Canara Bank	139396	2013.70	523	145.29	5137	600.72	145056	2759.71
5	Central Bank of India	132566	2936.40	222	156.62	384	184.30	133172	3277.32
6	Indian Bank	178689	4561.87	1375	256.59	897	1300.39	180961	6118.85
7	Indian Overseas Bank	33979	293.87	1741	117.24	633	1108.00	36353	1519.11
8	Punjab & Sind Bank	47	0.62	218	21.43	336	247.56	601	269.61
9	Punjab National Bank	753955	10095.33	5608	685.10	40466	3994.08	800029	14774.51
10	State Bank of India	564914	6396.20	38	74.56	117231	6072.22	682183	12542.98
11	UCO Bank	91273	1569.34	150	359.13	461	109.97	91884	2038.44
12	Union Bank of India	92359	1710.41	695	178.12	18512	1182.01	111566	3070.54
Total PSU		2433828	33109.35	33310	2906.82	242134	18543.07	2709272	54559.24
13	Axis Bank	277290	3240.31	88	74.74	1952	2596.68	279330	5911.73
14	Bandhan Bank	284165	2074.00	80	3.02	92883	748.99	377128	2826.02
15	Catholic Syrian Bank Ltd.	206	20.15	0	0.00	8	0.20	214	20.35
16	City Union Bank Ltd.	0	0.00	0	0.00	4	2.21	4	2.21
17	Dhanlaxmi Bank Ltd.	0	0.00	1	5.00	0	0.00	1	5.00
18	Federal Bank	14327	275.66	2	0.38	1171	189.99	15500	466.04
19	HDFC Bank	309353	1282.00	76	48.20	2202	2244.43	311631	3574.64
20	ICICI Bank	26355	589.03	10	3.28	768	1497.52	27133	2089.82
21	IDBI Bank	45006	257.25	9	2.98	455	88.01	45470	348.24
22	IDFC First Bank	7495	20.65	0	0.00	0	0.00	7495	20.65
23	Indusind Bank	856916	2161.52	0	0.00	0	0.00	856916	2161.52
24	Karnataka Bank Ltd.	116	4.67	6	3.32	63	79.90	185	87.89
25	Karur Vysya Bank	0	0.00	0	0.00	15	1.22	15	1.22
26	Kotak Mahindra Bank	14434	527.64	4	9.93	139	391.06	14577	928.62
27	Lakshmi Vilas Bank (DBS)	49390	74.66	12	19.60	4	23.87	49406	118.13
28	Ratnakar Bank Ltd	136777	328.01	0	0.00	3	130.28	136780	458.29
29	South Indian Bank Ltd.	1217	21.45	1	0.01	141	37.02	1359	58.48
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	16937	49.74	166	46.72	430	769.12	17533	865.59
Total PVT		2039984	10926.74	455	217.18	100238	8800.51	2140677	19944.44
33	Au Small finance Bank	15278	64.39	0	0.00	9	11.85	15287	76.23
34	ESAF SF Bank	75352	180.68	0	0.00	0	0.00	75352	180.68
35	Jana Small Finance Bank	71172	248.24	0	0.00	0	0.00	71172	248.24
36	Ujjivan Small Finance Bank	241929	930.10	0	0.00	0	0.00	241929	930.10
37	Utkarsh Small Finance Bank	10525	28.44	0	0.00	0	0.00	10525	28.44
Total Small Finance		414256	1451.84	0	0.00	9	11.85	414265	1463.69
38	WBGB (PNB)	757388	10340.02	928	49.31	1959	22.26	760275	10411.59
Total RRB		757388	10340.02	928	49.31	1959	22.26	760275	10411.59
39	WB State Co-Op Bank Ltd.	2144618	6067.36	229	29.08	28161	34.29	2173008	6130.74
40	WBSCARD Bank Ltd.	176005	1072.69	0	0.00	0	0.00	176005	1072.69
Total Co-Optv		2320623	7140.05	229	29.08	28161	34.29	2349013	7203.43
Grand Total		7966079	62968.00	34922	3202.39	372501	27411.98	8373502	93582.38

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2025													
(Amt.in Rs. Crore)													
S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33318	1572.00	5676	1824.00	615	1425.00	330	22.40	2115	253.68	42054	5097.08
2	Bank of India	107771	4007.83	1201	2073.39	974	1035.46	0	0.00	0	0.00	109946	7116.68
3	Bank of Maharashtra	2858	495.32	99	253.82	14	73.63	0	0.00	0	0.00	2971	822.77
4	Canara Bank	38600	3221.14	2549	1674.58	339	769.34	0	0.00	418	207.92	41906	5872.98
5	Central Bank of India	31175	1351.23	1019	941.36	49	234.03	164	428.44	0	0.00	32407	2955.06
6	Indian Bank	70583	6345.37	5366	2719.37	201	885.62	32	1.44	0	0.00	76182	9951.80
7	Indian Overseas Bank	12933	2201.70	417	283.05	241	1362.43	0	0.00	0	0.00	13591	3847.18
8	Punjab & Sind Bank	4486	452.81	272	194.83	1	0.28	0	0.00	0	0.00	4759	647.92
9	Punjab National Bank	156013	9392.83	12416	4881.49	836	2262.50	56	6.34	0	0.00	169321	16543.17
10	State Bank of India	103710	9334.26	3780	3452.93	885	4926.62	12	0.11	945	1386.97	109332	19100.89
11	UCO Bank	79257	3614.19	985	3251.33	63	390.18	131	1.20	0	0.00	80436	7256.90
12	Union Bank of India	42149	3260.06	1389	2145.64	191	1102.82	77	5.09	0	0.00	43806	6513.61
Total PSU		682853	45248.74	35169	23695.79	4409	14467.91	802	465.02	3478	1848.57	726711	85726.04
13	Axis Bank	19072	5559.49	7939	6218.25	2503	4032.41	0	0.00	0	0.00	29514	15810.15
14	Bandhan Bank	965666	9348.73	316	154.92	73	191.25	0	0.00	4	9.31	966059	9704.21
15	Catholic Syrian Bank Ltd.	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05
16	City Union Bank Ltd.	49	33.67	52	106.50	6	29.31	0	0.00	0	0.00	107	169.47
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	12	2.43	0	0.00	2	16.00	14	18.43
18	Federal Bank	10743	297.56	323	556.72	129	102.67	0	0.00	0	0.00	11195	956.95
19	HDFC Bank	31490	7140.00	11603	9147.91	4005	6455.40	0	0.00	0	0.00	47098	22743.31
20	ICICI Bank	25437	9476.48	10369	9126.16	3048	4822.36	0	0.00	0	0.00	38854	23425.00
21	IDBI Bank	6791	748.77	189	347.91	23	101.90	0	0.00	0	0.00	7003	1198.58
22	IDFC First Bank	8398	814.66	1271	379.63	589	91.90	0	0.00	0	0.00	10258	1286.19
23	Indusind Bank	226521	2321.18	1272	643.32	232	411.37	0	0.00	0	0.00	228025	3375.88
24	Karnataka Bank Ltd.	0	0.00	346	283.44	94	150.46	0	0.00	0	0.00	440	433.90
25	Karur Vysya Bank	310	196.46	31	16.10	0	0.00	0	0.00	0	0.00	341	212.56
26	Kotak Mahindra Bank	6451	1953.63	2980	2054.64	612	856.58	0	0.00	0	0.00	10043	4864.85
27	Lakshmi Vilas Bank (DBS)	48	27.15	60	91.60	8	29.27	0	0.00	0	0.00	116	148.02
28	Ratnakar Bank Ltd	40	200.78	77	201.37	68	355.79	0	0.00	0	0.00	185	757.94
29	South Indian Bank Ltd.	243	73.65	115	147.13	31	72.99	0	0.00	0	0.00	389	293.77
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	10	92.41	0	0.00	0	0.00	0	0.00	0	0.00	10	92.41
32	YES Bank	6363	1107.72	1846	1085.39	669	893.40	0	0.00	0	0.00	8878	3086.51
Total PVT		1307633	39392.40	38789	30560.97	12102	18599.49	0	0.00	114	114.56	1358638	88667.42
33	Au Small finance Bank	2874	138.48	92	99.30	15	42.05	0	0.00	0	0.00	2981	279.84
34	ESAF SF Bank	24236	82.91	0	0.00	0	0.00	0	0.00	0	0.00	24236	82.91
35	Jana Small Finance Bank	26336	401.84	31	14.69	1	0.04	0	0.00	0	0.00	26368	416.56
36	Ujjivan Small Finance Bank	167277	888.99	122	77.25	88	10.81	0	0.00	0	0.00	167487	977.05
37	Utkarsh Small Finance Bank	334	80.56	14	2.58	2	0.42	0	0.00	0	0.00	350	83.56
Total Small Finance		221057	1592.78	259	193.83	106	53.32	0	0.00	0	0.00	221422	1839.92
38	WBGB (PNB)	185447	3510.07	503	83.21	19	19.76	3032	99.56	0	0.00	189001	3712.60
Total RRB		185447	3510.07	503	83.21	19	19.76	3032	99.56	0	0.00	189001	3712.60
39	WB State Co-Op Bank Ltd.	13380	582.72	0	0.00	0	0.00	1862	50.51	12	10.30	15254	643.53
40	WBSCARD Bank Ltd.	10979	136.69	0	0.00	0	0.00	0	0.00	0	0.00	10979	136.69
Total Co-Optv		24359	719.41	0	0.00	0	0.00	1862	50.51	12	10.30	26233	780.22
Grand Total		2421349	90463.40	74720	54533.80	16636	33140.48	5696	615.09	3604	1973.43	2522005	180726.19

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2025																	
(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	711	391.07	3258	320.77	32156	3570.96	0	0.00	0	0.00	7351	2824.35	43476	7107.15	258186	14717.01
2	Bank of India	1	6.66	5962	182.60	26643	3312.45	0	0.00	0	0.00	33	3.82	32639	3505.53	494965	15935.81
3	Bank of Maharashtra	0	0.00	458	19.53	2347	365.10	0	0.00	2	0.03	2	0.03	2809	384.69	8211	1569.25
4	Canara Bank	0	0.00	6672	233.98	10220	1194.95	1	1.00	30	0.48	67	0.16	16990	1430.57	203952	10063.26
5	Central Bank of India	42	44.52	3629	151.84	7587	825.96	0	0.00	0	0.00	11557	580.59	22815	1602.91	188394	7835.29
6	Indian Bank	0	0.00	5153	147.98	12423	1559.01	0	0.00	23	0.38	0	0.00	17599	1707.37	274742	17778.02
7	Indian Overseas Bank	9360	121.22	983	21.21	5384	682.46	0	0.00	0	0.00	16551	92.25	32278	917.14	82222	6283.43
8	Punjab & Sind Bank	0	0.00	146	4.06	1801	188.83	0	0.00	0	0.00	139	0.89	2086	193.78	7446	1111.31
9	Punjab National Bank	2	30.27	25732	780.73	51918	5673.91	2	0.01	166	2.27	2546	2.76	80366	6489.94	1049716	37807.61
10	State Bank of India	3	8.07	42272	1614.89	389930	45855.00	20	6.53	384	12.95	0	0.00	432609	47497.44	1224124	79141.31
11	UCO Bank	165	201.86	5567	197.28	17634	1837.65	7	12.45	1	0.00	46540	2246.73	69914	4495.97	242234	13791.31
12	Union Bank of India	84	553.09	4934	173.44	7526	755.16	30	7.55	2	14.96	517	0.06	13093	1504.26	168465	11088.41
Total PSU		10368	1356.76	104766	3848.31	565569	65821.44	60	27.54	608	31.07	85303	5751.64	766674	76836.75	4202657	217122.02
13	Axis Bank	2	4.75	2049	134.97	3958	473.61	0	0.00	0	0.00	180703	317.97	186712	931.31	495556	22653.19
14	Bandhan Bank	0	0.00	0	0.00	22965	1379.14	0	0.00	0	0.00	1251312	2924.82	1274277	4303.96	2617464	16834.18
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	1	0.12	0	0.00	0	0.00	1794	31.82	1795	31.94	2010	52.34
16	City Union Bank Ltd.	0	0.00	1	0.05	7	0.51	0	0.00	0	0.00	0	0.00	8	0.56	119	172.24
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	17	2.07	0	0.00	0	0.00	0	0.00	17	2.07	32	25.50
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3672	56.87	3672	56.87	30367	1479.85
19	HDFC Bank	0	0.00	5556	121.76	48061	6105.71	0	0.00	0	0.00	24077	57.92	77694	6285.39	436423	32603.34
20	ICICI Bank	3	3.64	1367	79.87	8895	1145.30	0	0.00	1	3.90	53	0.31	10319	1233.01	76306	26747.84
21	IDBI Bank	0	0.00	513	18.56	17361	2117.36	6	7.36	0	0.00	77	14.69	17957	2157.97	70430	3704.79
22	IDFC First Bank	0	0.00	0	0.00	331	47.71	0	0.00	0	0.00	0	0.00	331	47.71	18084	1354.54
23	Indusind Bank	0	0.00	0	0.00	1	0.06	89	0.32	0	0.00	24458	34.66	24548	35.05	1109489	5572.44
24	Karnataka Bank Ltd.	0	0.00	7	0.24	490	56.12	0	0.00	1	0.18	497	73.00	995	129.54	1620	651.33
25	Karur Vysya Bank	0	0.00	9	0.21	244	37.50	0	0.00	0	0.00	12	0.12	265	37.83	621	251.61
26	Kotak Mahindra Bank	0	0.00	0	0.00	200	34.77	0	0.00	0	0.00	0	0.00	200	34.77	24820	5828.25
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	45	0.03	0	0.00	274	0.04	319	0.07	49841	266.22
28	Ratnakar Bank Ltd	0	0.00	0	0.00	66	5.12	0	0.00	1	1.74	15944	43.88	16011	50.73	152976	1266.96
29	South Indian Bank Ltd.	0	0.00	11	0.50	75	6.68	0	0.00	0	0.00	108	9.12	194	16.30	1942	368.55
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	92.41
32	YES Bank	0	0.00	28	1.89	234	31.94	0	0.00	7	7.01	433	1.60	702	42.44	27113	3994.54
Total PVT		5	8.39	9541	358.05	102906	11443.73	140	7.71	10	12.83	1503414	3566.82	1616016	15397.53	5115331	124009.38
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8470	17.78	8470	17.78	26738	373.85
34	ESAF SF Bank	0	0.00	0	0.00	40	7.51	0	0.00	0	0.00	80623	281.11	80663	288.62	180251	552.21
35	Jana Small Finance Bank	0	0.00	0	0.00	7071	49.35	0	0.00	0	0.00	50223	283.30	57294	332.65	154834	997.45
36	Ujivan Small Finance Bank	0	0.00	0	0.00	51555	570.28	5371	21.79	0	0.00	156564	564.76	213490	1156.83	622906	3063.98
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	116	17.74	0	0.00	0	0.00	6098	14.20	6214	31.94	17089	143.94
Total Small Finance		0	0.00	0	0.00	58782	644.88	5371	21.79	0	0.00	301978	1161.15	366131	1827.82	1001818	5131.42
38	WBGB (PNB)	0	0.00	3851	84.74	17080	1939.85	0	0.00	183	0.89	27128	219.72	48242	2245.20	997518	16369.39
Total RRB		0	0.00	3851	84.74	17080	1939.85	0	0.00	183	0.89	27128	219.72	48242	2245.20	997518	16369.39
39	WB State Co-Op Bank Ltd.	0	0.00	5432	109.40	11691	1368.28	0	0.00	0	0.00	118205	9534.14	135328	11011.81	2323590	17786.08
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	3674	182.18	0	0.00	0	0.00	0	0.00	3674	182.18	190658	1391.56
Total Co-Optv		0	0.00	5432	109.40	15365	1550.46	0	0.00	0	0.00	118205	9534.14	139002	11193.99	2514248	19177.64
Grand Total		10373	1365.14	123590	4400.49	759702	81400.36	5571	57.04	801	44.79	2036028	20233.46	2936065	107501.29	13831572	381809.86

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2025															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisee		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1036	824.68	62	38.89	1108	362.25	27224	966.81	5521	10225.10	34951	12417.73	293137	27134.74
2	Bank of India	0	0.00	148	36.96	1728	971.91	31631	1194.98	58291	10356.22	91798	12560.07	586763	28495.88
3	Bank of Maharashtra	0	0.00	29	9.77	498	232.05	7105	327.02	234	309.10	7866	877.94	16077	2447.19
4	Canara Bank	82	42.85	261	53.09	5111	1537.66	94412	1819.57	26984	18397.59	126850	21850.76	330802	31914.02
5	Central Bank of India	0	0.00	519	96.07	3139	894.59	15540	417.41	17010	2206.39	36208	3614.46	224602	11449.75
6	Indian Bank	62	222.48	234	41.94	13808	2725.13	75062	3726.42	6955	28021.52	96121	34737.49	370863	52515.51
7	Indian Overseas Bank	152	61.35	0	0.00	1451	507.35	2321	44.35	8225	1470.93	12149	2083.98	94371	8367.41
8	Punjab & Sind Bank	0	0.00	18	2.40	506	111.07	959	23.77	2728	3083.96	4211	3221.20	11657	4332.51
9	Punjab National Bank	552	1078.53	510	105.17	21141	3992.74	57164	1791.91	126842	51183.32	206209	58151.66	1255925	95959.27
10	State Bank of India	0	0.00	3276	678.58	132732	16650.00	114093	17080.42	805899	112554.41	1056000	146963.41	2280124	226104.72
11	UCO Bank	0	0.00	22	4.87	4732	1294.72	4713	44.51	22007	10066.77	31474	11410.87	273708	25202.18
12	Union Bank of India	211	172.92	755	191.04	4822	1563.82	45809	1522.03	14521	14486.90	66118	17936.71	234583	29025.12
Total PSU		2095	2402.81	5834	1258.79	190776	30843.28	476033	28959.20	1095217	262362.21	1769955	325826.29	5972612	542948.31
13	Axis Bank	2	0.22	312	95.15	5947	2288.82	688413	3467.40	225285	18502.50	919959	24354.09	1415515	47007.28
14	Bandhan Bank	0	0.00	0	0.00	2150	367.83	13329	873.75	1382131	16280.57	1397610	17522.15	4015074	34356.33
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	3	0.01	194	9.81	797	56.31	994	66.13	3004	118.47
16	City Union Bank Ltd.	0	0.00	2	0.51	8	2.57	81	18.35	90	145.16	181	166.59	300	338.83
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	19	6.67	416	29.50	10	3.46	445	39.63	477	65.13
18	Federal Bank	0	0.00	25	2.69	927	296.02	1524	22.09	17341	3622.92	19817	3943.72	50184	5423.58
19	HDFC Bank	5808	140.30	693	17.70	19658	7927.72	151587	5488.29	1541901	25367.11	1719647	38941.11	2156070	71544.45
20	ICICI Bank	0	0.00	857	281.04	17451	7332.69	63358	2257.11	592383	29005.54	674049	38876.38	750355	65624.22
21	IDBI Bank	5	17.28	26	7.47	2997	1011.17	2855	581.46	38764	4353.24	44647	5970.62	115077	9675.41
22	IDFC First Bank	146	28.62	304	76.92	366	109.54	91920	1160.47	590738	5573.09	683474	6948.65	701558	8303.19
23	Indusind Bank	0	0.00	0	0.00	106	45.28	0	0.00	316294	13544.36	316400	13589.64	1425889	19162.08
24	Karnataka Bank Ltd.	4	7.56	2	0.14	295	94.38	327	62.45	1987	904.61	2615	1069.14	4235	1720.47
25	Karur Vysya Bank	35	0.42	0	0.00	245	57.85	1455	53.75	172	716.07	1907	828.09	2528	1079.70
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	178456	5920.21	178456	5920.21	203276	11748.46
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	47	31.21	0	0.00	330	1342.53	377	1373.74	50218	1639.96
28	Ratnakar Bank Ltd	0	0.00	1	0.04	27	10.63	2	0.01	15830	4168.91	15860	4179.59	168836	5446.55
29	South Indian Bank Ltd.	9	47.01	4	1.06	62	40.25	0	0.00	4585	802.62	4660	890.94	6602	1259.49
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	0	0.00	0	0.00	10	92.41
32	YES Bank	0	0.00	26	8.40	330	110.02	12609	393.09	82213	7916.62	95178	8428.14	122291	12422.67
Total PVT		6009	241.41	2252	491.13	50638	19732.67	1028070	14417.53	4989307	138225.83	6076276	173108.56	11191607	297117.94
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	12	0.08	1401	95.83	1413	95.91	28151	469.76
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	1211	42.55	1211	42.55	181462	594.76
35	Jana Small Finance Bank	1	0.02	0	0.00	1784	19.35	0	0.00	21801	289.82	23586	309.19	178420	1306.64
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	4758	522.94	148	1.40	52396	471.90	57302	996.24	680208	4060.22
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	528	63.12	528	63.12	17617	207.06
Total Small Finance		1	0.02	0	0.00	6542	542.30	160	1.49	77337	963.21	84040	1507.01	1085858	6638.44
38	WBGB (PNB)	0	0.00	0	0.00	1649	353.90	34467	1184.26	95849	1341.11	131965	2879.27	1129483	19248.66
Total RRB		0	0.00	0	0.00	1649	353.90	34467	1184.26	95849	1341.11	131965	2879.27	1129483	19248.66
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	4	4.37	12087	688.15	44565	7899.88	56656	8592.40	2380246	26378.48
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	190658	1391.56
Total Co-Optv		0	0.00	0	0.00	4	4.37	12087	688.15	44565	7899.88	56656	8592.40	2570904	27770.04
Grand Total		8105	2644.23	8086	1749.91	249609	51476.52	1550817	45250.63	6302275	410792.24	8118892	511913.53	21950464	893723.39

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 70.59% as on 30.09.2025 whereas it was 69.88% on 30.09.2024. For calculation of CD Ratio of the State as on 30.09.2025, the RBI guidelines is followed which is furnished below:

	(Amt. Rs. in crore)
Parameter	30.09.2025
Total Deposit (A)	12,77,993.26
Total Advance utilized in the State (B)	8,93,723.39
RIDF Support (C)	8,418.68
Total Advance to be reckoned (D=B+C)	9,02,142.07
CD Ratio (D*100 / A)	70.59%

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 30.09.2025						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on September, 2024	CD Ratio as on September, 2025		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	62.14	8,488.22	5,505.51	64.86
2	Bankura	PNB	54.71	21,363.00	12,176.00	57.00
3	Birbhum	UCO	51.26	23,431.96	10,938.59	46.68
4	Coochbehar	CBI	78.89	16,695.31	17,596.90	105.40
5	Dakshin Dinajpur	PNB	67.89	6,717.60	4,595.66	68.41
6	Darjeeling	CBI	68.27	28,417.03	19,644.31	69.13
7	Hooghly	UCO	45.06	57,241.62	27,005.91	47.18
8	Howrah	UCO	49.57	59,859.24	30,368.17	50.73
9	Jalpaiguri	CBI	76.20	14,211.63	10,995.52	77.37
10	Jhargram	PNB	44.95	5,520.00	2,570.00	46.56
11	Kalimpong	SBI	50.14	2,212.72	1,135.72	51.33
12	Kolkata	SBI	100.10	5,10,291.63	4,73,671.86	92.82
13	Malda	PNB	60.13	19,122.40	11,448.43	59.87
14	Murshidabad	PNB	57.92	31,362.59	18,450.42	58.83
15	Nadia	PNB	51.15	36,521.14	18,821.16	51.53
16	Paschim Burdwan	SBI	53.70	65,811.78	35,580.19	54.06
17	Paschim Medinipur	PNB	48.39	41,259.01	20,984.24	50.86
18	Purba Burdwan	UCO	54.20	40,991.15	22,707.81	55.40
19	Purba Medinipur	PNB	52.31	44,716.80	23,844.82	53.32
20	Purulia	PNB	50.05	4,275.00	2,137.00	49.24
21	Uttar Dinajpur	PNB	69.50	10,969.65	7,920.70	72.21
22	24 Pgs. (N)	Indian	45.58	1,93,183.00	92,825.00	48.05
23	24 Pgs. (S)	PNB	45.54	50,063.74	22,799.47	45.54
Grand Total			68.47	12,92,726.22	8,93,723.39	69.13
Interbank Deposit			69.88	14,732.95		70.59
Final Deposit				12,77,993.27		
RIDF Support					8,418.68	
Total Advances in the State					9,02,142.07	
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.09.2025

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on September, 2024	As on September, 2025				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	74.50	44,546.78	27,134.74	60.91	0.00	60.91
2	Bank of India	84.63	43,787.78	28,495.85	65.08	0.00	65.08
3	Bank of Maharashtra	87.97	3,156.06	2,447.19	77.54	0.00	77.54
4	Canara Bank	64.30	39,084.33	31,914.02	81.65	0.00	81.65
5	Central Bank of India	38.42	29,228.98	11,449.75	39.17	0.00	39.17
6	Indian Bank	66.76	77,701.52	52,515.51	67.59	0.00	67.59
7	Indian Overseas Bank	48.34	16,623.31	8,367.41	50.34	0.00	50.34
8	Punjab & Sind Bank	91.57	3,204.24	4,332.51	135.21	0.00	135.21
9	Punjab National Bank	67.82	1,46,829.47	95,959.27	65.35	0.00	65.35
10	State Bank of India	62.56	3,26,493.34	2,26,104.72	69.25	35239.10	80.05
11	UCO Bank	65.08	41,196.29	25,202.24	61.18	0.00	61.18
12	Union Bank of India	68.32	41,819.81	29,025.12	69.41	0.00	69.41
Total PSU		65.26	8,13,671.90	5,42,948.34	66.73	35239.10	71.06
13	Axis Bank	66.83	67,911.62	47,007.28	69.22	0.00	69.22
14	Bandhan Bank	59.01	63,764.02	34,356.33	53.88	0.00	53.88
15	Catholic Syrian Bank Ltd.	291.58	536.77	118.47	22.07	0.00	22.07
16	City Union Bank Ltd.	90.35	285.79	338.83	118.56	0.00	118.56
17	Dhanlaxmi Bank Ltd.	88.01	94.91	65.13	68.62	0.00	68.62
18	Federal Bank	97.18	5,844.89	5,423.58	92.79	0.00	92.79
19	HDFC Bank	64.54	1,06,109.41	71,544.45	67.43	0.00	67.43
20	ICICI Bank	86.43	70,482.78	65,624.22	93.11	0.00	93.11
21	IDBI Bank	66.24	14,806.36	9,675.41	65.35	0.00	65.35
22	IDFC First Bank	113.99	8,269.22	8,303.19	100.41	0.00	100.41
23	Indusind Bank	164.34	14,867.40	19,162.08	128.89	0.00	128.89
24	Karnataka Bank Ltd.	109.18	1,562.81	1,720.47	110.09	0.00	110.09
25	Karur Vysya Bank	62.93	1,614.68	1,079.70	66.87	0.00	66.87
26	Kotak Mahindra Bank	87.77	12,647.45	11,748.46	92.89	0.00	92.89
27	Lakshmi Vilas Bank (DBS)	83.98	1,049.68	1,639.96	156.23	0.00	156.23
28	Ratnakar Bank Ltd	60.99	9,623.29	5,446.55	56.60	0.00	56.60
29	South Indian Bank Ltd.	63.33	1,524.64	1,259.49	82.61	0.00	82.61
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	20.64	649.11	92.41	14.24	0.00	14.24
32	YES Bank	80.18	10,973.81	12,422.67	113.20	0.00	113.20
Total PVT		75.43	3,92,618.64	2,97,117.93	75.68	0.00	75.68
33	Au Small finance Bank	34.87	1,620.83	469.76	28.98	0.00	28.98
34	ESAF SF Bank	379.08	112.76	594.76	527.46	0.00	527.46
35	Jana Small Finance Bank	65.83	2,517.92	1,306.62	51.89	0.00	51.89
36	Ujjivan Small Finance Bank	125.88	3,746.87	4,060.22	108.36	0.00	108.36
37	Utkarsh Small Finance Bank	19.93	1,122.41	207.06	18.45	0.00	18.45
Total Small Finance		86.35	9,120.79	6,638.42	72.78	0.00	72.78
38	WBGB (PNB)	57.68	33,632.33	19,248.66	57.23	15835.55	104.32
Total RRB		57.68	33,632.33	19,248.66	57.23	15835.55	104.32
39	WB State Co-Op Bank Ltd.	65.24	43,403.24	26,378.48	60.78	0.00	60.78
40	WBSCARD Bank Ltd.	525.71	279.31	1,391.56	498.21	0.00	498.21
Total Co-Optv		68.56	43,682.55	27,770.04	63.57	0.00	63.57
Total		68.47	12,92,726.22	8,93,723.39	69.13	51074.65	73.09
Interbank Deposit			14,732.95				
Grand total			12,77,993.26				
RIDF Support		69.88		8,418.68			
Total Credit in the State				9,02,142.07			
Credit Deposit Ratio					70.59		
Total Credit + Investment				9,53,216.72			
Total Credit + Investment Deposit Ratio						74.59	

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2025

(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	59	61	190	310	3742.65	5531.32	35272.82	44546.78
2	Bank of India	151	84	144	379	10338.36	7193.80	26255.62	43787.78
3	Bank of Maharashtra	4	10	50	64	153.73	134.31	2868.02	3156.06
4	Canara Bank	158	88	160	406	4460.68	4194.77	30428.87	39084.33
5	Central Bank of India	136	65	116	317	7471.09	5400.74	16357.15	29228.98
6	Indian Bank	269	93	227	589	17706.58	9312.00	50682.94	77701.52
7	Indian Overseas Bank	34	22	100	156	1795.10	1230.18	13598.03	16623.31
8	Punjab & Sind Bank	4	6	32	42	76.62	62.93	3064.69	3204.24
9	Punjab National Bank	566	177	401	1144	43851.27	19257.09	83721.11	146829.47
10	State Bank of India	557	238	467	1262	68452.83	51305.85	206734.66	326493.34
11	UCO Bank	154	75	161	390	9827.44	8042.11	23326.73	41196.29
12	Union Bank of India	68	57	161	286	4489.39	4216.61	33113.81	41819.81
Total PSU		2160	976	2209	5345	172365.73	115881.72	525424.45	813671.90
13	Axis Bank	80	94	238	412	2798.84	8480.94	56631.84	67911.62
14	Bandhan Bank	928	421	380	1729	10764.86	7801.07	45198.09	63764.02
15	Catholic Syrian Bank Ltd.	0	0	8	8	0.00	0.00	536.77	536.77
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	285.79	285.79
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	94.91	94.91
18	Federal Bank	8	2	26	36	180.46	216.52	5447.90	5844.89
19	HDFC Bank	51	74	237	362	2480.57	5576.51	98052.33	106109.41
20	ICICI Bank	46	57	244	347	1724.68	4145.94	64612.16	70482.78
21	IDBI Bank	22	28	58	108	1188.90	1803.84	11813.62	14806.36
22	IDFC First Bank	3	3	39	45	0.00	0.00	8269.22	8269.22
23	Indusind Bank	5	30	92	127	485.33	1026.28	13355.78	14867.40
24	Karnataka Bank Ltd.	1	2	18	21	25.40	58.75	1478.66	1562.81
25	Karur Vysya Bank	1	4	9	14	75.48	239.34	1299.86	1614.68
26	Kotak Mahindra Bank	1	1	53	55	100.26	118.69	12428.51	12647.45
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	40.15	0.00	1009.53	1049.68
28	Ratnakar Bank Ltd	0	2	20	22	0.00	131.73	9491.56	9623.29
29	South Indian Bank Ltd.	0	2	19	21	0.00	37.60	1487.04	1524.64
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	649.11	649.11
32	YES Bank	0	2	40	42	0.00	82.50	10891.31	10973.81
Total PVT		1147	722	1492	3361	19864.93	29719.71	343034.00	392618.64
33	Au Small finance Bank	14	10	24	48	1.47	1.21	1618.16	1620.83
34	ESAF SF Bank	0	4	10	14	0.00	10.11	102.65	112.76
35	Jana Small Finance Bank	5	12	25	42	47.34	205.66	2264.93	2517.92
36	Ujjivan Small Finance Bank	53	16	34	103	439.41	548.98	2758.48	3746.87
37	Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	1122.41	1122.41
Total Small Finance		72	42	110	224	488.22	765.95	7866.62	9120.79
38	WBGB (PNB)	789	131	40	960	25785.87	5424.99	2421.47	33632.33
Total RRB		789	131	40	960	25785.87	5424.99	2421.47	33632.33
39	WB State Co-Op Bank Ltd.	209	68	94	371	16895.22	5155.59	21352.44	43403.24
40	WBSCARD Bank Ltd.	10	0	1	11	24.52	0.00	254.79	279.31
Total Co-Optv		219	68	95	382	16919.74	5155.59	21607.23	43682.55
41	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
42	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
43	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	16	26	0.00	0.00	0.00	0.00
Grand Total		4388	1948	3962	10298	235424.49	156947.96	900353.77	1292726.22

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2025

(Amount in Crore)

Sl. No.	Name of Banks	ADVANCES				CREDIT - DEPOSIT RATIO (%)			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	TOTAL
1	Bank of Baroda	1462.96	2052.15	23619.63	27134.74	39.09	37.10	66.96	60.91
2	Bank of India	5304.41	3415.88	19775.56	28495.85	51.31	47.48	75.32	65.08
3	Bank of Maharashtra	69.97	123.90	2253.32	2447.19	45.51	92.25	78.57	77.54
4	Canara Bank	3096.88	2704.89	26112.24	31914.02	69.43	64.48	85.81	81.65
5	Central Bank of India	3287.72	1846.83	6315.20	11449.75	44.01	34.20	38.61	39.17
6	Indian Bank	6242.30	3227.19	43046.02	52515.51	35.25	34.66	84.93	67.59
7	Indian Overseas Bank	685.11	441.99	7240.31	8367.41	38.17	35.93	53.25	50.34
8	Punjab & Sind Bank	38.46	30.21	4263.84	4332.51	50.20	48.01	139.13	135.21
9	Punjab National Bank	17006.69	6494.26	72458.32	95959.27	38.78	33.72	86.55	65.35
10	State Bank of India	24515.19	19965.22	181624.31	226104.72	35.81	38.91	87.85	69.25
11	UCO Bank	3261.95	2332.89	19607.40	25202.24	33.19	29.01	84.06	61.18
12	Union Bank of India	1573.98	1662.41	25788.73	29025.12	35.06	39.43	77.88	69.41
Total PSU		66545.63	44297.83	432104.88	542948.34	38.61	38.23	82.24	66.73
13	Axis Bank	2048.19	8047.31	36911.78	47007.28	73.18	94.89	65.18	69.22
14	Bandhan Bank	12142.45	6806.59	15407.30	34356.33	112.80	87.25	34.09	53.88
15	Catholic Syrian Bank Ltd.	0.00	0.00	118.47	118.47	#DIV/0!	#DIV/0!	22.07	22.07
16	City Union Bank Ltd.	0.00	0.00	338.83	338.83	#DIV/0!	#DIV/0!	118.56	118.56
17	Dhanlaxmi Bank Ltd.	0.00	0.00	65.13	65.13	#DIV/0!	#DIV/0!	68.62	68.62
18	Federal Bank	301.65	134.09	4987.84	5423.58	167.15	61.93	91.56	92.79
19	HDFC Bank	2887.62	5926.16	62730.67	71544.45	116.41	106.27	63.98	67.43
20	ICICI Bank	655.45	2736.48	62232.29	65624.22	38.00	66.00	96.32	93.11
21	IDBI Bank	527.09	891.84	8256.48	9675.41	44.33	49.44	69.89	65.35
22	IDFC First Bank	39.38	69.12	8194.69	8303.19	#DIV/0!	#DIV/0!	99.10	100.41
23	Indusind Bank	2758.98	1707.38	14695.72	19162.08	568.47	166.37	110.03	128.89
24	Karnataka Bank Ltd.	23.58	47.43	1649.46	1720.47	92.83	80.73	111.55	110.09
25	Karur Vysya Bank	25.85	87.13	966.72	1079.70	34.25	36.40	74.37	66.87
26	Kotak Mahindra Bank	581.02	8.60	11158.83	11748.46	579.52	7.25	89.78	92.89
27	Lakshmi Vilas Bank (DBS)	48.02	0.00	1591.94	1639.96	119.60	#DIV/0!	157.69	156.23
28	Ratnakar Bank Ltd	0.00	88.40	5358.15	5446.55	#DIV/0!	67.11	56.45	56.60
29	South Indian Bank Ltd.	0.00	18.71	1240.78	1259.49	#DIV/0!	49.76	83.44	82.61
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	92.41	92.41	#DIV/0!	#DIV/0!	14.24	14.24
32	YES Bank	0.00	115.32	12307.36	12422.67	#DIV/0!	139.77	113.00	113.20
Total PVT		22039.27	26684.57	248394.09	297117.93	110.95	89.79	72.41	75.68
33	Au Small finance Bank	55.06	30.17	384.53	469.76	3753.99	2496.31	23.76	28.98
34	ESAF SF Bank	0.00	141.19	453.57	594.76	#DIV/0!	1396.54	441.86	527.46
35	Jana Small Finance Bank	247.21	268.04	791.36	1306.62	522.19	130.34	34.94	51.89
36	Ujjivan Small Finance Bank	815.18	1129.31	2115.73	4060.22	185.52	205.71	76.70	108.36
37	Utkarsh Small Finance Bank	0.00	0.00	207.06	207.06	#DIV/0!	#DIV/0!	18.45	18.45
Total Small Finance		1117.45	1568.71	3952.26	6638.42	228.88	204.81	50.24	72.78
38	WBGB (PNB)	15230.15	2940.36	1078.15	19248.66	59.06	54.20	44.52	57.23
Total RRB		15230.15	2940.36	1078.15	19248.66	59.06	54.20	44.52	57.23
39	WB State Co-Op Bank Ltd.	8908.10	3033.30	14437.08	26378.48	52.73	58.84	67.61	60.78
40	WBSCARD Bank Ltd.	0.00	0.00	1391.56	1391.56	0.00	#DIV/0!	546.16	498.21
Total Co-Optv		8908.10	3033.30	15828.64	27770.04	52.65	58.84	73.26	63.57
41	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
42	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
43	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Payment Banks		0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		113840.61	78524.77	701358.02	893723.39	48.36	50.03	77.90	69.13

Position of ATMs & BC Outlets in West Bengal as on 30.09.2025									
SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	44	65	382	491	480	575	614	1669
2	Bank of India	109	83	174	366	826	469	305	1600
3	Bank of Maharashtra	3	9	33	45	9	16	60	85
4	Canara Bank	113	72	201	386	391	150	32	573
5	Central Bank of India	81	56	88	225	818	293	123	1234
6	Indian Bank	61	58	145	264	1294	349	260	1903
7	Indian Overseas Bank	15	71	53	139	498	33	217	748
8	Punjab & Sind Bank	4	4	22	30	0	0	0	0
9	Punjab National Bank	487	221	563	1271	6158	1398	490	8046
10	State Bank of India	512	1182	2588	4282	5716	765	507	6988
11	UCO Bank	68	57	132	257	416	126	112	654
12	Union Bank of India	65	61	200	326	560	568	256	1384
Total PSU		1562	1939	4581	8082	17166	4742	2976	24884
13	Axis Bank	310	273	612	1195	310	273	612	1195
14	Bandhan Bank	1	15	104	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	7	7	0	0	0	0
16	City Union Bank Ltd.	0	0	2	2	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0	0	0	0
18	Federal Bank	5	2	22	29	0	0	0	0
19	HDFC Bank	35	112	475	622	96	351	162	609
20	ICICI Bank	57	80	425	562	4	0	0	4
21	IDBI Bank	26	36	121	183	0	0	0	0
22	IDFC First Bank	0	0	24	24	495	95	8	598
23	Indusind Bank	9	32	155	196	3223	15482	0	18705
24	Karnataka Bank Ltd.	1	0	15	16	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	84	86	0	0	0	0
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	0	116	526	642
29	South Indian Bank Ltd.	0	2	17	19	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	41	43	0	6504	64294	70798
Total PVT		449	564	2140	3153	4128	22821	65602	92551
33	Au Small finance Bank	0	0	2	2	0	0	0	0
34	ESAF SF Bank	0	4	10	14	0	43	91	134
35	Jana Small Finance Bank	0	2	3	5	7	0	0	7
36	Ujjivan Small Finance Bank	23	16	35	74	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	17	17	0	0	0	0
Total Small Finance		23	22	67	112	7	43	91	141
38	WBGB (PNB)	0	0	0	0	4465	327	64	4856
Total RRB		0	0	0	0	4465	327	64	4856
39	WB State Co-Op Bank Ltd.	106	23	60	189	45	0	0	45
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		106	23	60	189	45	0	0	45
41	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
42	Airtel Payment Bank	0	0	0	0	45236	9375	4104	58715
43	Fino Payment Bank	0	0	0	0	31951	6434	4457	42842
Total of Payment Banks		0	0	0	0	77260	18075	14759	110094
Grand Total		2140	2548	6848	11536	103071	46008	83492	232571

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

Negative trend is shown in the districts namely Birbhum, Kolkata, Malda and Purulia District as on September, 2025 in comparison to September, 2024. These districts to initiate remedial measures to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 30.09.2025					
Sr. No.	Name of District	Lead Bank	CD Ratio as on September, 2024	CD Ratio as on September, 2025	Increase/ Decrease
1	Alipurduar	CBI	62.14	64.86	+
2	Bankura	PNB	54.71	57.00	+
3	Birbhum	UCO	51.26	46.68	-
4	Coochbehar	CBI	78.89	105.40	+
5	Dakshin Dinajpur	PNB	67.89	68.41	+
6	Darjeeling	CBI	68.27	69.13	+
7	Hooghly	UCO	45.06	47.18	+
8	Howrah	UCO	49.57	50.73	+
9	Jalpaiguri	CBI	76.20	77.37	+
10	Jhargram	PNB	44.95	46.56	+
11	Kalimpong	SBI	50.14	51.33	+
12	Kolkata	SBI	100.10	92.82	-
13	Malda	PNB	60.13	59.87	-
14	Murshidabad	PNB	57.92	58.83	+
15	Nadia	PNB	51.15	51.53	+
16	Paschim Burdwan	SBI	53.70	54.06	+
17	Paschim Medinipur	PNB	48.39	50.86	+
18	Purba Burdwan	UCO	54.20	55.40	+
19	Purba Medinipur	PNB	52.31	53.32	+
20	Purulia	PNB	50.05	49.24	-
21	Uttar Dinajpur	PNB	69.50	72.21	+
22	24 Pgs. (N)	Indian	45.58	48.05	+
23	24 Pgs. (S)	PNB	45.54	45.54	+

AGENDA – 5

Deployment of Credit in Agriculture including

- (i) **KCC**
 - **Collateral free agricultural loans up to Rs.2.00 Lakh**
- (ii) **Agriculture Infrastructure Fund (AIF)**
- (iii) **Farmers Producer Organizations (FPO)**
- (iv) **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
30.09.2024	1,15,852	54,259	47%
31.03.2025	1,15,852	97,486	84%
30.09.2025	1,15,855	57,666	50%

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

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

The agriculture disbursement as on September Quarter for the financial year 2025-26 is Rs.57,666 Crore, which was Rs.54,259 Crore for the corresponding period of FY 2024-25. The disbursement in Farm Credit for the FY 2025-26 is Rs.26,367 Crore which is 46% of the total agriculture deployment. It is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. There is huge scope for banks to enrich their agriculture credit portfolio by financing in Agriculture Infrastructure Fund scheme.

Large scale acquisition of the uncovered farmers for KCC loans under crop loans as well as KCC under Animal Husbandry (Dairy, Poultry, Pig & Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes.

Progress in KCC:

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
30.09.2024	35,00,000	16,45,305	47%
31.03.2025	35,00,000	31,39,373	90%
30.09.2025	35,00,000	13,92,487	40%

Bank wise KCC position as on 30.09.2025											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2025 to 30.09.2025)						% of Achievement	Outstanding Position (including NPA & Written off Ac's) as on 30.09.2025	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	1063	10.00	3705	37.00	4768	47.00	19.07	21267	135.45
2	Bank of India	117000	1789	15.83	59891	89.60	61680	105.43	52.72	158776	754.15
3	Bank of Maharashtra	2200	0	0.00	50	0.77	50	0.77	2.27	1345	25.90
4	Canara Bank	28500	7406	60.10	4053	34.35	11459	94.45	40.21	58530	482.12
5	Central Bank of India	32500	315	3.63	10580	65.41	10895	69.04	33.52	64296	448.94
6	Indian Bank	148500	466	3.73	53690	268.45	54156	272.18	36.47	405654	1853.06
7	Indian Overseas Bank	7000	706	5.58	2861	9.82	3567	15.40	50.96	6911	57.85
8	Punjab & Sind Bank	50	1	0.03	18	0.26	19	0.29	38.00	47	0.63
9	Punjab National Bank	407000	29194	150.66	72939	377.26	102133	527.92	25.09	389442	2312.18
10	State Bank of India	285000	68186	641.94	59286	488.01	127472	1129.95	44.73	333423	3376.04
11	UCO Bank	40000	779	3.74	17402	165.32	18181	169.06	45.45	68211	374.06
12	Union Bank of India	25000	1030	11.59	12411	157.85	13441	169.44	53.76	45954	716.40
	Total PSU	1117750	110935	906.83	296886	1694.10	407821	2600.93	36.49	1553856	10536.78
13	Axis Bank	2750	839	31.65	13698	1796.64	14537	1828.29	528.62	23443	2241.93
14	Bandhan Bank	0	50	0.19	0	0.00	50	0.19	#DIV/0!	197	1.25
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	371	11.07	62957	375.19	63328	386.26	258.48	308789	1125.37
20	ICICI Bank	2500	0	0.00	335	5.96	335	5.96	13.40	2654	74.78
21	IDBI Bank	10000	38	0.15	460	3.60	498	3.75	4.98	51957	121.03
22	IDFC First Bank	0	2	0.21	0	0.00	2	0.21	#DIV/0!	2	0.12
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!	628	9.34
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	40	0.08	0	0.00	40	0.08	4.00	162	0.21
	Total PVT	42250	1340	43.35	77450	2181.38	78790	2224.74	186.49	387832	3574.03
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	WBGB (PNB)	355000	5459	25.85	86272	473.39	91731	499.24	25.84	430496	2457.78
	Total RRB	355000	5459	25.85	86272	473.39	91731	499.24	25.84	430496	2457.78
39	WB State Co-Op Bank Ltd.	1985000	15121	26.16	799024	2229.87	814145	2256.03	41.01	2079314	5369.56
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	15121	26.16	799024	2229.87	814145	2256.03	41.01	2079314	5369.56
	Grand Total	3500000	132855	1002.19	1259632	6578.75	1392487	7580.94	39.79	4451498	21938.14

District wise KCC position as on 30.09.2025							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2025 to 30.09.2025(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.09.2025	
			No.	Amount		No.	Amount
1	Alipurduar	38500	17761	169.78	46.13	45188	386.53
2	Bankura	198000	52508	273.64	26.52	191949	924.51
3	Birbhum	240000	66087	385.99	27.54	247534	998.32
4	Coochbehar	190000	28132	242.32	14.81	193022	1185.09
5	Dakshin Dinajpur	115000	34163	212.02	29.71	88620	573.27
6	Darjeeling	18500	4366	32.67	23.60	83778	340.73
7	Hooghly	395000	132884	583.16	33.64	353944	1632.54
8	Howrah	95000	27558	119.89	29.01	234105	1035.80
9	Jalpaiguri	40000	24087	216.56	60.22	94512	833.75
10	Jhargram	55000	13685	62.78	24.88	69902	538.59
11	Kalimpong	10000	1865	10.19	18.65	30505	61.41
12	Kolkata	0	417	139.11	#DIV/0!	3047	162.72
13	Malda	110000	48507	306.72	44.10	148870	629.09
14	Murshidabad	95000	57588	361.82	60.62	239677	1166.02
15	Nadia	110000	47022	318.30	42.75	263511	1428.14
16	Paschim Burdwan	25000	20799	160.13	83.20	166427	695.85
17	Paschim Medinipur	245000	114149	673.96	46.59	255315	1683.61
18	Purba Burdwan	280000	93690	622.33	33.46	414169	1487.53
19	Purba Medinipur	750000	371179	1382.48	49.49	561273	2197.49
20	Purulia	35000	29038	231.12	82.97	137281	823.84
21	Uttar Dinajpur	55000	24951	187.66	45.37	158498	887.73
22	24 Pgs. (N)	230000	79329	424.03	34.49	269145	1208.53
23	24 Pgs. (S)	170000	102722	464.27	60.42	201226	1057.07
Grand Total		3500000	1392487	7580.94	39.79	4451498	21938.14

NB: All the banks operating in the State have disbursed 13,92,487 number of KCCs including renewal cases up to September Quarter during FY 2025-26, registering 39.79% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.21,938.14 Crore covering 44,51,498 number of accounts as on 30.09.2025. The average ticket size of outstanding KCC loans stands at Rs.49,283/- as on 30.09.2025, which was Rs.47,381/- in corresponding period of previous financial year (September 2024).

Bangla Shasya Bima Yojana:

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

Notification No 626-AG-11031(11)/2/2025-NAB) for Kharif-2025 season crop coverage under Bangla Shasya Bima (BSB) Yojana has been issued on 24.07.2025 and shared accordingly with the member banks by SLBC West Bengal. SBI General Insurance Company Limited will undertake implementation of Kharif-2025 season. Crops to be covered under insurance during Kharif 2025 are Paddy and Maize.

Collateral free agricultural loans up to Rs.2.00 Lakh:

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

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

Progress under Agriculture Infrastructure Fund (AIF): -

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

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

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

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

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

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

Project covered under AIF:

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

As on 30.09.2025, member banks have cumulatively sanctioned 6,750 number of AIF applications amounting Rs.2,895.24 Crore, out of which disbursement done in 6,145 number of accounts covering Rs.2,614.56 Crore.

Bank wise progress in the state under AIF as on 30.09.2025:

WB AIF BANK-WISE SUMMARY as on 30.09.2025										
Bank Name	Total no. of Applications Submitted to Bank (A)	Out of (A) sanctioned		Out of (A) only Approved by Bank (Disbursement Pending)		Out of (A) only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
Agriwise Finserv Ltd	0	0	0.00	0	0.00	0	0.00	0	0	0.00
AU Small Finance Bank Limited	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Axis Bank	87	21	50.78	1	0.14	20	50.65	46	20	15.22
Bandhan Bank Ltd	4	0	0.00	0	0.00	0	0.00	0	4	0.73
Bank Of Baroda	842	473	131.58	25	8.53	448	123.05	346	23	4.90
Bank Of India	1248	616	229.31	24	10.27	592	219.04	579	53	16.43
Bank of Maharashtra	17	5	3.01	4	2.52	1	0.49	12	0	0.00
Canara Bank	310	113	180.85	14	48.59	99	132.26	193	4	0.73
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	373	140	136.65	22	3.62	118	133.03	212	21	7.61
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
ESAF Small Finance Bank Limited	0	0	0.00	0	0.00	0	0.00	0	0	0.00
HDFC Bank	262	85	103.54	6	6.74	79	96.80	109	68	63.84
ICICI Bank	13	5	7.78	1	3.50	4	4.28	8	0	0.00
IDBI BANK LTD	51	12	4.16	1	1.89	11	2.27	35	4	5.19
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Indian Bank	530	214	282.96	29	16.48	185	266.47	306	10	2.02
Indian Overseas Bank	97	48	9.78	10	2.29	38	7.49	44	5	0.99
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Karnataka Bank	28	16	3.40	0	0.00	16	3.40	6	6	1.54
Kotak Mahindra Bank	5	2	2.10	0	0.00	2	2.10	1	2	0.17
Mahindra and Mahindra Financial S	1	0	0.00	0	0.00	0	0.00	0	1	0.01
NABKISAN Finance Ltd	7	0	0.00	0	0.00	0	0.00	7	0	0.00
Punjab and Sind Bank	13	3	9.64	0	0.00	3	9.64	10	0	0.00
Punjab National Bank	4591	2734	892.15	290	94.54	2444	797.60	1653	204	42.98
STATE BANK OF INDIA	3831	1670	531.99	91	34.57	1579	497.42	1922	239	50.26
The Federal Bank Ltd	9	5	3.70	0	0.00	5	3.70	4	0	0.00
UCO Bank	364	187	130.84	44	31.76	143	99.08	173	4	0.71
Union Bank of India	318	170	87.96	17	5.65	153	82.31	129	19	3.42
YES BANK LTD	6	3	23.53	0	0.00	3	23.53	3	0	0.00
All Cooperative Banks	214	114	39.59	6	2.89	108	36.69	78	22	16.00
WBGB	416	114	29.94	20	6.69	94	23.25	254	48	8.81
Grand Total	13643	6750	2895.24	605	280.68	6145	2614.56	6132	761	243.83

District wise cumulative progress in the state under AIF as on 30.09.2025:

WB AIF DISTRICT-WISE SUMMARY as on 30.09.2025										
Name of District	Total no. of Applications Submitted to Bank (A)	Out of (A) sanctioned		Out of (A) only Approved by Bank (Disbursement Pending)		Out of (A) only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount	No.	Amount	No.	Amount		No.	Amount
Alipurduar	176	67	62.98	4	0.86	63	62.12	107	2	2.24
Bankura	1423	722	192.21	66	21.48	656	170.73	564	137	32.68
Birbhum	935	513	153.04	83	34.59	430	118.45	331	91	19.55
Cooch Behar	530	161	220.23	21	33.61	140	186.62	363	6	1.23
Dakshin Dinajpur	277	98	29.40	11	2.18	87	27.21	149	30	6.48
Darjeeling	156	37	22.29	5	1.24	32	21.05	116	3	0.49
Hooghly	1164	859	358.54	46	26.58	813	331.96	242	63	28.27
Howrah	194	109	100.62	6	4.12	103	96.50	74	11	10.08
Jalpaiguri	266	93	223.04	6	19.46	87	203.59	162	11	0.87
Jhargram	297	143	57.91	12	2.11	131	55.80	131	23	5.65
Kalimpong	28	12	0.64	0	0.00	12	0.64	16	0	0.00
Kolkata	15	7	16.75	1	1.20	6	15.55	7	1	2.00
Malda	654	212	80.07	26	10.12	186	69.95	425	17	4.68
Murshidabad	1334	317	97.99	55	10.40	262	87.58	984	33	6.38
Nadia	307	85	46.14	12	1.67	73	44.47	214	8	5.76
North 24 Parganas	629	162	80.78	22	20.67	140	60.11	445	22	9.47
Paschim Bardhaman	343	297	68.94	20	2.37	277	66.57	31	15	8.83
Paschim Medinipur	1177	769	258.00	45	13.74	724	244.26	324	84	24.46
Purba Bardhaman	2051	1461	548.57	102	33.88	1359	514.69	478	112	28.82
Purba Medinipur	648	229	78.95	17	7.47	212	71.48	387	32	23.78
Purulia	219	71	25.57	10	4.92	61	20.65	145	3	0.82
South 24 Parganas	410	186	74.40	16	14.90	170	59.51	209	15	4.95
Uttar Dinajpur	410	140	98.20	19	13.12	121	85.08	228	42	16.37
Grand Total	13643	6750	2895.24	605	280.68	6145	2614.56	6132	761	243.83

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 30.09.2025, total 205 number of FPOs have so far been financed by member banks involving an amount of Rs. 41.60 Crore.

With a view to encouraging environment for aggregation of farmers into FPOs and take advantage of economies of scale, the GoI 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 30.09.2025: -

Consolidated Progress made under FPO/FPC											
Sr. No.	Bank Name	Achievement as on 30.09.2024		Achievement as on 31.12.2024		Achievement as on 31.03.2025		Achievement as on 30.06.2025		Achievement as on 30.09.2025	
		(No.)	Amt (in lakhs)	(No.)	Amt (in lakhs)	(No.)	Amt (in lakhs)	(No.)	Amt (in lakhs)	(No.)	Amt (in lakhs)
1	Bank of Baroda	11	56.00	11	56.00	12	61.00	12	61.00	12	61.00
2	Bank of India	0	0.00	3	17.84	3	17.83	3	17.83	3	17.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	5	206.00	5	206.00	5	206.00	5	206.00	5	206.00
5	Central Bank of India	10	1524.42	10	1524.42	10	1524.42	10	1524.42	11	1533.00
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	27	95.00	29	98.00	34	101.00	34	101.00	34	101.00
8	Punjab & Sindh Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	18	70.00	18	70.00	17	68.05	17	68.05	17	68.05
10	State Bank of India	20	523.00	25	580.00	30	931.00	30	931.00	31	932.00
11	UCO Bank	1	3.00	1	3.00	1	3.00	1	3.00	1	3.00
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank	2	120.00	2	102.82	3	103.56	3	136.61	4	156.61
16	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	WBGB	37	576.09	37	563.09	37	576.09	37	576.09	37	576.09
20	WBSCB	50	515.91	50	515.91	50	515.91	50	505.37	50	505.37
	Total	181	3689.42	191	3737.08	202	4107.86	202	4130.37	205	4159.95

Krishak Bandhu:

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

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

Finance against Negotiable Warehouse Receipts (NWR):

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

Recently, the Chairperson of Warehousing Development & Regulatory Authority issued one letter to SLBC for requesting all the State Heads of the member banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Accordingly, SLBC 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 2025-26							
(Position from 01.04.2025-30.09.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	0	0.00	38996	746.00	0.00
2	Bank of India	2122.69	108335	1846.98	300183	3615.56	87.01
3	Bank of Maharastra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	33242	434.28	116025	1304.63	26.00
5	Central Bank of India	888.75	63824	1242.85	119309	2642.76	139.84
6	Indian Bank	3035.26	11354	248.34	160787	3653.69	8.18
7	Indian Overseas Bank	681.82	2512	25.93	44558	1142.95	3.80
8	Punjab & Sind Bank	243.62	0	0.00	40	0.61	0.00
9	Punjab National Bank	5723.99	61210	1166.34	791446	12673.89	20.38
10	State Bank of India	8780.01	228202	3425.55	651056	9816.21	39.02
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	32825	6556.24	78239	1382.39	224.59
Total PSU		30344.31	541504	14946.51	2334963	37040.64	49.26
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	163331	1547.00	284106	1913.31	51.95
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	10164	199.96	22768	446.64	5.29
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	63	0.21	2054	2.78	0.05
23	Indusind Bank	1569.03	102	5.23	834491	2088.23	0.33
24	Karnataka Bank Ltd.	131.84	161	9.46	208	44.45	7.18
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	10355	312.72	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	27991	137.36	128754	311.37	33.96
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	0	0.00	12841	191.43	0.00
Total PVT		18575.45	201812	1899.22	1295584	5311.04	10.22
33	Au Small finance Bank	0.02	7993	41.55	14988	60.54	270077.83
34	ESAF SF Bank	10.67	8030	105.17	75352	180.68	985.75
35	Jana Small Finance Bank	81.43	4569	25.85	48336	108.76	31.75
36	Ujjivan Small Finance Bank	224.28	60955	377.57	199178	700.20	168.35
37	Utkarsh Small Finance Bank	6.83	1908	8.77	10525	28.44	128.35
Total Small Finance		323.23	83455	558.91	348379	1078.62	172.92
38	WBGB (PNB)	747.48	254546	3203.72	755541	10293.36	428.60
Total RRB		1368.20	254546	3203.72	755541	10293.36	234.16
39	WB State Co-Op Bank Ltd.	2008.02	830719	2447.92	1943426	5697.55	121.91
40	WBSCARD Bank Ltd.	127.37	6400	124.97	176005	1072.69	98.11
Total Co-Optv		2135.40	837119	2572.89	2119431	6770.24	120.49
Grand Total		52746.59	1918436	23181.25	6853898	60493.90	43.95

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2025-26							
(Position from 01.04.2025-30.09.2025)							
							(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	0	0.00	389	1.27	0.00%
2	Bank of India	6800	4749	18.31	21052	67.73	69.84%
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	5319	103.57	9942	220.23	69.98%
6	Indian Bank	8400	0	0.00	8574	25.88	0.00%
7	Indian Overseas Bank	760	542	21.25	42588	1138.27	71.32%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	0	0.00	71086	137.29	0.00%
10	State Bank of India	18300	7541	135.00	33022	487.00	41.21%
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	18151	278.13	197138	2138.56	27.83%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	109389	1200.59	438269	2442.09	#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	109389	1200.59	438269	2442.09	591.29%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	2250	8.41	30122	62.23	14.80%
Total RRB		15200	2250	8.41	30122	62.23	14.80%
39	WB State Co-Op Bank Ltd.	76000	45790	51.29	39180	39.85	60.25%
40	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	45790	51.29	39180	39.85	42.79%
Grand Total		205920	175580	1538.42	704709	4682.73	85.27%

Bank wise flow of credit to Patta Holders under ACP 2025-26							
(Position from 01.04.2025-30.09.2025)							
							(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	0	0.00	942	9.86	0.00%
2	Bank of India	9900	0	0.00	2105	3.87	0.00%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	0	0.00	0	0.00	0.00%
5	Central Bank of India	4200	2127	41.43	3977	88.09	50.65%
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	58124	884.00	262041	3841.00	400.86%
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	60251	925.43	340701	4285.64	68.94%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	7061	3.99	43125	21.66	46.45%
Total RRB		15200	7061	3.99	43125	21.66	46.45%
39	WB State Co-Op Bank Ltd.	24800	45789	51.29	39179	39.85	184.63%
40	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	45789	51.29	39179	39.85	174.10%
Grand Total		141200	113101	980.71	423005	4347.15	80.10%

Bank wise flow of credit to New Farmers under ACP 2025-26							
(Position from 01.04.2025-30.09.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No	Amt.	No.	Amt.	No.
1	Bank of Baroda	10000	273	5.35	1417	37.45	2.73%
2	Bank of India	66500	42005	654.57	42153	651.22	63.17%
3	Bank of Maharashtra	15	0	0.00	23	0.46	0.00%
4	Canara Bank	27000	6994	138.43	37136	736.80	25.90%
5	Central Bank of India	48000	3191	62.14	5965	132.14	6.65%
6	Indian Bank	101000	466	3.73	10915	136.81	0.46%
7	Indian Overseas Bank	3500	2512	25.93	44558	1142.95	71.77%
8	Punjab & Sind Bank	22	25	1.46	470	157.20	113.64%
9	Punjab National Bank	337000	29194	38.84	391553	2308.87	8.66%
10	State Bank of India	340000	235535	4971.51	682183	12542.98	69.28%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	2921	62.39	3528	70.54	18.26%
Total PSU		1036037	323116	5964.35	1220949	17924.93	31.19%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	0	0.00	0	0.00	0.00%
20	ICICI Bank	7100	0	0.00	0	0.00	0.00%
21	IDBI Bank	3300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	16	0	0.00	0	0.00	0.00%
24	Karnataka Bank Ltd.	0	100	9.00	100	4.81	#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	28614	140.32	28556	133.07	#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	28714	149.32	28656	137.88	90.48%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	8030	105.17	75352	180.68	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	89471	283.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	1908	8.77	1906	8.50	#DIV/0!
Total Small Finance		0	9938	113.94	166729	472.57	#DIV/0!
38	WBGB (PNB)	214000	13660	149.29	13660	129.62	6.38%
Total RRB		214000	13660	149.29	13660	129.62	6.38%
39	WB State Co-Op Bank Ltd.	180000	15121	26.16	12128	21.22	8.40%
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	15121	26.16	12128	21.22	8.40%
Grand Total		1461773	390549	6403.06	1442122	18686.21	26.72%

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 farmers 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:**

(i) **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

- (i) KCC Animal Husbandry (KCC-AH)
- (ii) National Livestock Mission (NLM)
- (iii) KCC Fishery (MJCC)

Kishan Credit Card Animal Husbandry (KCC-AH):

- ❖ The Reserve Bank of India has introduced Kisan Credit Card- Animal Husbandry (KCC-AH) scheme and directed all banks to provide KCC facility to the farmers to meet up working capital requirements for their animal husbandry activities. KCC-AH is a revolving cash credit limit (working capital) on highly attractive interest rate and terms & conditions, which may be provided as standalone basis or side by side with agriculture (KCC-crop loan) / other activities. The benefits of the KCC scheme (for crop loan) are available in toto for the KCC-AH scheme. This scheme comes under priority sector lending (PSL) for the banks.
- ❖ KCC-AH scheme is showing continuous growth and demand for KCC-AH loan has also increased substantially. Since starting of the scheme in 2021-22, about 96,000 standalone KCC-AH loans amounting to Rs.1033 Crore have been given to the animal husbandry farmers. Capital infusion/ capital support in the form of KCC-AH is directly promoting overall growth of animal husbandry sectors in West Bengal.
- ❖ Year-on-year progress report of the KCC-AH scheme in West Bengal is shown below:

Financial Year		Sanctioned		Disbursed	
		(Nos.)	(Rs. Crore)	(Nos.)	(Rs. Crore)
1	FY 2021 - 2022	19,826	142.87	19,826	142.87
2	FY 2022 - 2023	14,389	112.61	14,389	112.61
3	FY 2023 – 2024	25,364	225.48	25,364	225.48
4	FY 2024 - 2025	25,728	436.25	25,728	436.25
5	FY 2025 – 2026 (01.04.25 to 30.09.25)	11,280	115.82	10,685	108.24
Total		96,587	1033.03	95,992	1025.45

- ❖ The target is to provide the benefits of KCC-AH to each and every eligible animal husbandry farmers in West Bengal.
- ❖ A dedicated portal called “KCC IMS (AH)” portal is jointly developed by ARDD & FD, WB and launched on 01.07.2024 for data sanctity, real-time tracking and progress monitoring for KCC-AH scheme. All banks and LDMs have been directed to take necessary action for full use of “KCC IMS (AH)” portal.
- ❖ The circulars, guidelines, SOPs, directions etc. of Reserve Bank of India, Department of Financial Services (DFS) under Ministry of Finance of GoI, Department of Animal Husbandry & Dairying (DAHD) under Ministry of Fisheries, Animal Husbandry & Dairying of GoI, NABARD, IBA, Institutional Finance, Finance Department of GoWB are being followed for financing under KCC-AH scheme.

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

➤ **Eligibility:**

- Farmers, animal husbandry or poultry farmers either individual or joint borrower, Joint Liability Groups, Self Help Groups including tenant farmers of cattle/ buffalo/ sheep/ goat/ pig/ poultry birds/ ducks/ rabbit etc. having owned/ rented/ leased shed for rearing the animals/ poultry birds.
- As per the directives, only the arrangement of sufficient space/ shed (including whether owned/ rented/ leased) should be available for keeping animal(s), poultry birds and running the activity. The shed indicates any structure (either katcha or pucca) either adjacent or isolated to farmer's house where the animals are normally kept in the respective villages.
- The farmer needs to declare the number of animals held by the farmer and to submit an undertaking that the animals will not be disposed of and in case there is a need, the animal(s) will be replaced with other animal(s).

➤ **Collateral Security:**

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

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

➤ **Land/ Land document:**

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

➤ **Interest Rate & Interest Subvention:**

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

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

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

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

➤ **Repayment, Review/ Renewal:**

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

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

➤ **Monitoring of end use:**

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

➤ **Insurance:**

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

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

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

➤ **Scale of Finance (SOF):**

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

➤ **KCC-IMS (AH) Portal:**

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

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

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

The ARD Department of the GoWB and the State Level Bankers' Committee (SLBC), WB jointly has set a target of disbursement of at least 1,13,856 number of KCC-AH loans in West Bengal during the current FY 2025 – 2026, break up of which has been set as below:

- a) **Cooperative Banks:-** To disburse at least 48 KCC-AH loans by their each rural & semi-urban branch during 2025-26.
- b) **Nationalized & State-run Banks:-** To disburse at least 24 KCC-AH loans by their each rural & semi-urban branch during 2025-26.
- c) **Private Banks:-** To disburse at least 12 KCC-AH loans by their each rural & semi-urban branch during 2025-26.

KCC-AH target is entrusted to the banks and the banks along with the LDMs to ensure achievement of KCC-AH target for the Districts as well as for the State. While, being the nodal department, ARDD will support the banks and other stakeholders. The District Administrations will monitor progress under KCC-AH scheme and intervene for needful actions. APAS platform may be a good platform to spread KCC-AH scheme and achieve the target.

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

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

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

KCC-AH report of All Banks (Consolidated Report)									
FY 2025-26 (Period: 01.04.2025 to 30.09.2025)									
SN	District	Target for 2025-26	Sanctioned		Disbursed		Rejected	Pending (Ref: Bank)	Target Gap
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.	No.	No.
		(a)			(b)				(a - b)
1	Bank of Baroda	2,640	162	1.92	129	1.38	20	8	2,511
2	Bank of India	5,424	1,028	12.06	1,028	12.06	0	0	4,396
3	Canara Bank	5,544	273	4.03	268	3.78	19	6	5,276
4	Central Bank of India	4,776	68	1.28	51	0.91	97	383	4,725
5	Indian Bank	8,688	270	2.49	143	1.26	79	7	8,545
6	Indian Overseas Bank	1,608	56	0.42	56	0.42	67	57	1,552
7	Punjab National Bank	17,856	2,649	47.29	2,649	47.29	0	0	15,207
8	State Bank of India	18,960	1,202	9.77	1,202	9.77	101	1,941	17,758
9	UCO Bank	5,472	112	1.40	112	1.40	28	18	5,360
10	Union Bank of India	2,904	82	1.00	82	0.94	0	20	2,822
11	Bank of Maharashtra	264	0	0.00	0	0.00	0	0	264
12	West Bengal Gramin Bank	22,080	1,193	7.54	1,154	6.88	415	41	20,926
13	Cooperate Banks	12,864	3,591	22.23	3,217	17.76	12	34	9,647
14	HDFC Bank	1,164	594	4.39	594	4.39	400	0	570
15	Axis Bank	1,668	0	0.00	0	0.00	0	0	1,668
16	IDBI Bank	540	0	0.00	0	0.00	0	0	540
17	ICICI Bank	996	0	0.00	0	0.00	0	0	996
18	IndusInd Bank	408	0	0.00	0	0.00	0	0	408
Total		1,13,856	11,280	115.82	10,685	108.24	1,238	2,515	1,03,171

KCC-AH report of All Districts (Consolidated Report)

FY 2025-26 (Period: 01.04.2025 to 30.09.2025)

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

SN	District	Target for 2025-26	Sanctioned		Disbursed		Rejected	Pending (Ref. Bank)	Target Gap
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.	No.	No.
		(a)			(b)				(a - b)
1	Alipurduar	2,172	199	2.07	189	2.03	18	63	1,983
2	Bankura	5,844	654	7.12	639	6.99	17	126	5,205
3	Birbhum	6,432	328	4.21	317	4.12	48	72	6,115
4	Coochbehar	4,440	144	1.34	134	1.23	63	159	4,306
5	Dakhin 24 Parganas	9,888	699	6.10	684	5.49	27	233	9,204
6	Dakhin Dinajpur	2,220	298	1.99	288	1.83	37	53	1,932
7	Darjeeling & Sitiguri	2,412	796	6.44	791	6.36	13	88	1,621
8	Hooghly	7,968	833	6.40	794	6.02	178	135	7,174
9	Howrah	5,232	327	4.79	317	4.72	49	133	4,915
10	Jalpaiguri	3,084	139	2.61	127	2.48	58	150	2,957
11	Jhargram	2,340	127	0.90	119	0.82	11	127	2,221
12	Kalimpong	852	420	2.49	421	2.50	3	56	431
13	Kolkata	0	230	3.66	230	3.61	2	0	-230
14	Malda	4,980	591	4.98	458	3.91	13	39	4,522
15	Murshidabad	8,316	441	3.57	427	3.45	26	121	7,889
16	Nadia	6,672	309	4.09	275	3.70	14	71	6,397
17	Paschim Bardhaman	3,168	99	1.49	97	1.47	29	44	3,071
18	Paschim Medinipur	7,440	830	10.93	769	10.36	18	207	6,671
19	Purba Bardhaman	7,920	1,024	10.34	1,012	10.20	216	243	6,908
20	Purba Medinipur	8,664	1,360	14.02	1,359	13.99	272	150	7,305
21	Purulia	3,684	313	5.24	305	5.18	3	15	3,379
22	Uttar 24 Parganas	7,260	797	9.06	621	6.14	15	120	6,639
23	Uttar Dinajpur	2,868	322	1.98	312	1.66	108	110	2,556
Total		1,13,856	11,280	115.82	10,685	108.24	1,238	2,515	1,03,171

(B) Activity-wise consolidated report of the Bank:-

SN	Animal Husbandry Activity	Sanctioned		Disbursed		Rejected	Pending (Ref: Bank)
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy, Bullock rearing	5,433	60.29	5,025	54.31	607	600
2	Goatery, Sheep rearing	2,278	11.44	2,175	10.59	125	202
3	Poultry, Duckery	2,258	27.31	2,186	26.65	491	1,588
4	Piggery	1,311	16.78	1,299	16.69	15	125
5	Other	0	0.00	0	0.00	0	0
Total		11,280	115.82	10,685	108.24	1,238	2,515

❖ As per the trend, KCC-AH loan is given for dairy (48%), poultry (20%), goatery (20%), piggery (11.50%) and other (0.50%) sectors of animal husbandry.

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

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

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

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

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

The **disbursement** for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2025:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
31.09.2024	53,896	464.37	8,357	146.64	24,890	219.04	25,673	135.23
31.03.2025	1,10,987	1,229.90	19,271	353.88	78,164	612.96	68,873	604.39
30.09.2025	1,36,727	1,217.02	17,992	246.01	56,591	361.35	73,723	761.42

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2025-26 (01.04.2025 - 30.09.2025) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/PI antation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	Bank of Baroda	16634	31.00	18742	46.00	19757	56.00	1612	7.00	891	7.00	1161	9.24	153	7.00	19699	239.00
2	Bank of India	34070	184.24	6269	51.18	671	11.46	992	16.15	2314	27.35	84	1.00	171	10.81	47675	766.63	92246	1068.84
3	Bank of Maharashtra	50	0.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	50	0.77
4	Canara Bank	35654	502.26	401	7.14	95	4.63	58	8.71	25	0.46	1	0.02	2	0.31	267	0.72	36503	524.25
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	70916	1380.94	70916	1380.94
6	Indian Bank	41225	501.68	836	7.32	296	1.48	387	3.64	496	2.13	86	0.93	3294	23.51	52954	1733.62	99574	2274.31
7	Indian Overseas Bank	2985	15.40	4	0.18	0	0.00	4	0.07	1	0.08	2	0.18	48	2.18	1092	49.47	4136	67.56
8	Punjab & Sind Bank	1	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.03
9	Punjab National Bank	122371	3948.91	534	23.72	120	4.94	361	21.68	776	5.47	24	1.42	1790	122.59	5695	126.69	131671	4255.42
10	State Bank of India	127472	1129.95	183	3.20	151	7.04	91	26.77	816	42.96	50	1.09	20	1.80	122115	1970.60	250898	3183.41
11	UCO Bank	35581	1043.71	424	1.94	138	0.26	42	0.12	8	0.94	1	0.05	4	0.17	2928	155.58	39126	1202.77
12	Union Bank of India	25350	329.86	3650	85.96	123	9.83	481	20.82	832	6.38	0	0.00	1	0.08	1911	161.29	32348	614.22
Total PSU		441393	7687.82	31043	226.64	21351	95.65	4028	104.96	6159	92.78	1409	13.93	5483	168.45	325252	6584.54	836118	14974.76
13	Axis Bank	21754	1066.01	0	0.00	207	16.70	0	0.00	0	0.00	0	0.00	4899	36.46	72149	312.86	99009	1432.03
14	Bandhan Bank	104	27.28	87868	838.57	13514	131.78	8672	83.54	50717	445.56	0	0.00	0	0.00	2456	20.28	163331	1547.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	171	17.83	171	17.83
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3365	104.65	3365	104.65
19	HDFC Bank	375	11.26	244	1.78	152	6.78	347	8.74	11	0.31	27	0.13	20702	138.36	42008	325.08	63866	492.44
20	ICICI Bank	425	35.90	0	0.00	7	0.23	0	0.00	0	0.00	0	0.00	0	0.00	10537	219.98	10969	256.11
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9368	37.35	9368	37.35
22	IDFC First Bank	2	0.21	31	0.11	11	0.04	6	0.02	114	0.36	0	0.00	167	1.54	0	0.00	331	2.27
23	Indusind Bank	0	0.00	0	0.00	10435	43.48	0	0.00	0	0.00	0	0.00	0	0.00	143468	642.07	153903	685.55
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	97	2.30	97	2.30
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1511	78.76	1511	78.76
27	Lakshmi Vilas Bank (DBS)	3362	30.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3362	30.90
28	Ratnakar Bank Ltd	0	0.00	1397	7.34	781	3.92	477	2.58	0	0.00	0	0.00	0	0.00	26015	126.73	28670	140.56
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	472	11.77	472	11.77
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	2763	13.67	2763	13.67
Total PVT		26022	1171.56	89540	847.79	25107	202.91	9502	94.88	50842	446.23	27	0.13	25768	176.36	924246	4286.22	541188	4853.21
33	Au Small finance Bank	0	0.00	4094	20.29	4473	22.40	2326	11.48	0	0.00	0	0.00	0	0.00	689	7.12	11582	61.28
34	ESAF SF Bank	0	0.00	1406	6.85	2863	13.89	346	1.74	0	0.00	0	0.00	0	0.00	3415	82.69	8030	105.17
35	Jana Small Finance Bank	0	0.00	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12185	103.89	12187	103.90
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	64046	422.61	64046	422.61
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	1908	8.77	1908	8.77
Total Small Finance		0	0.00	5502	27.14	7336	36.29	2672	13.22	0	0.00	0	0.00	0	0.00	82243	625.08	97753	701.73
38	WBGB (PNB)	86331	461.96	8391	103.22	869	10.50	1695	31.75	15806	216.64	0	0.00	47	5.89	144650	2386.30	257789	3216.26
Total RRB		86331	461.96	8391	103.22	869	10.50	1695	31.75	15806	216.64	0	0.00	47	5.89	86947	1562.40	257789	3216.26
39	WB State Co-Op Bank Ltd.	809262	2226.68	2231	11.85	1928	16.00	76	0.53	904	5.60	0	0.00	26985	235.58	0	0.00	841386	2496.25
40	WBSCARD Bank Ltd.	0	0.00	20	0.38	0	0.00	19	0.67	12	0.16	4500	56.25	28	3.85	1821	63.66	6400	124.97
Total Co-Optv		809262	2226.68	2251	12.23	1928	16.00	95	1.20	916	5.76	4500	56.25	27013	239.43	1821	63.66	847786	2621.22
Grand Total		1363008	11548.02	136727	1217.02	56591	361.35	17992	246.01	73723	761.42	5936	70.31	58311	590.13	2298719	37064.22	2580634	26367.18

The **outstanding** in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2025:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
30.09.2024	2,44,878	1,693.86	45,666	703.31	1,33,170	672.78	1,78,573	710.22
31.03.2024	2,48,048	1,861.73	42,727	718.43	1,18,404	667.14	1,83,608	828.98
30.09.2025	2,60,391	1,951.18	44,401	714.41	1,21,932	993.51	87,976	855.36

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2025 (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	68850	443.00	4010	2.00	2868	27.84	2014	18.00	452	15.00	956	25.00	373	5.00	60532	306.00	140055	841.84
2	Bank of India	157351	728.76	20821	163.83	1420	22.68	2789	43.94	5697	61.15	258	2.88	1723	75.49	115107	1564.29	305166	2663.02
3	Bank of Maharashtra	1345	25.90	0	0.00	5	0.10	0	0.00	0	0.00	0	0.00	0	0.00	79	0.75	1429	26.75
4	Canara Bank	130733	1927.12	2382	38.98	282	6.88	328	15.08	511	8.76	71	2.79	51	4.28	5038	9.81	139396	2013.70
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	132566	2936.40	132566	2936.40
6	Indian Bank	72783	650.17	7401	234.51	562	16.53	461	166.68	1580	55.55	145	3.09	5041	161.43	90716	3273.91	178689	4561.87
7	Indian Overseas Bank	27935	191.12	245	4.12	285	7.49	80	1.99	47	4.33	169	4.13	570	13.04	4648	67.65	33979	293.87
8	Punjab & Sind Bank	47	0.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47	0.62
9	Punjab National Bank	674490	7635.72	8168	231.79	2175	65.33	4835	180.75	4349	26.83	206	3.07	22009	934.74	37723	1017.10	753955	10095.33
10	State Bank of India	333423	3376.04	450	13.28	334	18.39	167	67.18	2240	130.78	90	1.80	370	33.30	227840	2755.43	564914	6396.20
11	UCO Bank	48055	326.64	738	5.20	804	21.36	902	6.30	836	0.87	1088	12.56	6927	452.29	31923	744.12	91273	1569.34
12	Union Bank of India	65340	1062.08	13061	241.15	1125	19.01	2141	60.11	1275	14.94	0	0.00	16	0.81	9401	312.31	92359	1710.41
Total PSU		1580352	16367.17	57276	934.85	9860	205.61	13717	560.04	16987	318.21	2983	55.32	37080	1680.38	715573	12987.77	2433828	33109.35
13	Axis Bank	23181	2226.71	0	0.00	213	29.14	0	0.00	0	0.00	0	0.00	47773	112.59	206123	871.86	277290	3240.31
14	Bandhan Bank	253	51.47	150693	1010.37	31872	194.44	19847	127.65	75698	500.26	0	0.00	0	0.00	5802	189.81	284165	2074.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	206	20.15	206	20.15
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14327	275.66	14327	275.66
19	HDFC Bank	542	19.99	53822	115.72	185	8.86	2375	32.41	25	0.36	17	0.05	187449	671.89	64938	432.71	309353	1282.00
20	ICICI Bank	3082	162.26	0	0.00	50	7.09	0	0.00	0	0.00	0	0.00	0	0.00	23223	419.68	26355	589.03
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	45006	257.25	45006	257.25
22	IDFC First Bank	5	3.86	783	1.49	501	0.93	180	0.31	3240	6.02	0	0.00	2786	8.03	0	0.00	7495	20.65
23	Indusind Bank	0	0.00	0	0.00	55772	131.40	0	0.00	0	0.00	0	0.00	0	0.00	801144	2030.12	856916	2161.52
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	116	4.67	116	4.67
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14434	527.64	14434	527.64
27	Lakshmi Vilas Bank (DBS)	49390	74.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	49390	74.66
28	Ratnakar Bank Ltd	0	0.00	2312	9.81	1047	4.47	624	2.92	0	0.00	0	0.00	0	0.00	132794	310.81	136777	328.01
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1217	21.45	1217	21.45
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	16937	49.74	16937	49.74
Total PVT		76453	2538.95	207610	1137.40	89640	376.34	23026	163.28	78963	506.65	17	0.05	238008	792.52	1326267	5411.544	2039984	10926.74
33	Au Small finance Bank	0	0.00	4382	19.87	4583	21.88	2449	11.35	0	0.00	0	0.00	0	0.00	3864	11.29	15278	64.39
34	ESAF SF Bank	0	0.00	11381	24.42	8761	26.29	1562	4.58	0	0.00	0	0.00	0	0.00	53648	125.39	75352	180.68
35	Jana Small Finance Bank	0	0.00	426	0.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	70746	247.37	71172	248.24
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	241929	930.10	241929	930.10
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	10525	28.44	10525	28.44
Total Small Finance		0	0.00	16189	45.16	13344	48.17	4011	15.93	0	0.00	0	0.00	0	0.00	380712	1342.593	414256	1451.84
38	WBGB (PNB)	413311	2355.48	18939	288.17	2349	48.08	3488	81.42	34653	699.09	0	0.00	928	49.31	283720	6818.47	757388	10340.02
Total RRB		413311	2355.48	18939	288.17	2349	48.08	3488	81.42	34653	699.09	0	0.00	928	49.31	283720	6818.47	757388	10340.02
39	WB State Co-Op Bank Ltd.	2068877	5305.08	4804	31.94	4415	32.97	126	2.13	2688	15.73	0	0.00	63708	679.51	0	0.00	2144618	6067.36
40	WBSCARD Bank Ltd.	0	0.00	9586	86.55	4078	35.45	7968	79.24	4439	34.87	104861	692.48	1669	61.11	43404	82.99	176005	1072.69
Total Co-Optv		2068877	5305.08	14390	118.49	8493	68.42	8094	81.37	7127	50.60	104861	692.48	65377	740.62	43404	82.99	2320623	7140.05
Grand Total		4138993	26566.68	314404	2524.07	123686	746.62	52336	902.03	137730	1574.54	107861	747.85	341393	3262.83	3023364	19866.02	7966079	62968.00

Participation of Banks in Nationwide AHDF KCC Campaign:

A special saturation drive in the form of weekly camps at field level was launched by Department of Financial Services (DFS) and DAHD, GOI on 08.11.2021 to ensure covering of the animal husbandry farmers under KCC-AH scheme. Said campaign had been extended up to 31.03.2025. The progress data of said campaign need to be updated in the DFS portal on real-time basis from the end of the concerned LDM. Access for such data-uploading is available only with the LDM. Summary of the DFS portal report (cumulative figure) as on 30.09.2025 is as below:

State/ UT	Target given by DAHD	Total Number of Applications				
		Received	Accepted	Sanctioned	Pending > 15 days	Rejected
West Bengal	1,00,000	48,135	48,135	19,675	0	28,460

State/ UT	Target given by Fisheries	Total Number of Applications				
		Received	Accepted	Sanctioned	Pending > 15 days	Rejected
West Bengal	1,00,000	3,865	3,855	1,498	9	2,348

Bank-wise Summary of Weekly KCC-Animal Husbandry as on 30.09.2025 (cumulative):

Bank-wise Weekly KCC AH as on 30.09.2025																
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available for cattle shed	Sum of Cumulative - Applicant (i) not 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	686	686	300	31	27	61	0	11	44	58	0	19	15	0	120	0
Bank of India	2172	2172	1177	71	13	190	0	54	139	139	2	14	37	0	336	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	1039	1039	501	56	26	139	0	38	118	51	0	26	15	4	65	0
Central Bank of India	3699	3699	1783	204	115	740	0	33	245	110	5	191	30	5	238	0
Cooperative Bank	3078	3078	1280	138	83	462	0	79	273	119	44	265	1	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4371	4371	1700	205	70	645	8	103	527	302	61	0	115	51	584	0
Indian Overseas Bank	423	423	76	14	0	105	2	37	78	40	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12912	12912	5174	873	242	1903	52	636	1872	740	125	153	258	5	879	0
State Bank of India	13582	13582	4839	910	238	1899	0	470	1583	570	91	564	439	96	1883	0
UCO Bank	5104	5104	2526	108	65	892	3	52	370	318	4	8	35	90	633	0
Union Bank of India	938	938	313	103	0	117	0	22	63	69	4	0	35	11	201	0
Grand Total	48135	48135	19675	2713	879	7164	65	1536	5319	2552	345	1264	1001	281	5341	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.09.2025 (cumulative):

District-wise Weekly KCC AH as on 30.09.2025																
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished / Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available for cattle shed	Sum of Cumulative - Applicant (i) not 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	4805	4805	2157	267	106	1616	2	19	503	59	0	6	0	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1117	1117	678	101	55	237	0	5	9	4	0	28	0	0	0	0
Koch Bihar	3191	3191	1144	587	220	657	0	0	79	0	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	503	0	4	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	1322	820	236	137	519	5	37	0
North Twenty Four Parganas	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	715	0
Paschim Barddhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	2134	2134	1082	136	0	351	46	0	375	0	0	51	8	0	85	0
Purba Barddhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	407	407	130	9	0	36	0	11	130	81	10	0	0	0	0	0
South Twenty Four Parganas	1978	1978	881	52	4	101	5	7	715	81	0	0	131	1	0	0
Uttar Dinajpur	557	557	225	35	0	66	0	0	70	61	0	0	59	0	41	0
Grand Total	48135	48135	19675	2713	879	7164	65	1536	5319	2552	345	1264	1001	281	5341	0

Bank-wise Summary of Weekly KCC-Fishery as on 30.09.2025 (cumulative):

Bank-wise Weekly KCC Fisheries as on 30.09.2025														
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative -Already having KCC with Some other Bank	Sum of Cumulative -Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Not having permission / licence for pond/reservoir	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative -Wrong/incomplete information furnished	Sum of Cumulative -Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	39	39	15	4	0	7	0	0	11	1	0	0	0	1
Bank of India	71	71	33	0	0	1	0	0	27	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	0	17	3	2	0	0	1
Central Bank of India	43	43	29	0	0	0	0	0	11	0	0	0	0	3
Cooperative Bank	1538	1538	586	127	0	642	0	0	128	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	237	237	72	1	0	28	0	4	73	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	845	845	338	36	5	66	5	0	237	85	67	0	4	2
State Bank of India	629	619	221	28	10	56	0	0	189	71	41	0	3	0
UCO Bank	382	382	161	42	2	125	0	0	24	24	2	0	2	0
Union Bank of India	27	27	19	2	0	0	0	0	4	0	2	0	0	0
Grand Total	3865	3855	1498	242	19	928	5	4	721	242	149	1	37	9

District-wise Summary of Weekly KCC-Fishery as on 30.09.2025 (cumulative):

District-wise Weekly KCC Fisheries as on 30.09.2025														
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative -Already having KCC with Some other Bank	Sum of Cumulative -Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative -Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1845	1845	552	199	7	846	0	0	155	64	0	0	22	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	154	154	54	18	2	22	0	0	57	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	4	509	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
Grand Total	3865	3855	1498	242	19	928	5	4	721	242	149	1	37	9

National Livestock Mission (NLM):

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

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

- ❖ The Government on approval of the project will disburse the Subsidy into 2 (two) Installments; one Installment at the time of sanctioning of the Project and another Installment after completion of the Project. No Subsidy is allowed for purchase of Land, Lease/ Rent, Purchase of Car, Office setting, Working capital etc.
- ❖ Online application is being submitted through “nlm.udyamimitra.in”.
- ❖ Paschim Banga Go-Sampad Bikash Sanstha (PBG SBS) under the ARD Department is working as the State Implementing Agency (SIA) for Entrepreneurship Development Programme (EDP) under National Livestock Mission. A Help Desk has been set-up for the stakeholders, the Helpline Number is 7604010091.
- ❖ SIDBI has been engaged as Fund Channelizing Agency for disbursing the subsidy NLM-EDP.
- ❖ Already, 19 cases have been sanctioned under NLM-EDP, with total project cost of Rs.1073 Lakh, bank loan of Rs.415 Lakh and subsidy component of Rs.488 Lakh. Bank-wise progress report till 30.09.2025 is as under:

Bank	No. of Sanction	Project Cost (Rs. Lakh)	Bank Loan (Rs. Lakh)	Subsidy (Rs. Lakh)
SBI	7	394.40	160.61	179.45
PNB	2	37.92	14.20	18.92
CBI	2	116.66	54.99	50.00
BOI	1	106.00	40.00	50.00
BGVV	1	50.22	25.20	20.00
IOB	1	20.03	8.02	10.00
P&S	1	30.74	12.00	15.00
HDFC	1	106.52	35.52	50.00
UBI	1	50.23	0.00	15.00
IB	1	100.00	40.00	50.00
CB	1	60.00	24.00	30.00
Total	19	1072.72	414.54	488.37

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

Animal Husbandry Infrastructure Development Fund (AHIDF) -

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

(A) Activity/ Components eligible under AHIDF:

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

(B) Main benefits of realigned AHIDF scheme:

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

(C) Eligible Entity:

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

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

- ❖ Total 42 projects, with project cost of Rs.580 Crore, including bank loan of Rs.387 Crore have been sanctioned under AHIDF, as under:

SN	Bank	Nos.	Project Cost (Rs. Crore)	Loan amount (Rs. Crore)	District
1	Yes Bank	7	103.89	70.50	Bankura (3), Birbhum (1), Purba Medinipur (1), Paschim Medinipur (1), Purba Bardhaman (1)
2	State Bank of India	6	48.49	26.35	Uttar Dinajpur (3), Bankura (1), Purba Bardhaman (1), Jhargram (1)
3	HDFC Bank	5	103.56	77.66	North 24 Parganas (1), Jhargram(1), Malda (1), Howrah (1), Paschim Bardhaman (1)
4	Indian Bank	5	56.16	33.40	Uttar Dinajpur (2), Purba Bardhaman (2), Murshidabad (1)
5	UCO Bank	4	14.72	10.63	Bankura (3), Purba Medinipur (1)
6	Punjab National Bank	3	19.82	11.60	Paschim Medinipur (1), Jalpaiguri (1), North 24 Parganas (1)
7	Canara Bank	3	13.99	10.27	Bankura (2), Purba Medinipur (1)
8	Axis Bank	2	37.60	18.34	Jalpaiguri (1), Bankura (1)
9	ICICI	1	94.61	65.00	Paschim Medinipur (1)
10	IndusInd Bank	1	57.31	43.00	North 24 Parganas (1)
11	Kotak Mahindra Bank	1	21.82	15.00	Birbhum (1)
12	South Indian Bank	1	4.83	3.50	Howrah (1)
13	Bank of Baroda	1	0.34	0.30	Birbhum (1)
14	Bank of India	1	2.05	1.27	Purulia (1)
15	Union Bank of India	1	0.59	0.20	Jhargram (1)
Total		42	579.78	387.02	

- ❖ There is huge potentiality of lending bank credit through AHIDF scheme. All banks are directed to take the advantages of AHIDF scheme and increase lending under animal husbandry sectors.

Tie Up with Milk Unions: -

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

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

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

Matsya Jeebi Credit Card (MJCC):

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

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

The target of 1,00,000 number of fresh MJCC has been fixed by Govt. of West Bengal for FY 2025-26. As on 30.09.2025, the member banks have cumulatively sanctioned 28,594 number of MJCC cases amounting to Rs.186.85 Crore.

Bank-wise progress of MJCC as on 30.09.2025:

MJCC CUMULATIVE PROGRESS AS ON 30.09.2025					
Bank Name	Total No. of cases phy recevd.	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amount (Rs in Cr)		
Bank of Baroda	721	389	2.55	332	0
Bank of India	2270	771	4.09	1474	25
Bank of Maharashtra	9	6	0.03	0	3
Canara Bank	1909	1072	6.54	833	4
Central Bank Of India	1527	217	3.58	1270	40
Indian Bank	5308	2606	28.20	2355	347
Indian Overseas Bank	332	121	0.16	205	6
Punjab & Sind Bank	10	0	0.00	0	10
Punjab National Bank	11232	4846	20.49	6022	364
State Bank Of India	9821	1136	10.38	8503	182
UCO Bank	1694	684	6.54	992	18
Union Bank of India	585	266	2.51	286	33
TOTAL PSU	35418	12114	85.07	22272	1032
Axis Bank	71	0	0.00	0	71
Bandhan Bank	184	0	0.00	80	104
Federal Bank	7	0	0.00	0	7
HDFC	42	0	0.00	40	2
ICICI	1	0	0.00	1	0
IDBI	73	0	0.00	0	73
Indus Ind Bank	4	0	0.00	0	4
Karnataka Bank	3	0	0.00	0	3
Karur vaisyabank	2	0	0.00	0	2
TOTAL PVT	387	0	0.00	121	266
Airtel Payments Bank	1	0	0.00	0	1
Indian Post Payment Bank	2	0	0.00	0	2
TOTAL PAYMENT BANKS	3	0	0.00	0	3
WBGB	10046	3333	32.68	6699	14
TOTAL RURAL BANK	10046	3333	32.68	6699	14
WBSCB	41127	13147	69.10	27871	109
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	41142	13147	69.10	27878	117
GRAND TOTAL	86996	28594	186.85	56970	1432

AGENDA – 7

Deployment of Credit to 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. MSMEs have played a crucial role in pushing West Bengal's GDP.

The member banks in the State have disbursed altogether Rs.1,45,372 Crore under MSME as on 30.09.2025, against the target of Rs.2,12,490 Crore with overall achievement of 68% of the total target for FY 2025-26.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
30.09.2024	1,53,509	1,13,722	74%
31.03.2025	1,53,509	1,86,847	122%
30.09.2025	2,12,490	1,45,372	68%

The disbursement during the corresponding period of financial year 2024-25 was Rs.1,13,722 Crore, thus a positive Y-O-Y growth of 28% has been registered comparing to the corresponding period of last financial year.

Export Credit:

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

The member banks in the state have disbursed altogether Rs.158 Crore as on 30.09.2025 under Export Credit as against the said target of Rs.677 Crore with achievement of 23% of the total target of FY 2025-26.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
30.09.2024	2,156	283	13%
31.03.2025	2,156	421	20%
30.09.2025	677	158	23%

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 30.09.2025									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		50138	1075.76	3708	761.03	237	1158.07	54083	2994.86
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	WBGB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
Total RRB		4188	51.01	62	12.06	0	0.00	4250	63.07
39	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1050	19.56	0	0.00	0	0.00	1050	19.56
Grand Total		56515	1151.02	3806	787.07	254	1243.76	60575	3181.85

Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed up to 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/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 30.09.2025:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2025		Sanctioned from 01.04.2025 to 30.09.2025		Disbursement from 01.04.2025 to 30.09.2025		Cumulative Achievement till 30.09.2025 (Disbursement)	
		Amount	No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	24718	438.58	0	0.00	0	0.00	438.58	58.09%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	8406	201.02	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	36497	1187.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	0	0.00	0	0.00	461.24	66.46%
	Total PSU	8068.00	182193	6322.29	0	0.00	0	0.00	6322.29	78.36%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	0	0.00	0	0.00	2232.81	86.51%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	4	1.18	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	4162	1182.89	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
	Total PVT	7714.00	1990125	7069.29	0	0.00	0	0.00	7069.29	91.64%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Small Finance	0.00	4527.00	13.51	0	0.00	0	0.00	13.51	#DIV/0!
38	WBGB (PNB)	156.00	6486	70.65	0	0.00	0	0.00	70.65	45.29%
	Total RRB	156.00	8435	99.19	0	0.00	0	0.00	99.19	63.58%
39	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Co-Optv	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Grand Total	15938.00	2185280	13504.27	0	0.00	0	0.00	13504.27	84.73%

Credit Guarantee Scheme for Subordinate Debt (CGSSD):

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

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

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

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

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

PMSVANidhi (Street Vendors) scheme:

Street vendors are an integral part of the urban informal economy, playing a key role in providing goods and services at affordable prices right at the doorsteps of city residents. As per Section 2(1)(I) of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, a 'Street Vendor' means a person engaged in vending of articles, goods, wares, food items or merchandise of everyday use or offering services to the general public, in a street, lane, side walk, footpath, pavement, public park or any other public place or private area, from a temporary built-up structure or by moving from place to place and includes hawker, peddler, squatter, and all other synonymous terms which may be local or region specific. To safeguard their livelihood and ensure access to social security, the Government of India, enacted the Street Vendors Act, 2014. The COVID-19 pandemic and consequent lockdowns adversely impacted the livelihoods of street vendors. Given their limited capital, many vendors had exhausted their savings during the lockdown, creating an urgent need for financial assistance to help them restart their businesses. In response, the Government of India introduced the Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme in June 2020—the first micro-credit program designed specifically for urban street vendors. The scheme was originally launched for a period up to March 31, 2022 and then the scheme was further extended with the approval of Cabinet Committee on Economic Affairs for a lending period of loans till December 31, 2024. This Central Sector Scheme, has successfully empowered lakhs of street vendors by providing loans and promoting digital adoption through incentives for digital payments. Recognising the positive impact and widespread adoption of the scheme, the Government of India has approved the extension of the lending period till March 31, 2030. Liabilities under the components like credit guarantee, interest subsidy for loans and incentives for digital transactions etc. will be serviced until March 31, 2033 while credit guarantee claims for credit card will be serviced until March 31, 2035. The extended phase aims to consolidate the gains made and expand scheme outreach. Implementation and monitoring of the scheme would be the joint responsibility of Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services (DFS), with DFS being responsible for facilitating access to loans/ credit cards through banks/ financial institutions and their ground level functionaries.

Objective: The objective of the scheme is to address the vulnerabilities of the street vendors through a multi-pronged approach. This includes:

- a) Recognition of Street Vendors;
- b) Financial Inclusion via working capital term loan in three tranches;
- c) Access to UPI linked credit card;
- d) Promote digital adoption;
- e) Capacity Building;
- f) Linkages to social security schemes

Scheme Coverage: The scheme extends to all the States/UTs which have notified rules and schemes under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. Further, the scheme is extended to City-Region i.e., census towns, peri urban areas, etc in graded manner for providing scheme benefits seamlessly, so as to establish cities as "growth hubs".

Eligibility Criteria of Beneficiaries: The target beneficiaries of the scheme are street vendors vending in various city-regions. The State/ UTs may adopt suitable methodology for identifying eligible vendors to ensure comprehensive coverage.

- a) In statutory towns, the Certificate of Vending (CoV)/Identity Card/Letter of Recommendation (LoR) to the street vendors will be issued by TVC/ ULBs.
- b) For census towns and peri urban areas, the Letter of Recommendation (LoR) to the street vendors will be issued by Block Development Offices after due verification.
- c) The verification and issuance of LoR shall be completed within 15 days of the submission of application.

Scheme Components:

Working Capital Term Loans SVs will be eligible for collateral free working capital term loan in three tranches:

1. 1st tranche loan of up to ₹15,000 to be repaid in 12 months,
2. 2nd tranche loan of up to ₹25,000 to be repaid in 18 months
3. 3rd tranche loan of up to ₹50,000 to be repaid in 36 months

Upon timely or early repayment of a tranche, vendors will be eligible for the next tranche of working capital term loans, with the enhanced limit. For repayment before the scheduled date, no prepayment penalty will be charged from the vendor.

Rate of Interest:

- a) In case of Scheduled Commercial Banks, Cooperative Banks & SHG Banks, the rates will be as per their prevailing rates of interest.
- b) In case of NBFC, NBFC-MFIs etc., interest rates will be as per RBI guidelines for respective lender category.
- c) In respect of MFIs (non NBFC) & other lender categories not covered under the RBI guidelines, interest rates under the scheme would be applicable as per the extant RBI guidelines for NBFC-MFIs.

Interest Subsidy: The vendors, availing loan under the scheme, are eligible to get an interest subsidy at 7% per annum. The interest subsidy amount will be credited into the borrower's account quarterly. Lending Institutes will submit quarterly claims for interest subsidy for quarters ending as on June 30, September 30, December 31 and March 31 during each financial year. Subsidy will only be considered in respect of accounts of borrowers, which are standard (non NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained standard in the concerned quarter. The interest subsidy is available up to March 31, 2033.

Credit Guarantee: The Scheme has a provision of Graded Guarantee Cover provided to Lending Institutions for the loans sanctioned, as indicated below, to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which will be operated on portfolio basis:

- 31.87% for 1st tranche loan,
- 8.25% for the 2nd tranche loan,
- 6% for the 3rd tranche loan

All loans given by each lending institution under the scheme will be considered for coverage under the guarantee, thereby encouraging them to extend collateral-free loans to street vendors with greater confidence and financial security.

The periodicity of filing of claims by lending institutions will be quarterly. All the participating lending institutions shall be eligible to avail this guarantee cover without any charges.

Credit card: A UPI linked RuPay Credit Card will be available as an additional facility for PM SVANidhi beneficiaries who have successfully repaid their 2nd tranche loan and are eligible for 3rd tranche loan under the PM SVANidhi Scheme. This card will be a domestic card and initially the credit limit will be ₹10,000 which will be gradually increased to ₹30,000, the card will be valid for a period of 5 years.

Credit Guarantee for credit card: Guarantee against default on the credit card is provided through CGTMSE. Guarantee on the Card will be available for five years from the date of the issuance of the card or card validity period whichever is earlier.

The guarantee will be extended up to an NPA level of 20%, i.e., NPAs up to 20% of the approved limit on all cards issued by the card issuer at the time of claim submission during the scheme period. The risk coverage will be restricted to 75% of the outstanding amount, subject to a maximum outstanding of ₹30,000 or the approved limit, whichever is lower, per card.

At the time of renewal of the card (after the initial validity period of the card), the issuer can take an independent business call based on the credit history of the beneficiary.

Digital Adoption: The scheme will incentivize digital transactions done by the beneficiaries through cashback facility. The scheme envisions enhancing the digital onboarding of street vendors with the support of “Digi Saathi/Sakhi”, network of Lending Institutions and Digital Payment Aggregators (DPAs) like, BHIM, India Post Payment Bank, Paytm, PhonePe, BharatPe etc. They will support with the on-boarding of the beneficiaries for digital transactions by issuing UPI IDs, QR codes, providing digital training to the beneficiary and resolving issues related to digital payment. ULBs in collaboration with DPAs and Banks shall engage “Digi Saathi/Sakhi” to provide these services to street vendors.

To enhance digital adoption, beneficiaries would be incentivized on following:

- a.) Any inward and outward digital transaction - up to ₹100 per month (₹1 per transaction) with maximum cashback of ₹1,200 per year in each tranche
- b.) Wholesale digital purchases – up to ₹100 per quarter (@ ₹20 per transaction for 5 such transactions) for 4 quarters for conducting digital transactions on wholesale purchases of at least ₹2,000, with a maximum cashback of ₹400 per year

As on 30.09.2025, the member banks have cumulatively sanctioned 2,63,633 number of proposals out of total 4,03,632 number of eligible applications under this scheme. Disbursement have been done in 2,51,210 number of accounts out of total sanctioned cases.

Bank wise progress under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 30.09.2025										
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	755	70	681	63	7	0	4	19	0
2	Bandhan Bank	1,133	2	805	2	0	0	326	55	1
3	Bank of Baroda	24,208	13,974	6,389	13,565	409	56	3,845	739	4,103
4	Bank of India	29,474	20,285	7,635	20,046	239	68	1,554	646	9,133
5	Bank of Maharashtra	2,235	1,806	90	1,730	76	77	339	32	444
6	Canara Bank	17,375	11,118	1,926	10,372	746	60	4,331	625	8,106
7	Central Bank of India	11,096	6,970	1,935	6,849	121	62	2,191	386	3,138
8	HDFC	584	119	169	103	16	18	296	45	85
9	ICICI	111	22	54	21	1	0	35	15	19
10	IDBI BANK	1,434	559	631	386	173	27	244	101	87
11	Indian Bank	50,296	37,044	7,610	34,419	2,625	68	5,642	657	17,862
12	Indian Oversease Bank	10,945	7,423	2,183	7,083	340	65	1,339	216	4,388
13	IndusInd Bank	155	2	152	0	2	0	1	0	0
14	Punjab & Sindh Bank	2,150	1,794	224	1,630	164	76	132	36	557
15	Punjab National Bank	59,735	42,665	10,549	42,180	485	71	6,521	1,228	11,375
16	State Bank of India	1,46,584	90,108	38,438	84,782	5,326	58	18,038	3,618	56,611
17	UCO Bank	18,661	14,066	2,236	13,541	525	73	2,359	693	3,063
18	Ujjivan Small Finance Bank	362	33	305	14	19	0	24	5	2
19	Union Bank of India	21,674	12,626	6,964	11,903	723	55	2,084	624	7,816
20	West Bengal Gramin Bank	4,665	2,947	1,329	2,521	426	111	389	102	1,129
	Total	4,03,632	2,63,633	90,305	2,51,210	12,423	944	49,694	9,842	1,27,919

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2025-26					
(Position from 01.04.2025-30.09.2025)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	15	0.14
3	Bank of Maharastra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	875	5.11
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	47	0.09
12	Union Bank of India	0	0.00	0	0.00
Total PSU		0	0.00	989	7.16
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	4702	6.95	10702	41.50
Total RRB		4702	6.95	10702	41.50
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		4702	6.95	11691	48.66

Bank wise flow of credit to General Credit Card (GCC) under ACP 2025-26					
(Position from 01.04.2025-30.09.2025)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	346	2.03
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	4857	55.79
12	Union Bank of India	0	0.00	175	0.35
Total PSU		0	0.00	7067	111.77
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
Total PVT		949	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	13456	8.38	31338	164.64
Total RRB		13456	8.38	31338	164.64
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		14405	8.38	38405	276.41

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 status position as on 30.09.2025 is furnished below.

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 30.09.2025 (Cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
				No.	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	1800	931	18.41	831	15.21	607	9.08	509	7.59	0	0.00	0	0.00
2	Bankura	Punjab National Bank	136	136	4.29	136	4.29	45	0.13	45	0.13	70	1.63	70	1.63
3	Birbhum	UCO Bank	2753	2147	17.95	2147	18.05	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	522	416	5.48	381	5.38	625	18.85	355	14.01	521	50.29	225	22.46
5	Dakshin Dinajpur	Punjab National Bank	125	46	0.98	42	0.82	41	0.74	36	0.61	38	0.65	29	0.48
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.16	94	1.16	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	190	190	111.24	190	111.24	20	1.01	20	1.01	10	0.21	10	0.21
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	86	30	1.22	30	1.22	0	0.00	0	0.00	60	0.34	60	0.34
13	Malda	Punjab National Bank	160	79	0.96	66	0.67	210	1.40	102	0.95	12	0.07	12	0.07
14	Murshidabad	Punjab National Bank	667	505	28.40	448	21.25	736	7.99	623	6.10	0	0.00	0	0.00
15	Nadia	Punjab National Bank	2560	1451	66.66	1390	64.94	1128	6.54	1020	6.02	108	22.95	103	22.19
16	Paschim Medinipur	Punjab National Bank	1950	317	11.83	311	11.59	44	1.54	44	1.54	3974	156.82	3967	156.36
17	Paschim Burdwan	State Bank of India	45	45	31.75	45	31.75	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	87	56	1.34	56	1.30	629	8.43	628	8.29	166	3.05	166	3.03
19	Purba Medinipur	Punjab National Bank	151	151	5.43	126	5.27	1139	45.91	1058	44.84	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	2462	2401	111.82	2401	111.82	61	4.69	61	4.69	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			14556	9578	450.06	9226	432.37	5429	107.12	4645	96.59	5250	251.15	4916	221.40

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

AGENDA – 8

Implementation and progress made under West Bengal Bhabishyat Credit Card Scheme (WBCCS) 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 (WBCCS) came into effect from 1st April, 2023. The scheme was adopted in 159th SLBC meeting, held on 24.03.2023. The scheme would provide self-employment to young entrepreneurs of the state and for promotion and development of MSME. The compendium of the scheme are as follows:

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

Rate of Interest in WBBCCS Loan Accounts & Interest Subsidy:

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

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

As on 30.09.2025, total 1,92,174 number of applications were sponsored to banks. Out of sponsored cases 47,037 number of proposals have been sanctioned amounting to Rs.1,167.12 Crore, out of which 33,669 number of accounts have been disbursed amounting to Rs.767.16 Crore, whereas 15,372 number of cases are still pending with different bank branches. Member banks are requested to ensure disposal of pending cases at the earliest.

Bank wise performance under WBBCCS as on 30.09.2025:

Bank wise progress under WBBCCS as on 30.09.2025														
Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disburse Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Aprvd./Sanctioned	Subsidy Amount	Bank Loan Amount		Applications	Disbursed Amount	Subsidy	
			(in Lakh)	(in Lakh)	Proj. Cost (in Lakh)		(in Lakh)	(in Lakh)	(in Lakh)	(in Lakh)		(in Lakh)	(in Lakh)	
1	Axis Bank	1,244	4,861.52	304.03	82	146	294.11	26.26	267.86	678	107	211.14	19.06	39
2	Bandhan Bank	603	2,408.16	147.40	100	15	64.69	3.58	61.11	308	14	56.86	2.70	1
3	Bank of Baroda	6,587	24,490.19	1,588.93	1,340	1,616	4,363.94	328.97	4,034.97	865	1,051	2,826.55	187.20	565
4	Bank of India	10,919	40,969.83	2,613.34	1,956	3,156	9,649.83	660.78	8,989.05	1,980	1,773	4,999.72	295.98	1,383
5	Canara Bank	5,429	19,582.43	1,298.09	1,393	1,500	3,357.56	264.57	3,092.98	403	855	1,760.76	121.86	645
6	Central Bank of India	9,577	34,989.39	2,283.30	2,666	1,369	3,994.77	283.20	3,711.57	966	848	2,266.41	126.11	521
7	HDFC Bank	1,011	3,800.68	246.64	199	77	85.04	8.15	76.89	287	32	32.87	3.08	45
8	ICCI Bank	643	2,307.25	154.40	88	294	243.66	23.95	219.71	105	265	204.75	20.35	29
9	IDBI Bank	1,268	4,874.26	307.07	309	286	979.94	65.08	914.86	100	229	761.91	46.46	57
10	Indian Bank	15,627	57,540.39	3,730.67	3,808	3,645	10,420.53	750.41	9,670.12	1,902	2,372	6,429.38	398.72	1,273
11	Indian Overseas Bank	2,598	9,407.20	613.42	528	1,092	2,670.77	205.81	2,464.96	401	877	2,001.58	142.25	215
12	Punjab & Sind Bank	120	463.57	28.78	20	15	50.25	3.38	46.87	67	7	24.06	1.64	8
13	Punjab National Bank	33,606	1,21,448.86	8,002.86	6,606	8,352	21,194.94	1,659.79	19,535.15	2,449	6,213	13,942.73	965.38	2,139
14	State Bank of India	53,715	1,92,587.30	12,827.87	11,802	8,705	16,551.27	1,418.91	15,132.36	1,290	5,124	7,816.38	552.71	3,581
15	West Bengal State Co-Op Bank	4,085	14,719.42	981.25	95	1,446	2,845.47	267.82	2,577.65	710	982	1,747.07	143.02	464
16	UCO Bank	7,803	27,126.27	1,841.22	2,120	2,311	5,315.53	421.73	4,893.80	551	1,735	3,139.98	219.83	576
17	Union Bank of India	4,984	18,287.96	1,196.72	1,190	1,141	2,988.78	238.03	2,750.74	480	787	1,897.63	143.50	354
18	West Bengal Gramin Bank	32,355	1,16,592.06	7,712.93	6,335	11,871	31,641.43	2,448.43	29,193.00	1,830	10,398	26,596.44	1,968.18	1,473
Total		1,92,174	6,96,456.74	45,878.92	40,637	47,037	1,16,712.51	9,078.85	1,07,633.65	15,372	33,669	76,716.22	5,358.03	13,368

AGENDA – 9

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

❖ **MUDRA Loans:**

The term "Mudra" primarily refers to the **Pradhan Mantri Mudra Yojana (PMMY)**, which categorizes loans into three main stages based on funding needs: **Shishu**, **Kishore**, and **Tarun**. A fourth category, **Tarun Plus**, was later added. These categories represent a growth path, with increasing loan amounts at each stage.

- **Shishu:** Covers loans up to ₹50,000.
- **Kishore:** Covers loans from above ₹50,000 up to ₹5 lakhs.
- **Tarun:** Covers loans from above ₹5 lakhs up to ₹10 lakhs.
- **Tarun Plus:** Covers loans from above ₹10 lakhs up to ₹20 lakhs for entrepreneurs who have successfully repaid loans under the 'Tarun' category.

For FY 2025-26, all the Financial Institutions together have disbursed Rs.18,720.72 Crore against sanction amount of Rs.19,176.22 Crore under MUDRA Loan category up to 30.09.2025. Performance of the banks in the State of West Bengal from 01.04.2025 to 30.09.2025 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2025-26 as on 30.09.2025:

(Amt in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	36,933	134.89	1,00,325	2,362.50	55,454	4,436.64	835	117.42	1,93,547	7,051.40
PVT	4,29,354	1,614.09	5,67,300	6,548.91	7,557	559.77	280	40.94	10,04,491	8,763.67
RRB	822	2.36	5,103	106.26	1,284	79.53	28	3.49	7,237	191.65
MFI & NBFC	2,53,389	1,006.37	1,58,379	1,194.94	195	14.32	12	1.64	4,11,975	2,217.30
Small Fin.	57,510	238.75	95,235	705.95	99	7.52	0	0.00	1,52,844	952.20
Total	7,78,008	2,996.46	9,26,342	10,918.56	64,589	5,097.78	1,155	163.49	17,70,094	19,176.22

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

(Amt in Crore)

Position as on	SHISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.09.24	10,16,490	3,614.30	7,97,720	9,294.26	54,404	4,272.12	0	0.00	18,68,614	17,084.47
30.09.25	7,78,008	2,991.69	9,26,342	10,824.50	64,589	4,742.99	1,155	161.54	17,70,094	18,720.72

Bank wise & District wise performance of MUDRA loan from 01.04.2025 to 30.09.2025 is annexed below:

Bank wise performance under MUDRA Loan in FY 2025-26 as on 30.09.2025																[Amount Rs. in Crore]		
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishor (Loans above Rs 50,000 upto Rs 5			Tarun (Loans above Rs 5 lakh upto Rs			TarunPlus (Loans above Rs 10 lakh upto			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	No Of A/Cs	Sanction Amt	Disbursement Amt		
1	Bank of Baroda	528	2.00	1.99	3427	102.05	100.91	2328	204.37	204.28	42	7.20	7.20	6325	315.62	314.38		
2	Bank of India	743	3.25	3.00	6233	145.21	109.86	8138	578.88	293.26	0	0.00	0.00	15114	727.34	406.13		
3	Bank of Maharashtra	20392	70.62	70.62	2429	18.35	18.35	61	3.99	3.98	59	7.18	7.18	22941	100.13	100.13		
4	Canara Bank	1619	4.09	4.08	6018	163.29	163.11	3035	262.66	262.55	11	2.07	2.07	10683	432.10	431.81		
5	Central Bank of India	274	0.97	0.65	2019	61.03	53.77	1210	99.30	93.43	22	3.84	3.43	3525	165.14	151.28		
6	Indian Bank	891	3.33	3.33	9226	241.93	238.90	4423	363.79	363.04	379	58.76	58.76	14919	667.82	664.03		
7	Indian Overseas Bank	319	1.18	1.17	4809	108.42	108.05	2184	164.96	164.54	8	1.43	1.43	7320	275.98	275.19		
8	Punjab National Bank	2603	10.00	9.30	21612	567.72	558.81	19196	1469.33	1466.66	147	11.94	11.86	43558	2058.98	2046.64		
9	State Bank of India	7317	31.23	31.20	30302	575.86	574.31	8121	746.22	746.15	123	17.50	17.50	45863	1370.81	1369.17		
10	Union Bank of India	465	1.98	1.74	7156	187.17	175.29	3626	293.37	275.98	10	1.82	1.27	11257	484.33	454.28		
11	Punjab & Sind Bank	72	0.28	0.27	514	14.52	14.43	290	25.05	24.94	4	0.73	0.73	880	40.57	40.37		
12	UCO Bank	1710	5.96	5.89	6580	176.95	175.86	2842	224.72	224.11	30	4.95	4.95	11162	412.58	410.80		
Total PSU Banks		36933	134.89	133.24	100325	2362.50	2291.65	55454	4436.64	4122.92	835	117.42	116.38	193547	7051.40	6664.21		
13	Federal Bank	6	0.02	0.01	60	1.22	1.13	18	1.64	1.52	1	0.18	0.17	85	3.06	2.83		
14	Jammu & Kashmir Bank	1	0.00	0.00	3	0.09	0.09	3	0.22	0.22	0	0.00	0.00	7	0.30	0.30		
15	Karnataka Bank	7	0.02	0.00	11	0.24	0.15	6	0.43	0.18	0	0.00	0.00	24	0.69	0.33		
16	Karur Vysya Bank	0	0.00	0.00	9	0.29	0.23	7	0.64	0.46	0	0.00	0.00	16	0.93	0.69		
17	Ratnakar Bank	22234	89.06	89.06	15108	95.92	95.92	0	0.00	0.00	0	0.00	0.00	37342	184.98	184.98		
18	South Indian Bank	0	0.00	0.00	2	0.10	0.10	6	0.57	0.57	0	0.00	0.00	8	0.67	0.67		
19	ICI Bank	208	0.76	0.70	6069	157.28	142.67	1721	128.82	119.29	180	25.21	24.70	8178	312.06	287.36		
20	Axis Bank	68491	259.36	259.36	26948	270.85	270.85	1159	88.88	88.88	51	7.47	7.47	96649	626.55	626.55		
21	IndusInd Bank	167873	563.12	563.12	85623	788.46	788.46	898	53.24	53.24	0	0.00	0.00	254394	1404.82	1404.82		
22	Yes Bank	1829	8.52	7.93	1175	13.86	13.76	266	19.57	19.57	0	0.00	0.00	3270	41.95	41.26		
23	HDFC Bank	7739	29.78	29.78	11872	161.53	161.53	1656	126.00	126.00	8	1.11	1.11	21275	318.41	318.41		
24	Bandhan Bank	154978	640.95	640.95	418276	5016.05	5016.05	616	39.44	39.44	0	0.00	0.00	573870	5696.44	5696.44		
25	IDFC Bank Limited	450	1.32	1.32	688	17.71	17.68	285	19.30	19.30	0	0.00	0.00	1423	38.33	38.30		
26	IDBI Bank Limited	5538	21.18	21.18	1456	25.31	25.31	916	81.02	81.02	40	6.97	6.97	7950	134.48	134.48		
Total PVT Banks		429354	1614.09	1613.41	567300	6548.91	6533.93	7557	559.77	549.69	280	40.94	40.42	1004491	8763.67	8737.42		
27	West Bengal Gramin Bank	822	2.36	2.29	5103	106.26	98.43	1284	79.53	48.54	28	3.49	3.10	7237	191.65	152.36		
Total RRBs		822	2.36	2.29	5103	106.26	98.43	1284	79.53	48.54	28	3.49	3.10	7237	191.65	152.36		
28	VEDIKA CREDIT CAPITAL LTD	38504	155.70	155.70	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	38504	155.70	155.70		
29	Annapurna Microfinance Pvt. Ltd.	14289	61.94	61.94	5798	43.93	43.93	82	5.67	5.67	5	0.69	0.69	20174	112.23	112.23		
30	Muthoot Microfin Ltd	5650	24.50	24.50	13148	100.78	100.78	0	0.00	0.00	0	0.00	0.00	18798	125.28	125.28		
31	NIGHTINGALE FINVEST PVT. LTD.	60	0.23	0.23	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	60	0.23	0.23		
32	CreditAccess Grameen Limited	19106	63.74	63.74	4037	26.63	26.63	0	0.00	0.00	0	0.00	0.00	23143	90.37	90.37		
33	Belstar Investment and Finance Private Limited	32843	143.68	143.68	23726	183.90	183.90	0	0.00	0.00	0	0.00	0.00	56569	327.59	327.59		
34	Fusion Micro Finance Limited	11242	39.33	38.56	4127	27.26	26.86	0	0.00	0.00	0	0.00	0.00	15369	66.59	65.43		
35	Arohan Financial Services Pvt. Ltd.	96846	391.10	391.10	56585	376.16	376.16	0	0.00	0.00	0	0.00	0.00	153431	767.26	767.26		
36	Midland Microfinance Limited	17176	49.82	49.82	2208	14.64	14.64	0	0.00	0.00	0	0.00	0.00	19384	64.47	64.47		
37	Uttrayan Financial Services Private Limited	3462	14.79	14.79	7878	62.20	62.20	0	0.00	0.00	0	0.00	0.00	11340	76.99	76.99		
38	SATYA MicroCapital Limited	3373	11.91	11.91	9329	69.16	69.16	0	0.00	0.00	0	0.00	0.00	12702	81.07	81.07		
Total MFIs		242551	956.74	955.97	126836	904.66	904.26	82	5.67	5.67	5	0.69	0.69	369474	1867.78	1866.62		
39	L&T Finance Limited	10838	49.63	48.04	31493	288.67	288.67	0	0.00	0.00	0	0.00	0.00	42331	338.31	336.71		
40	Protium Finance Limited	0	0.00	0.00	50	1.61	1.61	113	8.65	8.65	7	0.95	0.95	170	11.21	11.21		
Total NBFCs		10838	49.63	48.04	31543	290.28	290.28	113	8.65	8.65	7	0.95	0.95	42501	349.52	347.92		
41	Utkarsh Small Finance Bank	1992	7.87	7.87	704	4.60	4.60	0	0.00	0.00	0	0.00	0.00	2696	12.47	12.47		
42	Ujjivan Small Finance Bank	42259	174.84	174.84	63884	497.71	497.71	0	0.00	0.00	0	0.00	0.00	106143	672.55	672.55		
43	Jana Small Finance Bank Limited	27	0.12	0.11	13627	97.50	97.50	0	0.00	0.00	0	0.00	0.00	13654	97.61	97.60		
44	AU Small Finance Bank Limited	5911	26.08	26.08	4261	25.01	25.01	87	6.54	6.54	0	0.00	0.00	10259	57.62	57.62		
45	ESAF Small Finance Bank	5524	22.53	22.53	3425	21.81	21.81	12	0.98	0.98	0	0.00	0.00	8961	45.32	45.32		
46	Unity Small Finance Bank Ltd.	1797	7.31	7.31	9334	59.32	59.32	0	0.00	0.00	0	0.00	0.00	11131	66.63	66.63		
Total Small Finance Banks		57510	238.75	238.74	95235	705.95	705.95	99	7.52	7.52	0	0.00	0.00	152844	952.20	952.19		
Grand Total		778008	2996.46	2991.69	926342	10918.56	10824.50	64589	5097.78	4742.99	1155	163.49	161.54	1770094	19176.22	18720.72		

District wise performance under MUDRA Loan in FY 2025-26 as on 30.09.2025

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	16170	61.91	61.85	19547	224.93	224.64	578	44.49	44.43	8	1.09	1.09	36303	332.42	332.01
2	Bankura	21751	75.39	75.29	13093	178.53	175.79	1902	144.18	132.78	26	3.76	3.76	36772	401.86	387.61
3	Bardhaman	24724	93.88	93.77	27184	323.74	317.80	2579	202.03	169.47	48	7.10	7.03	54535	626.75	588.07
4	Birbhum	33670	120.84	120.73	29697	361.29	358.52	1774	138.97	134.88	19	3.00	3.00	65160	624.11	617.14
5	Cooch Behar	20527	84.27	84.07	32458	393.17	391.04	1418	105.46	103.82	15	2.45	2.30	54418	585.35	581.23
6	Dakshin Dinajpur	10904	43.28	43.25	13814	166.96	165.01	825	62.57	56.56	14	1.72	1.72	25557	274.53	266.54
7	Darjiling	13237	53.80	53.69	25626	354.17	351.11	1828	146.84	140.71	28	4.32	4.32	40719	559.13	549.83
8	Howrah	53061	202.36	202.14	58505	702.77	698.63	2742	215.08	198.65	85	12.05	11.94	114393	1132.25	1111.36
9	Hugli	39946	152.64	152.35	52085	626.20	619.94	3736	289.66	275.94	55	7.88	7.61	95822	1076.38	1055.85
10	Jalpaiguri	28098	109.66	109.50	28797	350.88	347.19	1869	141.12	134.82	23	3.18	3.14	58787	604.84	594.65
11	Jhargram	5301	19.86	19.84	3486	47.10	46.66	586	44.76	43.21	7	1.01	0.96	9380	112.72	110.67
12	Kalimpong	1029	4.16	4.15	1801	23.51	23.47	100	7.89	7.79	2	0.30	0.30	2932	35.86	35.70
13	Kolkata	54890	213.56	213.43	69916	817.85	807.80	8665	799.02	769.65	253	35.58	34.94	133724	1866.01	1825.82
14	Maldah	27891	114.98	114.95	44652	519.60	518.26	1754	130.33	125.39	35	5.10	5.10	74332	770.02	763.71
15	Murshidabad	75071	295.74	295.69	101317	1089.62	1084.53	4374	333.49	298.42	79	11.49	11.49	180841	1730.35	1690.12
16	Nadia	51944	194.62	194.50	51165	602.69	599.05	3206	246.76	229.02	52	7.82	7.59	106367	1051.88	1030.16
17	North 24 Parganas	83485	316.94	316.79	92912	1117.66	1108.24	8090	612.90	533.34	126	17.61	17.51	184613	2065.11	1975.89
18	Other	10838	49.63	48.04	31493	288.67	288.67	0	0.00	0.00	0	0.00	0.00	42331	338.31	336.71
19	Paschim Medinipur	33377	126.97	126.66	30850	391.14	386.24	4297	338.80	310.53	50	5.91	5.91	68574	862.82	829.34
20	Purba Bardhaman	33705	127.55	127.28	34876	440.49	437.23	2961	231.56	229.62	38	6.39	6.38	71580	805.99	800.52
21	Purba Medinipur	32686	131.41	131.12	55652	635.31	627.00	4248	335.82	322.43	86	10.83	10.70	92672	1113.38	1091.25
22	Puruliya	17335	57.82	57.55	8745	124.61	122.58	1352	98.87	93.92	16	2.25	2.25	27448	283.55	276.31
23	South 24 Parganas	71120	274.49	274.42	67736	769.44	760.73	4258	315.83	283.69	80	11.18	11.09	143194	1370.95	1329.93
24	Uttar Dinajpur	17248	70.68	70.66	30935	368.20	364.34	1447	111.36	103.91	10	1.45	1.40	49640	551.69	540.30
Total		778008	2996.46	2991.71	926342	10918.53	10824.48	64589	5097.77	4742.97	1155	163.48	161.55	1770094	19176.24	18720.71

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,566.07 Crore as on 30.09.2025. **Cumulative position under SUI, as reported by member banks are furnished below.**

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in Crore)
	Loan to SC/ST	Loan to Women	
30.09.2024	622.97	880.92	1,503.89
31.03.2025	672.74	925.83	1,598.57
30.09.2025	663.75	902.32	1,566.07

STAND UP INDIA PROGRESS REPORT AS ON 30.09.2025									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Outstanding No. of Account			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	310	274	698	301	999	59.00	40.15	99.15
2	Bank of India	379	186	480	115	595	47.53	8.53	56.05
3	Bank of Maharashtra	64	32	31	1	32	15.68	1.50	17.18
4	Canara Bank	406	350	785	448	1233	152.39	12.49	164.88
5	Central Bank of India	317	42	32	119	151	3.91	14.95	18.86
6	Indian Bank	589	523	273	589	862	32.06	147.52	179.58
7	Indian Overseas Bank	156	44	43	29	72	58.29	25.15	83.44
8	Punjab & Sind Bank	42	41	39	2	41	11.71	0.29	12.00
9	Punjab National Bank	1144	946	431	709	1140	55.90	90.74	146.64
10	State Bank of India	1262	878	1461	3089	4550	77.54	140.21	217.75
11	UCO Bank	390	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	286	214	209	522	731	45.69	94.12	139.81
	Total PSU	5345	3777	4589	6359	10948	572.22	659.10	1231.32
13	Axis Bank	412	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1729	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	8	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	36	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	362	39	2	47	49	0.72	29.93	30.65
20	ICICI Bank	347	118	38	215	253	19.08	83.06	102.14
21	IDBI Bank	108	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	45	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	36	111	147	3.22	12.96	16.19
24	Karnataka Bank Ltd.	21	20	36	807	843	1.98	55.62	57.60
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	55	15	2	85	87	0.39	33.50	33.89
27	Lakshmi Vilas Bank (DBS)	5	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	22	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	21	0	1	0	1	0.05	0.00	0.05
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	42	2	19	39	58	4.54	6.94	11.48
	Total PVT	3361	269	159	1312	1471	32.66	222.49	255.15
33	Au Small finance Bank	48	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	42	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	103	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	17	0	0	0	0	0.00	0.00	0.00
	Total Small Finance	224	0	0	0	0	0.00	0.00	0.00
38	WBGB (PNB)	960	228	474	198	672	58.87	20.73	79.60
	Total RRB	960	228	474	198	672	58.87	20.73	79.60
39	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
	Total Co-Optv	26	0	0	0	0	0.00	0.00	0.00
	Grand Total	10298	4274	5222	7869	13091	663.75	902.32	1566.07

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)
30.09.2024	3,360	133.76	1,044	40.40	532	20.13
31.03.2025	6,606	273.24	2,585	103.39	1,342	52.30
30.09.2025	1,788	85.16	356	17.21	653	25.67

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.

Bank wise performance of PMEGP loan from 01.04.2025 to 30.09.2025 is annexed below:

Bank wise performance in PMEGP loan in FY 2025-26 from 01-04-2025 to 30-09-2025																			
Sr No	Bank Name	Target for FY 2025-26		Sponsored in FY 2024-25		Sanctioned		MM Claimed		MM Disbursed		Returned		Pending at Bank		Pending for MM Disbursement		% Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve
		1	BANK OF BARODA	33	124.35	58	268.41	14	117.75	10	75.65	3	13.13	4	6.01	44	173.01	10	75.65
2	BANK OF INDIA	42	155.04	236	820.15	112	369.57	332	1084.39	308	1008.04	18	66.80	153	533.28	256	833.43	733.33%	650.18%
3	BANK OF MAHARASHTRA	6	22.61	9	104.69	5	50.72	5	49.99	4	37.60	2	29.75	5	55.69	3	22.05	66.67%	166.30%
4	CANARA BANK	43	161.50	81	414.34	22	120.69	48	227.63	26	114.39	9	36.48	57	303.53	35	159.15	60.47%	70.83%
5	CENTRAL BANK OF INDIA	35	130.81	77	440.56	12	70.32	22	139.25	14	62.95	4	31.01	65	365.87	18	123.81	40.00%	48.12%
6	INDIAN BANK	66	245.47	178	892.38	31	211.28	42	251.23	22	95.75	28	140.04	121	591.34	31	157.46	33.33%	39.01%
7	INDIAN OVERSEAS BANK	17	64.60	33	160.81	9	51.41	23	157.02	8	40.46	13	72.47	12	52.74	17	113.27	47.06%	62.63%
8	PUNJAB AND SIND BANK	5	17.77	2	23.65	2	2.83	3	7.71	0	0.00	0	0.00	2	23.65	3	7.71	0.00%	0.00%
9	PUNJAB NATIONAL BANK	164	609.14	306	1435.85	43	195.77	192	788.04	68	230.36	19	87.46	250	1210.87	149	573.83	41.46%	37.82%
10	STATE BANK OF INDIA	168	623.88	477	2330.29	21	129.49	147	514.50	27	88.94	45	187.81	422	2092.34	126	431.45	16.07%	14.26%
11	UCO BANK	44	163.11	73	349.92	10	43.47	27	143.94	11	63.11	50	200.21	3	36.47	25	124.69	25.00%	38.69%
12	UNION BANK OF INDIA	32	117.89	65	333.14	21	131.26	58	290.25	42	207.18	13	56.56	30	148.63	38	185.04	131.25%	175.74%
	Total PSU	655	2436.16	1595	7574.19	302	1494.56	909	3729.60	533	1961.91	205	914.60	1164	5587.42	711	2807.54	81.37%	80.53%
13	AXIS BANK LTD	40	148.57	1	1.25	0	0.00	0	0.00	0	0.00	0	0.00	1	1.25	0	0.00	0.00%	0.00%
14	BANDHAN BANK LTD	36	133.24	3	7.97	0	0.00	0	0.00	0	0.00	0	0.00	3	7.97	0	0.00	0.00%	0.00%
15	FEDERAL BANK	4	16.15	1	4.50	0	0.00	0	0.00	0	0.00	0	0.00	1	4.50	0	0.00	0.00%	0.00%
16	HDFC BANK	38	142.12	0	0.00	0	0.00	1	2.70	0	0.00	0	0.00	0	0.00	1	2.70	0.00%	0.00%
17	ICICI BANK LTD	33	121.12	8	112.90	2	31.50	1	17.13	0	0.00	0	0.00	5	69.90	1	17.13	0.00%	0.00%
18	IDBI BANK	11	40.37	16	67.31	4	33.92	3	24.09	0	0.00	3	9.63	10	38.43	3	24.09	0.00%	0.00%
19	IDFC FIRST BANK LTD	5	17.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
20	INDUSIND BANK	14	53.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
21	KARNATAKA BANK LTD	2	8.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
22	KARUR VYSYA BANK	2	6.46	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
23	KOTAK MAHINDRA BANK LTD	6	21.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
24	RBL BANK LTD	3	9.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
25	SOUTH INDIAN BANK	2	8.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
26	YES BANK LTD	4	14.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
	Total PVT	200	740.49	29	193.93	6	65.42	5	43.92	0	0.00	3	9.63	20	122.05	5	43.92	0.00%	0.00%
27	WEST BENGAL GRAMIN BANK	108	402.13	117	450.47	39	141.16	57	219.72	64	203.94	11	36.61	74	287.31	39	148.23	59.26%	50.71%
	Total RRB	108	402.13	117	450.47	39	141.16	57	219.72	64	203.94	11	36.61	74	287.31	39	148.23	59.26%	50.71%
28	WEST BENGAL STATE COOPERATIVE BANK	42	156.65	47	298.21	9	20.18	33	205.66	56	402.04	0	0.00	29	140.72	25	149.70	133.33%	256.65%
	Total Co-Operative Bank	42	156.65	47	298.21	9	20.18	33	205.66	56	402.04	0	0.00	29	140.72	25	149.70	133.33%	256.65%
	Grand Total	1005	3735.43	1788	8516.80	356	1721.32	1004	4198.90	653	2567.89	219	960.84	1287	6137.50	780	3149.39	64.98%	68.74%

SVSKP loan:

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

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

Comparison of SVSKP loans of the last financial year:

As on	(Amount in Crore)				
	Sponsored	Loan Sanctioned		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount
30.09.2024	0	0	0.00	1,035	7.72
31.03.2025	0	0	0.00	633	4.60
08.10.2025	0	0	0.00	245	1.88

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

As reported by WBSCL, only Rs.1.88 Crore subsidy is now pending for disbursement in 245 number of accounts as on 08.10.2025. SLBC requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

PM Vishwakarma Scheme:

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

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

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

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

Few salient features of the scheme are as under:

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

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

AGENDA-10

Review of performance of the Banks under PMFME:

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

The objectives of the scheme are:

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

One District One Product:

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

Upgradation of Individual Micro Food Processing Units:

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

Support to FPOs / SHGs / Cooperatives:

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

Seed Capital to SHG;

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

Common Infrastructure;

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

Branding and Marketing Support:

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

Procedure for applying:

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

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

As on 30.09.2025, member banks have cumulatively sanctioned 411 number of proposals under PMFME scheme, out of which 308 has been disbursed, whereas 472 proposals are still lying in pending status at various bank branches.

Bank wise status of PMFME as on 30.09.2025:

Bank - wise status of PMFME as on 30.09.2025					
BANK NAME	Total Application Submitted (No.)	Sanctioned (No.)	Disbursed (No.)	Rejected (No.)	Pending (No.)
AXIS BANK	26	0	0	1	25
BANDHAN BANK LIMITED	19	1	0	14	4
BANK OF BARODA	57	13	8	28	16
BANK OF INDIA	121	35	29	59	27
BANK OF MAHARASHTRA	11	0	0	9	2
CANARA BANK	71	22	18	43	6
CENTRAL BANK OF INDIA	77	10	9	54	13
FEDERAL BANK	8	1	1	3	4
HDFC BANK	49	19	10	6	24
ICICI BANK LIMITED	19	6	4	7	6
IDBI BANK	7	1	1	5	1
INDIAN BANK	191	49	43	126	16
INDIAN OVERSEAS BANK	32	4	2	19	9
INDUSIND BANK	3	0	0	1	2
KARNATAKA BANK LIMITED	1	0	0	0	1
KOTAK MAHINDRA BANK LIMITED	3	0	0	0	3
PUNJAB NATIONAL BANK	489	61	45	336	92
STATE BANK OF INDIA	706	94	76	490	122
THE WEST BENGAL STATE COOPERATIVE BA	74	18	3	11	45
UCO BANK	178	44	34	103	31
Ujjivan Small Finance Bank Limited	2	0	0	1	1
UNION BANK OF INDIA	58	23	21	28	7
West Bengal Gramin Bank	80	10	4	55	15
Grand Total	2282	411	308	1399	472

District wise status of PMFME as on 30.09.2025:

District - wise status of PMFME as on 30.09.2025					
DISTRICT NAME	Total Application Submitted (No.)	Sanctioned (No.)	Disbursed (No.)	Rejected (No.)	Pending (No.)
24 Paraganas North	62	24	21	22	16
24 Paraganas South	882	42	29	732	108
Alipurduar	14	6	5	4	4
Bankura	86	17	13	41	28
Birbhum	16	6	4	6	4
Coochbehar	24	7	6	13	4
Darjeeling	20	11	9	7	2
Dinajpur Dakshin	87	8	7	63	16
Dinajpur Uttar	8	1	1	5	2
Hooghly	104	33	29	52	19
Howrah	98	24	18	38	36
Jalpaiguri	29	6	4	19	4
Jhargram	55	6	4	27	22
Kalimpong	14	3	2	10	1
Kolkata	22	12	7	3	7
Maldah	47	15	12	14	18
Medinipur East	179	68	53	49	62
Medinipur West	57	12	9	28	17
Murshidabad	164	31	12	84	49
Nadia	122	19	16	86	17
Paschim Bardhaman	7	3	1	1	3
Purba Bardhaman	110	45	37	40	25
Purulia	75	12	9	55	8
Grand Total	2282	411	308	1399	472

AGENDA – 11

Review of 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
30.09.2024	7,51,587	30,002.71	6,86,139	14,803.88
31.03.2025	7,51,587	30,002.71	10,37,472	30,006.20
30.09.2025	10,99,894	35,410.94	7,15,510	16,124.04

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

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of September Quarter 2025, disbursed credit linkage of SHG stood at Rs.16,124.04 Crore (46% of financial target) covering 7,15,510 number of groups (65% of physical target) as against Credit Linkage of Rs.14,803.88 Crore covering 6,86,139 number of groups at the end of September, 2024.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended September 2025 stood at Rs.33,107.50 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 30.09.2025 is furnished below:

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.09.2025												
Sl	Bank	Target 2025-26		Total Sanction		Total disbursement		Total Outstanding		% of achievement		Average disbursement (in lakh)
		No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt	
1	Bank of Baroda	13231	421.13	3425	156.87	9197	194.81	12656	340.51	69.51	46.26	2.12
2	Bank of India	41860	1349.08	11897	596.59	34063	1006.70	50367	1787.72	81.37	74.62	2.96
3	Bank of Maharashtra	0	0.00	0	0.00	155	4.42	892	10.34	0.00	0.00	2.85
4	Canara Bank	27417	894.57	8046	339.96	16043	301.75	27122	696.87	58.51	33.73	1.88
5	Central Bank of India	59120	1897.26	22166	1082.00	42004	800.77	65112	2294.32	71.05	42.21	1.91
6	Indian Bank	93455	3063.89	31370	1531.13	68924	1863.92	119771	3709.43	73.75	60.84	2.70
7	Indian Overseas Bank	5552	179.30	1678	71.62	1756	45.74	8405	149.84	31.63	25.51	2.60
8	Punjab & Sind Bank	0	0.00	0	0.00	209	4.45	279	3.10	0.00	0.00	2.13
9	Punjab National Bank	196313	6446.51	66838	3256.74	175977	3644.87	234052	6301.75	89.64	56.54	2.07
10	State Bank of India	162909	5447.47	58484	2736.86	103587	2948.31	161025	5045.82	63.59	54.12	2.85
11	UCO Bank	42920	1381.52	15042	638.81	24936	652.68	48555	1126.10	58.10	47.24	2.62
12	Union Bank of India	12461	429.26	3753	165.24	8826	190.20	15739	326.91	70.83	44.31	2.15
	Total of PSB	655238	21509.99	222699	10575.83	485677	11658.61	743975	21792.70	667.98	485.38	28.84
13	West Bengal Gramin Bank	338997	10878.82	98668	4428.02	177433	3370.12	401766	9575.22	52.34	30.98	1.90
	Total of RRBs	338997	10878.82	98668	4428.02	177433	3370.12	401766	9575.22	52.34	30.98	1.90
14	HDFC	18	0.27	0	0.00	1	0.03	14	0.19	5.56	11.30	3.05
15	ICICI Bank	68	1.02	0	0.00	0	0.00	1	0.00	0.00	0.00	0.00
16	AXIS Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
17	IDBI Ltd	573	20.85	278	10.53	29	0.53	924	10.80	5.06	2.54	1.82
	Total of Private Bank	659	22.14	278	10.53	30	0.56	939	10.99	10.62	13.83	4.87
18	Co-Op Bank	0	0.00	0	0.00	1341	25.87	2580	41.45	0.00	0.00	1.93
	Total of Co-Op Bank	0	0	0	0	1341	25.87	2580	41.45	0	0	1.93
19	Cooperative Bank(Non portal)	105000	3000.00	52370	1094.76	51029	1068.89	121412	1687.14	50.00	36.49	2.09
	Grand Total	1099894	35410.94	374015	16109.13	715510	16124.04	1270672	33107.50	65.05	45.53	2.25

DISTRICT WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.09.2025												
Sl	District	Target FY 2025-26		Total Sanction		Total Disbursement		Total Outsanding		% of achievement		Average Disbursement (in lakh)
		No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt	
1	Alipurduar	25454	762.48	8,604	406.82	14,311	292.71	25,020	799.74	56.22	38.39	2.05
2	Bankura	58226	1812.42	13,554	585.48	33,896	651.93	62,058	1424.07	58.21	35.97	1.92
5	Birbhum	63945	1918.35	20,581	1,089.21	25,786	804.36	69,343	1702.49	40.33	41.93	3.12
3	Coochbehar	53915	1617.45	19,496	1,115.47	29,870	641.43	57,741	2034.57	55.40	39.66	2.15
6	Dakshin Dinajpur	23524	705.72	5,775	235.92	19,732	329.33	28,245	667.57	83.88	46.67	1.67
4	Darjeeling GTA	5024	221.97	3,015	163.60	5,223	161.54	8,319	305.54	103.96	72.77	3.09
7	Hooghly	37582	1723.29	19,267	839.44	34,807	822.65	53,888	1519.50	92.62	47.74	2.36
10	Howrah	38810	1164.23	12,691	527.25	20,260	498.09	39,438	1015.48	52.20	42.78	2.46
8	Jalpaiguri	33523	1005.69	10,923	504.16	19,137	361.85	39,400	1046.89	57.09	35.98	1.89
9	Jhargram	21400	642.73	12,033	468.55	11,813	246.69	20,022	538.79	55.20	38.38	2.09
11	Kalimpong	2443	103.77	1,200	68.90	2,132	73.12	3,562	140.48	87.27	70.46	3.43
12	Malda	61359	1840.77	26,421	990.90	43,900	724.05	65,888	1650.02	71.55	39.33	1.65
13	Murshidabad	83563	2747.88	22,733	966.86	53,775	919.29	88,503	1954.46	64.35	33.45	1.71
14	Nadia	70285	2108.61	10,392	478.41	40,527	770.49	67,504	1655.63	57.66	36.54	1.90
15	North 24 Parganas	70671	2119.71	21,177	904.85	53,486	1,003.26	84,099	2111.32	75.68	47.33	1.88
16	Paschim Bardhaman	12154	364.58	4,274	127.97	5,494	142.84	12,844	291.76	45.20	39.18	2.60
17	Paschim Medinipur	51603	1931.52	26,975	1,565.03	45,870	1,413.30	69,950	2491.96	88.89	73.17	3.08
18	Purba Bardhaman	63180	2023.41	19,080	842.22	30,046	903.12	69,648	1854.84	47.56	44.63	3.01
20	Purba Medinipur	72818	2184.51	22,574	1,417.05	48,632	1,836.95	84,048	3457.23	66.79	84.09	3.78
21	Purulia	37509	1274.37	7,897	297.58	23,744	324.16	43,206	787.77	63.30	25.44	1.37
19	Siliguri M.P.	8510	328.80	3,626	160.83	7,128	116.87	12,231	390.71	83.76	35.54	1.64
22	South 24 Parganas	70019	2625.00	16,205	697.39	60,223	1,404.35	91,295	2316.14	86.01	53.50	2.33
23	Uttar Dinajpur	29377	1183.68	13,152	560.50	33,987	601.51	49,362	1222.80	115.69	50.82	1.77
24	Kolkata	-	-	-	-	702	11.24	3,646	40.59	0.00	0.00	1.60
	Co-operative Bank (non-p)	105000	3000.00	52,370	1,094.76	51,029	1,068.89	1,21,412	1,687.14	50.00	36.49	2.09
	Grand Total	10,99,894	35410.94	3,74,015	16109.13	7,15,510	16124.04	12,70,672	33107.50	65.05	45.53	2.25

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.

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

AGENDA – 12

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 30.09.2025, member banks have cumulatively sanctioned 2,04,132 number of JLGs involving an amount of Rs.1,719.01 Crore for FY 2025-26, whereas disbursement was done in 2,06,874 number of accounts amounting Rs.1,755.73 Crore.

The outstanding position under JLG stands at Rs.6,153.32 Crore covering 8,42,610 number of accounts as on 30.09.2025.

Performance of JLGs loan during the FY 2025-26 as on 30.09.2025:

Bank wise progress of JLGs as on 30.09.2025 is annexed:

Progress of JLG in FY 2025-26 as on 30.09.2025								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.2025 to 30.09.2025)		JLGs Credit Linked (Disbursed) during the FY (01.04.2025 to 30.09.2025)		Outstanding position of JLGs as on 30.09.2025	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	5	0.15	23	2.56	55	2.71
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	95	2.03	961	5.44	1806	31.07
5	Central Bank of India	2400	0	0.00	0	0.00	213	1.52
6	Indian Bank	4300	42	0.43	54	0.54	1076	13.35
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	9000	3	0.04	3	0.04	3539	43.39
10	State Bank of India	9000	17790	106.33	17790	106.33	17790	97.94
11	UCO Bank	2700	25	0.52	25	0.52	472	5.77
12	Union Bank of India	900	1738	37.68	1735	37.01	15192	183.02
Total PSU		36200	19698	147.19	20591	152.44	40143	378.76
13	Axis Bank	1000	90093	397.19	90093	397.19	383280	917.48
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	50317	341.36	50317	341.36	120579	918.86
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	550	1.82	550	1.82	11219	18.35
23	Indusind Bank	500	11194	255.55	11194	255.55	149001	2666.10
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	9369	185.56	9369	185.56	41860	413.96
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	3070	53.50	4344	54.48	4981	50.44
Total PVT		8700	164593	1234.98	165867	1235.95	710920	4985.18
33	Au Small finance Bank	0	3976	69.21	3976	69.21	7479	80.21
34	ESAF SF Bank	500	9993	231.43	9993	231.43	32128	497.15
35	Jana Small Finance Bank	500	333	6.38	333	6.38	13385	71.95
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	14954	15.07
37	Utkarsh Small Finance Bank	1000	3486	16.11	3486	16.11	16676	42.53
Total Small Finance		5000	17788	323.13	17788	323.13	84622	706.91
38	WBGB (PNB)	6000	10	0.15	937	1.79	3513	22.20
Total RRB		6000	10	0.15	937	1.79	3513	22.20
39	WB State Co-Op Bank Ltd.	3000	2043	13.57	1691	42.41	3332	59.29
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	0.98
Total Co-Optv		3000	2043	13.57	1691	42.41	3412	60.27
Grand Total		58900	204132	1719.01	206874	1755.73	842610	6153.32

AGENDA – 13

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

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM–90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. The rate of interest to be charged at prevalent EBLR of State Bank of India Plus 1.5% p.a. for the entire amount of loan sanctioned up to Rs.10.00 Lakh. For Girl students, an additional concession @ 0.5% p.a. in the interest rate is to be extended. The Rate of Interest so fixed on the date of sanction will remain unaltered and calculated at simple rate for the entire duration of the loan. Appropriate subvention of interest rate will be provided by the State Government for all the borrowers during the entire period of the Loan to restrict the actual rate of simple interest to 4% per annum, at borrower level. Maximum loan limit is Rs.10.00 lac and margin requirement is nil up to Rs.4.00 lac and 5% above Rs.4.00 lac. This arrangement benefits all categories of students irrespective of income for pursuing education / research from class 10 onwards in India and overseas and intends to provide affordable higher education. The Arrangement envisages uplifting the students from the grass root level and increasing the number of qualified technicians / professionals in the nation.

As on 30.09.2025, member banks have cumulatively sanctioned 96,264 number of WBSCC proposals out of which disbursement made in 71,413 number of accounts and 20,968 number of proposals are pending at various bank branches. Member banks are requested to dispose of the pending cases in time bound manner.

Bank wise progress of WBSCC as on 30.09.2025 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 30.09.2025						
S No	Bank Name	Sanctioned	Disbursed	Sanctioned but not Disbursed	Returned	Pending
1	All Co-Operative Banks	12712	6359	6353	165	423
2	Axis Bank	1401	1109	292	103	919
3	WBGB	4640	3673	967	67	359
4	Bank of Baroda	2171	1986	185	106	1822
5	Bank of India	2871	2189	682	66	1164
6	Canara Bank	3583	2790	793	148	467
7	Central Bank of India	1297	1243	54	219	698
8	Federal Bank	9	9	0	2	30
9	HDFC Bank	4294	4044	250	164	543
10	ICICI Bank	1054	792	262	19	387
11	IDBI Bank	73	42	31	31	187
12	Indian Bank	4062	2054	2008	138	2083
13	Indian Overseas Bank	556	472	84	49	305
14	Punjab National Bank	24188	17471	6717	620	4131
15	State Bank of India	25009	20168	4841	1981	4907
16	UCO Bank	5306	4373	933	109	1644
17	Union Bank of India	3037	2638	399	68	893
18	YES BANK LTD	1	1	0	0	6
TOTAL		96264	71413	24851	4055	20968

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, 2024	March, 2025	September, 2025
5,244.43	6,168.53	6,150.40

Comparison of disbursement position of the last financial year:

(Amount Rs in Crore)

September, 2024		March, 2025		September, 2025	
No.	Amount	No.	Amount	No.	Amount
47,086	1,013.68	68,528	1,944.33	47,965	982.12

The achievement vis-à-vis annual target as on 30.09.2025 for FY 2025-26 is as follows:

Target	Achievement	% of Achievement
2,178	982.12	45%

With disbursement of Rs.982.12 Crore against Annual Target of Rs. 2,178 Crore for FY 2025-26, the achievement is 45.09%. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

Progress of Education Loan as on 30.09.2025

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	619	63.29	3320	359.66
2	Bank of India	2027	27.02	6110	219.57
3	Bank of Maharashtra	78	1.86	487	29.30
4	Canara Bank	2533	35.82	6933	287.07
5	Central Bank of India	1611	45.05	6768	1046.43
6	Indian Bank	2080	26.87	5387	189.92
7	Indian Overseas Bank	58	2.69	983	21.21
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	8576	100.35	26242	885.90
10	State Bank of India	20145	398.00	45548	2293.47
11	UCO Bank	1617	8.23	5589	202.15
12	Union Bank of India	2131	50.38	5689	364.48
Total PSU		41475	759.56	110600	5107.09
13	Axis Bank	554	37.64	2361	230.13
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	3	0.55
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	8	0.20	25	2.69
19	HDFC Bank	4165	84.35	6249	139.46
20	ICICI Bank	196	69.64	2224	360.90
21	IDBI Bank	178	2.76	539	26.03
22	IDFC First Bank	23	6.60	304	76.92
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.01	9	0.38
25	Karur Vysya Bank	2	0.15	9	0.21
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	1	0.04	1	0.04
29	South Indian Bank Ltd.	1	0.25	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	19	2.66	54	10.29
Total PVT		5148	204.29	11793	849.18
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	881	6.80	3851	84.74
Total RRB		881	6.80	3851	84.74
39	WB State Co-Op Bank Ltd.	461	11.48	5432	109.40
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		461	11.48	5432	109.40
Grand Total		47965	982.12	131676	6150.40

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, 2024	March, 2025	September, 2025
1,21,775.61	1,33,069.14	1,32,876.89

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

September, 2024		March, 2025		September, 2025	
No.	Amount	No.	Amount	No.	Amount
1,20,801	15,478.57	2,02,844	30,310.17	1,47,311	17,815.74

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 30.09.2025 for FY 2025-26 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
17,747	17,815.74	100%

With disbursement of Rs.17,815.74 Crore against Annual Target of Rs.17,747 Crore for FY 2025-26, the achievement is 100.39%.

Progress of Housing Loan as on 30.09.2025

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	2418	535.97	33264	3933.21
2	Bank of India	1953	366.19	28371	4284.36
3	Bank of Maharashtra	221	33.34	2845	597.15
4	Canara Bank	2130	406.12	15331	2732.61
5	Central Bank of India	1351	175.78	10726	1720.55
6	Indian Bank	2614	548.21	26231	4284.14
7	Indian Overseas Bank	329	110.17	6835	1189.81
8	Punjab & Sind Bank	85	19.07	2307	299.90
9	Punjab National Bank	6771	1035.40	73059	9666.65
10	State Bank of India	88878	10460.00	522662	62505.00
11	UCO Bank	1938	172.58	22366	3132.37
12	Union Bank of India	1411	385.43	12348	2318.98
Total PSU		110099	14248.26	756345	96664.73
13	Axis Bank	453	108.69	9905	2762.43
14	Bandhan Bank	4089	144.04	25115	1746.98
15	Catholic Syrian Bank Ltd.	0	0.00	4	0.13
16	City Union Bank Ltd.	0	0.00	15	3.09
17	Dhanlaxmi Bank Ltd.	5	0.86	36	8.74
18	Federal Bank	39	15.07	927	296.02
19	HDFC Bank	11657	1256.99	67719	14033.43
20	ICICI Bank	1357	1082.83	26346	8477.99
21	IDBI Bank	912	105.67	20358	3128.52
22	IDFC First Bank	50	13.71	697	157.25
23	Indusind Bank	24	9.02	107	45.34
24	Karnataka Bank Ltd.	26	7.34	785	150.50
25	Karur Vysya Bank	66	39.50	489	95.35
26	Kotak Mahindra Bank	16	2.67	200	34.77
27	Lakshmi Vilas Bank (DBS)	0	0.00	47	31.21
28	Ratnakar Bank Ltd	11	4.17	93	15.75
29	South Indian Bank Ltd.	7	5.62	137	46.93
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	82	18.12	564	141.97
Total PVT		18794	2814.30	153544	31176.40
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	15	1.73	40	7.51
35	Jana Small Finance Bank	1858	20.75	8855	68.70
36	Ujjivan Small Finance Bank	13627	306.45	56313	1093.23
37	Utkarsh Small Finance Bank	3	0.20	116	17.74
Total Small Finance		15503	329.12	65324	1187.17
38	WBGB (PNB)	2444	332.75	18729	2293.75
Total RRB		2444	332.75	18729	2293.75
39	WB State Co-Op Bank Ltd.	434	88.32	11695	1372.65
40	WBSCARD Bank Ltd.	37	2.99	3674	182.18
Total Co-Optv		471	91.31	15369	1554.83
Grand Total		147311	17815.74	1009311	132876.89

AGENDA – 14

Deployment of credit facilities to Minority Community & Tribal Welfare:

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2025-26 (01.04.2025 to 30.09.2025)													
(Amount in Crore)													
Sr. No.	Bank Name	Minority Community		SC		ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	168	20.00	46	42.00	5	0.36	22	0.13	44	0.26	0	0.00
2	Bank of India	31828	723.79	17639	514.71	0	0.00	118344	2380.25	31441	204.92	393	4.17
3	Bank of Maharashtra	3799	11.34	15	0.52	0	0.00	0	0.00	7943	22.26	0	0.00
4	Canara Bank	32581	581.81	5122	81.44	849	25.36	0	0.00	48552	762.67	0	0.00
5	Central Bank of India	690	17.95	9151	170.91	1653	22.90	0	0.00	11776	447.46	0	0.00
6	Indian Bank	12828	395.59	5870	137.81	942	24.61	10597	1234.17	19313	550.60	5	0.01
7	Indian Overseas Bank	214	4.73	43	2.11	20	0.61	121	2.54	418	2.98	15	0.21
8	Punjab & Sind Bank	0	0.00	56	3.16	6	0.48	35	2.47	62	7.89	0	0.00
9	Punjab National Bank	11679	182.45	6497	161.49	0	0.00	0	0.00	28156	795.58	2	0.01
10	State Bank of India	163273	3117.00	43811	1245.66	0	0.00	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	0	0.00
12	Union Bank of India	33786	761.14	11739	306.45	1821	76.11	7880	268.17	40402	1421.42	72	0.24
Total PSU		290846	5815.80	99989	2666.26	5296	150.43	149149	4737.73	544339	16366.05	517	4.73
13	Axis Bank	51804	1008.26	37	0.54	8	0.27	0	0.00	105243	1234.42	0	0.00
14	Bandhan Bank	390826	4176.47	82003	918.20	7100	79.18	76766	888.05	974103	8873.30	0	0.00
15	Catholic Syrian Bank Ltd.	21	1.77	15	1.03	0	0.00	0	0.00	1128	24.38	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	31	0.91	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	28770	736.27	404	48.02	54	4.22	0	0.00	95420	2182.28	0	0.00
20	ICI Bank	10032	1359.13	458	68.40	41	6.71	0	0.00	85758	3147.47	0	0.00
21	IDBI Bank	0	0.00	1135	23.92	157	6.29	1603	35.65	0	0.00	73	0.31
22	IDFC First Bank	45	0.17	754	6.66	0	0.00	388	3.94	0	0.00	0	0.00
23	Indusind Bank	116126	658.03	53625	248.82	9944	40.58	0	0.00	2223	79.15	0	0.00
24	Karnataka Bank Ltd.	23	0.24	6	0.08	0	0	97	4.82	379	17.23	0	0.00
25	Karur Vysya Bank	189	13.71	7	0.52	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	1787	174.26	57	5.62	13	0.74	0	0.00	25609	172.08	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	11134	51.78	6728	29.42	1017	4.40	3381	15.38	33588	164.63	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	80	36.77	3	0.19	0	0.00	0	0.00	1	0.01	0	0.00
Total PVT		610837	8216.85	145232	1351.42	18334	142.38	82235	947.84	1323483	15895.85	73	0.31
33	Au Small finance Bank	1492	15.43	3	0.16	0	0.00	25	1.25	14017	78.22	0	0.00
34	ESAF SF Bank	12125	72.45	13263	64.17	1695	8.16	7636	37.51	46833	232.55	0	0.00
35	Jana Small Finance Bank	7060	49.05	4177	28.52	0	0.00	2155	14.40	31815	229.55	0	0.00
36	Ujjivan Small Finance Bank	37303	246.14	47403	324.22	5956	35.48	5808	45.12	180976	1223.87	0	0.00
37	Utkarsh Small Finance Bank	704	3.14	40	0.25	356	4.12	1527	8.56	3486	16.11	0	0.00
Total Small Finance		58684	386.21	64886	417.32	8007	47.76	17151	106.85	277127	1780.30	0	0.00
38	WBGB (PNB)	61427	782.23	16502	203.54	4226	66.86	13621	195.10	73123	881.23	0	0.00
Total RRB		61427	782.23	16502	203.54	4226	66.86	13621	195.10	73123	881.23	0	0.00
39	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	0	0.00	3068	707.37	11261	1253.79	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		4563	1004.23	6891	2665.98	0	0.00	3068	707.37	11261	1253.79	0	0.00
Grand Total		967673	15819.11	268614	6887.20	27856	359.67	248073	6588.05	1952206	34396.92	590	5.04

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2025															
(Amt.in Rs. Crore)															
S No.	BANKS	Weaker Section		Of Which Minority		Of Which SC		Of Which ST		Of Which OBC		Of Which Women		Of Which DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33256	1512.00	8395	422.00	4847	323.00	1463	41.36	4881	395.13	4900	395.26	0	0.00
2	Bank of India	342140	4452.90	93482	1631.34	39978	1035.59	0	0.00	347841	4977.38	126491	654.07	2051	13.96
3	Bank of Maharashtra	3686	403.19	1868	101.39	357	10.61	0	0.00	0	0.00	3813	221.67	0	0.00
4	Canara Bank	156213	2881.83	94958	2016.50	24191	548.04	5670	222.12	0	0.00	91167	1975.21	8298	6.89
5	Central Bank of India	131192	2590.35	2320	59.13	33973	580.99	5619	99.49	9098	175.23	30774	1445.38	329	0.35
6	Indian Bank	193744	4771.56	37970	957.13	19036	459.39	2810	85.46	108523	2997.35	58451	2098.28	146	3.18
7	Indian Overseas Bank	23050	270.45	13093	167.91	1260	30.35	593	12.17	4541	58.21	28753	77.60	343	2.33
8	Punjab & Sind Bank	0	0.00	144	10.48	325	17.13	65	5.35	3886	589.42	413	225.25	0	0.00
9	Punjab National Bank	829428	12026.53	155882	2469.92	124663	3158.06	13605	305.37	119461	1470.14	310275	9224.88	812	79.31
10	State Bank of India	626737	9179.27	414312	7910.00	105269	3123.00	49067	1470.00	98136	4986.00	551926	16512.00	57	11.00
11	UCO Bank	185452	2085.82	46494	586.30	23233	448.09			9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	76755	1302.46	33786	761.14	11739	306.45	1821	76.11	7880	268.17	40402	1421.42	72	0.24
Total PSU		2601653	41476.36	902704	17093.24	388871	10040.70	80713	2317.43	713259	16060.25	1295983	34399.71	12152	117.30
13	Axis Bank	413509	3941.10	181457	2580.06	598	11.61	318	13.03	0	0.00	519750	3646.95	0	0.00
14	Bandhan Bank	2499145	10213.84	1416954	8082.01	364847	1893.81	31506	161.33	337210	1855.59	3453564	16379.59	0	0.00
15	Catholic Syrian Bank Ltd.	851	19.85	19	1.16	8	55.69	0	0.00	0	0.00	922	40.50	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.03	0	0.00	0	0.00	48	4.42	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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
19	HDFC Bank	347179	2,598.58	128752	1,657.94	1639	158.65	206	20.16	0	0.00	435498	9,424.94	0	0.00
20	ICICI Bank	29429	1797.94	35232	2520.55	2759	145.15	445	16.86	0	0.00	145594	14212.95	0	0.00
21	IDBI Bank	47810	514.00	18225	239.36	1135	23.92	157	6.29	1603	35.65	1224	5.58	73	0.31
22	IDFC First Bank	7420	13.78	2249	3.84	20259	121.55	0	0.00	7993	52.75	155374	779.41	0	0.00
23	Indusind Bank	1329660	3349.45	550404	1874.58	249843	674.82	43057	105.35	0	0.00	14639	343.05	0	0.00
24	Karnataka Bank Ltd.	596	23.74	66	2.16	29	1.55	5	0.86	232	13.91	897	58.67	0	0.00
25	Karur Vysya Bank	0	0.00	162	11.52	5	0.45	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	13306	602.83	9609	508.56	322	22.37	97	3.73	0	0.00	45510	483.36	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	152721	371.89	54402	124.80	32660	71.83	6295	12.90	16684	37.43	152728	372.25	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	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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
32	YES Bank	18746	483.11	1313	194.69	100	6.86	5	0.62	0	0.00	994	2.32	0	0.00
Total PVT		4860372	23930.13	2398844	17801.23	674205	3188.30	82091	341.13	363722	1995.32	4926742	45753.99	73	0.31
33	Au Small finance Bank	18810	104.15	4635	41.73	5	0.29	1	0.06	342	14.42	25326	95.62	0	0.00
34	ESAF SF Bank	179552	498.74	42021	134.03	57868	150.78	7714	21.08	29360	79.00	179552	498.74	0	0.00
35	Jana Small Finance Bank	139418	523.01	33245	151.97	24559	86.67	0	0.00	11577	42.43	137884	570.92	0	0.00
36	Ujivan Small Finance Bank	622906	3063.97	132214	521.14	159029	705.01	20736	81.79	18571	103.09	651424	2718.67	0	0.00
37	Utkarsh Small Finance Bank	16622	42.44	5310	36.42	798	1.98	4920	72.22	17604	43.12	16676	42.53	0	0.00
Total Small Finance		977308	4232.30	217425	885.29	242259	944.72	33371	175.15	77454	282.06	1010862	3926.48	0	0.00
38	WBGB (PNB)	864232	12089.57	321351	4562.23	125648	1741.23	10184	128.46	92256	1456.23	398523	6515.15	87	0.00
Total RRB		864232	12089.57	321351	4562.23	125648	1741.23	10184	128.46	92256	1456.23	398523	6515.15	87	0.00
39	WB State Co-Op Bank Ltd.	353504	1482.25	138866	542.59	38450	63.27	0	0.00	36102	53.27	64250	893.02	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		353504	1482.25	138866	542.59	38450	63.27	0	0.00	36102	53.27	64250	893.02	0	0.00
Grand Total		9657069	83210.62	3979190	40884.58	1469433	15978.22	206359	2962.17	1282793	19847.13	7696360	91488.35	12312	117.61

AGENDA – 15

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 5.35%, amounting Rs.47,852.01 Crore as on September Quarter, 2025 in the state of West Bengal, in comparison to Rs.47,407.62 Crore as on September Quarter, 2024.

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

Year	Gross Advance	Gross NPA	% to Gross NPA
September, 2024	8,12,450.24	47,407.62	5.84%
March, 2025	8,39,797.82	46,390.74	5.52%
September, 2025	8,93,723.39	47,852.01	5.35%

NPA level has been decreased from 5.84% as on September Quarter, 2024 to 5.35% as on September Quarter, 2025. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSME and OPS as on 30.09.2025 stood at 65.12%, 46.67% and 58.44% 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 30.09.2025

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisee		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	2512.78	112.65	5097.08	523.14	7107.15	56.05	14717.01	691.84	12417.73	209.87	27134.74	901.71
2	Bank of India	5313.59	410.10	7116.68	1087.90	3505.53	128.81	15935.81	1626.82	12560.07	1768.00	28495.88	3394.82
3	Bank of Maharashtra	361.79	52.11	822.77	38.21	384.69	0.00	1569.25	90.32	877.94	5.90	2447.19	96.22
4	Canara Bank	2759.71	207.85	5872.98	1188.60	1430.57	182.06	10063.26	1578.51	21850.76	111.38	31914.02	1689.89
5	Central Bank of India	3277.32	151.90	2955.06	406.70	1602.91	31.99	7835.29	590.59	3614.46	1223.55	11449.75	1814.14
6	Indian Bank	6118.85	242.22	9951.80	1001.94	1707.37	15.71	17778.02	1259.87	34737.49	312.12	52515.51	1571.99
7	Indian Overseas Bank	1519.11	121.21	3847.18	135.32	917.14	17.23	6283.43	273.76	2083.98	1037.08	8367.41	1310.84
8	Punjab & Sind Bank	269.61	8.48	647.92	180.55	193.78	17.52	1111.31	206.55	3221.20	46.92	4332.51	253.47
9	Punjab National Bank	14774.51	2000.89	16543.17	3661.33	6489.94	237.33	37807.61	5899.54	58151.66	6437.29	95959.27	12336.83
10	State Bank of India	12542.98	486.00	19100.89	210.00	47497.44	49.00	79141.31	745.00	146963.41	331.00	226104.72	1076.00
11	UCO Bank	2038.44	254.66	7256.90	972.44	4495.97	353.64	13791.31	1580.74	11410.87	3711.19	25202.18	5291.93
12	Union Bank of India	3070.54	262.10	6513.61	383.85	1504.26	47.03	11088.41	692.98	17936.71	4733.67	29025.12	5426.65
Total PSU		54559.24	4310.17	85726.04	9789.98	76836.75	1136.37	217122.02	15236.52	325826.29	19927.97	542948.31	35164.49
13	Axis Bank	5911.73	478.83	15810.15	320.94	931.31	95.71	22653.19	895.48	24354.09	1026.22	47007.28	1921.70
14	Bandhan Bank	2826.02	158.83	9704.21	496.26	4303.96	385.73	16834.18	1040.81	17522.15	831.86	34356.33	1872.68
15	Catholic Syrian Bank Ltd.	20.35	1.24	0.05	0.00	31.94	0.46	52.34	1.70	66.13	1.96	118.47	3.66
16	City Union Bank Ltd.	2.21	1.55	169.47	9.85	0.56	0.00	172.24	11.40	166.59	12.80	338.83	24.19
17	Dhanlaxmi Bank Ltd.	5.00	0.00	18.43	0.51	2.07	0.00	25.50	0.51	39.63	0.00	65.13	0.51
18	Federal Bank	466.04	23.03	956.95	20.33	56.87	6.96	1479.85	50.32	3943.72	43.56	5423.58	93.87
19	HDFC Bank	3574.64	68.36	22743.31	1068.72	6285.39	125.43	32603.34	1262.51	38941.11	487.25	71544.45	1749.76
20	ICICI Bank	2089.82	86.35	23425.00	253.25	1233.01	36.24	26747.84	375.84	38876.38	1138.74	65624.22	1514.59
21	IDBI Bank	348.24	86.90	1198.58	238.00	2157.97	88.03	3704.79	412.93	5970.62	71.06	9675.41	483.99
22	IDFC First Bank	20.65	0.27	1286.19	27.74	47.71	1.33	1354.54	29.33	6948.65	76.94	8303.19	106.27
23	Indusind Bank	2161.52	208.51	3375.88	152.93	35.05	6.26	5572.44	367.70	13589.64	566.31	19162.08	934.01
24	Karnataka Bank Ltd.	87.89	39.73	433.90	134.35	129.54	14.54	651.33	188.62	1069.14	144.19	1720.47	332.81
25	Karur Vysya Bank	1.22	0.00	212.56	0.00	37.83	0.00	251.61	0.00	828.09	61.45	1079.70	61.45
26	Kotak Mahindra Bank	928.62	4.46	4864.85	78.52	34.77	0.35	5828.25	83.33	5920.21	92.62	11748.46	175.95
27	Lakshmi Vilas Bank (DBS)	118.13	0.00	148.02	5.22	0.07	0.00	266.22	5.22	1373.74	10.21	1639.96	15.43
28	Ratnakar Bank Ltd	458.29	39.05	757.94	0.30	50.73	3.71	1266.96	43.06	4179.59	107.00	5446.55	150.06
29	South Indian Bank Ltd.	58.48	2.92	293.77	34.12	16.30	0.70	368.55	37.74	890.94	16.47	1259.49	54.21
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	92.41	2.02	0.00	0.00	92.41	2.02	0.00	0.16	92.41	2.18
32	YES Bank	865.59	4.99	3086.51	40.37	42.44	1.68	3994.54	47.04	8428.14	443.05	12422.67	490.09
Total PVT		19944.44	1205.01	88667.42	2883.43	15397.53	767.12	124009.38	4855.56	173108.56	5131.86	297117.94	9987.42
33	Au Small finance Bank	76.23	0.55	279.84	35.67	17.78	0.36	373.85	36.58	95.91	9.63	469.76	46.21
34	ESAF SF Bank	180.68	26.12	82.91	4.57	288.62	5.41	552.21	36.10	42.55	0.23	594.76	36.33
35	Jana Small Finance Bank	248.24	19.47	416.56	13.17	332.65	7.62	997.45	40.26	309.19	5.23	1306.64	45.49
36	Ujjivan SF Bank	930.10	13.62	977.05	9.66	1156.83	15.60	3063.98	38.88	996.24	5.40	4060.22	44.28
37	Utkarsh SF Bank	28.44	0.89	83.56	6.87	31.94	3.23	143.94	10.99	63.12	2.59	207.06	13.58
Total Small Finance		1463.69	60.65	1839.92	69.94	1827.82	32.22	5131.42	162.81	1507.01	23.09	6638.44	185.89
38	WBGB (PNB)	10411.59	447.82	3712.60	469.10	2245.20	7.34	16369.39	924.26	2879.27	87.36	19248.66	1011.62
Total RRB		10411.59	447.82	3712.60	469.10	2245.20	7.34	16369.39	924.26	2879.27	87.36	19248.66	1011.62
39	WB State Co-Op Bank Ltd.	6130.74	1201.47	643.53	447.29	11011.81	456.53	17786.08	1078.38	8592.40	763.23	26378.48	1502.59
40	WBSCARD Bank Ltd.	1072.69	0.00	136.69	0.00	182.18	0.00	1391.56	0.00	0.00	0.00	1391.56	0.00
Total Co-Optv		7203.43	1201.47	780.22	447.29	11193.99	456.53	19177.64	1078.38	8592.40	763.23	27770.04	1502.59
Grand Total		93582.38	7225.12	180726.19	13659.73	107501.29	2399.58	381809.86	22257.53	511913.53	25933.51	893723.39	47852.01
% of NPA against Outstanding Advance													5.35

Sector wise NPA Position as on 30.09.2025

(Amount in Crore)

Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	359.66	3.62	3933.21	118.51	56.00	1.74	0.00	0.00	151.00	3.04	8.10	0.55	135.45	37.23	1211.00	82.11	98.89	30.79
2	Bank of India	219.57	7.43	4284.36	149.97	177.90	13.97	79.72	9.01	1576.25	4.60	25.00	1.51	754.15	133.65	3570.78	344.22	56.05	30.74
3	Bank of Maharashtra	29.30	0.07	597.15	4.67	0.32	0.00	0.00	0.00	0.06	0.00	0.00	0.00	25.90	17.80	25.16	11.55	17.18	0.35
4	Canara Bank	287.07	7.46	2732.61	106.20	43.01	7.19	0.00	0.00	191.48	1.07	0.00	0.00	482.12	39.50	50.19	0.00	164.88	7.29
5	Central Bank of India	247.91	6.53	1720.55	65.02	40.45	8.05	130.25	2.09	2314.90	4.02	2.47	0.00	448.94	113.91	226.73	25.25	18.86	7.88
6	Indian Bank	189.92	4.01	4284.14	57.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1853.06	146.48	0.00	0.00	179.58	1.45
7	Indian Overseas Bank	21.21	0.25	1189.81	7.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.85	4.75	0.00	0.00	83.44	0.12
8	Punjab & Sind Bank	6.46	0.18	299.90	17.87	5.13	1.92	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.34	56.40	12.50	12.00	7.66
9	Punjab National Bank	885.90	26.04	9666.65	141.98	80.69	40.33	0.00	0.00	5423.75	33.93	188.95	8.86	2312.18	660.12	5556.26	870.75	146.64	39.51
10	State Bank of India	2293.47	115.00	62505.00	391.00	160.89	10.57	4.57	2.24	3861.63	31.04	72.43	2.09	3376.04	359.84	4368.23	117.14	217.75	19.37
11	UCO Bank	202.15	8.31	3132.37	70.23	29.42	8.72	36.00	12.00	753.00	5.11	29.10	0.79	374.06	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	364.48	11.85	2318.98	79.37	22.93	1.66	0.00	0.00	408.21	4.94	475.72	6.84	716.40	42.46	1150.90	142.27	141.30	0.00
	Total PSU	5107.09	190.75	96664.73	1209.75	616.74	94.15	250.54	25.34	14680.28	87.75	801.77	20.64	10536.78	1644.25	16242.18	1614.84	1231.32	166.38
13	Axis Bank	230.13	0.52	2762.43	21.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2241.93	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1746.98	189.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25	0.00	17416.06	930.74	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.13	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.	0.55	0.00	3.09	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	8.74	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	2.69	0.05	296.02	21.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	139.46	1.63	14033.43	111.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1125.37	23.96	708.81	37.48	30.65	0.00
20	ICICI Bank	360.90	0.42	8477.99	125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74.78	30.72	289.17	14.82	102.14	0.87
21	IDBI Bank	26.03	0.45	3128.52	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121.03	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	59.58	0.00	126.06	1.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	203.35	3.29	0.00	0.00
23	Indusind Bank	0.00	0.00	45.34	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3736.48	333.38	16.19	1.01
24	Karnataka Bank Ltd.	0.38	0.11	150.50	9.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.34	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.21	0.00	95.35	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
26	Kotak Mahindra Bank	0.00	0.00	34.77	0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.04	33.89	2.56
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	31.21	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.04	0.00	15.75	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	263.90	18.92	0.00	0.00
29	South Indian Bank Ltd.	1.56	0.00	46.93	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	10.29	0.00	141.97	111.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	160.46	3.08	11.48	0.45
	Total PVT	831.83	3.18	31145.21	679.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3574.03	139.57	22778.42	1341.76	255.15	4.89
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	114.80	0.63	0.00	0.00
34	ESAF SF Bank	0.00	0.00	7.51	0.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134.01	8.84	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	68.70	2.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180.23	1.28	0.00	0.00
36	Ujivan SF Bank	0.00	0.00	1093.23	7.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2057.15	59.14	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	17.74	2.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.43	1.28	0.00	0.00
	Total Small Finance	0.00	0.00	1187.17	12.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2512.62	71.17	0.00	0.00
38	WBGB (PNB)	84.74	2.96	2293.75	47.44	21.73	9.11	0.77	0.23	9362.54	125.35	46.85	12.46	2457.78	295.09	1230.37	250.44	79.60	7.89
	Total RRB	84.74	2.96	2293.75	47.44	21.73	9.11	0.77	0.23	9362.54	125.35	46.85	12.46	2457.78	295.09	1230.37	250.44	79.60	7.89
39	WB State Co-Op Bank Ltd.	109.40	0.00	1368.28	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	5369.56	542.53	0.00	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	0.00	0.00	182.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Co-Optv	109.40	0.00	1550.46	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	5369.56	542.53	0.00	0.00	0.00	0.00
	Grand Total	6133.06	196.89	132841.33	2115.42	662.10	105.81	268.68	32.82	24042.82	213.11	848.62	33.10	21938.14	2621.44	42763.59	3278.21	1566.07	179.15

Sector wise Recovery performance as on 30.09.2025

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	132.47	111.02	83.81	55.24	50.70	91.78	5.11	5.02	98.24	192.82	166.74	86.47	237.13	216.87	91.46	429.95	383.61	89.22
2	Bank of India	410.10	12.41	3.03	1087.90	108.42	9.97	128.81	3.12	2.42	1626.82	123.95	7.62	1768.00	13.45	0.76	3394.82	137.40	4.05
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	19.24	2.08	10.81	1129.84	17.15	1.52	19.39	3.05	15.73	1168.47	22.28	1.91	80.86	3.45	4.27	1249.33	25.73	2.06
5	Central Bank of India	154.07	4.87	3.16	366.66	26.13	7.13	53.63	1.95	3.64	574.36	32.95	5.74	1213.08	6.46	0.53	1787.44	39.41	2.20
6	Indian Bank	242.22	15.23	6.29	1001.94	95.31	9.51	15.71	3.87	24.63	1259.87	114.41	9.08	312.12	10.97	3.51	1571.99	125.38	7.98
7	Indian Overseas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
8	Punjab & Sind Bank	6.82	0.04	0.59	221.23	9.24	4.18	11.91	4.02	33.75	239.96	13.30	5.54	302.41	2.23	0.74	542.37	15.53	2.86
9	Punjab National Bank	1321.07	771.58	58.41	3348.08	2611.74	78.01	227.28	87.29	38.41	4896.43	3470.61	70.88	7610.90	6258.05	82.22	12507.33	9728.66	77.78
10	State Bank of India	432.92	100.63	23.24	412.02	244.64	59.38	132.91	103.56	77.92	977.85	448.83	45.90	311.13	180.01	57.86	1288.98	628.84	48.79
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	254.77	12.00	4.71	359.32	11.00	3.06	45.01	8.00	17.77	659.10	31.00	4.70	4906.00	89.00	1.81	5565.10	120.00	2.16
Total PSU		2973.68	1029.86	34.63	7982.23	3174.33	39.77	639.76	219.88	34.37	11595.68	4424.07	38.15	16741.63	6780.49	40.50	28337.31	11204.56	39.54
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	Dhanaxmi 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	337.33	294.50	87.30	744.03	719.86	96.75	22.10	16.29	73.72	1103.45	1030.64	93.40	1003.16	972.20	96.91	2106.61	2002.85	95.07
20	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	IDBI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	IDFC First Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Indusind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Karnataka Bank Ltd.	39.73	0.54	1.36	134.35	0.62	0.46	14.54	0.13	0.89	188.62	1.29	0.68	144.19	0.65	0.45	332.81	1.94	0.58
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	7.68	2.92	37.98	0.00	0.00	#DIV/0!	0.52	0.21	40.26	8.20	3.13	38.13	2.54	2.65	104.62	10.74	5.78	53.83
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		397.12	298.63	75.20	892.82	733.47	82.15	45.46	23.85	52.47	1335.39	1055.94	79.07	1152.96	975.51	84.61	2488.35	2031.45	81.64
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	22.59	19.32	85.52	10.36	9.79	94.50	36.08	35.34	97.95	69.03	64.45	93.37	5.32	5.29	99.44	74.35	69.74	93.80
35	Jana Small Finance Bank	233.06	90.63	38.89	125.47	64.05	51.04	234.18	104.51	44.63	592.72	259.19	43.73	51.22	32.46	63.36	643.94	291.65	45.29
36	Ujivan Small Finance Bank	11.36	4.72	41.55	8.33	3.55	42.62	14.85	6.27	42.22	34.54	14.54	42.10	5.15	4.33	84.08	39.69	18.87	47.54
37	Utkarsh Small Finance Bank	6.10	5.75	94.26	12.25	11.20	91.43	4.10	3.60	87.80	22.45	20.55	91.54	12.60	12.00	0.35	35.05	32.55	92.87
Total Small Finance		276.67	122.17	44.16	156.41	88.59	56.64	289.70	149.74	51.69	722.79	360.49	49.88	74.95	54.71	73.00	797.73	415.20	52.05
38	WBG (PNB)	1001.65	765.89	76.46	518.39	423.86	81.77	175.03	165.89	94.78	1695.08	1355.64	79.98	523.88	476.12	90.88	2218.96	1831.77	82.55
Total RRB		1001.65	765.89	76.46	518.39	423.86	81.77	175.03	165.89	94.78	1695.08	1355.64	79.98	523.88	476.12	90.88	2218.96	1831.77	82.55
39	WB State Co-Op Bank Ltd.	4536.98	4007.84	66.30	266.54	206.43	67.69	524.86	483.58	73.08	5328.38	4697.85	88.17	837.32	722.58	74.39	6165.70	5420.43	87.91
40	WBSCARD Bank Ltd.	517.09	94.04	18.19	134.95	17.23	12.77	128.03	10.73	8.38	780.07	122.00	15.64	0.00	0.00	#DIV/0!	780.07	122.00	15.64
Total Co-Optv		5054.07	4101.88	81.16	401.49	223.66	55.71	652.89	494.31	75.71	6108.45	4819.85	78.90	837.32	722.58	86.30	6945.77	5542.43	79.80
Grand Total		9703.19	6318.42	65.12	9951.35	4643.91	46.67	1802.84	1053.67	58.44	21457.39	12016.00	56.00	19330.73	9009.41	46.61	40788.12	21025.40	51.55

Status of PDR Cases as on 30.09.2025:

As on 30.09.2025 there are 7,858 number of PDR (Public Demand Recovery) cases pending amounting Rs.336.95 Crore and the Certificate Officers may be advised to dispose of the cases at the earliest.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.09.2025									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2025		Cases filed from 01.04.2025 to 30.09.2025		Cases Settled from 01.04.2025 to 30.09.2025		Pending cases as on 30.09.2025	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	46	72.40	0	0.00	0	0.00	46	72.40
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	762	4.89	11	0.13	1	0.02	772	5.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	1482	51.31
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4024	228.78	626	22.56	1	0.02	4649	251.32
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	WBGB (PNB)	2868	49.41	37	0.57	0	0.00	2905	49.98
Total RRB		2868	49.41	37	0.57	0	0.00	2905	49.98
39	WB State Co-Op Bank Ltd.	306	35.74	0	0.00	2	0.09	304	35.65
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		306	35.74	0	0.00	2	0.09	304	35.65
Grand Total		7198	313.93	663	23.13	3	0.11	7858	336.95

Recovery under SARFAESI Act, 2002

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

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 3,246 loan accounts covering an amount of Rs.1,609.48 Crore as reported by member banks as on September Quarter, 2025. The district wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.09.2025										
(Amt in Crore)										
District	Below 60 days		Above 60 days to below 6 months		6 month to below 1 Year		1 year & above		Total pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Alipurduar	0	0.00	1	0.01	8	41.00	2	0.08	11	41.09
Bankura	6	1.55	3	0.68	14	8.60	21	3.92	44	14.76
Birbhum	19	6.13	6	1.50	20	3.98	52	16.34	97	27.94
Coochbehar	4	0.69	10	2.96	23	5.18	40	21.04	77	29.87
Dakshin Dinajpur	2	0.37	5	1.46	32	3.89	46	14.28	85	20.00
Darjeeling	10	4.60	4	29.47	22	14.38	26	16.01	62	64.46
Hooghly	30	8.59	18	2.48	65	25.73	116	36.64	229	73.43
Howrah	46	55.23	40	12.77	91	30.89	117	40.35	294	139.23
Jalpaiguri	7	1.36	6	1.75	10	7.99	15	6.66	38	17.75
Jhargram	2	0.38	2	0.30	1	0.12	4	0.38	9	1.18
Kalimpong	4	0.37	39	5.75	0	0.00	10	1.11	53	7.23
Kolkata	79	24.71	29	17.38	122	60.51	112	97.87	342	200.47
Malda	6	1.53	12	1.93	10	1.01	49	32.82	77	37.30
Murshidabad	8	1.36	10	3.21	30	26.67	39	11.56	87	42.80
Nadia	31	4.28	12	6.01	57	11.10	78	26.40	178	47.79
Paschim Burdwan	6	1.48	37	44.84	59	16.42	63	51.74	165	114.48
Paschim Medinipur	2	0.49	30	6.59	32	31.09	62	7.92	126	46.09
Purba burdwan	8	1.55	36	66.12	63	48.05	62	18.09	169	133.80
Purba Medinipur	5	0.66	14	5.54	23	5.14	72	34.96	114	46.30
Purulia	2	0.37	12	1.06	22	4.65	22	6.95	58	13.02
Uttar Dinajpur	0	0.00	15	2.51	11	3.02	41	8.57	67	14.09
24 Pgs. (N)	73	55.54	96	32.54	127	39.32	154	128.97	450	256.37
24 Pgs. (S)	42	28.82	59	75.29	108	42.20	205	73.70	414	220.01
Grand Total	392	200.07	496	322.14	950	430.92	1408	656.35	3246	1609.48

AGENDA – 16

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

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

Sub-Committee for Digital Payment:

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

Adoption of Digital District & Sub Committee formation by SLBC:

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

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

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

Expanding & Deepening of Digital Payment Ecosystem latest status as on 30.09.2025:

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

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

As on 30.09.2025, member banks have cumulatively covered 9,71,06,014 number of savings accounts in any one digital channel out of total 9,85,67,067 number of eligible savings accounts, thus achieving 98.52% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 19,26,685 number of accounts in any one digital channel out of total 21,33,909 number of eligible cases, thus achieving 90.29% overall digital coverage in the districts of West Bengal.

The following member banks have achieved 100% digitization in any one digital channel in both savings and current accounts in all the districts of West Bengal as on 30.09.2025-

PNB, SBI, Bank of India, Bank of Maharashtra, UCO Bank, Canara Bank, Union Bank of India, Punjab & Sind Bank, ICICI Bank, HDFC Bank, ESAF SF Bank, DBS Bank, Kotak Mahindra Bank, Jana SF Bank, Ujjivan SF Bank, AU SF Bank, IDFC First Bank, City Union Bank, Yes Bank, Dhanlaxmi Bank, Indusind Bank, Ratnakar Bank Ltd, Punjab & Sind bank, Bandhan Bank, Fino Payment Bank, Airtel Payment Bank & India Post Payment Bank.

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

The comparison of progress on this project as on September Quarter 2025 with that of the same period of last financial year is given below:

During the Quarter	% Achievement in SB A/c	% Achievement in CD A/c
Sep-24	91.70	85.33
Mar-25	96.23	87.94
Sep-25	98.52	90.29

Performance of Digital Coverage of all the districts as on 30.09.2025:

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 30.09.2025						
Name of District	No of eligible operative SB A/C	No of operative SB A/C covered with at least one digital mode	% Achievement	No of eligible operative CA A/C	No of operative CA A/C covered with at least one digital mode	% Achievement
Alipurduar	24,55,481	23,22,743	94.59	31,896	28,621	89.73
Bankura	38,96,740	38,81,235	99.60	40,274	35,240	87.50
Birbhum	40,66,081	39,45,970	97.05	65,053	61,996	95.30
Coochbehar	39,34,455	38,58,208	98.06	43,706	42,249	96.67
Dakshin Dinajpur	21,05,721	20,93,798	99.43	26,632	25,356	95.21
Darjeeling	22,79,786	21,85,320	95.86	76,615	68,759	89.75
Hooghly	71,91,686	71,07,408	98.83	1,45,965	1,30,480	89.39
Jalpaiguri	30,67,648	29,30,786	95.54	49,032	45,957	93.73
Jhargram	10,39,383	10,24,428	98.56	13,028	11,334	87.00
Kalimpong	3,83,573	3,01,597	78.63	5,715	4,168	72.93
Kolkata	91,23,768	90,37,679	99.06	5,50,250	4,91,012	89.23
Malda	49,62,178	49,35,729	99.47	71,429	65,990	92.39
Murshidabad	76,87,847	76,47,675	99.48	1,12,312	1,05,059	93.54
Paschim Burdwan	32,86,369	30,96,409	94.22	88,200	80,375	91.13
Paschim Medinipur	55,15,746	54,79,475	99.34	90,687	82,790	91.29
Purba Burdwan	49,97,549	48,93,367	97.92	95,402	87,674	91.90
Purba Medinipur	39,80,819	39,49,182	99.21	1,12,520	93,628	83.21
Purulia	30,66,946	30,52,669	99.53	27,379	24,855	90.78
Uttar Dinajpur	36,38,771	36,20,074	99.49	53,777	50,657	94.20
24 Pgs. (N)	1,21,55,767	1,20,66,107	99.26	2,86,506	2,54,473	88.82
24 Pgs. (S)	97,30,753	96,76,155	99.44	1,47,531	1,36,012	92.19
Grand Total	9,85,67,067	9,71,06,014	98.52	21,33,909	19,26,685	90.29

Payment Banks operations:

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

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

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

Airtel Payment Bank under its business model has 59,785 Bank Mitras, in the State of West Bengal.

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

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

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

Basic Data of Payment Banks (Cumulative Outstanding) as on 30.09.2025:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	September, 2025	1,54,047	16.96	0	0.00
Airtel Payment Bank	September, 2025	45,72,043	352.98	0	0.00
Fino Payment Bank	September, 2025	13,403	1.87	1,066	0.26

DBT Transactions and Bills & Utility Payment:

(Amount in Crore)

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	September, 2025	19,08,141	156.93	1,56,261	5.73
Airtel Payment Bank	September, 2025	2,98,961	47.27	0	0.00
Fino Payment Bank	September, 2025	1,757	0.08	0	0.00

AGENDA – 17

Progress made under Financial Inclusion, Updation of URC in CISBI Portal, Inactive Fixed Point BC, Recruitment of FL Counsellor:

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

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

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

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

During the quarter	Special Camps		Target Specific Camps		Total Camps	
	No of Camps	No of Participants	No of Camps	No of Participants	No of Camps	No of Participants
30.09.2024	1,732	69,965	1,695	65,366	3,427	1,35,331
31.03.2025	677	19,794	2,830	1,08,699	3,507	1,28,493
30.09.2025	564	24,056	2,158	79,610	2,722	1,03,666

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

During the quarter	Jun-24	Mar-25	Sep-25
Total Rural Camps	10,905	10,532	14,029

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

District wise camp conducted by FLCs and rural branches during the September, 2025 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	8	177	15	10	207	324	972	790
2	24 Pgs (S)	1	6	5	248	15	11	650	312	936	898
3	Alipurduar	0	0	0	0	0	0	0	51	153	163
4	Bankura	1	6	6	239	15	582	13617	201	603	618
5	Birbhum	1	6	11	349	15	23	693	212	636	35
6	Coochbehar	1	6	12	589	15	225	8975	136	408	718
7	Darjeeling	1	6	2	54	15	2	54	73	219	223
8	Dakshin Dinajpur	1	6	0	0	15	261	8823	78	234	350
9	Hooghly	1	6	6	180	15	11	318	237	711	850
10	Howrah	1	6	25	1545	15	44	2094	115	345	46
11	Jalpaiguri	1	6	14	295	15	12	252	79	237	241
12	Jhargram	1	6	12	1070	15	12	1070	83	249	275
13	Kalimpong	1	6	4	223	15	7	409	12	36	47
14	Kolkata	1	6	6	77	15	0	0	0	0	0
15	Malda	1	6	5	345	15	3	215	189	567	212
16	Murshidabad	1	6	8	471	15	53	2248	341	1023	4028
17	Nadia	1	6	243	12341	15	231	11728	195	585	1099
18	Paschim Bardhaman	1	6	0	0	15	60	3171	122	366	82
19	Paschim Medinipur	1	6	7	376	15	7	376	250	750	263
20	Purba Bardhaman	1	6	9	367	15	20	818	329	987	1053
21	Purba Medinipur	1	6	8	421	15	429	15779	252	756	1484
22	Purulia	1	6	173	4689	15	11	232	129	387	293
23	Uttar Dinajpur	1	6	0	0	15	144	7881	103	309	261
Total		22	132	564	24056	330	2158	79610	3823	11469	14029

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

Comparison of PMJDY Accounts as on 30.09.2025 (Cumulative Outstanding) with last financial year:

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
30.09.2024	5,21,97,876	22,808.73	31,13,736
31.03.2025	5,38,17,665	24,848.19	34,15,471
30.09.2025	5,47,27,231	25,911.02	33,33,492

As on	No. of Rupay card Issued	Aadhaar Seeding
30.09.2024	3,32,23,337	4,47,09,705
31.03.2025	3,44,11,686	4,68,13,875
30.09.2025	3,56,62,873	4,80,87,963

PMSBY, PMJJBY, APY Progress (cumulative):

As On	Total PMJDY	Total PMJJBY	% Enrolment	Total PMSBY	% Enrolment	Total APY	% Enrolment
30.09.2024	5,21,97,876	1,13,79,021	21.80	3,06,08,276	58.64	53,36,204	10.22
31.03.2025	5,38,17,665	1,31,18,686	24.38	3,36,76,608	62.58	58,67,149	10.90
30.09.2025	5,47,27,231	1,43,17,464	26.16	3,61,73,436	66.10	63,99,123	11.69

Bank wise cumulative status under PMJDY as on 30.09.2025									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	8,353	62,049	33,800	36,602	70,402	36.54	15,343	58,317	47,078
Bank of Baroda	23,96,996	13,32,006	15,90,255	21,38,747	37,29,002	1,725.09	1,01,305	36,22,727	36,30,206
Bank of India	16,41,211	3,69,116	8,43,336	11,66,991	20,10,327	972.50	1,31,952	17,76,691	19,19,909
Bank of Maharashtra	23,052	73,146	44,875	51,323	96,198	35.80	12,194	83,285	93,201
Canara Bank	9,12,404	2,32,129	4,87,715	6,56,818	11,44,533	586.38	1,12,108	6,49,086	10,17,454
Central Bank of India	14,21,873	1,34,068	6,21,525	9,34,416	15,55,941	633.37	86,539	10,05,364	14,27,462
City Union Bank Ltd	0	78	53	25	78	0.03	4	72	41
Federal Bank Ltd	2,682	5,146	4,998	2,830	7,828	3.37	2,052	1,366	5,931
HDFC Bank Ltd	12,108	2,52,957	27,469	2,37,596	2,65,065	44.42	88,135	2,65,053	1,10,249
ICICI Bank Ltd	26,020	14,394	20,038	20,376	40,414	8.95	7,408	38,587	32,510
IDBI Bank Ltd.	12,893	85,956	45,180	53,669	98,849	28.02	35,630	24,711	67,533
Indian Bank	34,18,805	6,50,972	16,67,414	24,02,363	40,69,777	2,166.24	2,10,091	18,67,100	32,96,755
Indian Overseas Bank	2,20,669	2,45,288	2,08,852	2,57,105	4,65,957	170.20	10,307	4,48,050	4,42,880
IndusInd Bank Ltd	205	9,198	6,693	2,710	9,403	2.35	214	1,660	7,645
Jammu & Kashmir Bank Ltd	0	166	99	67	166	0.08	13	160	137
Karur Vysya Bank	714	1,300	1,167	847	2,014	0.39	606	1,967	1,603
Kotak Mahindra Bank Ltd	2,478	17,712	12,521	7,669	20,190	1.73	12,977	6,075	19,617
Punjab & Sind Bank	6,886	28,489	15,478	19,897	35,375	7.49	1,230	22,795	32,193
Punjab National Bank	98,56,881	10,53,593	45,09,945	64,00,529	1,09,10,474	4,879.21	9,93,740	69,10,592	1,01,13,964
South Indian Bank Ltd	217	2,480	1,657	1,040	2,697	0.66	1,294	1,770	2,624
State Bank of India	1,62,99,930	23,73,404	84,69,565	1,02,03,769	1,86,73,334	10,865.27	3,40,906	1,64,99,185	1,58,76,114
UCO Bank	14,36,898	6,75,882	8,33,065	12,79,715	21,12,780	699.09	1,18,938	7,62,060	20,26,432
Union Bank of India	11,30,797	3,57,270	6,60,718	8,27,349	14,88,067	521.79	2,08,032	5,00,006	14,08,060
Yes Bank Ltd	18,459	25,055	16,428	27,086	43,514	2.05	25,309	43,514	42,016
WBGB	71,87,779	6,87,067	32,12,875	46,61,971	78,74,846	2,520.00	8,17,165	10,72,680	64,66,349
Grand Total	4,60,38,310	86,88,921	2,33,35,721	3,13,91,510	5,47,27,231	25,911.02	33,33,492	3,56,62,873	4,80,87,963

District wise cumulative status under PMJDY as on 30.09.2025									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	31,20,736	17,44,825	20,62,767	28,02,794	48,65,561	2,516.38	2,67,080	34,02,322	42,92,579
24 Paraganas South	51,51,215	3,88,125	23,77,840	31,61,500	55,39,340	2,639.72	3,66,861	36,16,040	48,67,385
Alipurduar	7,93,072	45,604	3,56,158	4,82,518	8,38,676	418.66	49,255	6,58,116	7,47,402
Bankura	21,58,862	2,82,235	10,86,599	13,54,498	24,41,097	1,398.49	1,42,123	14,16,876	21,35,599
Birbhum	23,66,208	1,37,186	10,72,611	14,30,783	25,03,394	1,200.62	88,608	15,08,487	22,09,653
Coochbehar	17,15,542	86,925	7,91,647	10,10,820	18,02,467	585.95	1,13,115	13,92,907	15,96,958
Darjeeling	3,53,459	3,08,849	2,71,967	3,90,341	6,62,308	445.43	45,617	5,23,177	5,85,428
Dinajpur Dakshin	11,31,758	1,68,642	5,63,282	7,37,118	13,00,400	484.20	84,693	7,80,420	11,20,948
Dinajpur Uttar	25,87,427	3,50,396	12,80,307	16,57,516	29,37,823	823.76	2,53,417	15,87,385	24,80,814
Hooghly	20,39,145	5,65,427	10,57,188	15,47,384	26,04,572	1,465.33	1,17,075	16,84,261	23,47,998
Howrah	16,14,900	6,07,688	9,20,743	13,01,845	22,22,588	1,194.20	81,308	15,08,515	19,94,611
Jalpaiguri	11,56,937	3,15,924	6,23,113	8,49,748	14,72,861	668.42	1,00,956	10,97,517	13,18,888
Jhargram	5,01,542	4,054	2,22,655	2,82,941	5,05,596	314.55	25,404	2,79,123	4,24,648
Kalimpong	47,853	10,744	25,617	32,980	58,597	32.06	3,427	45,222	52,207
Kolkata	8,965	10,16,185	4,47,770	5,77,380	10,25,150	488.58	1,07,521	7,97,579	8,63,368
Maldah	35,59,202	1,29,363	15,88,137	21,00,428	36,88,565	1,431.18	3,12,639	20,88,202	32,85,823
Medinipur East	25,85,506	1,66,903	11,92,733	15,59,676	27,52,409	1,626.71	1,42,868	17,21,057	24,23,533
Medinipur West	24,67,775	3,53,769	11,79,877	16,41,667	28,21,544	1,576.31	1,37,751	17,25,705	24,91,808
Murshidabad	48,93,591	1,99,326	22,37,567	28,55,350	50,92,917	1,895.70	3,56,754	35,96,255	44,81,693
Nadia	27,55,474	6,25,140	14,45,022	19,35,592	33,80,614	1,582.85	2,25,194	22,55,158	29,11,019
Paschim Bardhaman	9,23,424	6,42,701	5,45,671	10,20,454	15,66,125	634.83	81,133	8,19,127	13,53,315
Purba Bardhaman	21,69,896	2,70,656	9,95,540	14,45,012	24,40,552	1,138.37	90,007	18,11,200	21,51,532
Purulia	19,35,821	2,68,254	9,90,910	12,13,165	22,04,075	1,348.74	1,40,686	13,48,222	19,50,754
Grand Total	4,60,38,310	86,88,921	2,33,35,721	3,13,91,510	5,47,27,231	25,911.02	33,33,492	3,56,62,873	4,80,87,963

Bank wise cumulative enrolment position under social security schemes as on 30.09.2025 (as per PMJDY Portal)

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	37,29,002	4,02,621	20,06,161	2,25,578	26,34,360
2	Bank of India	20,10,327	8,35,989	22,15,974	3,77,342	34,29,305
3	Bank of Maharashtra	96,198	27,704	90,299	18,821	1,36,824
4	Canara Bank	11,44,533	3,21,869	10,53,385	1,99,819	15,75,073
5	Central Bank of India	15,55,941	3,69,926	10,74,334	2,98,355	17,42,615
6	Indian Bank	40,69,777	9,33,680	20,45,352	6,49,811	36,28,843
7	Indian Overseas Bank	4,65,957	1,63,842	4,12,954	1,06,354	6,83,150
8	Punjab & Sind Bank	35,375	17,235	70,975	17,082	1,05,292
9	Punjab National Bank	1,09,10,474	10,27,558	50,55,202	9,49,469	70,32,229
10	State Bank of India	1,86,73,334	84,28,102	1,71,52,147	23,27,850	2,79,08,099
11	UCO Bank	21,12,780	2,95,460	8,87,260	1,62,477	13,45,197
12	Union Bank of India	14,88,067	2,17,095	10,03,968	2,20,431	14,41,494
PSU Banks		4,62,91,765	1,30,41,081	3,30,68,011	55,53,389	5,16,62,481
13	AU SF Bank	0	0	0	947	947
14	Axis Bank Ltd	70,402	14,058	56,755	75,779	1,46,592
15	Bandhan Bank	0	0	0	42,938	42,938
16	Catholic Syrian Bank Ltd.	0	0	0	35	35
17	City Union Bank Ltd	78	165	408	79	652
18	Dhanlaxmi Bank Ltd.	0	0	0	316	316
19	ESAF SF Bank	0	0	0	1,379	1,379
20	Federal Bank Ltd	7,828	2,480	7,089	1,618	11,187
21	HDFC Bank Ltd	2,65,065	50,764	2,51,253	52,038	3,54,055
22	ICICI Bank Ltd	40,414	17,227	97,501	4,865	1,19,593
23	IDBI Bank Ltd.	98,849	49,539	1,51,988	61,930	2,63,457
24	IDFC Bank Ltd.	0	1,411	5,683	21	7,115
25	Indusind Bank Ltd	9,403	843	14,460	2,226	17,529
26	Jammu & Kashmir Bank Ltd	166	51	160	40	251
27	Jana Small Finance Bank	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	4,766	4,766
29	Karur Vysya Bank Ltd	2,014	2,441	4,503	653	7,597
30	Kotak Mahindra Bank Ltd	20,190	6,127	13,369	7,449	26,945
31	Lakshmi Vilas Bank Ltd (DBS)	0	0	0	44	44
32	Ratnakar Bank Ltd	0	97	129	30	256
33	Standard Chartered Bank	0	0	0	1	1
34	South Indian Bank Ltd	2,697	1,637	6,287	2,577	10,501
35	Tamilnad Mercantile Bank Ltd	0	288	1,116	859	2,263
36	Ujjivan Small Finance Bank	0	0	0	5,728	5,728
37	Utkarsh Small Finance Bank	0	0	0	155	155
38	Yes Bank Ltd	43,514	266	3,093	56	3,415
39	DCB Bank Ltd	0	0	0	50	0
PVT Banks		5,60,620	1,47,394	6,13,794	2,66,579	10,27,717
40	WBGB (PNB)	78,74,846	11,28,989	24,91,631	5,78,908	41,99,528
RRBs		78,74,846	11,28,989	24,91,631	5,78,908	41,99,528
41	WB State CO-Operative Bank Ltd	0	0	0	247	247
42	WBSCARD Bank Ltd.	0	0	0	0	0
Co-Op Banks		0	0	0	247	247
Grand Total		5,47,27,231	1,43,17,464	3,61,73,436	63,99,123	5,68,90,023

District wise cumulative enrolment position uner Social Security Schemes as on 30.09.2025 (as per PMJDY Portal)

Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	48,65,561	12,82,427	34,17,541	5,64,827	52,64,795
2	24 Paraganas South	55,39,340	10,55,068	30,44,247	4,89,412	45,88,727
3	Alipurduar	8,38,676	2,42,669	5,22,335	77,968	8,42,972
4	Bankura	24,41,097	5,62,442	15,16,724	2,50,011	23,29,177
5	Birbhum	25,03,394	7,88,913	16,84,259	2,93,989	27,67,161
6	Coochbehar	18,02,467	5,04,628	12,09,806	2,41,370	19,55,804
7	Darjeeling	6,62,308	4,14,984	8,54,102	1,26,770	13,95,856
8	Dakshin Dinajpur	13,00,400	3,25,270	7,55,906	1,27,642	12,08,818
9	Uttar Dinajpur	29,37,823	4,79,572	11,48,913	2,09,552	18,38,037
10	Hooghly	26,04,572	8,23,170	20,63,587	3,94,855	32,81,612
11	Howrah	22,22,588	6,26,901	16,29,281	2,84,882	25,41,064
12	Jalpaiguri	14,72,861	5,38,221	11,82,713	2,30,211	19,51,145
13	Jhargram	5,05,596	1,53,952	3,95,116	52,425	6,01,493
14	Kalimpong	58,597	28,566	57,100	7,540	93,206
15	Kolkata	10,25,150	6,46,589	21,50,598	2,51,582	30,48,769
16	Malda	36,88,565	7,39,430	17,34,264	3,59,587	28,33,281
17	Purba Medinipur	27,52,409	7,14,828	18,93,110	4,54,531	30,62,469
18	Paschim Medinipur	28,21,544	6,77,561	18,23,323	3,52,275	28,53,159
19	Murshidabad	50,92,917	12,48,826	30,88,261	6,03,286	49,40,373
20	Nadia	33,80,614	7,97,452	20,87,425	3,74,437	32,59,314
21	Paschim Bardhaman	15,66,125	5,19,360	13,73,401	87,309	19,80,070
22	Purba Bardhaman	24,40,552	7,20,546	14,63,352	3,81,636	25,65,534
23	Purulia	22,04,075	4,26,089	10,78,072	1,83,026	16,87,187
Grand Total		5,47,27,231	1,43,17,464	3,61,73,436	63,99,123	5,68,90,023

Bank wise performance under APY for FY 2025-26 as on 30.09.2025							
Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2025-26	AAPB Achieved in FY 2025-26	Annual Target Achievement % in FY 2025-26	Cumulative APY accounts opened since inception
BANK OF BARODA	297	100	29,700	14,953	50	50	2,25,578
BANK OF INDIA	367	100	36,700	33,091	90	90	3,77,342
BANK OF MAHARASHTRA	55	100	5,500	1,566	28	28	18,821
CANARA BANK	401	100	40,100	21,103	53	53	1,99,819
CENTRAL BANK OF INDIA	313	100	31,300	26,803	86	86	2,98,355
INDIAN BANK	587	100	58,700	41,109	70	70	6,49,811
INDIAN OVERSEAS BANK	154	100	15,400	5,796	38	38	1,06,354
PUNJAB AND SIND BANK	40	100	4,000	3,121	78	78	17,082
PUNJAB NATIONAL BANK	1151	100	1,15,100	1,02,163	89	89	9,49,469
STATE BANK OF INDIA	1272	100	1,27,200	1,75,658	138	138	23,27,850
UCO BANK	400	100	40,000	18,007	45	45	1,62,477
UNION BANK OF INDIA	274	100	27,400	22,094	81	81	2,20,431
Total PSU Banks	5311	100	5,31,100	4,65,464	88	88	55,53,389
AXIS BANK LTD	318	70	22,260	2,694	8	12	75,779
BANDHAN BANK LIMITED	547	40	21,880	7,515	14	34	42,938
CSB Bank Limited	3	40	120	1	0	1	35
CITY UNION BANK LTD	2	40	80	14	7	18	79
DCB BANK LIMITED	6	40	240	19	3	8	50
DHANLAXMI BANK LIMITED	3	40	120	44	15	37	316
FEDERAL BANK LTD	36	40	1,440	474	13	33	1,618
HDFC BANK LTD	358	70	25,060	7,357	21	29	52,038
ICICI BANK LIMITED	198	70	13,860	53	0	0	4,865
IDBI BANK LTD	101	70	7,070	5,859	58	83	61,930
IDFC FIRST BANK LIMITED	3	40	120	18	6	15	21
INDUSIND BANK LIMITED	34	40	1,360	232	7	17	2,226
JAMMU AND KASHMIR BANK LTD	2	40	80	4	2	5	40
KARNATAKA BANK LIMITED	20	40	800	654	33	82	4,766
KARUR VYSYA BANK LTD	16	40	640	143	9	22	653
KOTAK MAHINDRA BANK	44	40	1,760	891	20	51	7,449
LAKSHMI VILAS BANK LTD (DBS)	4	40	160	0	0	0	44
RBL BANK LIMITED	9	40	360	0	0	0	30
STANDARD CHARTERED BANK	17	40	680	0	0	0	1
SOUTH INDIAN BANK LTD	21	40	840	454	22	54	2,577
TAMILNAD MERCANTILE BANK LTD	1	40	40	57	57	143	859
YES BANK LIMITED	17	40	680	15	1	2	56
Total PVT Banks	1760	57	99,650	26,498	15	27	2,58,370
AU SMALL FINANCE BANK LIMITED	17	65	1,105	387	23	35	947
ESAF SMALL FINANCE BANK LIMITED	14	65	910	268	19	29	1,379
UJJIVAN SMALL FINANCE BANK LIMITED	91	65	5,915	1,980	22	33	5,728
UTKARSH SMALL FINANCE BANK LIMITED	12	65	780	0	0	0	155
Total SF Banks	134	65	8,710	2,635	20	30	8,209
WEST BENGAL GRAMIN BANK	961	100	96,100	32,654	34	34	5,78,908
Total RRBs	961	100	96,100	32,654	34	34	5,78,908
WEST BENGAL STATE CO-OP BANK	136	100	2,720	3	0	0	247
Total Co-Op Banks	136	100	2,720	3	0	0	247
Grand Total	8302	89	7,38,280	5,27,254	64	71	63,99,123

District wise performance under APY for FY 2025-26 as on 30.09.2025							
Name of District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in current FY 2025-26	AAPB Achieved in current FY 2025-26	Annual Target Achievement % in current FY 2025-26	Cumulative APY accounts opened since inception
ALIPURDUAR	75	83	6,230	6,429	86	103	77,968
BANKURA	260	96	24,880	22,157	85	89	2,50,011
BIRBHUM	279	94	26,140	21,216	76	81	2,93,989
COOCH BEHAR	216	88	19,060	20,207	94	106	2,41,370
DAKSHIN DINAJPUR	111	91	10,065	11,834	107	118	1,27,642
DARJEELING	255	88	22,495	7,290	29	32	1,26,770
HOOGHLY	509	90	45,985	32,935	65	72	3,94,855
HOWRAH	431	90	38,730	19,775	46	51	2,84,882
JALPAIGURI	238	89	21,180	19,302	81	91	2,30,211
JHARGRAM	63	97	6,105	4,812	76	79	52,425
KALIMPONG	23	93	2,150	286	12	13	7,540
KOLKATA	1374	83	1,14,700	18,741	14	16	2,51,582
MALDA	226	94	21,175	28,857	128	136	3,59,587
MURSHIDABAD	407	93	37,830	45,570	112	120	6,03,286
NADIA	387	89	34,470	34,176	88	99	3,74,437
NORTH 24 PARGANAS	944	88	83,350	46,673	49	56	5,64,827
PASCHIM BARDHAMAN	243	83	20,095	8,013	33	40	87,309
PASCHIM MEDINIPUR	397	91	36,290	31,822	80	88	3,52,275
PURBA BARDHAMAN	565	88	49,995	29,730	53	59	3,81,636
PURBA MEDINIPUR	358	88	31,680	34,313	96	108	4,54,531
PURULIA	174	95	16,465	17,877	103	109	1,83,026
SOUTH 24 PARGANAS	610	90	55,140	46,687	77	85	4,89,412
UTTAR DINAJPUR	157	90	14,070	18,552	118	132	2,09,552
Total	8302	89	7,38,280	5,27,254	64	71	63,99,123

Review of status of Financial Education in School: -

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

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

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

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

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

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

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

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

Inactive Fixed Point BC:

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

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

Recruitment of FL Counsellor-

As per direction of RBI, all the lead banks have been advised to recruit one dedicated FL Counsellor in every district for better monitoring of financial literacy camps, specially in rural areas. The recruitment process is being undertaken by the respective lead banks for their concerned lead districts, where there is no dedicated FL Counsellor as of now. In some districts, appointments have also been done by the concerned lead bank.

AGENDA – 18

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

As per the guidelines of Ministry of Rural Development (MoRD), Govt of India, each district should have a RSETI. The following 4 new districts i.e. Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman have been formed in the state on 25.06.2014, 04.04.2017, 14.02.2017 & 07.04.2017 respectively where one RSETI is required to be set up in each district. Besides, Central Bank of India have shifted a RSETI from GTA Darjeeling to Siliguri M.P. SLBC is proposing the important issue of setting up 5 (five) RSETIs at the aforesaid 5 (five) districts either by the lead bank or by any other banks, mutually agreed upon in the house.

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines:

Sl.	Sponsoring Bank	RSETI No	District covered
1	Punjab National Bank	7	Bankura, Dakshin Dinajpur, Howrah, Purulia, 24 Pgs (S), Uttar Dinajpur, Purba Medinipur
2	Central bank of India	3	Darjeeling, Coochbehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Indian Bank	2	Birbhum, Paschim Medinipur
7	Bank of India	1	North 24 Parganas
8	Canara Bank	1	Murshidabad

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

The position of Settlement and Credit Linkage cases (cumulative) as on 30.09.2025 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
30.09.2024	6,485	1,73,229	1,22,918	70.96	64.27
31.03.2025	6,820	1,82,965	1,32,782	72.57	64.43
30.09.2025	7,134	1,92,247	1,38,399	71.99	64.38

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

Pending issues with RSETIS as on 30.09.2025, as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30-09-2025					
SI No	Name of the RSETI	Status of Land Allotment	Status of Building Construction	Observations of SDR Regarding Present Position	Observations of WBSRLM Regarding Present Position
1	Indian Bank Birbhum (Bolpur)	Not allotted	NA	Land is identified and recommendation by Dist authorities done.	Proposal sent to State for approval
2	Indian Bank Paschim Midnapore	Allotted	NA	Construction work started	Construction work started.
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land. Dist authorities have earmarked 0.6 decimal in the adjacent land and sent proposal to State for approval.	Proposal sent by Dist authorities for 0.50 acre to State for approval on 14.06.2024
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRAC meeting also it was discussed. Alternate land is the only source.	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work started.	Work had started and the construction work has stopped.
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and 90% work done but work was stopped but now again the process has started	Work had started and 90% of the work done but contractor had stopped the construction work but now started again.
7	PNB Purba Midnapore	Allotted	NA	Land allotted was too small to construct the own building, hence land has to be surrendered. In a letter dated 21.07.2017,RSETI communicated the District Magistrate about the insufficient land. On 31.05.2022, the Additional Secretary, Govt. of West Bengal in a joint meeting requested ADM(LR) to search one suitable land for the RSETI.	Alternate land has been identified sent to state for approval.
8	RUDSETI Berhampore	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in its own building.
9	SBI Malda	Not allotted	NA	Land identified at Adina Block .District Magistrate has sent proposal to Nabanna,State HQ but till date there is no development in this regard.	Proposal is not routed through our office. We are not aware of the present position.
10	SBI Nadia (Haringhata)	Not allotted	NA	Land identified and proposal sent to State HQ, pending for approval.	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
11	UCOB Burdwan	Allotted	NA	Encroachment over the land,request for alternative land sought.District Magistrate has sent the proposal to State HQ for their approval.But till date,there is no response.	The last proposal was sent by the district on 14.09.2021 without endorsing a copy to us. A part of the Govt. fund has already been received by UCO Bank. New land has been identified and sent to state for approval.
12	UCOB Hooghly	Allotted	NA	Joint visit was made to the proposed new site. RI has given his report that the land is free from encumbrance and can be transferred in the name of UCO Bank.	RI report has been sent to the UCO Bank for their acceptance.
13	UCOB Howrah	Not allotted	NA	The land that was identified is not suitable for RSETI as such Banks has denied to take possession. Hence DM instructed ADM LR to find an alternate land.	Alternate land has to be identified as the land is not suitable for construction of RSETI.
14	PNB Bankura (Ranbahal)	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
15	PNB Howrah	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
16	PNB Uttar Dinajpur	Allotted	NA	Bank has approached CPWD for construction of RSETI building. MOU executed.	Construction not yet started.Delay at Bank end
17	PNB South 24 Parganas	Own building	PARTIALLY CONSTRUCTED	Bank own building. Rs 50 lakh was received out of which Rs.24 lakh spent for constructing work shed . The contractor BSNL has left the job .	Own building
18	PNB Purulia	Allotted	NA	Possession has been taken for 0.70 decimal and lease deed has to be executed.	Possession has been taken by Bank. Lease deed to be executed.
19	PNB Dakshin Dinajpur(Balurghat)	Allotted	NA	Alloted by the State Government in the name of SBI ,to be rectified and be reallocated in favour of PNB by the State Government.	Land allotted. But the name of the Sponsored Bank to whom land will be allotted is mistaken. SBI is written as Sponsored Bank. It would be PNB. We have requested L&LR Department to make necessary rectification.

RSETI wise achievement % under AAP 2025-26 (01.04.2025 to 30.09.2025)										
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2025-26		Achievement		% Achievement		Cumulative Settlement %	Cumulative Credit Linkage %
			No. of Programs	Total to be Trained	No. of Programs	Total Trained	No. of Programs	Total Trained		
1	Birbhum (Bolpur)	Indian Bank	38	1150	15	461	39	40	38	29
2	West Midnapore (Debra)	Indian Bank	38	1150	13	391	34	34	52	100
3	North 24 Parganas	Bank of India	38	1150	17	467	45	41	71	54
4	Coochbehar	Central Bank of India	38	1150	22	667	58	58	49	99
5	Darjeeling	Central Bank of India	38	1150	17	535	45	47	107	82
6	Jalpaiguri	Central Bank of India	38	1150	23	716	61	62	65	72
7	Purba Midnapore	Punjab National Bank	38	1150	11	358	29	31	89	92
8	Berhampore	Canara Bank	38	1150	18	548	47	48	82	62
9	Malda	State Bank of India	38	1150	22	647	58	56	46	26
10	Nadia (Haringhata)	State Bank of India	38	1150	17	474	45	41	102	71
11	Burdwan	UCO Bank	38	1150	17	534	45	46	71	53
12	Hooghly	UCO Bank	38	1150	15	430	39	37	52	50
13	Howrah	UCO Bank	38	1150	17	512	45	45	42	67
14	Bankura (Ranbahal)	Punjab National Bank	38	1150	17	512	45	45	33	57
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	38	1150	18	540	47	47	49	41
16	Howrah	Punjab National Bank	38	1150	11	336	29	29	34	58
17	Purulia	Punjab National Bank	38	1150	17	497	45	43	31	15
18	South 24 Parganas	Punjab National Bank	38	1150	21	497	55	43	51	64
19	Uttar Dinajpur	Punjab National Bank	38	1150	5	146	13	13	95	29
	Total		722	21850	313	9268	43	42	60	63

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 30-09-2025

Sl. No.	Name of the RSETI	Name of the Sponsor Bank	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
						Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
1	UNBI Bankura (Ranbahal)	Punjab National Bank	442	11136	7196	6586	610	4093	2493	65%	62%
2	ALHB Birbhum (Bolpur)	Indian Bank	335	10144	7058	7050	8	4835	2215	70%	69%
3	UCOB Burdwan	UCO Bank	389	10419	7055	7055	0	4379	2676	68%	62%
4	CBI Coochbehar	Central Bank of India	238	6178	4587	4553	34	3019	1534	74%	66%
5	CBI Darjeeling	Central Bank of India	206	5708	4299	4255	44	2875	1380	75%	68%
6	UCOB Hooghly	UCO Bank	406	10470	7480	7480	0	5954	1526	71%	80%
7	UCOB Howrah	UCO Bank	354	10022	6781	6774	7	6367	407	68%	94%
8	UNBI Howrah	Punjab National Bank	774	20016	15948	15249	699	5215	10034	80%	34%
9	CBI Jalpaiguri	Central Bank of India	370	8452	6385	6120	265	4766	1354	76%	78%
10	SBI Malda	State Bank of India	350	10036	7072	6478	594	4139	2339	70%	64%
11	ALHB West Midnapore (Debra)	Indian Bank	312	9559	7259	7008	251	6273	735	76%	90%
12	PNB Purba Midnapore	Punjab National Bank	357	10406	7794	7744	50	4943	2801	75%	64%
13	RUDSETI Berhampore	RUDSETI	440	12896	9005	9005	0	5113	3892	70%	57%
14	SBI Nadia (Haringhata)	State Bank of India	342	8649	6275	6201	74	3481	2720	73%	56%
15	UNBI Uttar Dinajpur	Punjab National Bank	329	8489	6219	6139	80	3309	2830	73%	54%
16	BOI North 24 Parganas	Bank of India	398	10639	8786	8662	124	5483	3179	83%	63%
17	UNBI South 24 Parganas	Punjab National Bank	466	11797	8189	8058	131	6184	1874	69%	77%
18	UNBI Purulia	Punjab National Bank	302	8031	4492	4492	0	2652	1840	56%	59%
19	UNBI Dakshin Dinajpur(Balurghat)	Punjab National Bank	324	9200	6519	6313	206	3979	2334	71%	63%
	Total		7134	192247	138399	135222	3177	87059	48163	72%	64%

AGENDA – 19

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updating of ACP targets by LDMs. All the Banks are requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal.

Bank wise progress on Data Management System: -

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

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

- 1) West Bengal Gramin Bank
- 2) West Bengal State Co-Op Bank
- 3) WBSCARD Bank

AGENDA – 20

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

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

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

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

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

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

PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):

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

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

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

As per Jansamarth Portal, Out of 2,540 application sourced, 941 number of proposals have been sanctioned, whereas disbursement was done in 742 number of cases.

AGENDA – 21

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

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

Reviewing Quarter	Date of Proposed Meeting	Day
June, 2025	19.08.2025	Tuesday
September, 2025	28.11.2025	Friday
December, 2025	03.02.2026	Tuesday
March, 2026	10.04.2026	Friday

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

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

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

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

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

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA – 22

Miscellaneous:

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

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

Status of SLBC report submitted by Member Banks:

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

Status of SLBC report submitted by Banks for September Quarter, 2025			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	01.11.2025
2	Bank of India	Submitted	30.10.2025
3	Bank of Maharashtra	Submitted	31.10.2025
4	Canara Bank	Submitted	31.10.2025
5	Central Bank of India	Submitted	30.10.2025
6	Indian Bank	Submitted	17.10.2025
7	Indian Overseas Bank	Submitted	30.10.2025
8	Punjab National Bank	Submitted	14.10.2025
9	Punjab & Sind Bank	Submitted	29.10.2025
10	State Bank of India	Submitted	22.10.2025
11	UCO Bank	Submitted	22.10.2025
12	Union Bank of India	Submitted	21.10.2025
13	Axis Bank	Submitted	31.10.2025
14	Au Small finance Bank	Submitted	24.10.2025
15	Bandhan Bank	Submitted	15.10.2025
16	Catholic Syrian Bank Ltd.	Submitted	31.10.2025
17	City Union Bank Ltd.	Submitted	31.10.2025
18	Dhanlaxmi Bank Ltd.	Submitted	31.10.2025
19	ESAF SF Bank	Submitted	16.10.2025
20	Federal Bank	Submitted	28.10.2025
21	HDFC Bank	Submitted	16.10.2025
22	ICICI Bank	Submitted	21.10.2025
23	IDBI Bank	Submitted	30.10.2025
24	IDFC First Bank	Submitted	20.10.2025
25	Indusind Bank	Submitted	24.10.2025
26	Jana Small Finance Bank	Submitted	18.10.2025
27	Karnataka Bank Ltd.	Submitted	01.11.2025
28	Karur Vysya Bank	Submitted	30.10.2025
29	Kotak Mahindra Bank	Submitted	16.10.2025
30	Lakshmi Vilas Bank (DBS)	Submitted	18.10.2025
31	Ratnakar Bank Ltd	Submitted	18.10.2025
32	South Indian Bank Ltd.	Submitted	17.10.2025
33	Tamilnad Mercantile Bank	Submitted	17.10.2025
34	Ujjivan Small Finance Bank	Submitted	15.10.2025
35	Utkarsh Small Finance Bank	Submitted	13.10.2025
36	YES Bank	Submitted	21.10.2025
37	WBGB (PNB)	Submitted	31.10.2025
38	WB State Co-Op Bank Ltd.	Submitted	31.10.2025
39	WBSCARD	Submitted	03.11.2025

FI Index-List of identified districts for adequate focus:

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

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

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

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

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

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

Malda, Paschim Medinipur, Jalpaiguri, Purulia and Coochbehar.

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

Jalpaiguri and Purulia.

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

Unified Lending Interface:

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

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

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

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

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

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

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

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

KYC Compliance Issue:

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

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

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

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

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

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

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

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

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

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

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

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



भारतीय 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.

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

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

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

बैंक हिन्दी में पत्राचार का स्वागत करता है।



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

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

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

Yours faithfully,

(Tarun Singh)
Chief General Manager

Special 3 months campaign to facilitate efficient and faster settlement of unclaimed assets:

As per direction of DFS, GoI, a 3 months campaign (October 2025 to December 2025) has been launched for settlement of unclaimed assets. The tagline of this campaign is “Your Money, Your Right”. This is a nationwide initiative to help citizens of our country to trace and re-claim their unclaimed financial assets, which includes bank deposits, dividends, shares, mutual funds and insurance claims.

Bank and District wise progress of unclaimed assets under this campaign as per Jansuraksha Portal as on 18.11.2025 is given below-

Bank wise progress under Unclaimed Deposits Campaign as on 18.11.2025				
Bank Name	Number of Claims Settled (For claim amounts less than Rs.1,00,000/-)	Settled Amount (For claim amounts less than Rs.1,00,000/-)	Number of Claims Settled (For claim amounts of Rs.1,00,000/- or more)	Settled Amount (For claim amounts of Rs.1,00,000/- or more)
Axis Bank Ltd	0	0.00	0	0.00
Bandhan Bank	0	0.00	0	0.00
Bank of Baroda	8	1,03,757.55	0	0.00
Bank of India	15	1,66,090.21	0	0.00
Bank of Maharashtra	0	0.00	0	0.00
Burdwan DCCB	4	1,16,266.00	1	1,38,835.00
Canara Bank	5	7,693.65	0	0.00
Central Bank of India	14	3,69,935.00	7	53,35,963.00
Contai Co-operative Bank Limited	10	49,000.00	0	0.00
Darjeeling DCCB	0	0.00	0	0.00
HDFC Bank Ltd	8	1,66,000.00	0	0.00
ICICI Bank Ltd	1	8,343.30	0	0.00
IDBI Bank Ltd.	7	37,000.00	0	0.00
Indian Bank	202	53,80,861.03	43	5,05,30,511.90
Indian Overseas Bank	22	5,31,000.00	3	3,52,000.00
Indusind Bank Ltd	0	0.00	0	0.00
Punjab & Sind Bank	0	0.00	0	0.00
Punjab National Bank	205	13,72,662.49	40	1,68,02,767.39
State Bank of India	2631	2,17,85,489.00	159	6,98,32,632.00
Tamluk - Ghatal DCCB	110	12,00,000.00	0	0.00
UCO Bank	32	4,83,781.10	3	8,13,553.37
Union Bank of India	15	2,03,279.46	1	2,03,539.00
West Bengal Gramin Bank	55	11,92,488.28	8	4,40,703.00
Total	3344	3,31,73,647.07	265	14,44,50,504.66

District wise progress under Unclaimed Deposits Campaign as on 18.11.2025				
District Name	Number of Claims Settled (For claim amounts less than Rs.1,00,000/-)	Settled Amount (For claim amounts less than Rs.1,00,000/-)	Number of Claims Settled (For claim amounts of Rs.1,00,000/- or more)	Settled Amount (For claim amounts of Rs.1,00,000/- or more)
Alipurduar	1	93,848.00	2	21,46,280.00
Bankura	353	24,27,485.00	11	36,78,955.00
Birbhum	371	42,84,886.41	23	70,61,262.48
Dakshin Dinajpur	1	67,000.00	6	2,25,000.00
Darjeeling	8	86,220.00	0	0.00
Hooghly	660	31,23,533.25	28	71,41,373.89
Jalpaiguri	121	29,90,000.00	2	20,57,000.00
Kalimpong	46	5,27,948.00	2	3,51,124.00
Kolkota	415	59,50,000.00	55	7,87,00,000.00
Malda	0	0.00	1	2,00,000.00
Murshidabad	30	86,230.00	4	4,35,099.00
Nadia	41	9,36,786.66	4	5,24,742.00
North 24 Parganas	344	50,61,372.00	76	1,47,55,614.00
Paschim Medinipur	4	2,87,580.00	2	14,64,703.00
Purba Bardhaman	442	31,21,708.23	25	1,10,39,742.29
Purba Medinipur	502	37,78,602.00	24	1,46,69,609.00
South 24 Parganas	1	5,588.09	0	0.00
Uttar Dinajpur	4	3,44,859.43	0	0.00
Total	3344	3,31,73,647.07	265	14,44,50,504.66

F. no. 7/14/2022-BOA-I
भारत सरकार / Government of India
वित्त मंत्रालय / Ministry of Finance
वित्तीय सेवाएं विभाग / Department of Financial Services

Jeevan Deep Building, 3rd floor
Sansad Marg, New Delhi - 110 001
Dated: 22nd October, 2025

To:

All Convenors,
State Level Bankers' Committees (SLBCs)

Subject: Three months Campaign (October – December'2025) for settlement of Unclaimed Assets in the Financial Sector – Directions to plan the outreach and settlement camps at district level – regarding.

Madam/Sir,

The Hon'ble Finance Minister launched the nationwide campaign "आपकी पूँजी, आपका अधिकार" (*Your Money, Your Right*) on 4th October 2025 from Gandhinagar, Gujarat. The three-month campaign (October–December 2025) seeks to enable citizens to trace and claim their unclaimed financial assets such as bank deposits, insurance proceeds, mutual funds, dividends and shares. Guided by the principles of Awareness, Accessibility and Action (3A), the initiative reflects the Government's commitment to ensuring that citizens can seamlessly access their unclaimed financial assets through a simplified, transparent and citizen-centric process.

2. To ensure effective implementation and wide outreach, all State Level Bankers' Committees (SLBCs) are requested to operationalise the campaign across all districts as under:

- (i) **Coordination Meetings:** Lead District Managers (LDMs) may convene meetings with designated **Nodal Officers of the State** from the Insurance Regulatory and Development Authority of India (IRDAI), Securities and Exchange Board of India (SEBI), Pension Fund Regulatory and Development Authority (PFRDA), Investor Education and Protection Fund Authority (IEPFA), and the District Administration for coordinated planning and execution.

As part of these preparations, an analysis of district-wise unclaimed amounts across all banks may be undertaken to identify high-value and priority districts. This will enable

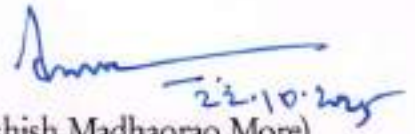
focused outreach and optimal resource allocation for maximum impact during the campaign period.

- (ii) **Public Awareness:** The campaign should be widely publicised locally through print, digital, and community media to maximise participation and awareness.
- (iii) **Outreach and Settlement Camps:** LDMs shall organise special district-level outreach and claim-settlement camps in collaboration with banks and financial institutions to provide citizens a single-window platform to identify and reclaim their unclaimed assets.
- (iv) **Claim Facilitation:** Focus should be on proactive assistance and on-the-spot claim facilitation to ensure faster settlement of eligible claims during the campaign period.

3. SLBCs are requested to closely monitor progress and furnish periodic reports to this Department indicating the number of camps organised, level of public participation, claims settled and district-wise outcomes.

4. The campaign "आपकी पूँजी, आपका अधिकार", guided by the 3A strategy of Awareness, Accessibility and Action, is a key step towards financial inclusion, transparency and citizen empowerment. All SLBCs are requested to extend full cooperation and ensure coordinated efforts among all institutions for its successful implementation during October-December, 2025.

Yours faithfully,



(Ashish Madhaorao More)

Joint Secretary to the Government of India

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

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

Telephone: 033-2248-6922

Ref. No: SLBC/WB/169th SLBC Meeting/ 986 /2025

Date: 19.08.2025

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

Reg: Proceedings of 169th meeting of (Special) SLBC, West Bengal held on 19.08.2025.

The Special SLBC meeting on FI and the 169th meeting of SLBC for the state of West Bengal was held on 19.08.2025 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended June 2025. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and sincere gratitude to all the distinguished guests for their presence in the meeting.

The meeting was graced by Shri D Surendran, Executive Director, Punjab National Bank, & Co-Chairman, SLBC West Bengal, Dr. Amit Mitra, Co-Chairman-SLBC WB & Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchayat and Rural development, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Rajesh Kumar Pandey, Additional Chief Secretary, MSME & Textiles, Govt. of West Bengal, Shri Sanjay Singh, Director General & IGP, Cyber Crime, West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, Dr. Sudip Sinha, Secretary (Finance), Govt. of West Bengal, Shri Sudhanshu Prasad, Regional Director, RBI, Kolkata, Shri P.K. Bhardwaj, Chief General Manager, NABARD, Kolkata, and other dignitaries of State Govt. departments, member banks and all LDMs.

Shri D Surendran, Executive Director, PNB & Co-Chairman, SLBC WB, extended a warm welcome to the dignitaries and provided an overview of the member banks' performance in the first quarter of the FY 2025-26. He congratulated all the member banks for disbursement of fresh credit of Rs.2.84 Lakh Crore during FY 2025-26, thus achieving 59% of the target of Rs.4.82 Lakh Crore under Annual Credit Plan and registering a Y-O-Y growth of 6%. He applauded all member banks for achievement under Agriculture loan disbursement. Total agricultural disbursement as on 30.06.2025 stood at Rs.34,687 Crore, thus achieving 30% of the annual target of Rs. 1,15,855 Crore for FY 2025-26. During the same period in FY 2024-25, it was Rs.33,356 Crore only. Thus, Agriculture sector registered a Y-O-Y growth of 4%.




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

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

Telephone: 033-2248-6922

He praised the notable achievement of registering Y-O-Y growth of 91% in number wise and 66% in amount wise during the quarter in respect of Agriculture Infrastructure Fund (AIF). As on 30.06.2025 cumulative number of sanctions under AIF stood at 6,000 covering Rs.2,638 Crore.

All banks were congratulated for their commendable achievement in Q1 of FY 25-26 under MSME sector. MSME loan disbursement as on 30.06.2025 stood at Rs.88,287 Crore, thus achieving 42% of the annual target of Rs. 2,12,490 Crore for FY 2025-26. In FY 2024-25, it was Rs.74,002 Crore only. Thus, MSME sector registered a praise-worthy Y-O-Y growth of 19%.

He informed about disbursement of loan to 3.61 Lakh number of NRLM-SHGs amounting Rs.7,071 Crore as on 30th June 2025, thus achieving around 33% in number wise and 20% in amount wise of annual targets respectively thereby registering a Y-O-Y growth of 9%.

He further informed that the total number of applications sanctioned under West Bengal Bhabishyat Credit Card (WBBCC) scheme as on 30.06.2025 stood at 41,130 as against 25,286 as on 30.06.2024. Thus, under WBBCC scheme, a Y-O-Y growth of 63% has been registered in respect of number of accounts sanctioned.

He acknowledged the achievements under West Bengal Student Credit Card (WBSCC) scheme under which the banks have sanctioned a cumulative of 91,048 number of proposals as on 30.06.2025, which was 70,703 as on 30.06.2024. Thus, under WBSCC scheme, a Y-O-Y growth of 29% has been registered in terms of number of accounts sanctioned.

He expressed his admiration of the enrolment status of 5.40 Crore people as on 30.06.2025 since inception under the ambit of Jan Suraksha Schemes, which was 5.26 Crore as on 31.03.2025. Thus, fresh addition under this scheme during FY 2025-26 up to June Quarter of this current financial year stood around 14 Lakhs.

He gave credit to all the Banks and the LDMs for their efforts, which led to SLBC West Bengal securing the first position across India in APY performance, in terms of large category state, during the first quarter of FY 2025-26. This achievement has been recognized with the APY Citizens Choice Award for outstanding performance under the scheme.

The improving CD ratio was a key point of commendation. The ratio has advanced to 70.23 % as on 30th June 2025, a clear step up from the 69.71% recorded as on June 30, 2025. He praised all the member banks as this achievement is a testament to focused efforts and positive momentum within the sector.

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

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

Telephone: 033-2248-6922

United Tower, 8th Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

In his address, a strong emphasis was placed on the necessity of on-going re-KYC campaign for all PMJDY accounts in all rural areas. He highlighted that this was a crucial step to ensure continued operational status of these accounts. There is a strong need to raise public awareness about re-KYC procedure which has been achieved through FI saturation campaign. Furthermore, a significant awareness drive must be carried on the importance of nomination and unclaimed deposits.

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

Dr. Mitra subsequently welcomed the assembled dignitaries and led a detailed discussion on several credit-linked flagship schemes. Prior to reviewing the agenda, Dr Mitra also brought up ongoing issues regarding bank customer services and suggested potential actions that were identified during the meeting.

Issue pertaining to ticket size of KCC:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal and Shri Pradip Mazumdar, Hon'ble Minister-in-charge, Panchayat and Rural development, Govt. of West Bengal expressed their apprehension regarding the average ticket size of outstanding KCC loans. As on March 31, 2025, the average loan amount stood at Rs.60,316/-. In the light of ongoing Kharif Season, it was recommended that the banks to increase the ticket size of these loans based on scale of finance. It was pointed out that a larger loan amount would catalyze agricultural growth and would, eventually, contribute to a great prosperity. To effectively increase the ticket size, our primary focus should be on expanding the coverage of eligible farmers. This involves not only identifying but also onboarding a larger number of qualified individuals into the scheme.



(Action Point: Member Banks)



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

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Concerns regarding Mis-selling of Insurance products:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal and Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal informed that a significant number of complaints have been lodged in the Chief Minister's grievance portal concerning the Mis-selling of Insurance products by banks. To address this serious issue, it is imperative that all bank branches take extensive measures to ensure that the customers are fully aware of the products by disclosing the actual proposal terms and conditions transparently. Banks are advised to conduct grassroot-level meetings to educate and inform the branch level officials about the severe consequences of mis-representing insurance products. This will not only prevent future complaints but also protect the bank's reputation and ensure ethical business practices.

(Action Point: Member Banks)

Cyber Crime related issues:

Shri Sanjay Singh, Director General & IGP, Cyber Crime, West Bengal, provided a briefing on the latest modus operandi of cyber fraudsters. He strongly advocated for a closer and more integrated collaboration between banks and the Cyber Crime Department to effectively minimize financial losses for the public, especially bank customers. A writeup in this regard provided by the Director General & IGP, Cyber Crime, West Bengal is attached as annexed to the proceedings. Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance department, Govt. of West Bengal and Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal also emphasized the urgent need for such collaborative actions. Furthermore, Shri Singh stressed that all member banks must take extensive measures to increase customer awareness about the various forms of cybercrime and fraud. It is also crucial to inform customers about the proper channels and procedures for seeking relief and reporting a crime should they fall victim to such activities. This proactive approach is essential for enhancing customer security and trust.

(Action Point: Member Banks)

Agenda No. – 1: Confirmation of the Proceedings of the 168th SLBC meeting held on 21.05.2025

Confirmed



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

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

Telephone: 033-2248-6922

Agenda No. – 2: Action taken report for the decisions adopted in the 168th SLBC meeting

Accepted

Agenda No. – 3: Special SLBC Agenda on FI including last three years comparison on progress made under Financial Inclusion including progress under three months FI Saturation Campaign

Accepted

Agenda No. – 4: Performance of the Banks in respect of deployment of credit during the first quarter of current FY 2025-26 against ACP 2025-26

All the member banks disbursed a fresh credit of Rs. 2.84 Lakh Crore for June quarter in FY 2025-26, thereby achieving 59% of the annual target of Rs.4.82 Lakh Crore under Annual Credit Plan (ACP) and achieved significant increase from Rs. 2.69 Lakh Crore for the same corresponding period of FY 2024-25.

a. Bank wise disbursement under priority sector lending

Noted

b. Bank wise disbursement under non-priority sector lending

Noted

c. Bank wise Total disbursement under PRISEC & NON PRISEC

Noted

d. District wise total disbursement under priority sector lending

Noted

e. Bank wise sectorial outstanding credit under Priority Sector

Noted



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Kolkata- 700 001

Telephone: 033-2248-6922

f. Bank wise sectorial outstanding credit under Non-Priority Sector

Noted

Agenda No. – 5: CD Ratio of the State and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC)

The Credi Deposit (CD) Ratio for the state of West Bengal stood at 70.23% as of June 30, 2025, showing an increase from 69.71 on June 30, 2024. Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal advised the districts with a lower CD ratio to enhance their performance. He also recommended a focused approach on districts which have shown a significant Y-o-Y negative growth. He expressed confidence that through focused efforts and strategic planning, the state would soon achieve the national average for CD ratio.

(Action Point: Member Banks, LDMs)

a. Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%

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

b. District wise CD Ratio of West Bengal

Noted

c. Bank wise CD Ratio of West Bengal

Noted

d. Bank wise & Population Group wise Branch Network & Deposit

Noted



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e. Bank wise & Population Group wise Advance & CD Ratio

Noted

f. Bank wise Position of ATM & BC Outlets

Noted

g. Trends analysis on District wise CD Ratio on quarterly basis

Noted

Agenda No. – 6: Deployment of Credit in Agriculture including

The agriculture disbursement up to 30.06.2025 stood at Rs. 34,687 Crore, thus achieving 30% of the annual target of Rs. 1,15,855 Cr. for the FY 2025-26. For the same corresponding period of previous FY 2024-25, it was Rs.33,356 Crore. Though, Agriculture sector registered a Y-O-Y growth, but it is still below the expectation level. Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal requested all member banks to provide their wholehearted efforts for achieving the target.

(Action Point: Member Banks)

a. KCC

All the banks operating in the State disbursed 8,21,264 KCCs in Q1 FY 2025-26, achieving 23.46% of the annual target. The outstanding KCC portfolio is Rs. 22,837.47 crore as of June 30, 2025, with an average ticket size of Rs. 52,475, up from Rs. 48,677 in June 2024. For Public Sector Banks, the average ticket size of KCC stood at Rs. 67,716. Citing the need to address rising agricultural input costs, Shri Onkar Singh Meena, Principal Secretary, Department of Agriculture & Agricultural Marketing, has directed banks to increase the average ticket size to a minimum of Rs. 75,000 based on the scale of finance, mentioning that it continued to remain below the required benchmark.



(Action Point: Member Banks)

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- b. Collateral free agricultural loans up to Rs. 2.00 Lakhs & end use verification of agricultural gold loans

Noted

- c. Review of progress under Agriculture Infrastructure Fund (AIF)

All the member banks have cumulatively sanctioned 6000 no.s of AIF proposals amounting to Rs. 2638.30 crore out of which 5527 no.s proposals have been disbursed amounting to Rs. 2357.11 crore as on 30.06.2025. All the member banks are required to provide loan under this scheme for giving benefit of interest subvention & CGTMSE coverage to the borrower. All the pending cases should be disposed of within 90 days.

(Action Point: Member Banks)

- d. Review of credit deployment under FPO

Noted

- e. KCC Animal Husbandry (KCC-AH)

The use of the KCC-IMS (AH) portal is mandatory for all banks and stakeholders to ensure data sanctity and effective monitoring. Bank branches must commit to real-time data updates, with oversight from their controlling offices. All banks are advised to dispose of the pending applications with utmost urgency.

(Action Point: Member Banks)

- f. National Livestock Mission (NLM)

Noted

- g. MJCC (KCC Fishery)

TAT should be strictly maintained for MJCC loan proposal. All the pending applications should be disposed of within 31.08.2025 and eligible proposals should be disbursed within 12.09.2025.

(Action Point: Member Banks)



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h. Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)

The progress of the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme in the state is significantly below the expected level, primarily due to a substantial backlog of pending proposals. As of June 30, 2025, a total of 475 proposals remains in pending status, which is a major bottleneck hindering the growth of the food processing sector and contributing to a high level of food spoilage. To urgently address this, all member banks are directed to prioritize and expedite the disposal of these pending applications. It is crucial that all rejections are handled in close coordination with the District Nodal Officer (DNO) and the District Resource Person (DRP) to ensure a transparent process. This concerted effort is essential to boost the scheme's disbursement rate and ensure that its benefits are effectively delivered to deserving micro-enterprises.

(Action Point: Member Banks)

Agenda No. – 7: Deployment of Credit to MSME

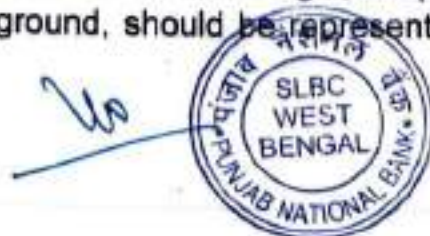
Shri Rajesh Kumar Pandey, Additional Chief Secretary, MSME & Textiles, Govt. of West Bengal congratulated the member banks in the State for disbursing Rs.88,287 crore under MSME as on 30.06.2025, against the target of Rs.2,12,490 crore with overall achievement of 42% of the total target for FY 2025-26. Considering this, Shri Pandey encouraged all banks to intensify their efforts to not only meet but to surpass the set target for the current financial year.

(Action Point: Member Banks)

Agenda No. – 8: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCC) and associated guidelines on interest subvention

As on June 30, 2025, a total 1,80,682 applications were sponsored to various banks under WBBCC scheme. Out of these sponsored cases, 41,130 proposals have been sanctioned, with a total sanctioned amount of Rs.990.25 crore. Furthermore, 28,985 accounts have been disbursed amounting to Rs.639.94 crore. Member Banks have been requested to instruct their branches to dispose of the pending loan proposals in a time bound manner ensuring there are no unnecessary rejection or delays. Furthermore, as per the directive from Rajesh Kumar Pandey, Additional Chief Secretary, MSME & Textiles, Govt. of West Bengal, all sponsored cases previously rejected, other than adverse CIBIL score ground, should be represented to the banks for a thorough and fair reconsideration.

(Action Point: Member Banks)





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Agenda No. – 9: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma

Noted

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

In the June quarter, 2025 all member banks collectively disbursed loans to 3.61 lakh NRLM-SHG (National Rural Livelihood Mission - Self Help Groups), amounting to a total of Rs. 7,070.84 crore. This achievement represents a significant performance, reaching approximately 33% of the numerical target and 20% of the financial target for the year. West Bengal has the highest number of enrolled Self-Help Groups (SHGs) in the country. Given the excellent recovery rate observed in this sector, the member banks are advised to increase the number and amount of credit delivered to SHGs. To improve the average ticket size of SHG-NRLM loan, sincere efforts to be taken by the member banks. While improving their performance in this regard, banks to adhere strictly to the RBI guidelines on Drawing Power. Additionally, branch-wise credit camps may be organized regularly to facilitate the financing of SHGs more efficiently.

(Action Point: Member Banks)

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

Noted

Agenda No. – 12: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan

As of June 30, 2025, member banks have cumulatively sanctioned 91,048 proposals under the West Bengal Student Credit Card (WBSCC) scheme. From these sanctioned cases, disbursements have been made to 67,973 accounts. A significant number of 22,350 proposals are currently pending at various bank branches. Considering the high rate of rejection and the slow progress of the scheme, a formal request has been made to all member banks to prioritize the disposal of these pending cases. To effectively address the challenges, it has been proposed that a sub-committee be formed specifically for the WBSCC scheme to systematically tackle the issues. Additionally, it is essential to conduct sensitization workshops and training programs for field-level functionaries to enhance their awareness and understanding of the scheme's objectives and procedures.



(Action Point: Member Banks)

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Agenda No. – 13: Credit facilities to Minority Community

Noted

Agenda No. – 14: Credit facilities to SC/ST

Noted

Agenda No. – 15: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

Noted

Agenda No. – 16: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)

Noted

Agenda No. – 17: Progress made under Financial Inclusion, updation of URC in CISBI Portal, Inactive Fixed-Point BC

Accepted

Agenda No. – 18: Review of functioning of RSETIs & setting up of new RSETIs

Noted

Agenda No. – 19: Progress on Data Management as per Revamped Lead Bank Scheme

Accepted

Agenda No. – 20: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)

Noted



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Agenda No. – 21: Calendar of SLBC Meeting / Events & unresolved issues related to BLBC/ DCC/ DLRC

Accepted

Agenda No. – 22: Miscellaneous

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

Noted

- b. Status of SLBC report submitted by Member Banks

Accepted

- c. FI Index-List of identified districts for adequate focus

Noted

- d. Unified Lending Interface

Noted

- e. KYC compliance issue

Noted

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



Balbir Singh

(General Manager & Convenor, SLBC West Bengal)

State Lead Bank Committee

— dated 19-08-2025

The scale of cybercrimes is immense in terms of human cost and suffering caused to victims. On average, in one day, West Bengal sees about 300-400 cases as in August, 2025. The amount defrauded in a typical day is ₹ 3-4 Crore. The ecosystem of mule accounts is one of the major enablers of cybercrime, the other being fake SIMs. Layering is used to launder proceeds of crime, and a typical case sees money flowing through 700-1000 bank accounts in 7 or more layers.

The action plan required to handle this can be divided into two parts.

Mitigation of cases that have already been reported:

1. Frauds are reported by victims on the National Crime Reporting Portal through a helpline 1930 or a website, cybercrime.gov.in. These are responded to first by Cyber Crime Wing, West Bengal Police through the 24x7 NCRP Control Room of call-takers and fund blocking officers. The money flow blocking is seen to suffer on holidays and night shifts due to absence of corresponding nodal officers on the bank side. **Every bank must establish a 24*7 NCRP Cell with escalation contacts.**
2. The Mean Time To Respond varies greatly across banks from 2.5 minutes to 90 minutes. The same is seen with average lien percentages, varying from 24% to 3%. **Banks should track both these metrics.**
3. Even the money withheld is not being refunded to victims inspite of Court orders, because of legal procedures within banks. This causes great anguish to victims. Banks must establish a standardised, time-bound SOP for refund of lien amounts. **It is suggested that it be based on "first-come-first-serve" and a "cutoff date".**
4. There is delay in providing investigations-related information to LEAs inspite of clear CEIB guidelines of doing this within 1-3 weeks. **This may be reviewed and addressed.**

Prevention of crime:

1. EDD in KYC is not stringent enough for current and corporate accounts, which are generally used by cybercriminals. Account turnover limits are being arbitrarily set and not related to normal banking parameters that would establish genuine business activity. **This is an area of major concern which has to be addressed by banks.**
2. Bulk NEFT Facility is misused by cybercriminals to transfer funds programmatically (very quickly). **Banks must re-verify customers before providing bulk payment facilities.**
3. Transaction monitoring, either rule-based or with use of AI like RBI's mulehunter.ai needs



to be actively done to identify suspected mule activity. I4C shares Suspect Registry with all banks. **This should be onboarded, and results of identified suspected mule account transfers should be shared in real time with CCW, so that we can interdict the crime from happening after verification from suspected victim.**

Malicious access to CBS by bank employees is a major source of cybercrime and data breach. This has already been identified by one of the Banks on our request, and arrests have been made, and interrogations done, confirming this. **Access to CBS should be need to know. Audit trail should be established to track this.**

General:

1. A Single Point Of Contact from the IT wing of each bank should be established for data sharing with LEAs.

2. Awareness building is required with joint police-bank campaigns aiming at target hardening.

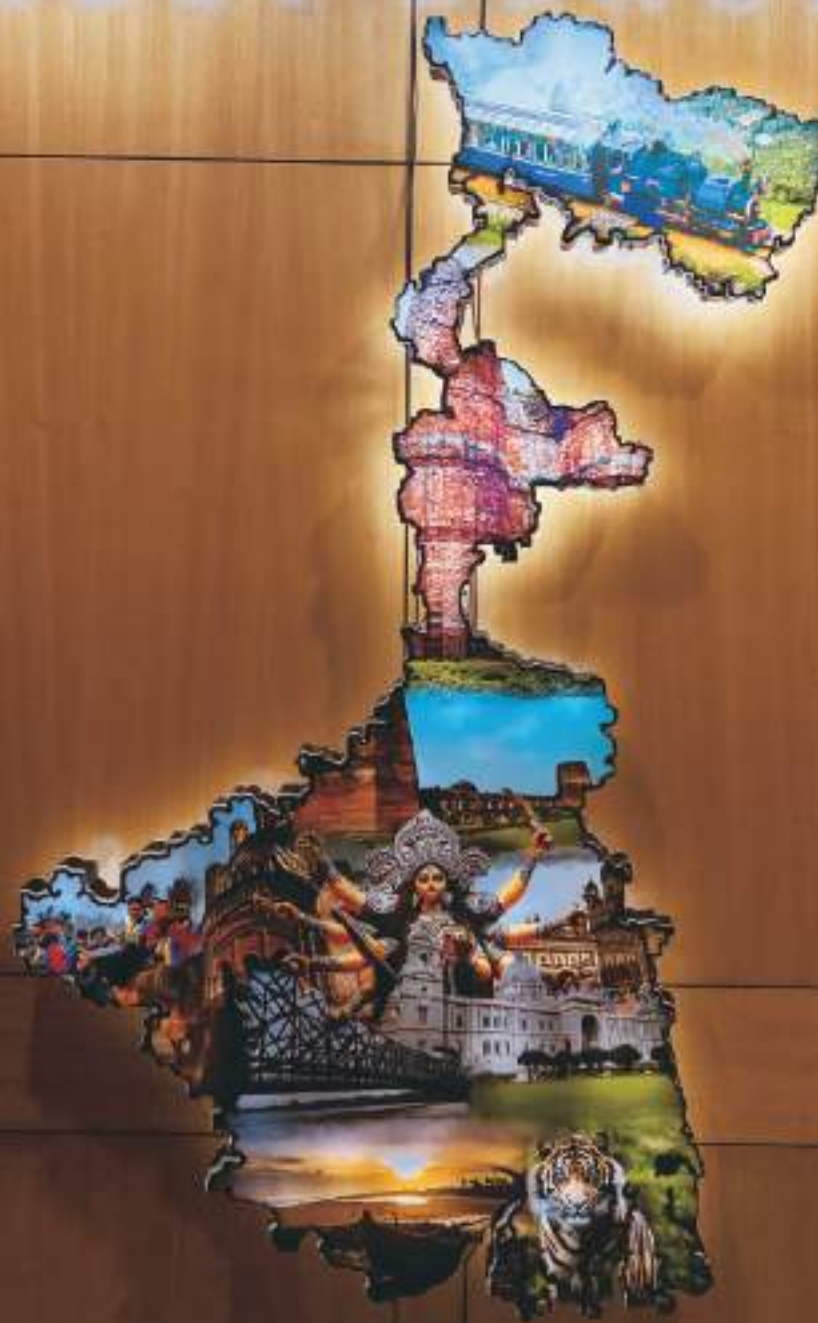
3. Training may be taken up by banks for their staff, with sharing of case studies involving officers from CCW and CID.

4. **Creation of a State-level Bank–Police Cyber Coordination Committee with fixed SOPs & timelines is required to take these forward.**





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