



171<sup>वां</sup>  
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पश्चिम बंगाल राज्य स्तरीय  
बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR WEST BENGAL

## Quarterly Review December, 2025

Date : 10.02.2026  
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%)
<b>Highest Populated Districts</b>	<b>Lowest Populated Districts</b>
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.1,37,817
Per Capita Advance	Rs.97,580

**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	December 2024	March 2025	June 2025	September 2025	December 2025
Rural	4350 (42.88%)	4356 (42.54%)	4376 (42.68%)	4388 (42.61%)	4395 (42.49%)
Semi-urban	1913 (18.86%)	1930 (18.85%)	1945 (18.97%)	1948 (18.92%)	1959 (18.94%)
Metro/Urban	3881 (38.26%)	3954 (38.61%)	3931 (38.35%)	3962 (38.47%)	3990 (38.57%)
<b>Total</b>	<b>10,144</b>	<b>10,240</b>	<b>10,252</b>	<b>10,298</b>	<b>10,344</b>

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

Population group	December 2024	March 2025	June 2025	September 2025	December 2025
Rural	2090	2074	2160	2140	2132
Semi- urban	2690	2571	2565	2548	2561
Urban/Metro	6984	7095	6965	6848	6858
<b>Total</b>	<b>11,764</b>	<b>11,740</b>	<b>11,690</b>	<b>11,536</b>	<b>11,551</b>

**VITAL STATISTICS OF WEST BENGAL**

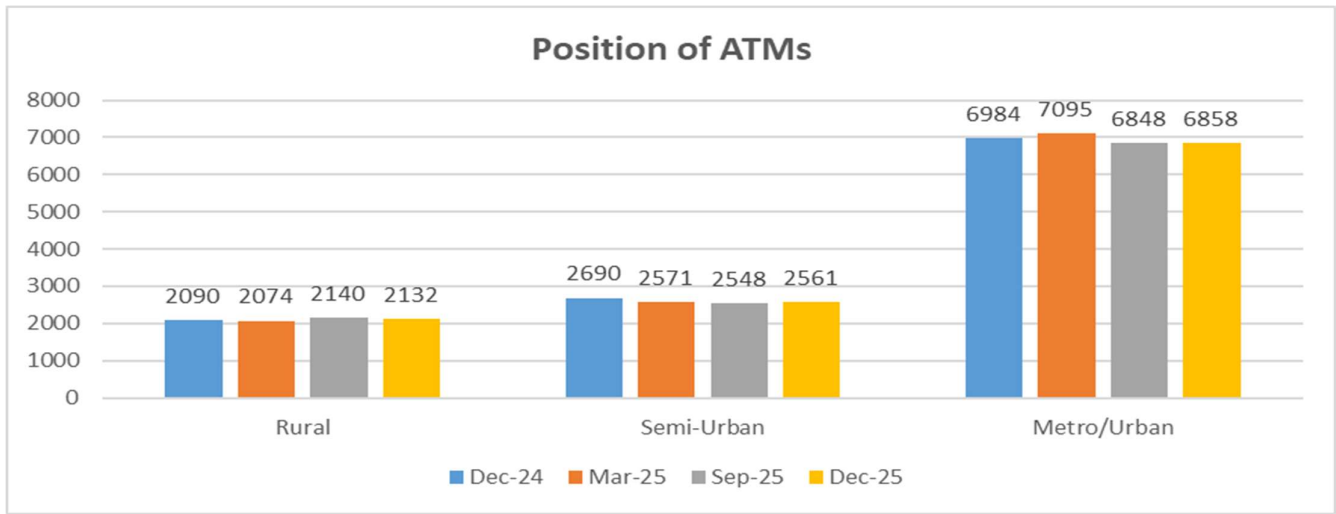
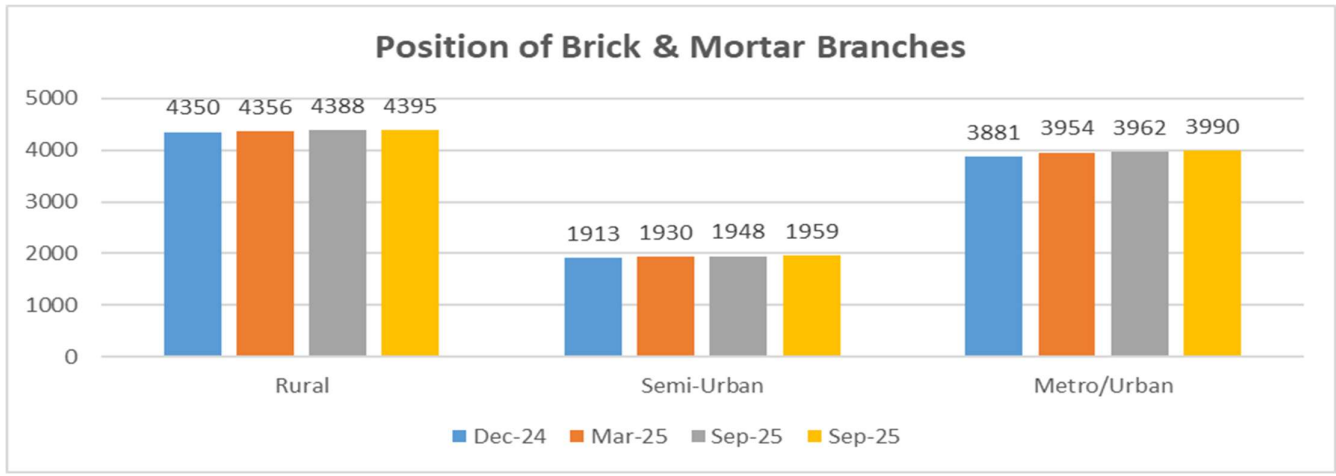
(Amount Rs in crore)

Parameter	December 2024	March 2025	June 2025	September 2025	December 2025
<b>No. of Branches</b>	10,144	10,240	10,252	10,298	10,344
<b>Total Deposits</b>	1184216	1209534	1235175	1277993	1258931
<b>Total Advances (with RIDF)</b>	827816	848401	867499	902142	891373
<b>Total Business</b>	2012032	2057935	2102674	2180135	2150304
<b>CD Ratio</b>	70	70	70	71	71
<b>C+I: Deposit Ratio</b>	74	74	77	75	75
<b>Priority Sector Advances (PSA)</b>	334140	350825	368376	381810	403422
<b>% of PSA to ANBC</b>	40	41	42	42	45
<b>Agriculture Advances</b>	92474	91314	92218	93582	98945
<b>% of Agri Advances to ANBC</b>	11	11	11	10	11
<b>MSME</b>	152117	159868	167806	180726	192707
<b>Education Loans</b>	5587	6169	5768	6150	6450
<b>Housing Loans</b>	124594	133069	133209	132877	136662
<b>DRI Advances</b>	114	114	115	118	120
<b>% of DRI Advances to ANBC</b>	0.01	0.01	0.01	0.01	0.01
<b>Advances to SC/ST Communities</b>	17438	19333	18883	18940	19627
<b>Adv. to Women Entrepreneurs</b>	87512	88700	90937	91488	99576
<b>% of Adv to Women to ANBC</b>	11	11	11	10	11
<b>Weaker Section Advances</b>	73208	83460	77836	83211	82431
<b>% of Weaker Advances to ANBC</b>	9	10	9	9	9
<b>Minority Community Advances</b>	37888	38097	43836	40885	41049
<b>% of Minority Co Adv. to Prisec</b>	11	11	12	11	11

## DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2024-25 (As on December'2024)			FY 2025-26 (As on December'2025)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	1,15,852	74,982	65%	1,15,855	83,376	72%
2	<b>MSME</b>	1,53,509	1,48,906	97%	2,12,490	1,99,436	94%
3	<b>OPS</b>	46,220	17,066	37%	36,378	22,480	62%
<b>Total PRISEC</b>		<b>3,15,581</b>	<b>2,40,954</b>	<b>76%</b>	<b>3,64,723</b>	<b>3,05,292</b>	<b>84%</b>
4	<b>NPS</b>	1,06,519	3,04,215	286%	1,17,870	3,86,311	328%
<b>Grand Total</b>		<b>4,22,100</b>	<b>5,45,169</b>	<b>129%</b>	<b>4,82,593</b>	<b>6,91,603</b>	<b>143%</b>



## AGENDA NOTES FOR 171<sup>st</sup> SLBC Meeting

### AGENDA - 1

#### Confirmation of the Proceedings of the 170<sup>th</sup> SLBC meeting held on 28.11.2025 and review of action points there of:

The proceedings and action points of 170<sup>th</sup> SLBC Meeting for West Bengal, held on 28<sup>th</sup> of November 2025, was circulated under cover of Convener Bank's letter to the members on 08.12.2025 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 170<sup>th</sup> SLBC meeting.

The Action Taken Report (ATR) for the major action points as emerged in the 170<sup>th</sup> SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	Administrative control over the branches / offices of few banks	<b><u>Bank of Baroda:</u></b> 4 Regions (KMR, KMR 2, GKR & Burdwan) comes under the jurisdiction of Kolkata Zone while Siliguri Region consisting of 9 districts (Alipurduar, Coochbehar, Darjeeling, Kalimpong, Dakhin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Jalpaiguri) with Regional Headquarter at Siliguri is the under the control of Guwahati Zone. Moreover, all the issues pertaining to SLBC including preparation and submission of Reports and implementation of all Govt Sponsored Schemes of all the 5 Regions (including Siliguri) falling in West Bengal is taken care by the Priority Sector in-charge of Kolkata Zonal Office who is also the Nodal Officer & SPOC coordinating with SLBC for Bank of Baroda, under the State of West Bengal. For Siliguri Region, BOB has additionally identified SPOC in AGM cadre for branches covering 9 districts as has been mentioned for better monitoring of all Govt. Sponsored Schemes as well as coordination of various banking related activities pertaining to SLBC & RBI. However, as per the direction and instruction of SLBC and RBI, a letter has been written to the Corporate Office highlighting the need of inclusion of administrative control of Siliguri Region under Kolkata Zone. The present structure of Bank of Baroda will surely lead to efficient monitoring of all the matters related to SLBC & RBI thus leading to better performance.

		<p><b><u>Indian Bank:</u></b></p> <p>Shri Abhay Kumar, DGM, has been designated for ensuring smooth and hassle-free implementation of all Govt. Sponsored schemes &amp; directives of regulatory authorities. He is also empowered to attend the review meetings of Govt. regulatory bodies.</p> <p>With regard to Govt. Sponsored Schemes, all the zones of West Bengal are monitored by FGM Office, Kolkata through a SPOC, of the rank of AGM, posted at FGM Kolkata for better coordination.</p> <p>All reports, progress statements and grievances pertaining to Govt. Sponsored programs are being monitored &amp; addressed by FGMO Kolkata.</p> <p>Several awareness campaigns and sensitization programs are being organized by member banks in collaboration with the Cyber Crime Department. Notably, an event was held on December 18, 2025, at Araksha Bhawan under the chairmanship of Shri Sanjay Singh, DG &amp; IGP, Cyber Cell, West Bengal. This session was attended by senior officials from all financial institutions operating within the state.</p> <p>Additionally, during the four-month Re-KYC campaign, all the member Banks conducted grassroots-level awareness camps related to Cyber Crime, across the state in more than 3,400 Gram Panchayats.</p>
	<p>Cyber Crime related issues</p>	
	<p>Submission of Life Certificate of pensioners related issues</p>	<p>Bankers / authorized officials often visit, personally, the residences of sick and aged pensioners to collect the certificates.</p> <p>Pensioners have the option to submit their life certificates digitally through the Jeevan Pramaan portal.</p> <p>Pensioners can avail the door-step services offered by Nationalized Banks &amp; Indian Postal Payment Bank (IPPB).</p>

<p>2</p>	<p>To increase Agriculture lending to achieve ACP target for FY 2025-26.</p> <p>AIF Proposal sanction &amp; Disbursement</p> <p>KCC target for FY-2025-26 to be achieved. Focus to be given on KCC renewal.</p>	<p>The agriculture disbursement up to December 2025 for the financial year 2025-26 is Rs. 83,375.98 crores thus achieving 96% of the 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.8,393.98 crores in absolute terms as on 31.12.2025 from Rs.74,982.00 crores as on 31.12.2024 thus registering a growth of 11.20 % on Y-O-Y basis.</p> <p>As on 31.12.2025, member banks have cumulatively sanctioned 7,892 number of AIF applications amounting Rs.3,143.11 Crore, out of which disbursement done in 7,413 number of accounts covering Rs.2922.19 Crore.</p> <p>The progress of the AIF Scheme is being regularly monitored, which is a dedicated agenda item in the quarterly SLBC Agriculture Sub-committee meetings.</p> <p>Furthermore, significant emphasis is being placed on the PMFME scheme. An exclusive meeting was held on 05.02.2026 between Central and State Government officials and member banks to review PMFME achievements in West Bengal and strategize on improving performance under the scheme.</p> <p>As on 31.01.2026, member banks have cumulatively sanctioned 7,965 number of AIF applications amounting to Rs.3,178.40 Crore. out of which disbursement done in 7,538 number of accounts covering Rs.2,965.70 Crore.</p> <p>All the banks operating in the State have disbursed 21.41 lakh KCCs (Fresh + Renewal) amounting Rs. 11,457.06 cr. thus achieving 82% of the annual target of 35.00 lakh number of KCC. Total KCC standing outstanding at Rs. 22,667.63 cr. in 46.58 lakh KCCs with average ticket size of Rs. 48,665 /- per KCC.</p>
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3	<p>To increase MSME lending to achieve ACP target for FY 2025-26</p> <p>Implementation of West Bengal Bhabishyat Credit Card (WBBCC)</p>	<p>The member banks in the State have disbursed Rs.1,99,435.70 Crore under MSME as on 31.12.2025, against the target of Rs.2,12,490 Crore with overall achievement of 125% of the total target for FY 2025-26.</p> <p>Further disbursement in MSME has increased by Rs.50,529.25 crores in absolute terms as on 31.12.2025 from Rs1,48,906.45 Cr. as on 31.12.2024 thus registering a growth of 33.93 % on Y-O-Y basis.</p> <p>As on 31.12.2025, Member Banks sanctioned 51,737 number of proposals amounting to Rs.1,311.87 Crore</p>
4	WBSCC (West Bengal Student Credit Card)	As on 31.12.2025, member banks have cumulatively sanctioned 1,01,692 number of WBSCC proposals
5	PMFME	As on 31.01.2026, member banks cumulatively sanctioned 567 proposals under PMFME scheme
6	SHG NRLM	<p>As per data provided by WBSRLM Dept, Govt. of West Bengal, at the end of December Quarter 2025, member banks disbursed <b>Rs. 26,102.30 crore (98% of financial target)</b> covering <b>10,26,688</b> number of groups (<b>124%</b> of physical target) as on <b>31.12.2025</b> for <b>FY 2025-26</b>. Average disbursement stood at <b>Rs.2.54 lakh</b> per SHG.</p> <p>As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended December 2025 stood at <b>Rs. 35,146.69 crore</b>.</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.3,05,292 Crore in Priority Sector as on 31.12.2025, i.e. 84% against the annual target of Rs.3,64,723 Crore for the financial year 2025-26. The achievement in Priority Sector as on 31.12.2024 was Rs.2,40,954 Crore against annual target of Rs.3,15,581 Crore during the financial year 2024-25.

Achievement under Agriculture sector is 72% amounting to Rs.83,376 Crore, the achievement in MSME sector is 94% amounting to Rs.1,99,436 Crore and the achievement in Other Priority Sector (OPS) is 62% amounting to Rs.22,480 Crore as on 31.12.2025 which were Rs.74,982 Crore, Rs.1,48,906 Crore and Rs.17,066 Crore in Agriculture, MSME & OPS sector respectively as on 31.12.2024.

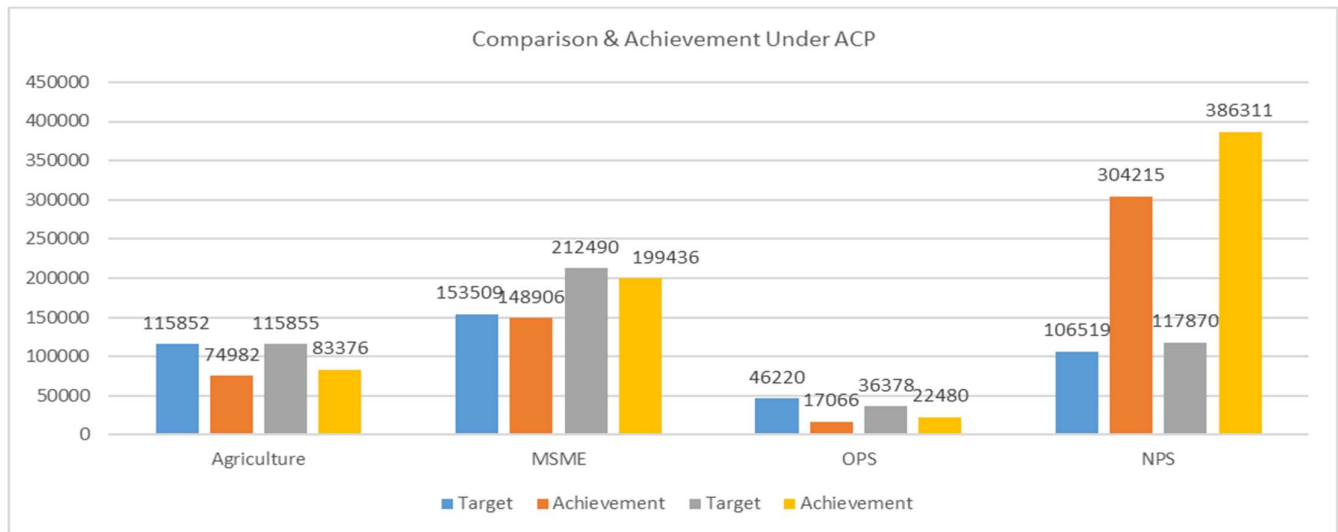
Disbursement in Non-Priority Sector is Rs.3,86,311 Crore i.e.328% of the ACP of Rs.1,17,870 Crore which results in overall disbursement of Rs.6,91,603 Crore i.e.143% against ACP of Rs.4,82,593 Crore as on 31.12.2025.

**A comparative position of achievement in disbursement figure under ACP as on December 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 December'2024)			FY 2025-26 (As on December'2025)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	1,15,852	74,982	65%	1,15,855	83,376	72%
2	<b>MSME</b>	1,53,509	1,48,906	97%	2,12,490	1,99,436	94%
3	<b>OPS</b>	46,220	17,066	37%	36,378	22,480	62%
<b>Total PRISEC</b>		<b>3,15,581</b>	<b>2,40,954</b>	<b>76%</b>	<b>3,64,723</b>	<b>3,05,292</b>	<b>84%</b>
4	<b>NPS</b>	1,06,519	3,04,215	286%	1,17,870	3,86,311	328%
<b>Grand Total</b>		<b>4,22,100</b>	<b>5,45,169</b>	<b>129%</b>	<b>4,82,593</b>	<b>6,91,603</b>	<b>143%</b>

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



Target FY 2024-25	Achievement as on 31.12.2024	Target FY 2025-26	Achievement as on 31.12.2025
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## Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended December, 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	104362	533.75	35286	426.50	728	426.37	218611	2646.00	140376	1386.62	52.40	
2	Bank of India	138680	1688.27	63	32.84	37404	2255.92	655189	6097.00	176147	3977.03	65.23	
3	Bank of Maharashtra	1012	28.10	10	3.58	104	3.25	8102	497.00	1126	34.93	7.03	
4	Canara Bank	55307	807.59	68	3.36	1927	270.52	330820	3061.00	57302	1081.47	35.33	
5	Central Bank of India	84994	1897.12	120	41.44	274	169.71	272693	3544.00	85388	2108.27	59.49	
6	Indian Bank	127654	3564.25	1538	113.91	720	1210.54	367187	6405.00	129912	4888.70	76.33	
7	Indian Overseas Bank	6995	103.36	23	11.50	103	777.60	66936	1350.00	7121	892.46	66.11	
8	Punjab & Sind Bank	3	0.07	193	13.17	118	133.61	963	176.00	314	146.85	83.44	
9	Punjab National Bank	392999	7489.73	7315	299.16	4449	1127.45	1538510	15929.00	404763	8916.34	55.98	
10	State Bank of India	437153	5579.96	80	56.35	187809	8321.40	1472525	13889.00	625042	13957.71	100.49	
11	UCO Bank	53126	2402.77	27	103.67	50	25.84	78436	3194.00	53203	2532.28	79.28	
12	Union Bank of India	33396	858.55	118	101.66	1649	1098.96	194233	3512.00	35163	2059.17	58.63	
<b>Total PSU</b>		<b>1435681</b>	<b>24953.52</b>	<b>44841</b>	<b>1207.14</b>	<b>235335</b>	<b>15821.17</b>	<b>5204205</b>	<b>60300.00</b>	<b>1715857</b>	<b>41981.83</b>	<b>69.62</b>	
13	Axis Bank	139374	1432.03	72	92.85	1467	3630.29	512819	7984.00	140913	5155.17	64.57	
14	Bandhan Bank	273912	2801.36	0	0.00	38267	516.93	346854	2118.00	312179	3318.29	156.67	
15	Catholic Syrian Bank Ltd.	2115	128.95	0	0.00	8	0.20	248	12.00	2123	129.15	1076.23	
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	1	5.00	0	0.00	0	0.00	1	5.00	#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	96772	698.08	28	70.44	2517	4613.94	572357	3533.00	99317	5382.47	152.35	
20	ICICI Bank	28351	421.90	5	1.96	628	2200.69	93483	2406.00	28984	2624.54	109.08	
21	IDBI Bank	12111	45.74	12	16.10	467	81.83	154839	406.00	12590	143.67	35.39	
22	IDFC First Bank	331	6.15	0	0.00	0	0.00	17600	34.00	331	6.15	18.09	
23	Indusind Bank	220349	1023.25	0	0.00	0	0.00	2183637	3531.00	220349	1023.25	28.98	
24	Karnataka Bank Ltd.	212	4.78	0	0.00	24	18.52	820	345.00	236	23.30	6.75	
25	Karur Vysya Bank	0	0.00	0	0.00	22	1.85	1	0.00	22	1.85	#DIV/0!	
26	Kotak Mahindra Bank	4175	209.14	1	2.50	95	625.55	26558	984.00	4271	837.19	85.08	
27	Lakshmi Vilas Bank (DBS)	11532	74.81	11	95.23	12	159.20	95498	161.00	11555	329.24	204.50	
28	Ratnakar Bank Ltd	46131	245.27	0	0.00	9	45.74	306066	604.00	46140	291.00	48.18	
29	South Indian Bank Ltd.	900	21.84	0	0.00	0	0.00	3397	90.00	900	21.84	24.27	
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	3208	16.26	36	12.40	252	875.25	22492	2034.00	3496	903.91	44.44	
<b>Total PVT</b>		<b>842838</b>	<b>7234.21</b>	<b>168</b>	<b>296.77</b>	<b>43816</b>	<b>12946.83</b>	<b>4374158</b>	<b>24805.00</b>	<b>886822</b>	<b>20477.81</b>	<b>82.56</b>	
33	Au Small finance Bank	21350	118.85	0	0.00	1	0.50	11017	24.00	21351	119.35	497.27	
34	ESAF SF Bank	12499	186.58	0	0.00	0	0.00	216232	284.00	12499	186.58	65.70	
35	Jana Small Finance Bank	21053	195.23	0	0.00	0	0.00	167610	312.00	21053	195.23	62.57	
36	Ujjivan Small Finance Bank	96205	652.14	0	0.00	0	0.00	454494	887.00	96205	652.14	73.52	
37	Utkarsh Small Finance Bank	4475	20.97	0	0.00	0	0.00	21166	35.00	4475	20.97	59.91	
<b>Total Small Finance</b>		<b>155582</b>	<b>1173.76</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>0.50</b>	<b>870519</b>	<b>1542.00</b>	<b>155583</b>	<b>1174.26</b>	<b>76.15</b>	
38	WBGB (PNB)	381029	6808.19	102	14.65	474	4.29	1610841	12421.00	381605	6827.13	54.96	
<b>Total RRB</b>		<b>381029</b>	<b>6808.19</b>	<b>102</b>	<b>14.65</b>	<b>474</b>	<b>4.29</b>	<b>1610841</b>	<b>12421.00</b>	<b>381605</b>	<b>6827.13</b>	<b>54.96</b>	
39	WB State Co-Op Bank Ltd.	1238215	4116.63	11	15.52	0	0.00	3370727	6587.00	1238226	4132.15	62.73	
40	WBSCARD Bank Ltd.	6897	178.65	0	0.00	0	0.00	346667	1187.00	6897	178.65	15.05	
<b>Total Co-Optv</b>		<b>1245112</b>	<b>4295.28</b>	<b>11</b>	<b>15.52</b>	<b>0</b>	<b>0.00</b>	<b>3717394</b>	<b>7774.00</b>	<b>1245123</b>	<b>4310.80</b>	<b>55.45</b>	
<b>Grand Total</b>		<b>4060242</b>	<b>44464.96</b>	<b>45122</b>	<b>1534.08</b>	<b>279626</b>	<b>28772.79</b>	<b>15777117</b>	<b>106842.00</b>	<b>4384990</b>	<b>74771.83</b>	<b>69.98</b>	
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)											<b>9013.00</b>	<b>8604.15</b>	
<b>Grand Total with RIDF</b>									<b>15777117</b>	<b>115855.00</b>	<b>4384990</b>	<b>83375.98</b>	<b>71.97</b>

**Statement showing disbursement in MSME under Priority Sector up to the quarter ended December, 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	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	12630	2097.60	1595	997.33	233	893.89	0	0.00	0	0.00	22309	6478.00	14458	3988.82	61.57
2	Bank of India	29401	2442.67	572	2105.09	526	1202.41	0	0.00	0	0.00	74480	8401.00	30499	5750.16	68.45
3	Bank of Maharashtra	309	60.63	13	26.41	16	52.34	10	0.30	275	0.65	2287	1064.00	623	140.33	13.19
4	Canara Bank	14883	1991.89	602	846.90	48	364.42	0	0.00	106	885.91	29915	6980.00	15639	4089.11	58.58
5	Central Bank of India	13677	1290.13	448	789.93	27	255.11	29	1.05	0	0.00	22915	3710.00	14181	2336.22	62.97
6	Indian Bank	56313	6233.26	4318	2367.14	286	791.33	21	0.16	0	0.00	54311	12668.00	60938	9391.89	74.14
7	Indian Overseas Bank	4483	1815.50	112	162.35	67	787.29	0	0.00	0	0.00	7449	4516.00	4662	2765.14	61.23
9	Punjab & Sind Bank	550	68.94	109	68.23	1	12.27	0	0.00	0	0.00	3625	905.00	660	149.44	16.51
8	Punjab National Bank	47015	5849.51	2755	2875.55	333	2263.45	13	1.94	0	0.00	119866	19959.00	50116	10990.44	55.07
10	State Bank of India	172271	18909.32	8038	8370.21	1769	12107.77	0	0.00	1969	3107.24	72981	21312.00	184047	42494.54	199.39
11	UCO Bank	12126	3706.16	244	1426.67	5	214.82	0	0.00	0	0.00	19535	7748.00	12375	5347.65	69.02
12	Union Bank of India	17654	2873.82	1838	2433.73	148	1431.31	52	4.10	0	0.00	32633	8717.00	19692	6742.96	77.35
<b>Total PSU</b>		<b>381312</b>	<b>47339.42</b>	<b>20644</b>	<b>22469.53</b>	<b>3459</b>	<b>20376.40</b>	<b>125</b>	<b>7.55</b>	<b>2350</b>	<b>3993.80</b>	<b>462306</b>	<b>102458.00</b>	<b>407890</b>	<b>94186.70</b>	<b>91.93</b>
13	Axis Bank	5816	3821.48	3547	6583.32	1113	7392.91	0	0.00	0	0.00	17769	18140.00	10476	17797.71	98.11
14	Bandhan Bank	297321	3791.56	221	102.83	60	75.11	0	0.00	0	0.00	610480	8914.00	297602	3969.50	44.53
15	Catholic Syrian Bank Ltd.	0	0.00	4	1.64	0	0.00	0	0.00	0	0.00	0	0.00	4	1.64	#DIV/0!
16	City Union Bank Ltd.	9	4.30	8	13.46	2	12.50	0	0.00	0	0.00	63	184.00	19	30.25	16.44
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	12	2.43	0	0.00	2	16.00	6	32.00	14	18.43	57.59
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	15416	6088.91	6486	9897.16	4444	12812.43	0	0.00	0	0.00	23992	23716.00	26346	28798.49	121.43
20	ICICI Bank	14502	10467.89	6230	13352.85	1656	8960.72	0	0.00	0	0.00	22370	26750.00	22388	32781.45	122.55
21	IDBI Bank	13378	405.40	1110	221.26	90	798.72	2	0.02	1284	615.48	11177	2237.00	15864	2040.87	91.23
22	IDFC First Bank	2120	431.25	1123	231.81	84	30.50	0	0.00	0	0.00	7120	1805.00	3327	693.56	38.42
23	Indusind Bank	83616	1600.62	932	2129.53	76	584.24	0	0.00	0	0.00	187879	4881.00	84624	4314.39	88.39
24	Karnataka Bank Ltd.	79	47.22	148	106.43	26	97.96	0	0.00	0	0.00	634	1168.00	253	251.61	21.54
25	Karur Vysya Bank	83	38.62	38	11.85	0	0.00	0	0.00	0	0.00	190	255.00	121	50.47	19.79
26	Kotak Mahindra Bank	1339	791.07	965	1749.52	346	967.00	0	0.00	0	0.00	6163	6087.00	2650	3507.58	57.62
27	Lakshmi Vilas Bank (DBS)	95	66.78	209	453.75	31	198.72	0	0.00	0	0.00	60	183.00	335	719.25	393.03
28	Ratnakar Bank Ltd	300	145.78	331	572.01	273	975.66	0	0.00	0	0.00	75	594.00	904	1693.45	285.09
29	South Indian Bank Ltd.	32	38.29	12	34.93	7	90.10	0	0.00	0	0.00	225	427.00	51	163.32	38.25
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	3	7.00	0	0.00	0	0.00	0	0.00	0	0.00	10	54.00	3	7.00	12.96
32	YES Bank	1641	693.75	860	1560.76	559	2021.23	0	0.00	0	0.00	2311	4740.00	3060	4275.75	90.21
<b>Total PVT</b>		<b>436212</b>	<b>28684.67</b>	<b>22346</b>	<b>37518.24</b>	<b>8801</b>	<b>35138.90</b>	<b>2</b>	<b>0.02</b>	<b>1286</b>	<b>631.48</b>	<b>899212</b>	<b>101323.00</b>	<b>468647</b>	<b>101973.31</b>	<b>100.64</b>
33	Au SF Bank	1060	77.58	14	5.28	4	11.05	0	0.00	0	0.00	1857	385.00	1078	93.90	24.39
34	ESAF SF Bank	12044	68.26	0	0.00	0	0.00	0	0.00	0	0.00	15490	96.00	12044	68.26	71.10
35	Jana SF Bank	12884	193.26	32	7.00	0	0.00	0	0.00	0	0.00	14893	567.00	12916	200.26	35.32
36	Ujivan SF Bank	35851	317.18	55	37.27	90	16.78	0	0.00	0	0.00	108676	1144.00	35996	371.24	32.45
37	Utkarsh SF Bank	128	24.31	0	0.00	0	0.00	0	0.00	0	0.00	212	110.00	128	24.31	22.10
<b>Total Small Finance</b>		<b>61967</b>	<b>680.59</b>	<b>101</b>	<b>49.55</b>	<b>94</b>	<b>27.83</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>141128</b>	<b>2302.00</b>	<b>62162</b>	<b>757.98</b>	<b>32.93</b>
38	WBGB (PNB)	117274	2284.34	298	58.43	10	3.91	1773	55.53	0	0.00	142200	5311.00	119355	2402.21	45.23
<b>Total RRB</b>		<b>117274</b>	<b>2284.34</b>	<b>298</b>	<b>58.43</b>	<b>10</b>	<b>3.91</b>	<b>1773</b>	<b>55.53</b>	<b>0</b>	<b>0.00</b>	<b>142200</b>	<b>5311.00</b>	<b>119355</b>	<b>2402.21</b>	<b>45.23</b>
39	WB State Co-Op Bank Ltd.	1788	74.61	132	4.65	0	0.00	28	3.10	12	14.47	10190	900.00	1960	96.82	10.76
40	WBSCARD Bank Ltd.	428	18.68	0	0.00	0	0.00	0	0.00	0	0.00	7860	196.00	428	18.68	9.53
<b>Total Co-Optv</b>		<b>2216</b>	<b>93.29</b>	<b>132</b>	<b>4.65</b>	<b>0</b>	<b>0.00</b>	<b>28</b>	<b>3.10</b>	<b>12</b>	<b>14.47</b>	<b>18050</b>	<b>1096.00</b>	<b>2388</b>	<b>115.50</b>	<b>10.54</b>
<b>Grand Total</b>		<b>998981</b>	<b>79082.32</b>	<b>43521</b>	<b>60100.40</b>	<b>12364</b>	<b>55547.05</b>	<b>1928</b>	<b>66.19</b>	<b>3648</b>	<b>4639.74</b>	<b>1662896</b>	<b>212490.00</b>	<b>1060442</b>	<b>199435.70</b>	<b>93.86</b>

**Statement showing disbursement in Export, Education & Housing under Priority Sector up to the quarter ended December, 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	1025	67.43	54.38	1570	166.00	926	92.69	55.84	5126	1157.00	3142	676.78	58.49
2	Bank of India	0	0.00	1	0.08	#DIV/0!	4017	59.00	2305	29.21	49.51	2490	422.00	2138	300.75	71.27
3	Bank of Maharashtra	0	0.00	2	3.30	#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	3060	49.00	64.48	2160	347.00	1434	179.23	51.65
5	Central Bank of India	215	74.00	36	37.60	50.81	2445	54.00	1609	32.47	60.13	1624	158.00	1010	136.62	86.47
6	Indian Bank	10	3.00	6	4.09	136.33	3573	235.00	3243	42.65	18.15	2665	559.00	3648	310.02	55.46
7	Indian Overseas Bank	4276	8.00	432	3.83	47.88	156	12.00	75	5.89	49.08	720	278.00	441	139.35	50.13
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	26	2.00	6	0.18	9.00	59	13.00	66	11.55	88.85
9	Punjab National Bank	20	5.00	3	62.21	1244.18	20264	296.00	10228	134.28	45.36	6733	941.00	5434	670.48	71.25
10	State Bank of India	0	0.00	5	23.97	#DIV/0!	32896	637.00	23252	393.00	61.70	32138	3372.00	84381	9050.00	268.39
11	UCO Bank	0	0.00	0	0.00	#DIV/0!	5337	16.00	1623	118.21	738.81	3315	418.00	1344	162.32	38.83
12	Union Bank of India	0	0.00	0	0.00	#DIV/0!	4306	68.00	2382	33.57	49.36	872	138.00	862	106.92	77.48
<b>Total PSU</b>		<b>6234</b>	<b>214.00</b>	<b>1510</b>	<b>202.50</b>	<b>94.63</b>	<b>79290</b>	<b>1628.00</b>	<b>48778</b>	<b>932.06</b>	<b>57.25</b>	<b>58281</b>	<b>7860.00</b>	<b>103986</b>	<b>11751.82</b>	<b>149.51</b>
13	Axis Bank	39	135.00	1	20.50	15.19	1444	76.00	530	22.39	29.46	1428	128.00	113	15.50	12.11
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	11700	626.00	5339	156.61	25.02
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	17	2.07	207.00
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	4814	94.86	69.24	18214	1008.00	8534	411.84	40.86
20	ICICI Bank	39	133.00	9	29.91	22.49	207	29.00	68	9.32	32.15	786	243.00	398	103.48	42.59
21	IDBI Bank	0	0.00	0	0.00	#DIV/0!	167	3.00	206	1.75	58.33	388	141.00	718	36.68	26.01
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	69	17.00	22	4.49	26.41
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	24	4.31	2.89
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16	0.00	3	0.55	#DIV/0!	725	267.00	55	25.56	9.57
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	2.00	21	3.64	181.98
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	4	0.69	69.21
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	2	1.00	0	0.00	0.00	2	1.00	1	0.17	17.00
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	10	0.20	20.04	54	12.00	48	5.39	44.89
<b>Total PVT</b>		<b>215</b>	<b>463.00</b>	<b>11</b>	<b>50.53</b>	<b>10.91</b>	<b>6791</b>	<b>248.00</b>	<b>5631</b>	<b>129.08</b>	<b>52.05</b>	<b>34318</b>	<b>2605.00</b>	<b>15294</b>	<b>770.43</b>	<b>29.58</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	54	8.00	17	2.08	26.00
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	357	9.85	#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	18038	273.60	56.53
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	62	14.00	12	1.69	12.07
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>23603</b>	<b>506.00</b>	<b>18424</b>	<b>287.23</b>	<b>56.76</b>
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	2577	27.00	1742	12.51	46.33	1275	926.00	2959	349.85	37.78
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>2577</b>	<b>27.00</b>	<b>1742</b>	<b>12.51</b>	<b>46.33</b>	<b>1275</b>	<b>926.00</b>	<b>2959</b>	<b>349.85</b>	<b>37.78</b>
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	3016	67.00	636	12.12	18.09	1055	217.00	557	107.25	49.43
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	93	16.00	85	5.22	32.63
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>3016</b>	<b>67.00</b>	<b>636</b>	<b>12.12</b>	<b>18.09</b>	<b>1148</b>	<b>233.00</b>	<b>642</b>	<b>112.47</b>	<b>48.27</b>
<b>Grand Total</b>		<b>6449</b>	<b>677.00</b>	<b>1521</b>	<b>253.03</b>	<b>37.38</b>	<b>91674</b>	<b>1970.00</b>	<b>56787</b>	<b>1085.76</b>	<b>55.11</b>	<b>118625</b>	<b>12130.00</b>	<b>141305</b>	<b>13271.80</b>	<b>109.41</b>

**Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended December, 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	558	592.54	53.14
2	Bank of India	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	9	3.00	14	1.93	64.41
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.02	#DIV/0!	0	0.00	29	0.10	#DIV/0!
4	Canara Bank	10	2.00	0	0.00	0.00	3611	0.00	34	0.56	#DIV/0!	19	0.00	16	0.06	#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	5624	348.23	32.73
6	Indian Bank	0	0.00	1	0.75	#DIV/0!	0	0.00	36	0.52	#DIV/0!	1	66.00	4	0.01	0.02
7	Indian Overseas Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	75	13.00	26	4.13	31.77
9	Punjab & Sind Bank	5	1.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	9	0.00	20	0.63	#DIV/0!
8	Punjab National Bank	0	0.00	0	0.00	#DIV/0!	27683	2.00	86	1.13	56.65	167	4.00	808	66.84	1670.93
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	674.98	30.46
12	Union Bank of India	20	0.00	19	3.85	#DIV/0!	802	33.00	6	59.02	178.85	0	0.00	0	0.00	#DIV/0!
<b>Total PSU</b>		<b>55</b>	<b>32.00</b>	<b>32</b>	<b>13.69</b>	<b>42.77</b>	<b>32497</b>	<b>43.00</b>	<b>353</b>	<b>68.27</b>	<b>158.76</b>	<b>33361</b>	<b>4481.00</b>	<b>15111</b>	<b>1689.45</b>	<b>37.70</b>
13	Axis Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	55957	467.00	27265	127.52	27.31
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	928285	10111.00	384347	2557.43	25.29
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	186	0.89	#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	20645	106.29	3542.99
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	14	1.00	2	0.02	1.80
21	IDBI Bank	15	7.00	9	4.92	70.29	0	0.00	0	0.00	#DIV/0!	1135	168.00	6034	854.26	508.49
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	110	0.47	47.31	0	0.00	0	0.00	#DIV/0!	2516	23.00	17841	427.45	1858.46
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	35	0.34	#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	7469	38.41	73.86
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	312	1.00	27	72.07	7207.00
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	9	7.79	#DIV/0!	341	23.00	4	0.22	0.94
<b>Total PVT</b>		<b>314</b>	<b>8.00</b>	<b>119</b>	<b>5.39</b>	<b>67.41</b>	<b>1203</b>	<b>224.00</b>	<b>10</b>	<b>18.85</b>	<b>8.42</b>	<b>997534</b>	<b>10872.00</b>	<b>463901</b>	<b>4208.80</b>	<b>38.71</b>
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	1530	11.00	3527	17.85	162.23
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	40189	345.00	53472	276.61	80.18
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	20821	359.00	15949	133.04	37.06
36	Ujivan Small Finance Bank	12472	29.00	1756	9.73	33.56	0	0.00	0	0.00	#DIV/0!	77899	877.00	98217	600.02	68.42
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2643	22.00	1006	4.75	21.59
<b>Total Small Finance</b>		<b>12472</b>	<b>29.00</b>	<b>1756</b>	<b>9.73</b>	<b>33.56</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>143082</b>	<b>1614.00</b>	<b>172171</b>	<b>1032.26</b>	<b>63.96</b>
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	149	0.92	#DIV/0!	11902	427.00	5758	67.60	15.83
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>	<b>149</b>	<b>0.92</b>	<b>#DIV/0!</b>	<b>11902</b>	<b>427.00</b>	<b>5758</b>	<b>67.60</b>	<b>15.83</b>
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	65483	754.37	19.52
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!
<b>Total Co-Optv</b>		<b>461</b>	<b>7.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>128731</b>	<b>3864.00</b>	<b>65483</b>	<b>754.37</b>	<b>19.52</b>
<b>Grand Total</b>		<b>13302</b>	<b>76.00</b>	<b>1907</b>	<b>28.81</b>	<b>37.91</b>	<b>33700</b>	<b>267.00</b>	<b>512</b>	<b>88.04</b>	<b>32.97</b>	<b>1314610</b>	<b>21258.00</b>	<b>722424</b>	<b>7752.49</b>	<b>36.47</b>

**Statement showing disbursement in Other Priority Sector up to the quarter ended December, 2025**

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	9354	2562.00	5651	1429.45	55.79
2	Bank of India	6516	484.00	4458	331.97	68.59
3	Bank of Maharashtra	665	64.00	187	12.13	18.95
4	Canara Bank	10214	425.00	4544	228.85	53.85
5	Central Bank of India	10859	1350.00	8279	554.92	41.11
6	Indian Bank	6249	863.00	6938	358.04	41.49
7	Indian Overseas Bank	5227	311.00	974	153.20	49.26
8	Punjab & Sind Bank	99	16.00	92	12.36	77.25
9	Punjab National Bank	54867	1248.00	16559	934.94	74.92
10	State Bank of India	65440	4017.00	107840	9483.07	236.07
11	UCO Bank	34228	2679.00	10979	955.51	35.67
12	Union Bank of India	6000	239.00	3269	203.35	85.08
<b>Total PSU</b>		<b>209718</b>	<b>14258.00</b>	<b>169770</b>	<b>14657.79</b>	<b>102.80</b>
13	Axis Bank	58868	806.00	27909	185.91	23.07
14	Bandhan Bank	939985	10737.00	389686	2714.04	25.28
15	Catholic Syrian Bank Ltd.	0	0.00	186	0.89	#DIV/0!
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	3	1.00	17	2.07	207.00
18	Federal Bank	1844	26.00	5	0.45	1.73
19	HDFC Bank	23802	1148.00	33994	624.05	54.36
20	ICICI Bank	1046	406.00	477	142.73	35.16
21	IDBI Bank	1705	319.00	6967	897.61	281.38
22	IDFC First Bank	69	17.00	22	4.49	26.41
23	Indusind Bank	2874	192.00	17952	428.04	222.94
24	Karnataka Bank Ltd.	1365	156.00	65	27.78	17.81
25	Karur Vysya Bank	797	267.00	93	26.45	9.91
26	Kotak Mahindra Bank	15	2.00	21	3.64	181.98
27	Lakshmi Vilas Bank (DBS)	68	1.00	0	0.00	0.00
28	Ratnakar Bank Ltd	7136	276.00	7473	39.10	14.17
29	South Indian Bank Ltd.	316	3.00	28	72.24	2408.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!
32	YES Bank	482	63.00	71	13.59	21.57
<b>Total PVT</b>		<b>1040375</b>	<b>14420.00</b>	<b>484966</b>	<b>5183.09</b>	<b>35.94</b>
33	Au Small finance Bank	1530	11.00	3527	17.85	162.23
34	ESAF SF Bank	40243	353.00	53489	278.69	78.95
35	Jana Small Finance Bank	20821	359.00	16306	142.89	39.80
36	Ujjivan Small Finance Bank	113858	1390.00	118011	883.36	63.55
37	Utkarsh Small Finance Bar	2705	36.00	1018	6.44	17.89
<b>Total Small Finance</b>		<b>179157</b>	<b>2149.00</b>	<b>192351</b>	<b>1329.22</b>	<b>61.85</b>
38	WBGB (PNB)	15754	1380.00	10608	430.88	31.22
<b>Total RRB</b>		<b>15754</b>	<b>1380.00</b>	<b>10608</b>	<b>430.88</b>	<b>31.22</b>
39	WB State Co-Op Bank Ltd	133263	4155.00	66676	873.75	21.03
40	WBSCARD Bank Ltd.	93	16.00	85	5.22	32.63
<b>Total Co-Optv</b>		<b>133356</b>	<b>4171.00</b>	<b>66761</b>	<b>878.97</b>	<b>21.07</b>
<b>Grand Total</b>		<b>1578360</b>	<b>36378.00</b>	<b>924456</b>	<b>22479.94</b>	<b>61.80</b>

**Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended December, 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	2242	4.84	0.17	250274	11686.00	160485	6804.88	58.23
2	Bank of India	355816	2547.22	163878	2872.79	112.78	736185	14982.00	211104	10059.16	67.14
3	Bank of Maharashtra	50430	361.02	188	4.67	1.29	11054	1625.00	1936	187.39	11.53
4	Canara Bank	280035	2004.72	38392	450.60	22.48	370949	10466.00	77485	5399.43	51.59
5	Central Bank of India	148976	1066.50	0	0.00	0.00	306467	8604.00	107848	4999.41	58.11
6	Indian Bank	508786	3642.31	156324	3021.52	82.96	427747	19936.00	197788	14638.63	73.43
7	Indian Overseas Bank	114289	818.18	5354	221.58	27.08	79612	6177.00	12757	3810.80	61.69
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	4687	1097.00	1066	308.65	28.14
8	Punjab National Bank	959485	6868.79	211886	3718.48	54.14	1713243	37136.00	471438	20841.72	56.12
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1610946	39218.00	916929	65935.32	168.13
11	UCO Bank	262367	1878.24	18034	395.54	21.06	132199	13621.00	76557	8835.44	64.87
12	Union Bank of India	489338	3503.09	49848	1049.92	29.97	232866	12468.00	58124	9005.48	72.23
<b>Total PSU</b>		<b>5086472</b>	<b>36413.17</b>	<b>646146</b>	<b>11739.93</b>	<b>32.24</b>	<b>5876229</b>	<b>177016.00</b>	<b>2293517</b>	<b>150826.32</b>	<b>85.20</b>
13	Axis Bank	472100	3379.68	159630	1553.79	45.97	589456	26930.00	179298	23138.79	85.92
14	Bandhan Bank	499158	3573.38	635777	5584.09	156.27	1897319	21769.00	999467	10001.83	45.95
15	Catholic Syrian Bank Ltd.	325	2.33	1809	11.73	504.38	248	12.00	2313	131.68	1097.30
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	64	188.00	19	30.25	16.09
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	9	33.00	32	25.50	77.27
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	122830	1493.51	33.61	620151	28397.00	159657	34805.01	122.57
20	ICICI Bank	633227	4533.16	27338	1884.04	41.56	116899	29562.00	51849	35548.73	120.25
21	IDBI Bank	125547	898.77	14312	127.35	14.17	167721	2962.00	35421	3082.15	104.06
22	IDFC First Bank	68051	487.17	306	1.16	0.24	24789	1856.00	3680	704.20	37.94
23	Indusind Bank	263009	1882.83	113712	1152.32	61.20	2374390	8604.00	322925	5765.67	67.01
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	2819	1669.00	554	302.69	18.14
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	988	522.00	236	78.77	15.09
26	Kotak Mahindra Bank	121829	872.15	2436	177.91	20.40	32736	7073.00	6942	4348.41	61.48
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	95626	345.00	11890	1048.49	303.91
28	Ratnakar Bank Ltd	67808	485.43	53600	283.67	58.44	313277	1474.00	54517	2023.55	137.28
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	3938	520.00	979	257.40	49.50
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	3	7.00	12.96
32	YES Bank	112912	808.32	3463	130.46	16.14	25285	6837.00	6627	5193.25	75.96
<b>Total PVT</b>		<b>3113713</b>	<b>22290.54</b>	<b>1135213</b>	<b>12400.03</b>	<b>55.63</b>	<b>6313745</b>	<b>140548.00</b>	<b>1840435</b>	<b>127634.21</b>	<b>90.81</b>
33	Au Small finance Bank	3	0.02	25174	152.80	827599.92	14404	420.00	25956	231.09	55.02
34	ESAF SF Bank	1788	12.80	46833	232.55	1816.40	271965	733.00	78032	533.53	72.79
35	Jana Small Finance Bank	13650	97.71	44670	295.76	302.68	203324	1238.00	50275	538.38	43.49
36	Ujjivan Small Finance Bank	37595	269.14	169089	1271.87	472.57	677028	3421.00	250212	1906.74	55.74
37	Utkarsh Small Finance Bank	1145	8.20	2621	12.82	156.35	24083	181.00	5621	51.72	28.57
<b>Total Small Finance</b>		<b>54181</b>	<b>387.87</b>	<b>288387</b>	<b>1965.80</b>	<b>830347.93</b>	<b>1190804</b>	<b>5993.00</b>	<b>410096</b>	<b>3261.46</b>	<b>54.42</b>
38	WBGB (PNB)	135297	1096.98	448557	7063.52	643.91	1768795	19112.00	511568	9660.22	50.55
<b>Total RRB</b>		<b>135297</b>	<b>1096.98</b>	<b>448557</b>	<b>7063.52</b>	<b>643.91</b>	<b>1768795</b>	<b>19112.00</b>	<b>511568</b>	<b>9660.22</b>	<b>50.55</b>
39	WB State Co-Op Bank Ltd.	336595	2409.63	116910	525.18	21.79	3514180	11642.00	1306862	5102.72	43.83
40	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	354620	1399.00	7410	202.55	14.48
<b>Total Co-Optv</b>		<b>357946</b>	<b>2562.48</b>	<b>116910</b>	<b>525.18</b>	<b>20.49</b>	<b>3868800</b>	<b>13041.00</b>	<b>1314272</b>	<b>5305.27</b>	<b>40.68</b>
<b>Grand Total</b>		<b>8747609</b>	<b>62751.04</b>	<b>2635213</b>	<b>33694.46</b>	<b>53.70</b>	<b>19018373</b>	<b>355710.00</b>	<b>6369888</b>	<b>296687.48</b>	<b>83.41</b>
<b>Grand Total with RIDF</b>							<b>19018373</b>	<b>364723.00</b>	<b>6369888</b>	<b>305291.63</b>	<b>83.71</b>

**Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended December, 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	94	27.03	58.75	39	7.00	30	4.81	68.73	367	118.00	256	79.06	67.00
2	Bank of India	0	0.00	0	0.00	#DIV/0!	47	4.00	70	10.40	260.06	1039	171.00	491	309.84	181.19
3	Bank of Maharashtra	0	0.00	1032	26.64	#DIV/0!	7	1.00	9	2.61	261.00	189	31.00	138	25.54	82.39
4	Canara Bank	87	5.00	27	14.93	298.53	23	1.00	64	5.85	585.25	857	139.00	1441	424.96	305.72
5	Central Bank of India	0	0.00	0	0.00	#DIV/0!	191	12.00	311	35.21	293.42	589	79.00	633	139.66	176.78
6	Indian Bank	39	36.00	384	138.54	384.83	99	15.00	86	11.25	75.00	1676	371.00	3459	1720.24	463.68
7	Indian Overseas Bank	6	2.00	0	0.00	0.00	3	0.00	0	0.00	#DIV/0!	143	14.00	67	7.82	55.86
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	5	0.00	2	6.54	#DIV/0!	26	5.00	58	18.93	378.60
9	Punjab National Bank	38	1.00	82	231.06	23105.62	115	9.00	135	19.10	212.27	3810	448.00	3635	958.33	213.91
10	State Bank of India	0	0.00	0	0.00	#DIV/0!	901	66.00	1438	206.00	312.12	21867	2008.00	41287	6921.00	344.67
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	165	175.56	145.09	265	21.00	332	37.35	177.86	1525	132.00	1221	463.25	350.95
<b>Total PSU</b>		<b>413</b>	<b>211.00</b>	<b>1784</b>	<b>613.75</b>	<b>290.88</b>	<b>1695</b>	<b>136.00</b>	<b>2478</b>	<b>339.15</b>	<b>249.38</b>	<b>33162</b>	<b>3649.00</b>	<b>53522</b>	<b>11179.89</b>	<b>306.38</b>
13	Axis Bank	1	0.00	2	0.05	#DIV/0!	159	19.00	120	26.94	141.79	173	16.00	435	140.86	880.38
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	672	46.00	326	38.81	84.37
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	1	0.07	#DIV/0!	1	1.00	1	0.50	50.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2	0.00	19	6.67	#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	577	405.94	127.25	422	5.00	695	15.37	307.36	4443	732.00	5287	1442.14	197.01
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	190	39.00	164	76.66	196.56	1259	530.00	1702	1542.02	290.95
21	IDBI Bank	0	0.00	3	12.96	#DIV/0!	11	1.00	17	1.01	101.00	1477	428.00	553	77.20	18.04
22	IDFC First Bank	19	4.00	73	24.13	603.18	50	6.00	26	8.51	141.89	71	18.00	51	16.65	92.53
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	29	6.00	38	12.61	210.20
24	Karnataka Bank Ltd.	4	4.00	0	0.00	0.00	0	0.00	1	0.03	#DIV/0!	239	50.00	15	5.57	11.14
25	Karur Vysya Bank	43	0.00	27	0.43	#DIV/0!	2	0.00	0	0.00	#DIV/0!	163	26.00	34	19.24	74.00
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	12	5.56	278.09
29	South Indian Bank Ltd.	3	29.00	19	470.00	1620.69	1	0.00	1	0.25	#DIV/0!	6	2.00	11	8.70	435.00
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	13	2.66	266.03	49	19.00	62	16.11	84.77
<b>Total PVT</b>		<b>623</b>	<b>427.00</b>	<b>701</b>	<b>913.51</b>	<b>213.94</b>	<b>854</b>	<b>72.00</b>	<b>1047</b>	<b>131.74</b>	<b>182.98</b>	<b>8688</b>	<b>1907.00</b>	<b>8585</b>	<b>3347.71</b>	<b>175.55</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	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	1710	14.68	#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	1216	159.25	361.94
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!
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>544</b>	<b>44.00</b>	<b>2926</b>	<b>173.93</b>	<b>395.30</b>
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	282	17.00	569	150.41	884.76
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>282</b>	<b>17.00</b>	<b>569</b>	<b>150.41</b>	<b>884.76</b>
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!
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>0.04</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>1036</b>	<b>638.00</b>	<b>2485</b>	<b>1527.26</b>	<b>239.38</b>	<b>2549</b>	<b>208.00</b>	<b>3525</b>	<b>470.89</b>	<b>226.39</b>	<b>42676</b>	<b>5617.00</b>	<b>65603</b>	<b>14851.98</b>	<b>264.41</b>

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Priseec					Others under Non-Priseec				
		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	1525	117.83	64.04	817	385.00	512	234.87	61.00
2	Bank of India	5448	208.00	5168	313.49	150.72	8894	2449.00	25555	6069.15	247.82
3	Bank of Maharashtra	140	4.00	306	18.30	457.50	2036	39.00	3449	310.97	797.36
4	Canara Bank	29693	282.00	87528	1316.80	466.95	5957	171.00	8161	21704.58	12692.73
5	Central Bank of India	2257	65.00	6032	195.46	300.71	5463	211.00	3822	302.51	143.37
6	Indian Bank	27785	997.00	44527	2467.23	247.47	341	374.00	2561	8320.62	2224.76
7	Indian Overseas Bank	69	2.00	24	2.22	111.00	112	9.00	28	4.25	47.22
9	Punjab & Sind Bank	45	2.00	149	8.28	414.00	506	465.00	1209	639.79	137.59
8	Punjab National Bank	6979	206.00	7765	438.03	212.64	28524	10713.00	46978	52493.64	490.00
10	State Bank of India	6359	146.00	12412	290.00	198.63	764	378.00	17	116.00	30.69
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	22823	1842.40	490.00	3146	4775.00	9981	27921.78	584.75
<b>Total PSU</b>		<b>87841</b>	<b>2473.00</b>	<b>188449</b>	<b>7013.81</b>	<b>283.62</b>	<b>59366</b>	<b>21132.00</b>	<b>105480</b>	<b>119535.37</b>	<b>565.66</b>
13	Axis Bank	8847	142.00	22696	1330.67	937.09	53556	14296.00	80075	51367.50	359.31
14	Bandhan Bank	2008	97.00	1034	73.56	75.83	493426	3931.00	704757	12789.38	325.35
15	Catholic Syrian Bank Ltd.	59	2.00	202	9.88	494.10	0	0.00	833	181.04	#DIV/0!
16	City Union Bank Ltd.	61	1.00	107	2.00	199.99	3	9.00	26	50.48	560.90
17	Dhanlaxmi Bank Ltd.	117	9.00	416	29.50	327.78	3	8.00	10	3.46	43.25
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	50117	2973.17	331.09	96133	19241.00	120212	51674.38	268.56
20	ICICI Bank	12365	334.00	15875	990.56	296.57	409666	14536.00	611552	44142.91	303.68
21	IDBI Bank	114	7.00	876	91.25	1303.57	120	6.00	36	2.17	36.17
22	IDFC First Bank	14983	161.00	44889	761.04	472.69	258786	3157.00	354555	4417.46	139.93
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	75759	8847.00	147671	20149.63	227.76
24	Karnataka Bank Ltd.	525	22.00	72	32.08	145.82	2185	590.00	1341	935.78	158.61
25	Karur Vysya Bank	1101	23.00	41	3.20	13.91	163	298.00	18	1.87	0.63
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	59862	2109.00	164124	4956.83	235.03
27	Lakshmi Vilas Bank (DBS)	13	0.00	0	0.00	#DIV/0!	891	928.00	1105	5958.72	642.10
28	Ratnakar Bank Ltd	1	0.00	2	0.02	#DIV/0!	8707	4065.00	15693	12063.25	296.76
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	240	102.00	2342	894.00	876.47
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	2012	100.40	264.22	56617	11355.00	85929	21070.84	185.56
<b>Total PVT</b>		<b>71360</b>	<b>1737.00</b>	<b>138435</b>	<b>6399.96</b>	<b>368.45</b>	<b>1521430</b>	<b>85283.00</b>	<b>2298514</b>	<b>232796.09</b>	<b>272.97</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	343	21.00	1278	109.83	523.00
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	553	9.00	2266	43.33	481.44
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	9307	75.00	17454	208.64	278.19
36	Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	7073	106.00	35330	398.74	376.17
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	75	5.00	807	9.75	195.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>17351</b>	<b>216.00</b>	<b>57135</b>	<b>770.29</b>	<b>356.62</b>
38	WBGB (PNB)	4375	110.00	9385	488.86	444.42	19063	176.00	70623	1030.56	585.55
<b>Total RRB</b>		<b>4375</b>	<b>110.00</b>	<b>9385</b>	<b>488.86</b>	<b>444.42</b>	<b>19063</b>	<b>176.00</b>	<b>70623</b>	<b>1030.56</b>	<b>585.55</b>
39	WB State Co-Op Bank Ltd.	2175	49.00	4022	268.41	547.78	7965	231.00	45190	1157.36	501.02
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>2175</b>	<b>49.00</b>	<b>4022</b>	<b>268.41</b>	<b>547.78</b>	<b>7965</b>	<b>231.00</b>	<b>45190</b>	<b>1157.36</b>	<b>501.02</b>
<b>Grand Total</b>		<b>165751</b>	<b>4369.00</b>	<b>340291</b>	<b>14171.04</b>	<b>324.35</b>	<b>1625175</b>	<b>107038.00</b>	<b>2576942</b>	<b>355289.68</b>	<b>331.93</b>

## Statement showing disbursement in Total of Priority Sector &amp; Non Priority Sector under ACP 2025-26 up to the Quarter December, 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	160485	6804.88	58.23	3730	740.00	2417	463.60	62.65	254004	12426.00	162902	7268.48	58.49
2	Bank of India	736185	14982.00	211104	10059.16	67.14	15428	2832.00	31284	6702.88	236.68	751613	17814.00	242388	16762.04	94.09
3	Bank of Maharashtra	11054	1625.00	1936	187.39	11.53	2372	75.00	4934	384.06	512.08	13426	1700.00	6870	571.45	33.61
4	Canara Bank	370949	10466.00	77485	5399.43	51.59	36617	598.00	97221	23467.11	3924.27	407566	11064.00	174706	28866.54	260.91
5	Central Bank of India	306467	8604.00	107848	4999.41	58.11	8500	367.00	10798	672.84	183.34	314967	8971.00	118646	5672.25	63.23
6	Indian Bank	427747	19936.00	197788	14638.63	73.43	29940	1793.00	51017	12657.88	705.96	457687	21729.00	248805	27296.51	125.62
7	Indian Overseas Bank	79612	6177.00	12757	3810.80	61.69	333	27.00	119	14.29	52.93	79945	6204.00	12876	3825.09	61.66
9	Punjab & Sind Bank	4687	1097.00	1066	308.65	28.14	582	472.00	1418	673.54	142.70	5269	1569.00	2484	982.19	62.60
8	Punjab National Bank	1713243	37136.00	471438	20841.72	56.12	39466	11377.00	58595	54140.16	475.87	1752709	48513.00	530033	74981.88	154.56
10	State Bank of India	1610946	39218.00	916929	65935.32	168.13	29891	2598.00	55154	7533.00	289.95	1640837	41816.00	972083	73468.32	175.69
11	UCO Bank	132199	13621.00	76557	8835.44	64.87	4192	1297.00	4234	1532.27	118.14	136391	14918.00	80791	10367.71	69.50
12	Union Bank of India	232866	12468.00	58124	9005.48	72.23	11426	5425.00	34522	30440.34	561.11	244292	17893.00	92646	39445.82	220.45
	<b>Total PSU</b>	<b>5876229</b>	<b>177016.00</b>	<b>2293517</b>	<b>150826.32</b>	<b>85.20</b>	<b>182477</b>	<b>27601.00</b>	<b>351713</b>	<b>138681.97</b>	<b>502.45</b>	<b>6058706</b>	<b>204617.00</b>	<b>2645230</b>	<b>289508.28</b>	<b>141.49</b>
13	Axis Bank	589456	26930.00	179298	23138.79	85.92	62736	14473.00	103328	52866.02	365.27	652192	41403.00	282626	76004.81	183.57
14	Bandhan Bank	1897319	21769.00	999467	10001.83	45.95	496106	4074.00	706117	12901.75	316.69	2393425	25843.00	1705584	22903.58	88.63
15	Catholic Syrian Bank Ltd.	248	12.00	2313	131.68	1097.30	59	2.00	1035	190.93	9546.31	307	14.00	3348	322.60	2304.30
16	City Union Bank Ltd.	64	188.00	19	30.25	16.09	66	11.00	135	53.05	482.30	130	199.00	154	83.31	41.86
17	Dhanlaxmi Bank Ltd.	9	33.00	32	25.50	77.27	122	17.00	445	39.63	233.12	131	50.00	477	65.13	130.26
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	159657	34805.01	122.57	131512	21195.00	176888	56511.00	266.62	751663	49592.00	336545	91316.01	184.13
20	ICICI Bank	116899	29562.00	51849	35548.73	120.25	423480	15439.00	629293	46752.14	302.82	540379	45001.00	681142	82300.87	182.89
21	IDBI Bank	167721	2962.00	35421	3082.15	104.06	1722	442.00	1485	184.59	41.76	169443	3404.00	36906	3266.74	95.97
22	IDFC First Bank	24789	1856.00	3680	704.20	37.94	273909	3346.00	399594	5227.80	156.24	298698	5202.00	403274	5931.99	114.03
23	Indusind Bank	2374390	8604.00	322925	5765.67	67.01	75788	8853.00	147709	20162.24	227.74	2450178	17457.00	470634	25927.91	148.52
24	Karnataka Bank Ltd.	2819	1669.00	554	302.69	18.14	2953	666.00	1429	973.46	146.17	5772	2335.00	1983	1276.15	54.65
25	Karur Vysya Bank	988	522.00	236	78.77	15.09	1472	347.00	120	24.74	7.13	2460	869.00	356	103.51	11.91
26	Kotak Mahindra Bank	32736	7073.00	6942	4348.41	61.48	59862	2109.00	164124	4956.83	235.03	92598	9182.00	171066	9305.24	101.34
27	Lakshmi Vilas Bank (DBS)	95626	345.00	11890	1048.49	303.91	927	936.00	1105	5958.72	636.62	96553	1281.00	12995	7007.21	547.01
28	Ratnakar Bank Ltd	313277	1474.00	54517	2023.55	137.28	8732	4138.00	15708	12068.88	291.66	322009	5612.00	70225	14092.43	251.11
29	South Indian Bank Ltd.	3938	520.00	979	257.40	49.50	250	133.00	2373	1372.95	1032.29	4188	653.00	3352	1630.35	249.67
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	3	7.00	12.96	1	0.00	0	0.00	#DIV/0!	11	54.00	3	7.00	12.96
32	YES Bank	25285	6837.00	6627	5193.25	75.96	57654	11413.00	88016	21190.01	185.67	82939	18250.00	94643	26383.26	144.57
	<b>Total PVT</b>	<b>6313745</b>	<b>140548.00</b>	<b>1840435</b>	<b>127634.21</b>	<b>90.81</b>	<b>1602955</b>	<b>89426.00</b>	<b>2447282</b>	<b>243589.01</b>	<b>272.39</b>	<b>7916700</b>	<b>229974.00</b>	<b>4287717</b>	<b>371223.22</b>	<b>161.42</b>
33	Au Small finance Bank	14404	420.00	25956	231.09	55.02	343	21.00	1278	109.83	523.00	14747	441.00	27234	340.92	77.31
34	ESAF SF Bank	271965	733.00	78032	533.53	72.79	553	9.00	2266	43.33	481.44	272518	742.00	80298	576.86	77.74
35	Jana Small Finance Bank	203324	1238.00	50275	538.38	43.49	9307	75.00	19164	223.32	297.76	212631	1313.00	69439	761.70	58.01
36	Ujivan Small Finance Bank	677028	3421.00	250212	1906.74	55.74	7617	150.00	36546	558.00	372.00	684645	3571.00	286758	2464.73	69.02
37	Utkarsh Small Finance Bank	24083	181.00	5621	51.72	28.57	75	5.00	807	9.75	195.00	24158	186.00	6428	61.47	33.05
	<b>Total Small Finance</b>	<b>1190804</b>	<b>5993.00</b>	<b>410096</b>	<b>3261.46</b>	<b>54.42</b>	<b>17895</b>	<b>260.00</b>	<b>60061</b>	<b>944.22</b>	<b>363.16</b>	<b>1208699</b>	<b>6253.00</b>	<b>470157</b>	<b>4205.68</b>	<b>67.26</b>
38	WBGB (PNB)	1768795	19112.00	511568	9660.22	50.55	23720	303.00	80577	1669.83	551.10	1792515	19415.00	592145	11330.05	58.36
	<b>Total RRB</b>	<b>1768795</b>	<b>19112.00</b>	<b>511568</b>	<b>9660.22</b>	<b>50.55</b>	<b>23720</b>	<b>303.00</b>	<b>80577</b>	<b>1669.83</b>	<b>551.10</b>	<b>1792515</b>	<b>19415.00</b>	<b>592145</b>	<b>11330.05</b>	<b>58.36</b>
39	WB State Co-Op Bank Ltd.	3514180	11642.00	1306862	5102.72	43.83	10140	280.00	49213.3	1425.81	509.22	3524320	11922.00	1356075	6528.53	54.76
40	WBSCARD Bank Ltd.	354620	1399.00	7410	202.55	14.48	0	0.00	0	0.00	#DIV/0!	354620	1399.00	7410	202.55	14.48
	<b>Total Co-Optv</b>	<b>3868800</b>	<b>13041.00</b>	<b>1314272</b>	<b>5305.27</b>	<b>40.68</b>	<b>10140</b>	<b>280.00</b>	<b>49213.3</b>	<b>1425.81</b>	<b>509.22</b>	<b>3878940</b>	<b>13321.00</b>	<b>1363485</b>	<b>6731.08</b>	<b>50.53</b>
	<b>Grand Total</b>	<b>19018373</b>	<b>355710.00</b>	<b>6369888</b>	<b>296687.48</b>	<b>83.41</b>	<b>1837187</b>	<b>117870.00</b>	<b>2988846</b>	<b>386310.84</b>	<b>327.74</b>	<b>20855560</b>	<b>473580.00</b>	<b>9358734</b>	<b>682998.32</b>	<b>144.22</b>
	<b>Grand Total with RIDF</b>	<b>19018373</b>	<b>364723.00</b>	<b>6369888</b>	<b>305291.63</b>	<b>83.71</b>	<b>1837187</b>	<b>117870.00</b>	<b>2988846</b>	<b>386310.84</b>	<b>327.74</b>	<b>20855560</b>	<b>482593.00</b>	<b>9358734</b>	<b>691602.47</b>	<b>143.31</b>

**District wise Achievement in Priority sector against ACP 2025-26 up to 31.12.2025**

(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	1,476.18	73.19	1,322.00	1,385.65	104.81	423.00	201.52	47.64	3,762.00	3,063.35	81.43
2	Bankura	3,405.00	2,029.01	59.59	2,463.00	2,128.69	86.43	575.00	477.26	83.00	6,443.00	4,634.96	71.94
3	Birbhum	3,823.00	2,633.26	68.88	4,437.00	3,268.57	73.67	1,725.00	484.89	28.11	9,985.00	6,386.72	63.96
4	Coochbehar	5,143.00	2,506.96	48.75	2,630.00	2,328.81	88.55	828.00	382.01	46.14	8,601.00	5,217.78	60.66
5	Dakshin Dinajpur	1,736.00	1,596.82	91.98	1,394.00	1,652.80	118.57	451.00	172.18	38.18	3,581.00	3,421.80	95.55
6	Darjeeling	2,501.00	2,606.73	104.23	7,602.00	7,478.92	98.38	829.00	454.92	54.88	10,932.00	10,540.57	96.42
7	Hooghly	8,555.00	5,153.03	60.23	7,212.00	6,032.41	83.64	1,751.00	1,200.27	68.55	17,518.00	12,385.71	70.70
8	Howrah	2,514.00	2,363.53	94.01	11,336.00	10,365.72	91.44	2,624.00	1,542.66	58.79	16,474.00	14,271.91	86.63
9	Jalpaiguri	3,388.00	2,182.03	64.40	4,203.00	3,246.81	77.25	884.00	742.31	83.97	8,475.00	6,171.15	72.82
10	Jhargram	1,059.00	514.39	48.57	631.00	548.08	86.86	241.00	134.98	56.01	1,931.00	1,197.45	62.01
11	Kalimpong	484.00	125.83	26.00	329.00	185.03	56.24	116.00	49.71	42.85	929.00	360.57	38.81
12	Kolkata	13,684.00	11,237.92	82.12	96,729.00	1,01,369.65	104.80	8,781.00	6,280.42	71.52	1,19,194.00	1,18,887.99	99.74
13	Malda	3,464.00	2,795.61	80.70	4,096.00	3,466.36	84.63	1,124.00	484.33	43.09	8,684.00	6,746.30	77.69
14	Murshidabad	5,431.00	4,003.56	73.72	6,635.00	5,244.85	79.05	1,977.00	574.57	29.06	14,043.00	9,822.98	69.95
15	Nadia	5,508.00	3,398.81	61.71	4,730.00	3,846.13	81.31	1,752.00	989.00	56.45	11,990.00	8,233.94	68.67
16	Paschim Burdwan	1,848.00	1,863.42	100.83	10,021.00	8,818.43	88.00	1,254.00	1,134.07	90.44	13,123.00	11,815.92	90.04
17	Paschim Medinipur	7,296.00	4,073.72	55.83	6,173.00	4,297.74	69.62	1,150.00	578.18	50.28	14,619.00	8,949.64	61.22
18	Purba Burdwan	9,330.00	6,138.39	65.79	4,801.00	5,256.76	109.49	1,333.00	618.64	46.41	15,464.00	12,013.79	77.69
19	Purba Medinipur	8,482.00	5,833.99	68.78	7,177.00	4,582.40	63.85	1,742.00	527.97	30.31	17,401.00	10,944.36	62.90
20	Purulia	1,321.00	1,426.60	107.99	2,145.00	1,697.38	79.13	403.00	648.01	160.80	3,869.00	3,771.99	97.49
21	Uttar Dinajpur	3,033.00	2,464.80	81.27	2,572.00	2,594.92	100.89	925.00	404.77	43.76	6,530.00	5,464.49	83.68
22	N-24 Parganas	6,242.00	4,266.25	68.35	17,320.00	14,992.01	86.56	3,593.00	3,197.24	88.99	27,155.00	22,455.50	82.69
23	S-24 Parganas	6,578.00	4,080.99	62.04	6,532.00	4,647.58	71.15	1,897.00	1,200.03	63.26	15,007.00	9,928.60	66.16
<b>Total</b>		<b>1,06,842.00</b>	<b>74,771.83</b>	<b>69.98</b>	<b>2,12,490.00</b>	<b>1,99,435.70</b>	<b>93.86</b>	<b>36,378.00</b>	<b>22,479.94</b>	<b>61.80</b>	<b>3,55,710.00</b>	<b>2,96,687.47</b>	<b>83.41</b>
<b>Grand Total with RIDF</b>		<b>1,15,855.00</b>	<b>83,375.98</b>	<b>71.97</b>	<b>2,12,490.00</b>	<b>1,99,435.70</b>	<b>93.86</b>	<b>36,378.00</b>	<b>22,479.94</b>	<b>61.80</b>	<b>3,64,723.00</b>	<b>3,05,291.62</b>	<b>83.71</b>

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2025									
(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	158963	921.00	25602	891.00	11402	951.00	195967	2763.00
2	Bank of India	308096	2836.33	177	99.24	47580	2618.22	355853	5553.80
3	Bank of Maharashtra	3652	72.80	158	362.25	10	0.80	3820	435.85
4	Canara Bank	128643	2003.22	370	109.46	4726	623.63	133739	2736.30
5	Central Bank of India	132118	3105.00	276	170.00	410	161.00	132804	3436.00
6	Indian Bank	177198	4665.49	1907	261.12	940	1341.96	180045	6268.57
7	Indian Overseas Bank	34998	315.71	1793	125.95	652	1190.38	37443	1632.04
8	Punjab & Sind Bank	47	0.68	293	27.92	365	265.74	705	294.34
9	Punjab National Bank	758009	10855.33	8978	765.63	39598	4123.08	806585	15744.05
10	State Bank of India	592845	7129.71	45	71.64	121366	7232.03	714256	14433.38
11	UCO Bank	95673	2818.34	33	182.13	161	120.97	95867	3121.44
12	Union Bank of India	95757	1774.54	109	81.38	19425	1240.14	115291	3096.06
<b>Total PSU</b>		<b>2485999</b>	<b>36498.15</b>	<b>39741</b>	<b>3147.72</b>	<b>246635</b>	<b>19868.96</b>	<b>2772375</b>	<b>59514.83</b>
13	Axis Bank	290516	1558.87	67	47.36	1788	2617.33	292371	4223.56
14	Bandhan Bank	366869	3112.61	69	2.60	94675	890.93	461613	4006.14
15	Catholic Syrian Bank Ltd.	9674	113.27	0	0.00	3	0.15	9677	113.42
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.20	1	0.20
17	Dhanlaxmi Bank Ltd.	0	0.00	1	4.25	0	0.00	1	4.25
18	Federal Bank	14327	275.66	2	0.38	1171	189.99	15500	466.04
19	HDFC Bank	310651	1175.87	76	38.77	1713	2105.74	312440	3320.37
20	ICICI Bank	18917	540.80	10	3.12	833	1652.20	19760	2196.12
21	IDBI Bank	41934	262.02	14	24.70	527	112.55	42475	399.27
22	IDFC First Bank	6457	17.76	0	0.00	0	0.00	6457	17.76
23	Indusind Bank	717787	1798.90	0	0.00	0	0.00	717787	1798.90
24	Karnataka Bank Ltd.	19	2.53	5	3.01	61	76.91	85	82.45
25	Karur Vysya Bank	0	0.00	0	0.00	17	1.61	17	1.61
26	Kotak Mahindra Bank	14888	528.12	4	9.51	156	444.62	15048	982.25
27	Lakshmi Vilas Bank (DBS)	49211	100.72	12	19.03	3	24.54	49226	144.29
28	Ratnakar Bank Ltd	126784	352.00	0	0.00	2	96.19	126786	448.19
29	South Indian Bank Ltd.	1429	29.33	0	0.00	191	27.03	1620	56.36
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	16500	45.54	147	42.16	422	730.32	17069	818.02
<b>Total PVT</b>		<b>1985963</b>	<b>9913.99</b>	<b>407</b>	<b>194.89</b>	<b>101563</b>	<b>8970.31</b>	<b>2087933</b>	<b>19079.19</b>
33	Au Small finance Bank	23821	112.28	0	0.00	10	12.10	23831	124.39
34	ESAF SF Bank	53600	154.95	0	0.00	0	0.00	53600	154.95
35	Jana Small Finance Bank	67777	305.09	0	0.00	0	0.00	67777	305.09
36	Ujjivan Small Finance Bank	239042	972.18	0	0.00	0	0.00	239042	972.18
37	Utkarsh Small Finance Bank	10289	30.07	0	0.00	0	0.00	10289	30.07
<b>Total Small Finance</b>		<b>394529</b>	<b>1574.58</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>12.10</b>	<b>394539</b>	<b>1586.68</b>
38	WBGB (PNB)	769073	10781.66	914	51.72	1752	18.06	771739	10851.44
<b>Total RRB</b>		<b>769073</b>	<b>10781.66</b>	<b>914</b>	<b>51.72</b>	<b>1752</b>	<b>18.06</b>	<b>771739</b>	<b>10851.44</b>
39	WB State Co-Op Bank Ltd.	2375300	6725.92	233	27.39	29865	37.23	2405398	6790.54
40	WBSCARD Bank Ltd.	177352	1122.17	0	0.00	0	0.00	177352	1122.17
<b>Total Co-Optv</b>		<b>2552652</b>	<b>7848.09</b>	<b>233</b>	<b>27.39</b>	<b>29865</b>	<b>37.23</b>	<b>2582750</b>	<b>7912.71</b>
<b>Grand Total</b>		<b>8188216</b>	<b>66616.47</b>	<b>41295</b>	<b>3421.72</b>	<b>379825</b>	<b>28906.66</b>	<b>8609336</b>	<b>98944.85</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2025													
(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	37816	1745.00	6443	1938.00	699	1582.00	375	25.00	2401	282.00	47734	5572.00
2	Bank of India	96493	4145.57	1138	2329.00	793	1299.40	0	0.00	0	0.00	98424	7773.97
3	Bank of Maharashtra	604	1.74	915	139.40	272	789.78	50	7.50	374	255.72	2215	1194.14
4	Canara Bank	39615	3380.36	2451	1705.76	309	748.83	0	0.00	426	255.14	42801	6090.09
5	Central Bank of India	31676	1897.51	995	1027.70	50	266.09	154	3.79	0	0.00	32875	3195.09
6	Indian Bank	67318	6756.76	10667	2818.51	187	907.01	4360	3.26	0	0.00	82532	10485.54
7	Indian Overseas Bank	13321	2366.06	430	303.87	248	1463.68	0	0.00	0	0.00	13999	4133.61
8	Punjab & Sind Bank	3084	333.51	197	159.20	2	12.50	0	0.00	0	0.00	3283	505.21
9	Punjab National Bank	162286	10077.88	12509	4830.19	862	2729.63	54	7.63	0	0.00	175711	17645.34
10	State Bank of India	86440	9870.39	3822	3731.14	881	5417.52	10	0.10	1938	1903.01	93091	20922.16
11	UCO Bank	79257	4014.19	985	2971.33	63	420.18	131	1.20	0	0.00	80436	7406.90
12	Union Bank of India	42922	3415.65	1379	2233.15	188	1103.89	76	5.10	0	0.00	44565	6757.79
<b>Total PSU</b>		<b>660832</b>	<b>48004.62</b>	<b>41931</b>	<b>24187.25</b>	<b>4554</b>	<b>16740.51</b>	<b>5210</b>	<b>53.59</b>	<b>5139</b>	<b>2695.87</b>	<b>717666</b>	<b>91681.84</b>
13	Axis Bank	18270	5581.74	7595	6009.41	2379	4373.36	0	0.00	0	0.00	28244	15964.51
14	Bandhan Bank	847488	8418.23	417	207.97	77	186.82	0	0.00	2	6.58	847984	8819.61
15	Catholic Syrian Bank Ltd.	1	0.05	4	1.65	0	0.00	0	0.00	0	0.00	5	1.70
16	City Union Bank Ltd.	50	56.20	47	120.83	7	36.24	0	0.00	0	0.00	104	213.27
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	13	3.00	0	0.00	2	11.42	15	14.42
18	Federal Bank	10743	297.56	323	556.72	129	102.67	0	0.00	0	0.00	11195	956.95
19	HDFC Bank	33944	7678.59	11391	9490.09	4088	6673.25	0	0.00	0	0.00	49423	23841.93
20	ICICI Bank	26501	10407.38	10371	10052.92	3004	4871.74	0	0.00	0	0.00	39876	25332.04
21	IDBI Bank	5872	642.53	2309	669.10	28	112.86	10	0.31	2552	2484.39	10771	3909.19
22	IDFC First Bank	8501	864.23	1847	400.78	544	86.03	0	0.00	0	0.00	10892	1351.04
23	Indusind Bank	222760	2725.19	1393	615.04	220	431.81	0	0.00	0	0.00	224373	3772.05
24	Karnataka Bank Ltd.	203	95.80	235	168.72	32	102.55	0	0.00	0	0.00	470	367.07
25	Karur Vysya Bank	318	203.45	41	17.86	0	0.00	0	0.00	0	0.00	359	221.31
26	Kotak Mahindra Bank	6383	1925.96	2966	2094.50	681	976.00	0	0.00	0	0.00	10030	4996.46
27	Lakshmi Vlas Bank (DBS)	49	29.33	83	104.68	8	45.02	0	0.00	0	0.00	140	179.03
28	Ratnakar Bank Ltd	60	165.56	72	301.23	65	430.09	0	0.00	0	0.00	197	896.88
29	South Indian Bank Ltd.	239	77.41	109	162.89	25	74.46	0	0.00	0	0.00	373	314.76
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	13	96.52	0	0.00	0	0.00	0	0.00	0	0.00	13	96.52
32	YES Bank	6280	1097.54	1834	1172.92	644	1014.78	0	0.00	0	0.00	8758	3285.24
<b>Total PVT</b>		<b>1187675</b>	<b>40363.27</b>	<b>41037</b>	<b>32147.32</b>	<b>11944</b>	<b>19520.67</b>	<b>10</b>	<b>0.31</b>	<b>2664</b>	<b>2591.64</b>	<b>1243330</b>	<b>94623.23</b>
33	Au Small finance Bank	2893	162.82	80	84.93	10	40.50	0	0.00	0	0.00	2983	288.24
34	ESAF SF Bank	25349	93.23	0	0.00	0	0.00	0	0.00	0	0.00	25349	93.23
35	Jana Small Finance Bank	30001	457.44	50	17.23	1	0.03	0	0.00	0	0.00	30052	474.71
36	Ujjivan Small Finance Bank	142842	762.49	126	80.09	93	15.06	0	0.00	0	0.00	143061	857.65
37	Utkarsh Small Finance Bank	351	83.41	11	3.37	2	0.41	0	0.00	0	0.00	364	87.19
<b>Total Small Finance</b>		<b>201436</b>	<b>1559.39</b>	<b>267</b>	<b>185.62</b>	<b>106</b>	<b>56.01</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>201809</b>	<b>1801.02</b>
38	WBGB (PNB)	650802	3596.07	488	79.03	18	18.93	2892	95.43	0	0.00	654200	3789.46
<b>Total RRB</b>		<b>650802</b>	<b>3596.07</b>	<b>488</b>	<b>79.03</b>	<b>18</b>	<b>18.93</b>	<b>2892</b>	<b>95.43</b>	<b>0</b>	<b>0.00</b>	<b>654200</b>	<b>3789.46</b>
39	WB State Co-Op Bank Ltd.	13314	583.80	0	0.00	0	0.00	1752	47.62	154	39.51	15220	670.93
40	WBSCARD Bank Ltd.	11014	140.69	0	0.00	0	0.00	0	0.00	0	0.00	11014	140.69
<b>Total Co-Optv</b>		<b>24328</b>	<b>724.49</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1752</b>	<b>47.62</b>	<b>154</b>	<b>39.51</b>	<b>26234</b>	<b>811.62</b>
<b>Grand Total</b>		<b>2725073</b>	<b>94247.85</b>	<b>83723</b>	<b>56599.23</b>	<b>16622</b>	<b>36336.12</b>	<b>9864</b>	<b>196.95</b>	<b>7957</b>	<b>5327.03</b>	<b>2843239</b>	<b>192707.17</b>

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2025																	
(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	807	435.00	3698	357.00	36498	3846.00	0	0.00	0	0.00	8344	3136.00	49347	7774.00	293048	16109.00
2	Bank of India	1	6.74	6029	188.30	26382	3308.60	0	0.00	0	0.00	34	3.80	32446	3507.44	486723	16835.21
3	Bank of Maharashtra	5	3.10	530	22.18	2624	410.42	0	0.00	4	0.61	0	0.00	3163	436.31	9198	2066.30
4	Canara Bank	0	0.00	6995	248.25	12446	1696.50	1	1.00	39	0.59	68	0.17	19549	1946.51	196089	10772.90
5	Central Bank of India	43	54.07	3773	159.71	7679	853.57	0	0.00	0	0.00	11927	627.86	23422	1695.21	189101	8326.30
6	Indian Bank	0	0.00	5249	155.44	12424	1583.61	1	0.75	42	0.63	4	0.01	17720	1740.44	280297	18494.55
7	Indian Overseas Bank	9641	130.23	1012	22.79	5546	733.18	0	0.00	0	0.00	17048	98.57	33247	984.77	84689	6750.42
8	Punjab & Sind Bank	0	0.00	138	3.96	1782	188.79	0	0.00	0	0.00	105	0.90	2025	193.65	6013	993.20
9	Punjab National Bank	3	0.77	26490	807.41	51825	5714.84	2	0.07	176	2.37	3715	6.10	82211	6531.56	1064507	39920.94
10	State Bank of India	0	0.00	45635	1740.00	395938	47488.00	0	0.00	0	0.00	0	0.00	441573	49228.00	1248920	84583.54
11	UCO Bank	165	243.86	5567	232.28	17634	1857.65	7	9.45	0	0.00	46540	2266.73	69913	4609.97	246216	15138.31
12	Union Bank of India	95	570.23	5043	179.90	7576	767.38	32	7.60	4	26.72	0	0.00	12750	1551.83	172606	11405.69
<b>Total PSU</b>		<b>10760</b>	<b>1444.00</b>	<b>110159</b>	<b>4117.21</b>	<b>578354</b>	<b>68448.54</b>	<b>43</b>	<b>18.87</b>	<b>265</b>	<b>30.92</b>	<b>87785</b>	<b>6140.14</b>	<b>787366</b>	<b>80199.69</b>	<b>4277407</b>	<b>231396.35</b>
13	Axis Bank	0	0.00	2080	137.67	3863	458.82	0	0.00	0	0.00	154568	287.27	160511	883.76	481126	21071.83
14	Bandhan Bank	0	0.00	0	0.00	23106	1369.40	0	0.00	0	0.00	1009118	2557.64	1032224	3927.04	2341821	16752.78
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	2	0.13	0	0.00	0	0.00	1583	2.91	1585	3.04	11267	118.16
16	City Union Bank Ltd.	0	0.00	1	0.05	7	0.55	0	0.00	0	0.00	2	36.77	10	37.37	115	250.84
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	19	2.34	0	0.00	0	0.00	0	0.00	19	2.34	35	21.01
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	5506	119.29	44739	6017.42	0	0.00	0	0.00	28950	113.59	79195	6250.30	441058	33412.61
20	ICICI Bank	5	9.57	1390	88.15	8462	1104.33	0	0.00	1	3.60	53	0.29	9911	1205.95	69547	28734.11
21	IDBI Bank	0	0.00	526	19.47	17031	2067.12	9	7.13	0	0.00	37747	1636.55	55313	3730.27	108559	8038.73
22	IDFC First Bank	0	0.00	0	0.00	325	46.47	0	0.00	0	0.00	0	0.00	325	46.47	17674	1415.27
23	Indusind Bank	0	0.00	0	0.00	0	0.00	126	0.43	0	0.00	25214	235.61	25340	236.04	967500	5806.99
24	Karnataka Bank Ltd.	0	0.00	7	0.17	484	55.25	0	0.00	2	0.16	386	7.05	879	62.63	1434	512.15
25	Karur Vysya Bank	0	0.00	6	0.48	238	41.87	0	0.00	0	0.00	17	0.21	261	42.56	637	265.48
26	Kotak Mahindra Bank	0	0.00	0	0.00	200	34.81	0	0.00	0	0.00	0	0.00	200	34.81	25278	6013.51
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	45	0.02	0	0.00	206	0.11	251	0.13	49617	323.45
28	Ratnakar Bank Ltd	0	0.00	0	0.00	41	3.37	0	0.00	1	1.60	15822	49.43	15864	54.39	142847	1399.46
29	South Indian Bank Ltd.	0	0.00	11	0.47	74	6.43	0	0.00	0	0.00	92	9.02	177	15.92	2170	387.04
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	13	96.52
32	YES Bank	0	0.00	28	2.03	237	31.93	0	0.00	9	7.79	427	1.35	701	43.10	26528	4146.36
<b>Total PVT</b>		<b>5</b>	<b>9.57</b>	<b>9555</b>	<b>367.79</b>	<b>98828</b>	<b>11240.23</b>	<b>180</b>	<b>7.57</b>	<b>13</b>	<b>13.14</b>	<b>1277857</b>	<b>4994.67</b>	<b>1386438</b>	<b>16632.99</b>	<b>4717701</b>	<b>130335.40</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8721	21.30	8721	21.30	35535	433.94
34	ESAF SF Bank	0	0.00	0	0.00	41	7.81	0	0.00	0	0.00	98055	347.77	98096	355.58	177045	603.76
35	Jana Small Finance Bank	0	0.00	0	0.00	5178	42.40	0	0.00	0	0.00	44569	239.75	49747	282.15	147576	1061.95
36	Ujivan Small Finance Bank	0	0.00	0	0.00	51653	580.76	0	0.00	0	0.00	182078	748.35	233731	1329.11	615834	3158.94
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	125	19.89	0	0.00	0	0.00	4380	10.21	4505	30.10	15158	147.36
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>56997</b>	<b>650.85</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>337803</b>	<b>1367.38</b>	<b>394800</b>	<b>2018.24</b>	<b>991148</b>	<b>5405.94</b>
38	WBGB (PNB)	0	0.00	3960	89.00	16470	1771.64	0	0.00	261	1.35	26858	209.53	47549	2071.52	1473488	16712.42
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>3960</b>	<b>89.00</b>	<b>16470</b>	<b>1771.64</b>	<b>0</b>	<b>0.00</b>	<b>261</b>	<b>1.35</b>	<b>26858</b>	<b>209.53</b>	<b>47549</b>	<b>2071.52</b>	<b>1473488</b>	<b>16712.42</b>
39	WB State Co-Op Bank Ltd.	0	0.00	6098	124.43	11469	1366.76	0	0.00	0	0.00	121772	9174.36	139339	10665.55	2559957	18127.02
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	3592	182.44	0	0.00	0	0.00	0	0.00	3592	182.44	191958	1445.30
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>6098</b>	<b>124.43</b>	<b>15061</b>	<b>1549.20</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>121772</b>	<b>9174.36</b>	<b>142931</b>	<b>10847.99</b>	<b>2751915</b>	<b>19572.32</b>
<b>Grand Total</b>		<b>10765</b>	<b>1453.57</b>	<b>129772</b>	<b>4698.43</b>	<b>765710</b>	<b>83660.47</b>	<b>223</b>	<b>26.44</b>	<b>539</b>	<b>45.41</b>	<b>1852075</b>	<b>21886.09</b>	<b>2759084</b>	<b>111770.42</b>	<b>14211659</b>	<b>403422.44</b>

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2025															
(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	1176	916.00	71	44.00	1258	403.00	30900	1074.00	6267	11147.39	39672	13584.39	332720	29693.39
2	Bank of India	0	0.00	151	39.07	1810	1073.75	31871	1196.75	59125	10039.78	92957	12349.35	579680	29184.56
3	Bank of Maharashtra	4168	460.85	183	26.37	867	373.12	149	9.09	6960	305.92	12327	1175.35	21525	3241.65
4	Canara Bank	72	77.17	0	0.00	3178	1153.88	109374	2070.87	27091	18645.44	139715	21947.36	335804	32720.26
5	Central Bank of India	0	0.00	517	105.09	3113	904.92	16158	443.02	17442	1708.51	37230	3161.54	226331	11487.84
6	Indian Bank	52	143.79	227	44.29	13790	2830.08	77590	3275.80	13161	29064.53	104820	35358.49	385117	53853.04
7	Indian Overseas Bank	157	65.91	0	0.00	1465	545.06	2391	47.65	8472	1580.23	12485	2238.85	97174	8989.27
8	Punjab & Sind Bank	0	0.00	18	2.59	512	114.57	976	25.15	4550	1962.11	6056	2104.42	12069	3097.62
9	Punjab National Bank	566	1190.78	511	106.76	21518	4237.69	56594	1789.86	132472	55328.75	211661	62653.83	1276168	102574.77
10	State Bank of India	0	0.00	2916	695.00	134777	17243.00	116921	1521.00	217	84977.01	254831	104436.01	1503751	189019.55
11	UCO Bank	0	0.00	22	4.87	4732	1294.72	4713	251.51	22007	9641.78	31474	11192.88	277690	26331.19
12	Union Bank of India	208	184.18	748	195.71	4863	1636.90	54025	1796.36	22072	15465.51	81916	19278.66	254522	30684.35
<b>Total PSU</b>		<b>6399</b>	<b>3038.68</b>	<b>5364</b>	<b>1263.74</b>	<b>191883</b>	<b>31810.69</b>	<b>501662</b>	<b>13501.06</b>	<b>319836</b>	<b>239866.96</b>	<b>1025144</b>	<b>289481.14</b>	<b>5302551</b>	<b>520877.49</b>
13	Axis Bank	2	19.97	310	94.81	5787	2206.02	664980	3616.38	236860	21109.01	907939	27046.19	1389065	48118.02
14	Bandhan Bank	0	0.00	0	0.00	2114	355.80	13033	850.23	1445383	18128.62	1460530	19334.66	3802351	36087.44
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	1	0.01	283	15.28	681	178.69	965	193.98	12232	312.14
16	City Union Bank Ltd.	0	0.00	2	0.49	7	2.43	104	5.49	68	76.36	181	84.77	296	335.61
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	19	6.67	650	38.72	11	3.94	680	49.33	715	70.34
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	3982	172.28	1135	23.63	22496	8111.36	146851	5323.54	1536584	27674.37	1711048	41305.19	2152106	74717.80
20	ICICI Bank	0	0.00	813	272.17	17987	7506.70	62569	2305.79	565403	30027.72	646772	40112.38	716319	68846.49
21	IDBI Bank	2	6.00	27	7.33	3023	1036.64	2921	626.22	0	0.00	5973	1676.19	114532	9714.92
22	IDFC First Bank	154	31.78	300	77.83	366	107.97	96939	1271.21	607671	5847.36	705430	7336.15	723104	8751.42
23	Indusind Bank	0	0.00	0	0.00	113	45.26	0	0.00	429925	12043.90	430038	12089.16	1397538	17896.15
24	Karnataka Bank Ltd.	4	7.41	1	0.03	282	88.86	346	58.97	1989	1222.76	2622	1378.03	4056	1890.18
25	Karur Vysya Bank	32	0.36	0	0.00	262	61.20	1430	50.15	195	732.70	1919	844.41	2556	1109.89
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	179705	5992.35	179705	5992.35	204983	12005.87
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	47	29.72	0	0.00	268	1206.38	315	1236.10	49932	1559.55
28	Ratnakar Bank Ltd	0	0.00	1	0.04	22	10.58	4	0.03	16178	4025.40	16205	4036.06	159052	5435.52
29	South Indian Bank Ltd.	9	44.76	4	1.08	66	41.27	0	0.00	4985	642.31	5064	729.42	7234	1116.46
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	13	96.52
32	YES Bank	0	0.00	24	8.07	324	105.11	12001	365.36	84397	8364.74	96746	8843.27	123274	12989.63
<b>Total PVT</b>		<b>4185</b>	<b>282.56</b>	<b>2642</b>	<b>488.18</b>	<b>53843</b>	<b>20011.62</b>	<b>1003635</b>	<b>14549.46</b>	<b>5127644</b>	<b>140899.54</b>	<b>6191949</b>	<b>176231.37</b>	<b>10909650</b>	<b>306566.77</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	8	0.07	1921	136.99	1929	137.06	37464	570.99
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	1378	44.90	1378	44.90	178423	648.66
35	Jana Small Finance Bank	0	0.00	0	0.00	1784	21.17	0	0.00	24009	264.71	25793	285.87	173369	1347.82
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	4552	524.99	117	0.94	62906	592.09	67575	1118.02	683409	4276.96
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	618	59.57	618	59.57	15776	206.93
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>6336</b>	<b>546.15</b>	<b>125</b>	<b>1.01</b>	<b>90832</b>	<b>1098.25</b>	<b>97293</b>	<b>1645.42</b>	<b>1088441</b>	<b>7051.36</b>
38	WBGB (PNB)	0	0.00	0	0.00	2343	632.80	33182	1226.81	90497	1392.01	126022	3251.62	1599510	19964.04
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>2343</b>	<b>632.80</b>	<b>33182</b>	<b>1226.81</b>	<b>90497</b>	<b>1392.01</b>	<b>126022</b>	<b>3251.62</b>	<b>1599510</b>	<b>19964.04</b>
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	10718	620.46	48170	8116.68	58888	8737.14	2618845	26864.17
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	191958	1445.30
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>10718</b>	<b>620.46</b>	<b>48170</b>	<b>8116.68</b>	<b>58888</b>	<b>8737.14</b>	<b>2810803</b>	<b>28309.47</b>
<b>Grand Total</b>		<b>10584</b>	<b>3321.24</b>	<b>8006</b>	<b>1751.93</b>	<b>254405</b>	<b>53001.27</b>	<b>1549322</b>	<b>29898.81</b>	<b>5676979</b>	<b>391373.44</b>	<b>7499296</b>	<b>479346.69</b>	<b>21710955</b>	<b>882769.12</b>

**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 70.80% as on 31.12.2025 whereas it was 69.90% on 31.12.2024. For calculation of CD Ratio of the State as on 31.12.2025, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore)
	31.12.2025
Total Deposit (A)	12,58,931.23
Total Advance utilized in the State (B)	8,82,769.15
RIDF Support (C)	8,604.15
Total Advance to be reckoned (D=B+C)	8,91,373.30
CD Ratio (D*100 / A)	70.80%

**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 31.12.2025						
Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on December, 2024	CD Ratio as on December, 2025		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	62.33	8,488.22	5,505.51	64.86
2	Bankura	PNB	54.69	21,417.40	12,188.91	56.91
3	Birbhum	UCO	51.29	23,431.96	10,938.59	46.68
4	Coochbehar	CBI	80.13	16,695.31	13,596.90	81.44
5	Dakshin Dinajpur	PNB	68.17	6,969.86	4,994.39	71.66
6	Darjeeling	CBI	68.52	28,417.03	19,644.31	69.13
7	Hooghly	UCO	45.27	57,241.62	27,005.91	47.18
8	Howrah	UCO	49.66	60,657.95	30,932.29	50.99
9	Jalpaiguri	CBI	76.60	14,211.63	10,995.52	77.37
10	Jhargram	PNB	46.84	5,520.00	2,570.00	46.56
11	Kalimpong	SBI	50.94	2,212.72	1,135.72	51.33
12	Kolkata	SBI	98.05	5,32,466.79	4,65,492.62	87.42
13	Malda	PNB	60.23	19,204.06	11,532.05	60.05
14	Murshidabad	PNB	59.19	32,501.33	19,636.64	60.42
15	Nadia	PNB	51.78	36,521.14	18,821.16	51.53
16	Paschim Burdwan	SBI	52.51	65,811.78	34,580.19	52.54
17	Paschim Medinipur	PNB	50.61	41,259.01	20,984.24	50.86
18	Purba Burdwan	UCO	53.66	41,741.20	23,630.64	56.61
19	Purba Medinipur	PNB	53.58	44,716.80	23,844.82	53.32
20	Purulia	PNB	49.83	4,275.00	2,137.00	49.24
21	Uttar Dinajpur	PNB	69.53	11,216.59	8,174.27	72.88
22	24 Pgs. (N)	Indian	47.53	1,90,373.00	91,628.00	48.13
23	24 Pgs. (S)	PNB	45.54	50,063.74	22,799.47	45.54
<b>Grand Total</b>			<b>68.30</b>	<b>13,15,414.14</b>	<b>8,82,769.15</b>	<b>67.11</b>
<b>Interbank Deposit</b>			<b>69.90</b>	<b>56,482.90</b>		<b>70.80</b>
<b>Final Deposit</b>				<b>12,58,931.24</b>		
<b>RIDF Support</b>					<b>8,604.15</b>	
<b>Total Advances in the State</b>					<b>8,91,373.30</b>	
<b>Credit Deposit Ratio</b>						

**Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2025**

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on December, 2024	As on December, 2025				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	71.25	44,139.60	29,693.39	67.27	0.00	67.27
2	Bank of India	82.67	45,403.00	29,184.56	64.28	0.00	64.28
3	Bank of Maharashtra	70.66	2,904.50	3,241.65	111.61	0.00	111.61
4	Canara Bank	53.65	40,432.39	32,720.27	80.93	0.00	80.93
5	Central Bank of India	38.90	30,088.14	11,487.84	38.18	0.00	38.18
6	Indian Bank	67.50	79,399.47	53,853.04	67.83	0.00	67.83
7	Indian Overseas Bank	49.11	17,122.01	8,989.27	52.50	0.00	52.50
8	Punjab & Sind Bank	109.25	3,394.48	3,097.62	91.25	0.00	91.25
9	Punjab National Bank	69.80	1,48,445.10	1,02,574.77	69.10	0.00	69.10
10	State Bank of India	63.61	3,33,520.75	1,89,019.55	56.67	36401.00	67.59
11	UCO Bank	67.69	41,249.29	26,331.19	63.83	0.00	63.83
12	Union Bank of India	70.35	41,197.52	30,684.35	74.48	0.00	74.48
<b>Total PSU</b>		<b>65.62</b>	<b>8,27,296.25</b>	<b>5,20,877.50</b>	<b>62.96</b>	<b>36401.00</b>	<b>67.36</b>
13	Axis Bank	68.82	69,266.76	48,118.02	69.47	0.00	69.47
14	Bandhan Bank	55.59	63,567.35	36,087.44	56.77	0.00	56.77
15	Catholic Syrian Bank Ltd.	180.03	536.77	312.14	58.15	0.00	58.15
16	City Union Bank Ltd.	108.22	330.30	335.61	101.61	0.00	101.61
17	Dhanlaxmi Bank Ltd.	76.65	104.70	70.34	67.18	0.00	67.18
18	Federal Bank	95.72	6,000.44	5,423.58	90.39	0.00	90.39
19	HDFC Bank	63.80	1,10,853.62	74,717.80	67.40	0.00	67.40
20	ICICI Bank	89.91	71,714.96	68,846.49	96.00	0.00	96.00
21	IDBI Bank	68.30	15,081.94	9,714.92	64.41	0.00	64.41
22	IDFC First Bank	113.18	8,679.54	8,751.42	100.83	0.00	100.83
23	Indusind Bank	124.21	15,042.04	17,896.15	118.97	0.00	118.97
24	Karnataka Bank Ltd.	222.48	1,487.74	1,890.18	127.05	0.00	127.05
25	Karur Vysya Bank	60.17	1,660.58	1,109.89	66.84	0.00	66.84
26	Kotak Mahindra Bank	95.70	12,651.46	12,005.87	94.90	0.00	94.90
27	Lakshmi Vilas Bank (DBS)	97.69	1,138.79	1,559.55	136.95	0.00	136.95
28	Ratnakar Bank Ltd	68.16	8,793.11	5,435.52	61.82	0.00	61.82
29	South Indian Bank Ltd.	93.91	1,537.49	1,116.46	72.62	0.00	72.62
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	23.83	644.19	96.52	14.98	0.00	14.98
32	YES Bank	87.13	11,202.29	12,989.63	115.96	0.00	115.96
<b>Total PVT</b>		<b>75.15</b>	<b>4,00,294.05</b>	<b>3,06,566.78</b>	<b>76.59</b>	<b>0.00</b>	<b>76.59</b>
33	Au Small finance Bank	36.83	1,740.77	570.99	32.80	0.00	32.80
34	ESAF SF Bank	337.35	127.71	648.66	507.92	0.00	507.92
35	Jana Small Finance Bank	63.64	2,571.87	1,347.82	52.41	0.00	52.41
36	Ujjivan Small Finance Bank	121.27	3,746.87	4,276.96	114.15	0.00	114.15
37	Utkarsh Small Finance Bank	20.43	1,152.61	206.93	17.95	0.00	17.95
<b>Total Small Finance</b>		<b>84.22</b>	<b>9,339.84</b>	<b>7,051.37</b>	<b>75.50</b>	<b>0.00</b>	<b>75.50</b>
38	WBGB (PNB)	53.84	34,243.54	19,964.04	58.30	15835.55	104.54
<b>Total RRB</b>		<b>53.84</b>	<b>34,243.54</b>	<b>19,964.04</b>	<b>58.30</b>	<b>15835.55</b>	<b>104.54</b>
39	WB State Co-Op Bank Ltd.	61.04	43,975.31	26,864.17	61.09	0.00	61.09
40	WBSCARD Bank Ltd.	535.30	265.15	1,445.30	545.09	0.00	545.09
<b>Total Co-Optv</b>		<b>64.22</b>	<b>44,240.46</b>	<b>28,309.47</b>	<b>63.99</b>	<b>0.00</b>	<b>63.99</b>
<b>Total</b>		<b>68.30</b>	<b>13,15,414.14</b>	<b>8,82,769.15</b>	<b>67.11</b>	<b>52236.55</b>	<b>71.08</b>
<b>Interbank Deposit</b>			<b>56,482.90</b>				
<b>Grand total</b>			<b>12,58,931.23</b>				
<b>RIDF Support</b>				<b>8,604.15</b>			
<b>Total Credit in the State</b>		<b>69.90</b>		<b>8,91,373.30</b>			
<b>Credit Deposit Ratio</b>					<b>70.80</b>		
<b>Total Credit + Investment</b>				<b>9,43,609.85</b>			
<b>Total Credit + Investment Deposit Ratio</b>					<b>74.95</b>		

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2025**

(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	63	193	315	3661.48	5629.86	34848.26	44139.60
2	Bank of India	153	87	146	386	10462.45	7224.43	27716.12	45403.00
3	Bank of Maharashtra	0	16	49	65	0.00	215.35	2689.15	2904.50
4	Canara Bank	161	88	163	412	4560.93	4290.56	31580.90	40432.39
5	Central Bank of India	137	66	113	316	7710.85	5610.61	16766.68	30088.14
6	Indian Bank	269	93	228	590	18068.16	9469.68	51861.64	79399.47
7	Indian Overseas Bank	34	22	101	157	1825.77	1262.91	14033.33	17122.01
8	Punjab & Sind Bank	4	6	32	42	80.28	67.63	3246.57	3394.48
9	Punjab National Bank	566	177	402	1145	44944.36	19592.53	83908.21	148445.10
10	State Bank of India	559	238	467	1264	69872.63	52282.45	211365.67	333520.75
11	UCO Bank	154	75	161	390	9845.44	8059.11	23344.73	41249.29
12	Union Bank of India	68	57	161	286	4675.94	4133.27	32388.31	41197.52
<b>Total PSU</b>		<b>2164</b>	<b>988</b>	<b>2216</b>	<b>5368</b>	<b>175708.30</b>	<b>117838.39</b>	<b>533749.56</b>	<b>827296.25</b>
13	Axis Bank	84	95	241	420	2848.45	8829.56	57588.74	69266.76
14	Bandhan Bank	928	421	380	1729	11001.46	7944.88	44621.01	63567.35
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	330.30	330.30
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	104.70	104.70
18	Federal Bank	8	2	26	36	183.96	219.53	5596.95	6000.44
19	HDFC Bank	51	74	237	362	2608.74	5823.41	102421.47	110853.62
20	ICICI Bank	46	57	255	358	1782.44	4222.28	65710.24	71714.96
21	IDBI Bank	22	28	60	110	1243.16	1907.34	11931.43	15081.94
22	IDFC First Bank	3	3	41	47	0.00	2566.14	6113.40	8679.54
23	Indusind Bank	5	30	92	127	520.51	1121.00	13400.53	15042.04
24	Karnataka Bank Ltd.	1	2	18	21	28.83	59.47	1399.44	1487.74
25	Karur Vysya Bank	1	4	9	14	75.95	249.20	1335.43	1660.58
26	Kotak Mahindra Bank	1	1	53	55	102.89	120.12	12428.45	12651.46
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	41.20	0.00	1097.59	1138.79
28	Ratnakar Bank Ltd	0	2	20	22	0.00	78.40	8714.71	8793.11
29	South Indian Bank Ltd.	2	0	19	21	39.84	0.00	1497.65	1537.49
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	644.19	644.19
32	YES Bank	0	2	40	42	0.00	87.38	11114.91	11202.29
<b>Total PVT</b>		<b>1153</b>	<b>721</b>	<b>1510</b>	<b>3384</b>	<b>20477.44</b>	<b>33228.70</b>	<b>346587.91</b>	<b>400294.05</b>
33	Au Small finance Bank	14	10	27	51	1.08	1.12	1738.56	1740.77
34	ESAF SF Bank	0	4	10	14	0.00	11.39	116.32	127.71
35	Jana Small Finance Bank	5	12	26	43	47.34	205.66	2318.88	2571.87
36	Ujjivan Small Finance Bank	50	16	34	100	439.41	548.98	2758.48	3746.87
37	Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	1152.61	1152.61
<b>Total Small Finance</b>		<b>69</b>	<b>42</b>	<b>114</b>	<b>225</b>	<b>487.84</b>	<b>767.15</b>	<b>8084.85</b>	<b>9339.84</b>
38	WBGB (PNB)	789	131	40	960	26276.67	5515.97	2450.90	34243.54
<b>Total RRB</b>		<b>789</b>	<b>131</b>	<b>40</b>	<b>960</b>	<b>26276.67</b>	<b>5515.97</b>	<b>2450.90</b>	<b>34243.54</b>
39	WB State Co-Op Bank Ltd.	209	68	94	371	17098.15	5217.34	21659.82	43975.31
40	WBSCARD Bank Ltd.	10	0	1	11	15.98	0.00	249.17	265.15
<b>Total Co-Optv</b>		<b>219</b>	<b>68</b>	<b>95</b>	<b>382</b>	<b>17114.13</b>	<b>5217.34</b>	<b>21908.99</b>	<b>44240.46</b>
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	0	0	0.00	0.00	0.00	0.00
<b>Total Payment Banks</b>		<b>1</b>	<b>9</b>	<b>15</b>	<b>25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>4395</b>	<b>1959</b>	<b>3990</b>	<b>10344</b>	<b>240064.38</b>	<b>162567.55</b>	<b>912782.21</b>	<b>1315414.14</b>

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2025**

(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	1481.87	2122.95	26088.57	29693.39	40.47	37.71	74.86	67.27
2	Bank of India	5483.92	3507.59	20193.05	29184.56	52.42	48.55	72.86	64.28
3	Bank of Maharashtra	0.00	287.12	2954.53	3241.65	#DIV/0!	133.33	109.87	111.61
4	Canara Bank	3248.80	2880.79	26590.67	32720.27	71.23	67.14	84.20	80.93
5	Central Bank of India	3516.64	1946.37	6024.84	11487.84	45.61	34.69	35.93	38.18
6	Indian Bank	6534.60	3381.58	43936.86	53853.04	36.17	35.71	84.72	67.83
7	Indian Overseas Bank	514.76	546.36	7928.15	8989.27	28.19	43.26	56.50	52.50
8	Punjab & Sind Bank	44.85	52.50	3000.27	3097.62	55.87	77.63	92.41	91.25
9	Punjab National Bank	18106.41	6843.08	77625.28	102574.77	40.29	34.93	92.51	69.10
10	State Bank of India	26155.26	21144.40	141719.89	189019.55	37.43	40.44	67.05	56.67
11	UCO Bank	3280.95	3249.89	19800.35	26331.19	33.32	40.33	84.82	63.83
12	Union Bank of India	1529.01	1589.39	27565.95	30684.35	32.70	38.45	85.11	74.48
<b>Total PSU</b>		<b>69897.06</b>	<b>47552.03</b>	<b>403428.41</b>	<b>520877.50</b>	<b>39.78</b>	<b>40.35</b>	<b>75.58</b>	<b>62.96</b>
13	Axis Bank	2108.67	8014.16	37995.19	48118.02	74.03	90.77	65.98	69.47
14	Bandhan Bank	12107.04	6726.72	17253.68	36087.44	110.05	84.67	38.67	56.77
15	Catholic Syrian Bank Ltd.	0.00	0.00	312.14	312.14	#DIV/0!	#DIV/0!	58.15	58.15
16	City Union Bank Ltd.	0.00	0.00	335.61	335.61	#DIV/0!	#DIV/0!	101.61	101.61
17	Dhanlaxmi Bank Ltd.	0.00	0.00	70.34	70.34	#DIV/0!	#DIV/0!	67.18	67.18
18	Federal Bank	305.18	135.95	4982.45	5423.58	165.90	61.93	89.02	90.39
19	HDFC Bank	2997.45	6055.29	65665.05	74717.80	114.90	103.98	64.11	67.40
20	ICICI Bank	711.39	2750.24	65384.86	68846.49	39.91	65.14	99.50	96.00
21	IDBI Bank	619.19	895.89	8199.84	9714.92	49.81	46.97	68.72	64.41
22	IDFC First Bank	34.93	68.62	8647.87	8751.42	#DIV/0!	2.67	141.46	100.83
23	Indusind Bank	13625.94	2560.27	1709.94	17896.15	2617.79	228.39	12.76	118.97
24	Karnataka Bank Ltd.	24.00	36.48	1829.7	1890.18	83.25	61.34	130.75	127.05
25	Karur Vysya Bank	26.18	94.79	988.92	1109.89	34.47	38.04	74.05	66.84
26	Kotak Mahindra Bank	605.15	9.00	11391.72	12005.87	588.14	7.49	91.66	94.90
27	Lakshmi Vilas Bank (DBS)	58.65	0.00	1500.90	1559.55	142.35	#DIV/0!	136.75	136.95
28	Ratnakar Bank Ltd	0.00	116.77	5318.75	5435.52	#DIV/0!	148.95	61.03	61.82
29	South Indian Bank Ltd.	20.80	0.00	1095.66	1116.46	52.20	#DIV/0!	73.16	72.62
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	96.52	96.52	#DIV/0!	#DIV/0!	14.98	14.98
32	YES Bank	0.00	101.71	12887.92	12989.63	#DIV/0!	116.40	115.95	115.96
<b>Total PVT</b>		<b>33244.56</b>	<b>27565.90</b>	<b>245756.32</b>	<b>306566.78</b>	<b>162.35</b>	<b>82.96</b>	<b>70.91</b>	<b>76.59</b>
33	Au Small finance Bank	92.10	52.37	426.53	570.99	8489.35	4668.44	24.53	32.80
34	ESAF SF Bank	0.00	156.49	492.17	648.66	#DIV/0!	1373.92	423.12	507.92
35	Jana Small Finance Bank	247.21	268.04	832.57	1347.82	522.19	130.34	35.90	52.41
36	Ujjivan Small Finance Bank	815.18	1129.31	2332.47	4276.96	185.52	205.71	84.56	114.15
37	Utkarsh Small Finance Bank	0.00	0.00	206.93	206.93	#DIV/0!	#DIV/0!	17.95	17.95
<b>Total Small Finance</b>		<b>1154.49</b>	<b>1606.21</b>	<b>4290.67</b>	<b>7051.37</b>	<b>236.65</b>	<b>209.37</b>	<b>53.07</b>	<b>75.50</b>
38	WBGB (PNB)	15807.88	3038.27	1117.89	19964.04	60.16	55.08	45.61	58.30
<b>Total RRB</b>		<b>15807.88</b>	<b>3038.27</b>	<b>1117.89</b>	<b>19964.04</b>	<b>60.16</b>	<b>55.08</b>	<b>45.61</b>	<b>58.30</b>
39	WB State Co-Op Bank Ltd.	9094.61	3101.29	14668.27	26864.17	53.19	59.44	67.72	61.09
40	WBSCARD Bank Ltd.	0.00	0.00	1445.30	1445.30	0.00	#DIV/0!	580.05	545.09
<b>Total Co-Optv</b>		<b>9094.61</b>	<b>3101.29</b>	<b>16113.57</b>	<b>28309.47</b>	<b>53.14</b>	<b>59.44</b>	<b>73.55</b>	<b>63.99</b>
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!
<b>Total Payment Banks</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>129198.60</b>	<b>82863.69</b>	<b>670706.86</b>	<b>882769.15</b>	<b>53.82</b>	<b>50.97</b>	<b>73.48</b>	<b>67.11</b>

Position of ATMs & BC Outlets in West Bengal as on 31.12.2025									
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	505	539	700	1744
2	Bank of India	109	83	174	366	837	482	315	1634
3	Bank of Maharashtra	0	16	49	65	0	39	59	98
4	Canara Bank	113	72	201	386	282	128	35	445
5	Central Bank of India	80	53	86	219	853	312	127	1292
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	485	218	556	1259	6327	1436	512	8275
10	State Bank of India	522	1196	2586	4304	5755	762	510	7027
11	UCO Bank	68	57	132	257	484	183	244	911
12	Union Bank of India	55	55	170	280	550	597	273	1420
<b>Total PSU</b>		<b>1556</b>	<b>1948</b>	<b>4556</b>	<b>8060</b>	<b>17385</b>	<b>4860</b>	<b>3252</b>	<b>25497</b>
13	Axis Bank	300	267	595	1162	460	1926	481	2867
14	Bandhan Bank	2	15	102	119	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	107	467	609	97	352	162	611
20	ICICI Bank	62	87	474	623	4	0	0	4
21	IDBI Bank	26	36	121	183	0	0	0	0
22	IDFC First Bank	0	8	18	26	500	90	8	598
23	Indusind Bank	9	32	155	196	2946	15481	0	18427
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	82	84	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	155	461	616
29	South Indian Bank Ltd.	2	0	17	19	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	44	46	0	6650	64838	71488
<b>Total PVT</b>		<b>447</b>	<b>566</b>	<b>2157</b>	<b>3170</b>	<b>4007</b>	<b>24654</b>	<b>65950</b>	<b>94611</b>
33	Au Small finance Bank	0	0	17	17	0	0	0	0
34	ESAF SF Bank	0	4	10	14	0	43	95	138
35	Jana Small Finance Bank	0	2	3	5	6	0	0	6
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
<b>Total Small Finance</b>		<b>23</b>	<b>22</b>	<b>82</b>	<b>127</b>	<b>6</b>	<b>43</b>	<b>95</b>	<b>144</b>
38	WBGB (PNB)	0	0	0	0	4465	327	64	4856
<b>Total RRB</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4465</b>	<b>327</b>	<b>64</b>	<b>4856</b>
39	WB State Co-Op Bank Ltd.	106	25	63	194	45	0	0	45
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>106</b>	<b>25</b>	<b>63</b>	<b>194</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>45</b>
41	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
42	Airtel Payment Bank	0	0	0	0	45054	9368	4108	58530
43	Fino Payment Bank	0	0	0	0	33230	6682	4476	44388
<b>Total of Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>78357</b>	<b>18316</b>	<b>14782</b>	<b>111455</b>
<b>Grand Total</b>		<b>2132</b>	<b>2561</b>	<b>6858</b>	<b>11551</b>	<b>104265</b>	<b>48200</b>	<b>84143</b>	<b>236608</b>

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

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

<b>District Wise CD Ratio of West Bengal as on 31.12.2025</b>					
<b>Sr. No.</b>	<b>Name of District</b>	<b>Lead Bank</b>	<b>CD Ratio as on December, 2024</b>	<b>CD Ratio as on December, 2025</b>	<b>Increase/Decrease</b>
1	Alipurduar	CBI	62.33	64.86	+
2	Bankura	PNB	54.69	56.91	+
3	Birbhum	UCO	51.29	46.68	-
4	Coochbehar	CBI	80.13	81.44	+
5	Dakshin Dinajpur	PNB	68.17	71.66	+
6	Darjeeling	CBI	68.52	69.13	+
7	Hooghly	UCO	45.27	47.18	+
8	Howrah	UCO	49.66	50.99	+
9	Jalpaiguri	CBI	76.60	77.37	+
10	Jhargram	PNB	46.84	46.56	-
11	Kalimpong	SBI	50.94	51.33	+
12	Kolkata	SBI	98.05	87.42	-
13	Malda	PNB	60.23	60.05	-
14	Murshidabad	PNB	59.19	60.42	+
15	Nadia	PNB	51.78	51.53	-
16	Paschim Burdwan	SBI	52.51	52.54	+
17	Paschim Medinipur	PNB	50.61	50.86	+
18	Purba Burdwan	UCO	53.66	56.61	+
19	Purba Medinipur	PNB	53.58	53.32	-
20	Purulia	PNB	49.83	49.24	-
21	Uttar Dinajpur	PNB	69.53	72.88	+
22	24 Pgs. (N)	Indian	47.53	48.13	+
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
31.12.2024	1,15,852	74,982	65%
31.03.2025	1,15,852	97,486	84%
31.12.2025	1,15,855	83,376	72%

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 December Quarter for the financial year 2025-26 is Rs.83,376 Crore, which was Rs.74,982 Crore for the corresponding period of FY 2024-25. The disbursement in Farm Credit for the FY 2025-26 is Rs.44,465 Crore which is 53% 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.)	
31.12.2024	35,00,000	25,03,111	72%
31.03.2025	35,00,000	31,39,373	90%
31.12.2025	35,00,000	21,41,910	61%

Bank wise KCC position as on 31.12.2025											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2025 to 31.12.2025)						% of Achievement	Outstanding Position (including NPA & Written off Ac's) as on 31.12.2025	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	1138	11.00	4002	41.00	5140	52.00	20.56	21267	135.45
2	Bank of India	117000	1851	18.55	61235	94.31	63086	112.86	53.92	158107	752.41
3	Bank of Maharashtra	2200	34	0.54	79	1.65	113	2.19	5.14	1345	25.90
4	Canara Bank	28500	11471	94.77	6952	60.02	18423	154.79	64.64	59010	486.93
5	Central Bank of India	32500	821	8.36	18259	135.01	19080	143.37	58.71	64296	448.94
6	Indian Bank	148500	552	4.42	135659	678.29	136211	682.71	91.72	405740	1853.06
7	Indian Overseas Bank	7000	1483	11.38	6637	23.67	8120	35.05	116.00	15437	42.27
8	Punjab & Sind Bank	50	1	0.03	18	0.26	19	0.29	38.00	47	0.63
9	Punjab National Bank	407000	38761	201.46	159689	824.27	198450	1025.73	48.76	433843	2682.98
10	State Bank of India	285000	100257	952.30	99799	830.27	200056	1782.57	70.20	298290	3046.96
11	UCO Bank	40000	1042	4.74	27046	179.32	28088	184.06	70.22	68211	374.06
12	Union Bank of India	25000	1542	17.23	15099	158.75	16641	175.98	66.56	45625	717.10
<b>Total PSU</b>		<b>1117750</b>	<b>158953</b>	<b>1324.78</b>	<b>534474</b>	<b>3026.82</b>	<b>693427</b>	<b>4351.60</b>	<b>62.04</b>	<b>1571218</b>	<b>10566.70</b>
13	Axis Bank	2750	839	31.65	13698	1796.64	14537	1828.29	528.62	23443	2241.93
14	Bandhan Bank	0	73	0.27	0	0.00	73	0.27	#DIV/0!	182	1.34
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	375	12.31	84282	506.77	84657	519.07	345.54	308789	1125.37
20	ICICI Bank	2500	0	0.00	516	8.95	516	8.95	20.64	2654	74.78
21	IDBI Bank	10000	70	1.54	700	24.00	770	25.54	7.70	8891	125.57
22	IDFC First Bank	0	2	0.32	0	0.00	2	0.32	#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
<b>Total PVT</b>		<b>42250</b>	<b>1399</b>	<b>46.17</b>	<b>99196</b>	<b>2336.36</b>	<b>100595</b>	<b>2382.53</b>	<b>238.09</b>	<b>344751</b>	<b>3578.65</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	355000	8100	43.75	136807	918.98	144907	962.73	40.82	429785	2490.89
<b>Total RRB</b>		<b>355000</b>	<b>8100</b>	<b>43.75</b>	<b>136807</b>	<b>918.98</b>	<b>144907</b>	<b>962.73</b>	<b>40.82</b>	<b>429785</b>	<b>2490.89</b>
39	WB State Co-Op Bank Ltd.	1985000	20367	40.14	1182614	3720.07	1202981	3760.20	60.60	2312176	6031.40
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total Co-Optv</b>		<b>1985000</b>	<b>20367</b>	<b>40.14</b>	<b>1182614</b>	<b>3720.07</b>	<b>1202981</b>	<b>3760.20</b>	<b>60.60</b>	<b>2312176</b>	<b>6031.40</b>
<b>Grand Total</b>		<b>3500000</b>	<b>188819</b>	<b>1454.84</b>	<b>1953091</b>	<b>10002.22</b>	<b>2141910</b>	<b>11457.06</b>	<b>61.20</b>	<b>4657930</b>	<b>22667.63</b>

District wise KCC position as on 31.12.2025							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2025 to 31.12.2025(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.12.2025	
			No.	Amount		No.	Amount
1	Alipurduar	38500	33792	219.77	87.77	50186	448.32
2	Bankura	198000	89798	495.47	45.35	193370	858.34
3	Birbhum	240000	86406	425.49	36.00	252087	793.31
4	Coochbehar	190000	51156	493.99	26.92	180521	1662.01
5	Dakshin Dinajpur	115000	49275	301.61	42.85	132870	538.53
6	Darjeeling	18500	7427	58.90	40.15	22842	158.55
7	Hooghly	395000	237973	1078.75	60.25	335492	1772.85
8	Howrah	95000	41699	266.80	43.89	125842	768.24
9	Jalpaiguri	40000	33921	299.55	84.80	92149	1071.63
10	Jhargram	55000	25800	120.30	46.91	65360	270.51
11	Kalimpong	10000	2603	15.49	26.03	6918	42.58
12	Kolkata	0	431	210.48	#DIV/0!	527	283.91
13	Malda	110000	77904	502.57	70.82	141150	697.13
14	Murshidabad	95000	81853	564.70	86.16	223782	1160.75
15	Nadia	110000	98072	585.66	89.16	261200	1440.50
16	Paschim Burdwan	25000	32716	260.02	130.86	141932	512.51
17	Paschim Medinipur	245000	197865	1000.84	80.76	402374	1952.00
18	Purba Burdwan	280000	161022	854.80	57.51	420888	2053.18
19	Purba Medinipur	750000	520924	1762.61	69.46	779049	2404.22
20	Purulia	35000	35473	330.29	101.35	136941	441.35
21	Uttar Dinajpur	55000	54484	413.97	99.06	203404	908.09
22	24 Pgs. (N)	230000	108313	566.90	47.09	278552	1261.59
23	24 Pgs. (S)	170000	113003	628.13	66.47	210494	1167.50
<b>Grand Total</b>		<b>3500000</b>	<b>2141910</b>	<b>11457.06</b>	<b>61.20</b>	<b>4657930</b>	<b>22667.63</b>

**NB:** All the banks operating in the State have disbursed 21,41,910 number of KCCs including renewal cases up to December Quarter during FY 2025-26, registering 61.20% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.22,667.63 Crore covering 46,57,930 number of accounts as on 31.12.2025. The average ticket size of outstanding KCC loans stands at Rs.48,665/- as on 31.12.2025, which was Rs.53,026/- in corresponding period of previous financial year (December 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 903-AG-11031(11)/2/2025-NAB for Rabi-2025-26 season crop coverage under Bangla Shasya Bima (BSB) Yojana has been issued on 06.11.2025 and shared accordingly with the member banks by SLBC West Bengal. SBI General Insurance Company Limited will undertake implementation of Rabi-2025-26 season.

The scheme has been implemented for thirteen (13) crops viz. Boro (Summer) Paddy, Wheat, Rabi Maize, Summer Maize, Gram, Lentil (Masur), Moong (Summer), Mustard, Til (Summer), Groundnut (Summer), Potato, Sugarcane and Khesari.

Vide Corrigendum No .1100-AG-11031(11)/2/2025-NAB Part (1) dated 29<sup>th</sup> December, 2025, the cut off date for enrolment of crops namely Potato, Wheat, Gram, Lentil, Mustard, Khesari and Rabi Maize was extended up to 31.01.2026 from previous cutoff date of 31.12.2025.

### **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 31.12.2025, member banks have cumulatively sanctioned 7,892 number of AIF applications amounting Rs.3,143.11 Crore, out of which disbursement done in 7,413 number of accounts covering Rs.2,922.19 Crore.

**Bank wise progress in the state under AIF as on 31.12.2025:**

<b>WB AIF BANK WISE SUMMARY as on 31.12.2025</b>										
Bank Name	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned		Out of (A) Only Approved by Bank (Disbursement)		Out of (A) Only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	No.	Amount (Rs. in Cr.)
AU Small Finance Bank Limited	1	0	0.00	0	0.00	0	0.00	0	1	0.23
Axis Bank	92	24	53.33	2	1.05	22	52.28	64	4	3.85
Bandhan Bank Ltd	4	0	0.00	0	0.00	0	0.00	0	4	0.73
Bank Of Baroda	900	519	143.16	37	12.34	482	130.82	363	18	3.78
Bank Of India	1320	687	246.41	21	7.83	666	238.58	618	15	2.45
Bank of Maharashtra	32	9	3.83	7	1.54	2	2.29	14	9	2.02
Canara Bank	327	118	181.82	13	48.49	105	133.33	200	9	0.99
Central Bank Of India	425	181	158.07	26	15.42	155	142.65	229	15	10.60
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	272	89	106.74	5	4.89	84	101.84	125	58	58.92
ICICI Bank	15	5	5.08	0	0.00	5	5.08	10	0	0.00
IDBI BANK LTD	54	12	4.16	1	1.89	11	2.27	37	5	1.37
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Indian Bank	591	256	293.55	42	14.58	214	278.97	323	12	7.72
Indian Overseas Bank	109	51	10.11	9	1.70	42	8.41	46	12	1.89
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Karnataka Bank	32	17	3.64	0	0.00	17	3.64	7	8	1.88
Kotak Mahindra Bank	5	2	2.10	0	0.00	2	2.10	1	2	0.17
Mahindra & Mahindra Financial Services L	1	0	0.00	0	0.00	0	0.00	0	1	0.01
NABKISAN Finance Ltd	8	0	0.00	0	0.00	0	0.00	7	1	3.31
Punjab and Sind Bank	16	3	9.64	0	0.00	3	9.64	10	3	0.09
Punjab National Bank	5109	3125	948.45	144	27.07	2981	921.37	1888	96	31.43
State Bank of India	4519	2105	620.48	71	25.52	2034	594.96	2273	141	21.20
The Federal Bank Ltd	11	5	3.70	0	0.00	5	3.70	4	2	0.50
UCO Bank	381	198	143.15	55	44.07	143	99.08	177	6	9.23
Union Bank of India	359	209	102.07	14	2.38	195	99.69	138	12	1.99
All Cooperative Banks	226	118	44.03	10	7.33	108	36.69	86	22	15.07
West Bengal Gramin Bank	488	156	36.06	22	4.81	134	31.25	283	49	6.92
YES BANK LTD	6	3	23.53	0	0.00	3	23.53	3	0	0.00
<b>Grand Total</b>	<b>15309</b>	<b>7892</b>	<b>3143.11</b>	<b>479</b>	<b>220.92</b>	<b>7413</b>	<b>2922.19</b>	<b>6908</b>	<b>509</b>	<b>188.62</b>

**District wise cumulative progress in the state under AIF as on 31.12.2025:**

<b>WB AIF DISTRICT WISE SUMMARY as on 31.12.2025</b>										
<b>District Name</b>	<b>Total no. of Applications Submitted to Bank (A)</b>	<b>Out of (A) Sanctioned</b>		<b>Out of (A) Only Approved</b>		<b>Out of (A) Only Disbursed</b>		<b>Out of (A) Rejected</b>	<b>Pending at Bank Level</b>	
		<b>No.</b>	<b>Amount (Rs. in Cr.)</b>	<b>No.</b>	<b>Amount (Rs. in Cr.)</b>	<b>No.</b>	<b>Amount (Rs. in Cr.)</b>	<b>No.</b>	<b>No.</b>	<b>Amount (Rs. in Cr.)</b>
Alipurduar	183	67	62.98	3	0.57	64	62.41	110	6	7.65
Bankura	1602	856	218.08	43	16.64	813	201.44	702	44	7.89
Birbhum	1072	659	186.53	46	26.22	613	160.31	388	25	7.07
Cooch Behar	550	167	230.22	20	40.61	147	189.60	370	13	10.63
Dakshin Dinajpur	320	132	35.21	12	1.83	120	33.37	170	18	3.84
Darjeeling	161	38	22.34	6	1.29	32	21.05	119	4	5.04
Hooghly	1323	969	385.96	26	19.39	943	366.57	329	25	14.79
Howrah	199	114	103.17	6	2.33	108	100.85	81	4	4.00
Jalpaiguri	277	95	227.78	5	4.80	90	222.97	172	10	8.79
Jhargram	338	179	64.62	20	3.53	159	61.09	152	7	2.21
Kalimpong	32	14	0.72	2	0.09	12	0.64	17	1	0.15
Kolkata	18	8	18.35	1	1.20	7	17.15	7	3	3.32
Malda	705	233	80.09	18	4.40	215	75.68	434	38	9.04
Murshidabad	1537	348	103.52	52	10.09	296	93.43	1073	116	13.46
Nadia	341	98	48.69	16	2.55	82	46.14	223	20	16.95
North 24 Parganas	661	173	78.51	18	15.27	155	63.23	472	16	4.26
Paschim Bardhaman	387	342	77.99	15	1.67	327	76.32	37	8	3.33
Paschim Medinipur	1322	906	288.46	39	15.12	867	273.34	389	27	19.75
Purba Bardhaman	2413	1756	598.89	75	21.23	1681	577.66	610	47	11.08
Purba Medinipur	709	271	89.23	21	7.63	250	81.60	411	27	18.77
Purulia	232	76	26.45	5	3.77	71	22.68	148	8	3.25
South 24 Parganas	479	222	80.85	16	14.46	206	66.38	231	26	7.01
Uttar Dinajpur	448	169	114.49	14	6.23	155	108.27	263	16	6.36
<b>Grand Total</b>	<b>15309</b>	<b>7892</b>	<b>3143.11</b>	<b>479</b>	<b>220.92</b>	<b>7413</b>	<b>2922.19</b>	<b>6908</b>	<b>509</b>	<b>188.62</b>

**Farmers Producer Organizations (FPO):**

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 number of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 31.12.2025, total 221 number of FPOs have so far been financed by member banks involving an amount of Rs. 44.04 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 31.12.2025: -**

<b>Consolidated Progress made under FPO/FPC</b>											
Sr. No.	Bank Name	Achievement as on 31.12.2024		Achievement as on 31.03.2025		Achievement as on 30.06.2025		Achievement as on 30.09.2025		Achievement as on 31.12.2025	
		(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)
1	Bank of Baroda	11	56.00	12	61.00	12	61.00	12	61.00	12	61.00
2	Bank of India	3	17.84	3	17.83	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	11	1533.00	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	29	98.00	34	101.00	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	17	68.05	17	68.05	17	68.05	17	68.05
10	State Bank of India	25	580.00	30	931.00	30	931.00	31	932.00	46	1156.00
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	102.82	3	103.56	3	136.61	4	156.61	5	176.61
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	563.09	37	576.09	37	576.09	37	576.09	37	576.09
20	WBSCB	50	515.91	50	515.91	50	505.37	50	505.37	50	505.37
	<b>Total</b>	<b>191</b>	<b>3737.08</b>	<b>202</b>	<b>4107.86</b>	<b>202</b>	<b>4130.37</b>	<b>205</b>	<b>4159.95</b>	<b>221</b>	<b>4403.95</b>

## **Krishak Bandhu:**

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

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

## **Finance against Negotiable Warehouse Receipts (NWR):**

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable 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 01.04.2025-31.12.2025)							
(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	153572	2640.17	305818	3826.84	124.38
3	Bank of Maharastra	300.85	2332	56.97	2332	46.34	0.00
4	Canara Bank	1670.60	33242	434.28	104806	1304.64	26.00
5	Central Bank of India	888.75	76495	1707.41	118906	2794.50	192.11
6	Indian Bank	3035.26	68325	2219.43	169156	4295.32	73.12
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	208543	4579.76	827563	12532.20	80.01
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	32966	666.28	82539	1452.56	22.82
<b>Total PSU</b>		<b>30344.31</b>	<b>806189</b>	<b>15755.78</b>	<b>2380094</b>	<b>38020.13</b>	<b>51.92</b>
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	271780	2586.09	362708	2543.06	86.84
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	23267	438.72	17413	504.23	11.61
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	123	0.42	1801	1.56	0.10
23	Indusind Bank	1569.03	123	6.37	711239	1747.80	0.41
24	Karnataka Bank Ltd.	131.84	161	9.46	177	3.75	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	10643	320.62	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	45149	240.48	120380	338.97	59.45
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	3205	66.24	15934	224.65	9.83
<b>Total PVT</b>		<b>18575.45</b>	<b>343808</b>	<b>3347.78</b>	<b>1240302</b>	<b>5684.73</b>	<b>18.02</b>
33	Au Small finance Bank	0.02	17631	92.03	23510	101.64	598138.82
34	ESAF SF Bank	10.67	12499	186.58	53600	154.95	1748.80
35	Jana Small Finance Bank	81.43	8682	48.88	42848	103.33	60.03
36	Ujjivan Small Finance Bank	224.28	93251	592.21	201490	764.63	264.05
37	Utkarsh Small Finance Bank	6.83	4475	20.97	10289	30.07	306.89
<b>Total Small Finance</b>		<b>323.23</b>	<b>136538</b>	<b>940.67</b>	<b>331737</b>	<b>1154.62</b>	<b>291.02</b>
38	WBGB (PNB)	747.48	370948	5960.59	756651	10616.42	797.42
<b>Total RRB</b>		<b>1368.20</b>	<b>370948</b>	<b>5960.59</b>	<b>756651</b>	<b>10616.42</b>	<b>435.65</b>
39	WB State Co-Op Bank Ltd.	2008.02	1173732	3922.65	2100984	5947.40	195.35
40	WBSCARD Bank Ltd.	127.37	6897	178.65	177352	1122.17	140.26
<b>Total Co-Optv</b>		<b>2135.40</b>	<b>1180629</b>	<b>4101.30</b>	<b>2278336</b>	<b>7069.57</b>	<b>192.06</b>
<b>Grand Total</b>		<b>52746.59</b>	<b>2838112</b>	<b>30106.12</b>	<b>6987120</b>	<b>62545.48</b>	<b>57.08</b>

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2025-26							
(Position from 01.04.2025-31.12.2025)							
(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	6261	24.22	20980	67.26	92.07%
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	6375	142.28	9909	232.88	83.88%
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%
<b>Total PSU</b>		<b>65220</b>	<b>20719</b>	<b>322.76</b>	<b>197033</b>	<b>2150.73</b>	<b>31.77%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	169590	1876.37	408920	2478.49	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>18500</b>	<b>169590</b>	<b>1876.37</b>	<b>408920</b>	<b>2478.49</b>	<b>916.70%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	WBGB (PNB)	15200	2250	8.41	30122	62.23	14.80%
<b>Total RRB</b>		<b>15200</b>	<b>2250</b>	<b>8.41</b>	<b>30122</b>	<b>62.23</b>	<b>14.80%</b>
39	WB State Co-Op Bank Ltd.	76000	55132	99.10	39884	41.28	72.54%
40	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>107000</b>	<b>55132</b>	<b>99.10</b>	<b>39884</b>	<b>41.28</b>	<b>51.53%</b>
<b>Grand Total</b>		<b>205920</b>	<b>247691</b>	<b>2306.63</b>	<b>675959</b>	<b>4732.73</b>	<b>120.28%</b>

**Bank wise flow of credit to Patta Holders under ACP 2025-26**

**(Position from 01.04.2025-31.12.2025)**

(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	2550	56.91	3964	93.15	60.71%
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%
<b>Total PSU</b>		<b>87400</b>	<b>60674</b>	<b>940.91</b>	<b>340688</b>	<b>4290.70</b>	<b>69.42%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>12300</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	WBGB (PNB)	15200	7061	3.99	43125	21.66	46.45%
<b>Total RRB</b>		<b>15200</b>	<b>7061</b>	<b>3.99</b>	<b>43125</b>	<b>21.66</b>	<b>46.45%</b>
39	WB State Co-Op Bank Ltd.	24800	55132	99.10	39884	41.28	222.31%
40	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>26300</b>	<b>55132</b>	<b>99.10</b>	<b>39884</b>	<b>41.28</b>	<b>209.63%</b>
<b>Grand Total</b>		<b>141200</b>	<b>122867</b>	<b>1044.00</b>	<b>423697</b>	<b>4353.64</b>	<b>87.02%</b>

Bank wise flow of credit to New Farmers under ACP 2025-26							
(Position from 01.04.2025-31.12.2025)							
(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	418	7.00	1506	46.00	4.18%
2	Bank of India	66500	68319	1083.08	68484	1074.57	102.74%
3	Bank of Maharashtra	15	114	2.12	114	1.64	760.00%
4	Canara Bank	27000	9579	178.39	39721	776.86	35.48%
5	Central Bank of India	48000	3825	85.37	5945	139.73	7.97%
6	Indian Bank	101000	552	4.42	11001	137.50	0.55%
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	38761	201.46	433843	2682.98	11.50%
10	State Bank of India	340000	625042	13957.71	714256	14433.38	183.84%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	5993	120.61	5993	120.61	37.46%
<b>Total PSU</b>		<b>1036037</b>	<b>755140</b>	<b>15667.55</b>	<b>1326939</b>	<b>20720.93</b>	<b>72.89%</b>
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	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	235	23.09	210	4.55	#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	45823	221.91	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>31736</b>	<b>28849</b>	<b>163.41</b>	<b>46033</b>	<b>226.46</b>	<b>90.90%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	12499	186.58	53600	154.95	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	89471	283.39	#DIV/0!
36	Ujivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	4475	20.97	4472	20.80	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>16974</b>	<b>207.55</b>	<b>147543</b>	<b>459.14</b>	<b>#DIV/0!</b>
38	WBGB (PNB)	214000	26986	323.76	26986	260.12	12.61%
<b>Total RRB</b>		<b>214000</b>	<b>26986</b>	<b>323.76</b>	<b>26986</b>	<b>260.12</b>	<b>12.61%</b>
39	WB State Co-Op Bank Ltd.	180000	20367	40.14	16562	34.37	11.32%
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>180000</b>	<b>20367</b>	<b>40.14</b>	<b>16562</b>	<b>34.37</b>	<b>11.32%</b>
<b>Grand Total</b>		<b>1461773</b>	<b>848316</b>	<b>16402.41</b>	<b>1564063</b>	<b>21701.02</b>	<b>58.03%</b>

## **Others:**

### **Digitalization of PACs:**

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

Computerization of PACs, beside serving the purpose of financial inclusion and strengthening service delivery to farmers, especially small and marginal 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 02<sup>nd</sup> 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 1.03 lakh standalone KCC-AH loans amounting to Rs.1100 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 31.12.25)	18,382	183.90	20,993	196.52
Total		1,03,689	1101.11	1,02,407	1028.57

- ❖ 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 the Districts							
FY 2025-26 (Period: 01.04.2025 to 31.12.2025)							
SN	District	Target for 2025-26	Sanctioned		Disbursed		Gap from Target
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.
		(a)			(b)		(a - b)
1	Alipurduar	2,172	281	2.66	285	2.58	1,887
2	Bankura	5,844	905	9.58	1,413	11.77	4,431
3	Birbhum	6,432	542	6.88	648	6.75	5,784
4	Coochbehar	4,440	319	3.05	447	3.35	3,993
5	Dakhin 24 Parganas	9,888	1,150	9.17	1,405	10.07	8,483
6	Dakhin Dinajpur	2,220	431	3.23	463	4.56	1,757
7	Darjeeling & Siliguri	2,412	1,344	11.35	1,400	11.43	1,012
8	Hooghly	7,968	973	7.71	1,152	9.95	6,816
9	Howrah	5,232	506	5.90	526	6.81	4,706
10	Jalpaiguri	3,084	219	4.26	229	3.88	2,855
11	Jhargram	2,340	177	1.48	179	1.36	2,161
12	Kalimpong	852	662	4.14	672	4.14	180
13	Kolkata	0	371	4.50	387	4.50	-387
14	Malda	4,980	854	7.75	787	10.39	4,193
15	Murshidabad	8,316	688	7.63	892	8.23	7,424
16	Nadia	6,672	496	5.99	516	6.01	6,156
17	Paschim Bardhaman	3,168	146	2.11	263	2.70	2,905
18	Paschim Medinipur	7,440	1,375	18.55	1,509	20.81	5,931
19	Purba Bardhaman	7,920	1,369	14.56	3,136	19.83	4,784
20	Purba Medinipur	8,664	2,169	22.68	2,296	23.49	6,368
21	Purulia	3,684	487	9.52	524	9.59	3,160
22	Uttar 24 Parganas	7,260	2,305	17.72	1,276	11.07	5,984
23	Uttar Dinajpur	2,868	614	3.48	586	3.23	2,282
Total		1,13,856	18,382	183.90	20,993	196.52	92,863

## KCC-AH report of the Banks

FY 2025-26 (Period: 01.04.2025 to 31.12.2025)

SN	District	Target for 2025-26	Sanctioned		Disbursed		Gap from Target
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.
		(a)			(b)		(a - b)
1	Bank of Baroda	2,640	212	2.04	179	1.63	2,461
2	Bank of India	5,424	1,359	16.27	4,770	27.45	654
3	Canara Bank	5,544	393	5.71	382	5.48	5,162
4	Central Bank of India	4,776	103	2.34	66	1.00	4,710
5	Indian Bank	8,688	601	5.70	393	3.59	8,295
6	Indian Overseas Bank	1,608	56	0.42	56	0.42	1,552
7	Punjab National Bank	17,856	4,238	74.49	5,123	91.13	12,733
8	State Bank of India	18,960	1,690	13.57	1,690	13.57	17,270
9	UCO Bank	5,472	173	2.09	173	2.09	5,299
10	Union Bank of India	2,904	107	1.33	107	1.33	2,797
11	Bank of Maharashtra	264	0	0.00	0	0.00	264
12	West Bengal Gramin Bank	22,080	1,962	12.60	1,880	12.02	20,200
13	Cooperate Banks	12,864	6,727	40.85	5,413	30.32	7,451
14	HDFC Bank	1,164	594	4.39	594	4.39	570
15	Axis Bank	1,668	167	2.10	167	2.10	1,501
16	IDBI Bank	540	0	0.00	0	0.00	540
17	ICICI Bank	996	0	0.00	0	0.00	996
18	IndusInd Bank	408	0	0.00	0	0.00	408
<b>Total</b>		<b>1,13,856</b>	<b>18,382</b>	<b>183.90</b>	<b>20,993</b>	<b>196.52</b>	<b>92,863</b>

<b>Activity wise KCC-AH report for FY 2025-26 as on 31.12.2025 (01.04.2025-31.12.2025)</b>					
<b>SN</b>	<b>Animal Husbandry Activity</b>	<b>Sanctioned</b>		<b>Disbursed</b>	
		<b>No</b>	<b>Amount (Crore)</b>	<b>No</b>	<b>Amount (Crore)</b>
<b>1</b>	<b>Dairy, Bullock rearing</b>	<b>8,592</b>	<b>89.65</b>	<b>10,733</b>	<b>88.61</b>
<b>2</b>	<b>Goatery, Sheep rearing</b>	<b>4,417</b>	<b>29.69</b>	<b>4,597</b>	<b>41.25</b>
<b>3</b>	<b>Poultry, Duckery</b>	<b>3,124</b>	<b>38.70</b>	<b>3,217</b>	<b>38.20</b>
<b>4</b>	<b>Piggery</b>	<b>2,185</b>	<b>25.34</b>	<b>2,321</b>	<b>25.73</b>
<b>5</b>	<b>Other</b>	<b>64</b>	<b>0.52</b>	<b>125</b>	<b>2.73</b>
<b>Total</b>		<b>18,382</b>	<b>183.90</b>	<b>20,993</b>	<b>196.52</b>

❖ As per the trend, KCC-AH loan is given for dairy (47%), poultry (20%), goatery (24%), piggery (17%) and other (0.35%) 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 &amp; 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 31.12.2025:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
31.12.2024	78,442	740.48	11,962	219.34	53,824	392.20	25,401	131.61
31.03.2025	1,10,987	1,229.90	19,271	353.88	78,164	612.96	68,873	604.39
31.12.2025	2,14,384	2,012.24	30,303	415.86	84,750	613.99	1,17,452	1,287.85

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2025-26 (01.04.2025 - 31.12.2025) (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	22073	41.13	24870	61.04	26217	74.31	2140	9.29	1183	9.29	1541	12.26	204	9.29	26134	317.14	104362	533.75
2	Bank of India	50091	286.37	8494	78.41	1078	22.21	1422	22.87	3393	45.04	148	1.75	216	15.21	73838	1216.41	138680	1688.27
3	Bank of Maharashtra	105	1.52	3	0.04	6	0.08	0	0.00	0	0.00	0	0.00	0	0.00	898	26.46	1012	28.10
4	Canara Bank	54021	773.71	608	10.99	144	7.13	88	13.41	38	0.71	1	0.02	2	0.34	405	1.28	55307	807.59
5	Central Bank of India	22683	98.02	218	0.97	57	2.69	48	2.37	41	0.62	0	0.00	0	0.00	61947	1792.45	84994	1897.12
6	Indian Bank	49614	724.47	1421	16.24	394	2.10	433	4.25	716	7.18	89	1.12	4924	61.24	70063	2747.65	127654	3564.25
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	3951	85.27	6995	103.36
8	Punjab & Sind Bank	3	0.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	0.07
9	Punjab National Bank	364537	6772.93	814	37.05	188	8.79	537	36.31	1062	8.77	31	1.79	2685	199.40	23145	424.70	392999	7489.73
10	State Bank of India	200056	1782.57	224	4.50	181	12.00	120	35.00	980	74.85	65	1.50	130	2.70	235397	3666.84	437153	5579.96
11	UCO Bank	49581	2143.71	424	1.94	138	0.26	42	0.12	8	0.94	1	0.05	4	0.17	2928	255.58	53126	2402.77
12	Union Bank of India	25924	518.56	3865	104.12	158	10.24	615	44.52	891	8.88	0	0.00	2	0.15	1941	172.08	33396	858.55
<b>Total PSU</b>		<b>841673</b>	<b>13158.47</b>	<b>40945</b>	<b>315.47</b>	<b>28561</b>	<b>139.81</b>	<b>5449</b>	<b>168.20</b>	<b>8313</b>	<b>156.36</b>	<b>1878</b>	<b>18.68</b>	<b>8215</b>	<b>290.67</b>	<b>500647</b>	<b>10705.86</b>	<b>1435681</b>	<b>24953.52</b>
13	Axis Bank	21754	1066.01	0	0.00	207	16.70	0	0.00	0	0.00	0	0.00	4899	36.46	112514	312.86	139374	1432.03
14	Bandhan Bank	156	39.01	147493	1443.04	22777	231.61	14289	144.94	85310	758.07	0	0.00	0	0.00	3887	184.69	273912	2801.36
15	Catholic Syrian Bank Ltd.	0	0.00	35	1.71	374	39.44	7	0.17	0	0.00	0	0.00	0	0.00	1699	87.63	2115	128.95
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	383	12.59	244	1.81	152	7.28	499	10.25	11	0.32	27	0.13	20944	153.53	74512	512.18	96772	698.08
20	ICICI Bank	425	35.90	0	0.00	7	0.23	0	0.00	0	0.00	0	0.00	0	0.00	27919	385.77	28351	421.90
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12111	45.74	12111	45.74
22	IDFC First Bank	2	0.32	35	0.13	11	0.04	10	0.04	114	0.36	0	0.00	151	5.26	0	0.00	323	6.15
23	Indusind Bank	0	0.00	0	0.00	15911	70.56	0	0.00	0	0.00	0	0.00	0	0.00	204438	952.68	220349	1023.25
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	212	4.78	212	4.78
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	4175	209.14	4175	209.14
27	Lakshmi Vilas Bank (DBS)	11532	74.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11532	74.81
28	Ratnakar Bank Ltd	0	0.00	2426	13.91	1370	7.55	947	5.49	0	0.00	0	0.00	0	0.00	41388	218.31	46131	245.27
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	900	21.84	900	21.84
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	3208	16.26	3208	16.26
<b>Total PVT</b>		<b>34252</b>	<b>1228.64</b>	<b>150233</b>	<b>1460.60</b>	<b>40809</b>	<b>373.40</b>	<b>15752</b>	<b>160.90</b>	<b>85435</b>	<b>758.75</b>	<b>27</b>	<b>0.13</b>	<b>25994</b>	<b>195.25</b>	<b>924246</b>	<b>4286.22</b>	<b>842830</b>	<b>7234.21</b>
33	Au Small finance Bank	0	0.00	7207	36.23	7020	35.44	6068	30.37	0	0.00	0	0.00	0	0.00	1055	16.81	21350	118.85
34	ESAF SF Bank	0	0.00	2203	11.18	4481	22.56	639	3.35	0	0.00	0	0.00	5	0.03	5171	149.46	12499	186.58
35	Jana Small Finance Bank	0	0.00	7	0.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	21046	195.19	21053	195.23
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	96205	652.14	96205	652.14
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	4475	20.97	4475	20.97
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>9417</b>	<b>47.44</b>	<b>11501</b>	<b>58.00</b>	<b>6707</b>	<b>33.72</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>5</b>	<b>0.03</b>	<b>127952</b>	<b>1034.57</b>	<b>155582</b>	<b>1173.76</b>
38	WBGB (PNB)	151890	1118.56	10007	168.29	1119	18.14	2252	51.27	22104	362.38	0	0.00	48	5.92	193609	5083.63	381029	6808.19
<b>Total RRB</b>		<b>151890</b>	<b>1118.56</b>	<b>10007</b>	<b>168.29</b>	<b>1119</b>	<b>18.14</b>	<b>2252</b>	<b>51.27</b>	<b>22104</b>	<b>362.38</b>	<b>0</b>	<b>0.00</b>	<b>48</b>	<b>5.92</b>	<b>86947</b>	<b>1562.40</b>	<b>381029</b>	<b>6808.19</b>
39	WB State Co-Op Bank Ltd.	1195023	3709.58	3762	20.06	2760	24.64	114	0.80	1588	10.20	0	0.00	34968	351.35	0	0.00	1238215	4116.63
40	WBSCARD Bank Ltd.	0	0.00	20	0.38	0	0.00	29	0.97	12	0.16	4800	27.25	78	6.87	1958	143.02	6897	178.65
<b>Total Co-Optv</b>		<b>1195023</b>	<b>3709.58</b>	<b>3782</b>	<b>20.44</b>	<b>2760</b>	<b>24.64</b>	<b>143</b>	<b>1.77</b>	<b>1600</b>	<b>10.36</b>	<b>4800</b>	<b>27.25</b>	<b>35046</b>	<b>358.22</b>	<b>1958</b>	<b>143.02</b>	<b>1245112</b>	<b>4295.28</b>
<b>Grand Total</b>		<b>2222838</b>	<b>19215.24</b>	<b>214384</b>	<b>2012.24</b>	<b>84750</b>	<b>613.99</b>	<b>30303</b>	<b>415.86</b>	<b>117452</b>	<b>1287.85</b>	<b>6705</b>	<b>46.06</b>	<b>69308</b>	<b>850.10</b>	<b>2298719</b>	<b>37064.22</b>	<b>4060234</b>	<b>44464.96</b>

The **outstanding** in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2025:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
31.12.2024	2,57,426	1,841.15	43,654	777.64	1,22,708	631.37	1,82,463	772.91
31.03.2024	2,48,048	1,861.73	42,727	718.43	1,18,404	667.14	1,83,608	828.98
31.12.2025	3,66,088	3,195.80	65,673	1,178.05	1,29,948	984.67	1,67,439	1,789.07

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2025 (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	78146	484.66	4552	2.19	3256	30.46	2286	19.69	514	16.41	1086	27.35	418	5.47	68705	334.77	158963	921.00
2	Bank of India	156151	720.74	21285	167.82	1552	30.18	2861	46.11	5805	66.94	256	2.86	1622	75.68	118564	1726.01	308096	2836.33
3	Bank of Maharashtra	2031	40.69	3	0.03	9	0.12	0	0.00	0	0.00	0	0.00	0	0.00	1609	31.96	3652	72.80
4	Canara Bank	120648	1917.09	2198	38.78	260	6.84	303	15.00	472	8.71	66	2.78	47	4.26	4649	9.76	128643	2003.22
5	Central Bank of India	65011	424.19	485	4.07	150	5.28	222	3.23	178	1.75	151	0.98	397	3.53	65524	2661.97	132118	3105.00
6	Indian Bank	72433	605.33	7556	247.36	612	21.51	492	182.24	1954	63.24	148	3.26	6289	210.35	87714	3332.20	177198	4665.49
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	5667	89.49	34998	315.71
8	Punjab & Sind Bank	47	0.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47	0.68
9	Punjab National Bank	571311	5122.80	16004	488.77	4314	140.51	9592	376.74	8648	53.23	380	6.42	44142	2058.34	103618	2608.52	758009	10855.33
10	State Bank of India	298290	3046.96	410	13.24	289	21.62	181	71.42	1080	21.26	130	450.00	450	64.00	292015	3441.20	592845	7129.70
11	UCO Bank	52355	1526.64	738	5.20	804	21.36	902	6.30	836	0.87	1088	12.56	6927	452.29	32023	793.12	95673	2818.34
12	Union Bank of India	66933	1109.33	13672	244.87	1175	23.41	2254	55.45	1269	15.13	0	0.00	17	0.86	10437	325.49	95757	1774.54
<b>Total PSU</b>		<b>1511291</b>	<b>15190.23</b>	<b>67148</b>	<b>1216.45</b>	<b>12706</b>	<b>308.77</b>	<b>19173</b>	<b>778.18</b>	<b>20803</b>	<b>251.87</b>	<b>3474</b>	<b>510.34</b>	<b>60879</b>	<b>2887.81</b>	<b>790525</b>	<b>15354.5</b>	<b>2485999</b>	<b>36498.14</b>
13	Axis Bank	23181	545.27	0	0.00	213	29.14	0	0.00	0	0.00	0	0.00	47773	112.59	219349	871.86	290516	1558.87
14	Bandhan Bank	308	79.68	194903	1397.86	37574	256.04	23634	165.71	104005	830.22	0	0.00	0	0.00	6445	383.10	366869	3112.61
15	Catholic Syrian Bank Ltd.	0	0.00	35	1.71	398	41.22	7	0.18	0	0.00	0	0.00	0	0.00	9234	70.16	9674	113.27
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	535	19.54	46408	80.94	182	8.76	2195	32.83	12	0.34	0	0.00	2032	107.93	259287	925.53	310651	1175.87
20	ICICI Bank	3082	162.26	0	0.00	50	7.09	0	0.00	0	0.00	0	0.00	0	0.00	15785	371.45	18917	540.80
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	41934	262.02	41934	262.02
22	IDFC First Bank	5	3.86	782	1.08	521	1.90	235	0.27	2121	2.80	0	0.00	2793	7.85	0	0.00	6457	17.76
23	Indusind Bank	0	0.00	0	0.00	49049	115.14	0	0.00	0	0.00	0	0.00	0	0.00	668738	1683.77	717787	1798.90
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	19	2.53	19	2.53
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	14888	528.12	14888	528.12
27	Lakshmi Vilas Bank (DBS)	49211	100.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	49211	100.72
28	Ratnakar Bank Ltd	0	0.00	3295	15.01	1623	7.51	1092	5.46	0	0.00	0	0.00	0	0.00	120774	324.02	126784	352.00
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	1429	29.33	1429	29.33
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	16500	45.54	16500	45.54
<b>Total PVT</b>		<b>76322</b>	<b>911.33</b>	<b>245423</b>	<b>1496.60</b>	<b>89610</b>	<b>466.80</b>	<b>27163</b>	<b>204.45</b>	<b>106138</b>	<b>833.36</b>	<b>0</b>	<b>0.00</b>	<b>52598</b>	<b>228.37</b>	<b>1388709</b>	<b>5773.084</b>	<b>1985963</b>	<b>9913.99</b>
33	Au Small finance Bank	0	0.00	7131	32.76	6947	32.40	6095	27.85	0	0.00	0	0.00	0	0.00	3648	19.27	23821	112.28
34	ESAF SF Bank	0	0.00	9305	20.66	9398	29.83	1632	5.14	0	0.00	0	0.00	219	0.25	33046	99.07	53600	154.95
35	Jana Small Finance Bank	0	0.00	313	0.61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	67464	304.48	67777	305.09
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	239042	972.18	239042	972.18
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	10289	30.07	10289	30.07
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>16749</b>	<b>54.04</b>	<b>16345</b>	<b>62.23</b>	<b>7727</b>	<b>32.99</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>219</b>	<b>0.25</b>	<b>353489</b>	<b>1425.065</b>	<b>394529</b>	<b>1574.58</b>
38	WBGB (PNB)	425715	2542.83	21277	305.11	2271	46.50	3502	80.97	33065	651.85	0	0.00	928	49.31	282315	7105.09	769073	10781.66
<b>Total RRB</b>		<b>425715</b>	<b>2542.83</b>	<b>21277</b>	<b>305.11</b>	<b>2271</b>	<b>46.50</b>	<b>3502</b>	<b>80.97</b>	<b>33065</b>	<b>651.85</b>	<b>0</b>	<b>0.00</b>	<b>928</b>	<b>49.31</b>	<b>282315</b>	<b>7105.09</b>	<b>769073</b>	<b>10781.66</b>
39	WB State Co-Op Bank Ltd.	2299733	5931.96	5907	37.08	4938	64.92	134	2.02	2994	17.12	0	0.00	61594	672.83	0	0.00	2375300	6725.92
40	WBSCARD Bank Ltd.	0	0.00	9584	86.53	4078	35.45	7974	79.45	4439	34.87	104611	694.24	1711	63.72	44955	127.91	177352	1122.17
<b>Total Co-Optv</b>		<b>2299733</b>	<b>5931.96</b>	<b>15491</b>	<b>123.61</b>	<b>9016</b>	<b>100.37</b>	<b>8108</b>	<b>81.47</b>	<b>7433</b>	<b>51.99</b>	<b>104611</b>	<b>694.24</b>	<b>63305</b>	<b>736.55</b>	<b>44955</b>	<b>127.91</b>	<b>2552652</b>	<b>7848.09</b>
<b>Grand Total</b>		<b>4313061</b>	<b>24576.34</b>	<b>366088</b>	<b>3195.80</b>	<b>129948</b>	<b>984.67</b>	<b>65673</b>	<b>1178.05</b>	<b>167439</b>	<b>1789.07</b>	<b>108085</b>	<b>1204.58</b>	<b>177929</b>	<b>3902.30</b>	<b>3023364</b>	<b>19866.02</b>	<b>8188216</b>	<b>66616.46</b>

**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 31.12.2025 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	48,140	48,140	19,680	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 31.12.2025 (cumulative):**

Bank-wise Weekly KCC AH as on 31.12.2025																
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	0	34	0	120	0
Bank of India	2173	2173	1178	71	13	190	0	54	139	139	2	0	51	0	336	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	1039	1039	501	56	26	139	0	38	118	51	0	21	20	4	65	0
Central Bank of India	3699	3699	1783	204	115	740	0	33	245	110	5	191	30	5	238	0
Cooperative Bank	3078	3078	1280	138	83	462	0	79	273	119	44	263	3	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4371	4371	1700	205	70	645	8	103	527	302	61	0	115	51	584	0
Indian Overseas Bank	423	423	76	14	0	105	2	37	78	40	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12912	12912	5174	873	242	1903	52	636	1872	740	125	75	336	5	879	0
State Bank of India	13584	13584	4841	910	238	1899	0	470	1583	570	91	179	824	96	1883	0
UCO Bank	5104	5104	2526	108	65	892	3	52	370	318	4	12	35	86	633	0
Union Bank of India	940	940	315	103	0	117	0	22	63	69	4	0	35	11	201	0
Grand Total	48140	48140	19680	2713	879	7164	65	1536	5319	2552	345	765	1504	277	5341	0

**District-wise Summary of Weekly KCC-Animal Husbandry as on 31.12.2025 (cumulative):**

District-wise Weekly KCC AH as on 31.12.2025																
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
Alipurdwar	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	1122	1122	683	101	55	237	0	5	9	4	0	28	0	0	0	0
Koch Bihar	3191	3191	1144	587	220	657	0	0	79	0	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	1322	820	236	137	519	5	37	0
North Twenty Four Parganas	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	715	0
Paschim Bardhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	2134	2134	1082	136	0	351	46	0	375	0	0	51	8	0	85	0
Purba Bardhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	407	407	130	9	0	36	0	11	130	81	10	0	0	0	0	0
South Twenty Four 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	48140	48140	19680	2713	879	7164	65	1536	5319	2552	345	765	1504	277	5341	0

**Bank-wise Summary of Weekly KCC-Fishery as on 31.12.2025 (cumulative):**

<b>Bank-wise Weekly Fishery as on 31.12.2025</b>														
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative - Already having KCC with Some other Bank	Cummulative - Already availed loan for same purpose from	Cummulative - Applicant in default NPA	Cummulative - Application for vending	Cummulative - Not having permission/ licence for pond/reservoir	Cummulative - Farmers do not have vessel	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware	Cummulative - Wrong/incomplete information furnished	Cummulative - Second application submitted for same/other reasons	Cummulative - Any Other Reason	Pendency more than 15 days
Bank of Baroda	39	39	15	4	0	7	0	11	0	1	0	0	0	1
Bank of India	71	71	33	0	0	1	0	27	0	3	5	0	0	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	53	53	23	2	2	3	0	17	0	3	2	0	0	1
Central Bank of India	43	43	29	0	0	0	0	11	0	0	0	0	0	3
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	237	237	72	1	0	28	0	73	4	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	845	845	338	36	5	66	5	237	0	85	67	0	4	2
State Bank of India	629	619	221	28	10	56	0	189	0	71	41	0	3	0
UCO Bank	382	382	161	42	2	125	0	24	0	24	2	0	2	0
Union Bank of India	27	27	19	2	0	0	0	4	0	0	2	0	0	0
<b>Grand Total</b>	<b>3865</b>	<b>3855</b>	<b>1498</b>	<b>242</b>	<b>19</b>	<b>928</b>	<b>5</b>	<b>721</b>	<b>4</b>	<b>242</b>	<b>149</b>	<b>1</b>	<b>37</b>	<b>9</b>

**District-wise Summary of Weekly KCC-Fishery as on 31.12.2025 (cumulative):**

<b>District-wise Weekly Fishery as on 31.12.2025</b>														
District	Sum of Cummulative No of Applications Received	Sum of Cummulative No of Applications Accepted	Sum of Cummulative No of Applications Sanctioned	Sum of Cummulative - Already having KCC with Some other Bank	Sum of Cummulative - Already availed loan for same purpose from other Banks	Sum of Cummulative - Applicant in default NPA	Sum of Cummulative - Application for vending	Sum of Cummulative - Not having permission/ licence for pond/reservoir	Sum of Cummulative - Farmers do not have vessel	Sum of Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cummulative - Wrong/incomplete information furnished	Sum of Cummulative - Second application submitted for same/other reasons	Sum of Cummulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1845	1845	552	199	7	846	0	155	0	64	0	0	22	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	154	154	54	18	2	22	0	57	0	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
<b>Grand Total</b>	<b>3865</b>	<b>3855</b>	<b>1498</b>	<b>242</b>	<b>19</b>	<b>928</b>	<b>5</b>	<b>721</b>	<b>4</b>	<b>242</b>	<b>149</b>	<b>1</b>	<b>37</b>	<b>9</b>

### **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 31.12.2025 is as under:

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

- ❖ 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 on 31.12.2025. Bank wise status is given below-

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 31.12.2025, the member banks have cumulatively sanctioned 30,235 number of MJCC cases amounting to Rs.211.95 Crore.

### Bank-wise progress of MJCC as on 31.12.2025:

<b>MJCC CUMULATIVE PROGRESS AS ON 31.12.2025</b>					
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	2329	800	4.8	1499	30
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1950	1245	8.3	702	3
Central Bank Of India	1527	222	3.9	1270	35
Indian Bank	5522	2634	28.56	2602	286
Indian Overseas Bank	332	121	0.16	205	6
Punjab & Sind Bank	10	0	0	0	10
Punjab National Bank	11232	5024	21.99	5844	364
State Bank Of India	9821	1181	10.99	8565	75
UCO Bank	1694	684	6.54	992	18
Union Bank of India	587	268	2.62	286	33
<b>TOTAL PSU</b>	<b>35734</b>	<b>12574</b>	<b>90.44</b>	<b>22297</b>	<b>863</b>
Axis Bank	71	0	0	0	71
Bandhan Bank	184	0	0	80	104
Federal Bank	7	0	0	0	7
HDFC	42	0	0	40	2
ICICI	1	0	0	1	0
IDBI	73	0	0	0	73
Indus Ind Bank	4	0	0	0	4
Karnataka Bank	3	0	0	0	3
Karur vaisyabank	2	0	0	0	2
<b>TOTAL PVT</b>	<b>387</b>	<b>0</b>	<b>0</b>	<b>121</b>	<b>266</b>
Airtel Payments Bank	1	0	0	0	1
Indian Post Payment Bank	2	0	0	0	2
<b>TOTAL PAYMENT BANKS</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>
WBGB	10046	3333	32.68	6699	14
<b>TOTAL RURAL BANK</b>	<b>10046</b>	<b>3333</b>	<b>32.68</b>	<b>6699</b>	<b>14</b>
WBSCB	50886	14328	88.83	36374	184
WBSCARD	15	0	0.00	7	8
<b>TOTAL CO-OP</b>	<b>50901</b>	<b>14328</b>	<b>88.83</b>	<b>36381</b>	<b>192</b>
<b>GRAND TOTAL</b>	<b>97071</b>	<b>30235</b>	<b>211.95</b>	<b>65498</b>	<b>1338</b>

## 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
31.12.2024	1,53,509	1,48,906	97%
31.03.2025	1,53,509	1,86,847	122%
31.12.2025	2,12,490	1,99,436	94%

The disbursement during the corresponding period of financial year 2024-25 was Rs.1,48,906 Crore, thus a positive Y-O-Y growth of 34% 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.253 Crore as on 31.12.2025 under Export Credit as against the said target of Rs.677 Crore with achievement of 37% of the total target of FY 2025-26.

**(Amount in Cr)**

As on	Target	Achievement	% of Achievement
31.12.2024	2,156	358	17%
31.03.2025	2,156	421	20%
31.12.2025	677	253	37%

## **RBI Guidelines on restructuring of advances to MSMEs:**

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

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

Details of MSME Loans restructure (upto Rs. 50 Crore ) as per RBI guidelines w.e.f. 01.01.2019 as on 31.12.2025									
(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
<b>Total PSU</b>		<b>50138</b>	<b>1075.76</b>	<b>3708</b>	<b>761.03</b>	<b>237</b>	<b>1158.07</b>	<b>54083</b>	<b>2994.86</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>25</b>	<b>1.12</b>	<b>35</b>	<b>13.85</b>	<b>17</b>	<b>85.69</b>	<b>77</b>	<b>100.66</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>1114</b>	<b>3.56</b>	<b>1</b>	<b>0.13</b>	<b>0</b>	<b>0.00</b>	<b>1115</b>	<b>3.69</b>
38	WBGB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
<b>Total RRB</b>		<b>4188</b>	<b>51.01</b>	<b>62</b>	<b>12.06</b>	<b>0</b>	<b>0.00</b>	<b>4250</b>	<b>63.07</b>
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
<b>Total Co-Optv</b>		<b>1050</b>	<b>19.56</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1050</b>	<b>19.56</b>
<b>Grand Total</b>		<b>56515</b>	<b>1151.02</b>	<b>3806</b>	<b>787.07</b>	<b>254</b>	<b>1243.76</b>	<b>60575</b>	<b>3181.85</b>

## Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed up to 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eclgs dated April1,2021 and circular no.0388/ncgtc/eclgs dated May 31,2021 respectively.

## The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2025:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)											
Sr. No.	Bank Name	Target	Disbursement till 31.03.2025		Sanctioned from 01.04.2025 to 31.12.2025		Disbursement from 01.04.2025 to 31.12.2025		Cumulative Achievement till 31.12.2025 (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%	
	<b>Total PSU</b>	<b>8068.00</b>	<b>182193</b>	<b>6322.29</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>6322.29</b>	<b>78.36%</b>	
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%	
14	Bandhan Bank	2581.00	1631102	2232.81	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%	
	<b>Total PVT</b>	<b>7714.00</b>	<b>1990125</b>	<b>7069.29</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>7069.29</b>	<b>91.64%</b>	
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!	
	<b>Total Small Finance</b>	<b>0.00</b>	<b>4527.00</b>	<b>13.51</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>13.51</b>	<b>#DIV/0!</b>	
38	WBGB (PNB)	156.00	6486	70.65	0	0.00	0	0.00	70.65	45.29%	
	<b>Total RRB</b>	<b>156.00</b>	<b>8435</b>	<b>99.19</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>99.19</b>	<b>63.58%</b>	
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!	
	<b>Total Co-Optv</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	
	<b>Grand Total</b>	<b>15938.00</b>	<b>2185280</b>	<b>13504.27</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>13504.27</b>	<b>84.73%</b>	

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

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

The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. MLIs / Lending institutions for this purpose shall include all Scheduled Commercial Banks. The sub-debt facility so sanctioned by MLIs will have 2nd charge of the assets financed under existing facilities for the entire tenor of the sub-debt facility. The scheme is to provide guarantee coverage for the CGSSD & to provide Sub-Debt support in respect of restructuring of MSMEs. Guarantee Fee is 1.50% per annum on the guaranteed amount on outstanding basis. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The Scheme would be applicable to all credit facilities sanctioned under CGSSD for a maximum period of 10 years from the guarantee 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)(l) 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 31.12.2025, 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.

<b>Bank wise progress under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 31.12.2025</b>									
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Returned by Bank	Ineligible	Closed
1	Axis Bank	755	70	681	63	7	4	19	0
2	Bandhan Bank	1,133	2	805	2	0	326	55	1
3	Bank of Baroda	24,208	13,974	6,389	13,565	409	3,845	739	4,103
4	Bank of India	29,474	20,285	7,635	20,046	239	1,554	646	9,133
5	Bank of Maharashtra	2,235	1,806	90	1,730	76	339	32	444
6	Canara Bank	17,375	11,118	1,926	10,372	746	4,331	625	8,106
7	Central Bank of India	11,096	6,970	1,935	6,849	121	2,191	386	3,138
8	HDFC	584	119	169	103	16	296	45	85
9	ICICI	111	22	54	21	1	35	15	19
10	IDBI BANK	1,434	559	631	386	173	244	101	87
11	Indian Bank	50,296	37,044	7,610	34,419	2,625	5,642	657	17,862
12	Indian Oversease Bank	10,945	7,423	2,183	7,083	340	1,339	216	4,388
13	IndusInd Bank	155	2	152	0	2	1	0	0
14	Punjab & Sindh Bank	2,150	1,794	224	1,630	164	132	36	557
15	Punjab National Bank	59,735	42,665	10,549	42,180	485	6,521	1,228	11,375
16	State Bank of India	1,46,584	90,108	38,438	84,782	5,326	18,038	3,618	56,611
17	UCO Bank	18,661	14,066	2,236	13,541	525	2,359	693	3,063
18	Ujjivan Small Finance Bank	362	33	305	14	19	24	5	2
19	Union Bank of India	21,674	12,626	6,964	11,903	723	2,084	624	7,816
20	West Bengal Gramin Bank	4,665	2,947	1,329	2,521	426	389	102	1,129
	<b>Total</b>	<b>4,03,632</b>	<b>2,63,633</b>	<b>90,305</b>	<b>2,51,210</b>	<b>12,423</b>	<b>49,694</b>	<b>9,842</b>	<b>1,27,919</b>

<b>Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2025-26</b>					
<b>(Position from 01.04.2025-31.12.2025)</b>					
<b>(Amt.in Rs. Crore)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	15	0.14
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	875	5.11
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	47	0.09
12	Union Bank of India	0	0.00	0	0.00
<b>Total PSU</b>		<b>0</b>	<b>0.00</b>	<b>989</b>	<b>7.16</b>
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	9656	13.49	10378	39.53
<b>Total RRB</b>		<b>9656</b>	<b>13.49</b>	<b>10378</b>	<b>39.53</b>
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>9656</b>	<b>13.49</b>	<b>11367</b>	<b>46.69</b>

<b>Bank wise flow of credit to General Credit Card (GCC) under ACP 2025-26</b>					
<b>(Position from 01.04.2025-31.12.2025)</b>					
<b>(Amt.in Rs. Crore)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	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
<b>Total PSU</b>		<b>0</b>	<b>0.00</b>	<b>7067</b>	<b>111.77</b>
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	24604	26.90	25827	89.33
<b>Total RRB</b>		<b>24604</b>	<b>26.90</b>	<b>25827</b>	<b>89.33</b>
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>24604</b>	<b>26.90</b>	<b>32894</b>	<b>201.10</b>

## **Progress in MSME Clusters & Credit Linkage:**

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

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

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The status position as on 31.12.2025 is furnished below.

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 31.12.2025 (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	1023	20.06	897	16.58	667	9.90	550	8.27	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	18.05	2147	17.95	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	52	52	0.74	52	0.74	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	0.98	68	0.69	210	1.40	102	0.95	12	0.07	12	0.07
14	Murshidabad	Punjab National Bank	714	527	31.26	491	27.23	736	7.99	623	6.10	0	0.00	0	0.00
15	Nadia	Punjab National Bank	2610	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	314	11.70	44	1.54	44	1.54	3979	156.90	3972	156.50
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	158	158	5.65	126	5.27	1153	47.75	1089	46.63	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
<b>Total</b>			<b>14668</b>	<b>9737</b>	<b>455.15</b>	<b>9378</b>	<b>439.99</b>	<b>5503</b>	<b>109.78</b>	<b>4717</b>	<b>99.06</b>	<b>5255</b>	<b>251.23</b>	<b>4921</b>	<b>221.54</b>

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

## **AGENDA – 8**

### **Implementation and progress made under West Bengal Bhabishyat Credit Card Scheme (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 1<sup>st</sup> April, 2023. The scheme was adopted in 159<sup>th</sup> 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/ 3<sup>rd</sup> party guarantee would be insisted upon by the banks as per the RBI guidelines.
10. On receipt of the sponsored application, the banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower’s personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower’s loan account.
11. The subsidy would be ‘one-time assistance’ from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be up to the maximum NPA level of 15% of the 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 31.12.2025, total 2,02,639 number of applications were sponsored to banks. Out of sponsored cases 51,019 number of proposals have been sanctioned amounting to Rs.1,288.03 Crore, out of which 37,208 number of accounts have been disbursed amounting to Rs.868.42 Crore, whereas 17,478 number of cases are still pending with different bank branches.

### Bank wise performance under WBBCCS as on 31.12.2025:

West Bengal Bhabisyat Credit Card Progress as on 31.12.2025														
Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disburse Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Approved/ Sanctioned	Subsidy Amount	Bank Loan Amount		Applications	Disbursed Amount	Subsidy	
			(in Lakh)	(in Lakh)			Proj. Cost (in Lakh)					(in Lakh)		
1	Axis Bank	1,394	5,527.18	341.29	92	174	374.98	32.63	342.35	724	132	277.04	24.65	42
2	Bandhan Bank	649	2,604.60	158.77	106	15	64.69	3.58	61.11	352	14	56.86	2.70	0
3	Bank of Baroda	7,019	26,239.18	1,692.83	1,626	1,820	5,028.27	374.53	4,653.74	577	1,249	3,448.91	224.85	571
4	Bank of India	12,232	46,669.92	2,935.68	2,109	3,678	11,843.62	787.72	11,055.90	2,148	2,366	7,269.08	391.21	1,238
5	Canara Bank	5,698	20,645.30	1,363.14	1,432	1,563	3,553.06	278.29	3,274.77	623	899	1,890.50	128.73	636
6	Central Bank of India	9,959	36,373.35	2,371.85	2,886	1,629	4,854.53	341.38	4,513.15	742	970	2,620.67	163.38	615
7	HDFC Bank	1,058	3,989.44	258.37	203	78	85.87	8.23	77.64	338	42	46.12	4.23	36
8	ICICI Bank	679	2,423.53	162.77	89	306	254.66	25.05	229.61	128	276	214.75	21.35	30
9	IDBI Bank	1,362	5,277.89	330.09	324	305	1,049.88	69.74	980.14	156	257	854.59	51.62	47
10	Indian Bank	16,672	61,620.70	3,978.10	4,067	3,905	11,311.72	807.97	10,503.75	2,404	2,635	7,190.79	444.17	1,241
11	Indian Overseas Bank	2,846	10,257.70	668.34	573	1,177	2,870.82	221.06	2,649.76	489	931	2,170.26	151.96	246
12	PUNJAB AND SIND BANK	134	508.27	32.13	21	18	59.67	4.06	55.61	79	8	24.56	1.69	10
13	Punjab National Bank	35,457	1,28,600.02	8,445.88	7,083	9,097	23,494.03	1,824.36	21,669.67	2,891	6,998	15,940.08	1,096.05	2,042
14	State Bank of India	55,916	2,00,770.47	13,349.18	12,418	9,443	17,920.90	1,543.54	16,377.36	1,975	5,546	8,556.90	604.92	3,205
15	West Bengal State Co-Op Bank	4,162	15,004.63	999.92	112	1,474	2,916.54	273.83	2,642.72	740	1,028	1,861.09	152.69	446
16	UCO Bank	8,206	28,639.54	1,935.96	2,223	2,408	5,600.21	442.71	5,157.50	714	1,851	3,405.70	235.72	557
17	Union Bank of India	5,276	19,424.52	1,266.53	1,329	1,267	3,376.29	266.13	3,110.16	498	898	2,222.81	163.78	369
18	West Bengal Gramin Bank	33,920	1,22,644.09	8,088.63	6,683	12,662	34,143.11	2,626.58	31,516.53	1,900	11,108	28,791.25	2,120.80	1,390
<b>Total</b>		<b>2,02,639</b>	<b>7,37,220.33</b>	<b>48,379.46</b>	<b>43,376</b>	<b>51,019</b>	<b>1,28,802.85</b>	<b>9,931.39</b>	<b>1,18,871.47</b>	<b>17,478</b>	<b>37,208</b>	<b>86,841.96</b>	<b>5,984.50</b>	<b>12,721</b>

## 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.33,725.83 Crore against sanction amount of Rs.34,196.10 Crore under MUDRA Loan category up to 31.12.2025. Performance of the banks in the State of West Bengal from 01.04.2025 to 31.12.2025 is furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2025-26 as on 31.12.2025:

(Amt in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	1,03,660	298.74	1,58,362	3,660.20	80,992	6,484.61	1,548	200.75	3,44,562	10,644.24
PVT	7,10,075	2,731.21	12,10,859	14,013.76	12,592	926.95	373	54.69	19,33,899	17,726.61
RRB	822	2.37	5,103	106.26	1,284	79.52	28	3.49	7,237	191.65
MFI & NBFC	4,16,452	1,700.20	2,99,905	2,315.10	239	17.67	15	2.00	7,16,611	4,034.96
Small Fin.	83,135	345.21	1,65,803	1,233.52	275	19.92	0	0.00	2,49,213	1,598.64
<b>Total</b>	<b>13,14,144</b>	<b>5,077.73</b>	<b>18,40,032</b>	<b>21,328.84</b>	<b>95,382</b>	<b>7,528.67</b>	<b>1,964</b>	<b>260.93</b>	<b>32,51,522</b>	<b>34,196.10</b>

#### Comparative study for disbursement as on December 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.
31.12.24	16,22,007	5,925.26	15,27,388	16,351.06	81,874	6,298.37	34	5.08	32,31,303	28,579.77
31.12.25	13,14,144	5,065.43	18,40,032	21,215.41	95,382	7,185.44	1,964	259.61	32,51,522	33,725.83

**Bank wise & District wise performance of MUDRA loan from 01.04.2025 to 31.12.2025 is annexed below:**

Bank wise performance of MUDRA Loan in FY 2025-26 up to 31.12.2025														[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 Rs)			Total		
		No Of A/Cs	Sanction Amt	Disbursement	No Of A/Cs	Sanction Amt	Disbursement	No Of A/Cs	Sanction Amt	Disbursement	No Of A/Cs	Sanction Amt	Disbursement	No Of A/Cs	Sanction Amt	Disbursement
1	Bank of Baroda	12761	35.46	35.06	5835	164.04	163.18	3752	329.03	328.98	79	13.29	13.29	22427	541.83	540.51
2	Bank of India	4056	10.33	10.02	8076	187.32	153.25	8242	591.84	342.94	111	14.87	14.87	20485	804.34	521.08
3	Bank of Maharashtra	20400	70.65	70.65	2866	29.39	29.39	213	14.79	14.78	74	8.96	8.96	23553	123.78	123.78
4	Canara Bank	3925	9.31	9.28	8860	245.05	244.76	4775	411.94	411.86	15	2.73	2.73	17575	669.03	668.63
5	Central Bank of India	961	2.62	2.13	3215	98.05	88.89	1968	161.18	153.18	42	7.27	7.02	6186	269.11	251.22
6	Indian Bank	1542	5.52	5.52	16839	432.61	432.28	7239	587.33	586.89	489	77.88	77.88	26109	1103.33	1102.57
7	Indian Overseas Bank	2484	5.96	5.92	7158	161.47	161.23	3208	242.27	241.59	9	1.63	1.63	12859	411.33	410.37
8	Punjab National Bank	10231	28.57	27.19	34427	875.74	874.51	28325	2185.14	2184.00	452	33.41	33.33	73435	3122.86	3119.02
9	Punjab & Sind Bank	335	1.01	0.99	786	22.51	22.33	472	40.49	40.40	6	1.07	1.07	1599	65.08	64.78
10	State Bank of India	35466	96.98	96.95	42602	825.65	824.07	12161	1063.27	1063.00	209	29.48	29.48	90438	2015.38	2013.50
11	UCO Bank	6293	20.49	19.79	17250	343.44	341.45	4800	382.72	382.22	44	7.06	7.06	28387	753.70	750.53
12	Union Bank of India	5206	11.84	8.94	10448	274.93	256.98	5837	474.61	459.25	18	3.10	3.10	21509	764.47	728.26
<b>Total PSU Banks</b>		<b>103660</b>	<b>298.74</b>	<b>292.44</b>	<b>158362</b>	<b>3660.20</b>	<b>3592.32</b>	<b>80992</b>	<b>6484.61</b>	<b>6209.09</b>	<b>1548</b>	<b>200.75</b>	<b>200.42</b>	<b>344562</b>	<b>10644.24</b>	<b>10294.25</b>
13	Federal Bank	7	0.02	0.02	126	2.52	2.39	28	2.47	2.25	1	0.18	0.18	162	5.19	4.83
14	Jammu & Kashmir Bank	7	0.01	0.01	6	0.17	0.17	8	0.57	0.57	0	0.00	0.00	21	0.75	0.75
15	Karnataka Bank	8	0.02	0.01	16	0.37	0.22	10	0.76	0.57	0	0.00	0.00	34	1.15	0.79
16	Karur Vysya Bank	0	0.00	0.00	9	0.29	0.25	12	1.06	0.77	0	0.00	0.00	21	1.35	1.02
17	Ratnakar Bank	25707	101.29	101.29	33944	216.91	216.91	0	0.00	0.00	0	0.00	0.00	59651	318.20	318.20
18	South Indian Bank	0	0.00	0.00	3	0.15	0.15	10	0.92	0.92	0	0.00	0.00	13	1.07	1.07
19	ICIQ Bank	198	0.72	0.67	6295	166.75	154.43	1998	150.00	142.30	201	28.15	27.55	8692	345.62	324.95
20	Axis Bank	105603	403.34	403.33	54899	564.99	540.91	3278	245.26	216.94	98	13.86	13.86	163878	1227.45	1175.04
21	IndusInd Bank	261098	916.76	916.76	152173	1364.39	1364.39	1176	69.48	69.48	0	0.00	0.00	414447	2350.63	2350.63
22	Yes Bank	1926	8.97	8.32	1633	20.01	19.79	388	28.25	28.25	0	0.00	0.00	3947	57.23	56.36
23	HDFC Bank	14116	54.18	54.18	20451	246.21	246.21	2427	183.43	183.43	14	2.03	2.03	37008	485.85	485.85
24	Bandhan Bank	293816	1217.16	1217.16	938479	11368.68	11368.68	1421	91.51	91.51	0	0.00	0.00	1233716	12677.35	12677.35
25	IDFC Bank Limited	450	1.32	1.32	931	25.12	25.09	416	28.12	28.12	0	0.00	0.00	1797	54.56	54.53
26	IDBI Bank Limited	7139	27.42	27.42	1894	37.20	37.20	1420	125.12	125.12	59	10.47	10.47	10512	200.21	200.21
<b>Total PVT Banks</b>		<b>710075</b>	<b>2731.21</b>	<b>2730.49</b>	<b>1210859</b>	<b>14013.76</b>	<b>13976.79</b>	<b>12592</b>	<b>926.95</b>	<b>890.23</b>	<b>373</b>	<b>54.69</b>	<b>54.09</b>	<b>1933899</b>	<b>17726.61</b>	<b>17651.58</b>
27	West Bengal Gramin Bank	822	2.37	2.30	5103	106.26	98.42	1284	79.52	48.53	28	3.49	3.10	7237	191.65	152.36
<b>Total RRBs</b>		<b>822</b>	<b>2.37</b>	<b>2.30</b>	<b>5103</b>	<b>106.26</b>	<b>98.42</b>	<b>1284</b>	<b>79.52</b>	<b>48.53</b>	<b>28</b>	<b>3.49</b>	<b>3.10</b>	<b>7237</b>	<b>191.65</b>	<b>152.36</b>
28	Vedika Credit Capital Ltd	44202	201.44	201.44	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	44202	201.44	201.44
29	Annapurna Microfinance Pvt. Ltd.	20729	91.34	91.34	9633	73.90	73.90	113	7.94	7.94	7	0.94	0.94	30482	174.12	174.12
30	Muthoot Microfin Ltd	6815	29.61	29.61	19558	153.93	153.93	0	0.00	0.00	0	0.00	0.00	26373	183.54	183.54
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	26627	89.50	89.50	6566	44.29	44.29	0	0.00	0.00	0	0.00	0.00	33193	133.78	133.78
33	Belstar Investment and Finance Private Limited	46140	201.52	201.52	37182	290.80	290.80	0	0.00	0.00	0	0.00	0.00	83322	492.31	492.31
34	Svatantra Microfin Pvt Ltd	66392	271.61	271.61	43331	335.49	335.49	0	0.00	0.00	0	0.00	0.00	109723	607.10	607.10
35	Fusion Micro Finance Limited	17594	64.50	62.91	6942	46.87	46.13	0	0.00	0.00	0	0.00	0.00	24536	111.37	109.04
36	Arohan Financial Services Pvt. Ltd.	133329	540.87	540.87	89192	607.02	607.02	0	0.00	0.00	0	0.00	0.00	222521	1147.89	1147.89
37	Light Microfinance Private Limited	142	0.48	0.48	1223	8.09	8.09	0	0.00	0.00	1	0.11	0.11	1366	8.68	8.68
38	Midland Microfinance Limited	26284	84.66	84.66	4188	28.21	28.21	0	0.00	0.00	0	0.00	0.00	30472	112.87	112.87
39	Utrayan 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
40	SATYA MicroCapital Limited	3352	11.84	11.84	9294	68.88	68.88	0	0.00	0.00	0	0.00	0.00	12646	80.72	80.72
<b>Total MFIs</b>		<b>395128</b>	<b>1602.39</b>	<b>1600.80</b>	<b>234987</b>	<b>1719.68</b>	<b>1718.94</b>	<b>113</b>	<b>7.94</b>	<b>7.94</b>	<b>8</b>	<b>1.05</b>	<b>1.05</b>	<b>630236</b>	<b>3331.04</b>	<b>3328.71</b>
41	L&T Finance Limited	21324	97.81	94.20	64865	593.71	593.71	0	0.00	0.00	0	0.00	0.00	86189	691.53	687.91
42	Protium Finance Limited	0	0.00	0.00	53	1.71	1.71	126	9.73	9.73	7	0.95	0.95	186	12.39	12.39
<b>Total NBFCs</b>		<b>21324</b>	<b>97.81</b>	<b>94.20</b>	<b>64918</b>	<b>595.42</b>	<b>595.42</b>	<b>126</b>	<b>9.73</b>	<b>9.73</b>	<b>7</b>	<b>0.95</b>	<b>0.95</b>	<b>86375</b>	<b>703.92</b>	<b>700.30</b>
43	Utkarsh Small Finance Bank	3442	13.71	13.71	1331	8.71	8.71	0	0.00	0.00	0	0.00	0.00	4773	22.41	22.41
44	Ujjivan Small Finance Bank	58566	241.55	241.55	111122	860.86	860.86	0	0.00	0.00	0	0.00	0.00	169688	1102.41	1102.41
45	Jana Small Finance Bank Limited	266	1.18	1.17	23837	177.31	177.31	0	0.00	0.00	0	0.00	0.00	24103	178.49	178.48
46	slice Small Finance Bank	0	0.00	0.00	1	0.03	0.03	3	0.24	0.24	0	0.00	0.00	4	0.27	0.27
47	AU Small Finance Bank Limited	9249	40.69	40.69	10292	62.18	62.18	246	17.66	17.66	0	0.00	0.00	19787	120.53	120.53
48	ESAF Small Finance Bank	9290	38.22	38.22	7664	49.27	49.27	26	2.02	2.02	0	0.00	0.00	16980	89.50	89.50
49	Unity Small Finance Bank Ltd.	2322	9.86	9.86	11556	75.16	75.16	0	0.00	0.00	0	0.00	0.00	13878	85.03	85.03
<b>Total Small Finance Banks</b>		<b>83135</b>	<b>345.21</b>	<b>345.20</b>	<b>165803</b>	<b>1233.52</b>	<b>1233.52</b>	<b>275</b>	<b>19.92</b>	<b>19.92</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>249213</b>	<b>1598.64</b>	<b>1598.63</b>
<b>Grand Total</b>		<b>1314144</b>	<b>5077.73</b>	<b>5065.43</b>	<b>1840032</b>	<b>21328.84</b>	<b>21215.41</b>	<b>95382</b>	<b>7528.67</b>	<b>7185.44</b>	<b>1964</b>	<b>260.93</b>	<b>259.61</b>	<b>3251522</b>	<b>34196.10</b>	<b>33725.83</b>

District wise performance under MUDRA Loan in FY 2025-26 up to 31.12.2025															[Amount Rs. in Crore]		
Sr No	District Name	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	29197	114.62	114.52	43177	496.63	496.02	947	73.01	72.09	15	1.72	1.72	73336	685.97	684.34	
2	Bankura	35999	126.33	126.13	23546	307.56	304.34	2920	223.65	208.72	47	6.44	6.44	62512	663.98	645.63	
3	Bardhaman	47536	174.94	174.41	49346	564.55	558.48	3368	266.22	239.66	63	9.09	9.09	100313	1014.79	981.63	
4	Birbhum	57850	209.61	209.41	58585	691.45	686.53	2878	225.19	220.25	38	5.71	5.71	119351	1131.96	1121.89	
5	Cooch Behar	33659	138.57	138.30	73285	889.06	885.94	2085	156.61	154.67	32	4.96	4.72	109061	1189.20	1183.62	
6	Dakshin Dinajpur	19371	76.90	76.80	29162	346.96	345.20	1186	90.01	82.87	18	2.22	2.22	49737	516.09	507.09	
7	Darjiling	24620	96.21	95.63	54672	733.51	729.80	2651	215.31	208.76	40	6.04	6.04	81983	1051.07	1040.23	
8	Howrah	80169	309.16	308.84	113391	1357.90	1352.30	4168	326.76	307.32	98	14.09	14.09	197826	2007.91	1982.55	
9	Hugli	70945	266.55	265.89	99378	1166.29	1160.91	5829	452.41	435.66	114	15.48	15.29	176266	1900.73	1877.75	
10	Jalpaiguri	48808	191.13	190.54	60759	717.83	714.11	2632	201.03	194.73	33	4.25	4.25	112232	1114.24	1103.63	
11	Jhargram	7996	30.34	30.31	6071	80.77	80.64	897	69.24	68.17	15	1.71	1.66	14979	182.06	180.79	
12	Kalimpong	1451	5.72	5.71	2875	38.67	38.55	143	11.29	11.16	4	0.50	0.50	4473	56.18	55.93	
13	Kolkata	76755	299.59	299.28	126414	1421.72	1411.33	12712	1127.71	1098.64	325	45.68	45.36	216206	2894.71	2854.61	
14	Maldah	51476	215.23	215.07	96983	1117.16	1113.39	2809	210.15	202.75	53	7.11	7.11	151321	1549.64	1538.32	
15	Murshidabad	133168	524.53	524.15	209842	2265.08	2257.58	6604	507.93	475.10	109	15.25	15.25	349723	3312.78	3272.08	
16	Nadia	85871	324.80	324.59	102315	1185.09	1180.11	4716	365.36	347.75	121	15.80	15.68	193023	1891.04	1868.13	
17	North 24 Parganas	143048	539.96	538.68	180882	2164.66	2151.24	11551	887.23	816.98	253	33.18	33.04	335734	3625.03	3539.94	
18	Other	21466	98.29	94.68	66088	601.81	601.81	0	0.00	0.00	1	0.11	0.11	87555	700.21	696.59	
19	Paschim Medinipur	57761	219.58	218.96	58644	713.80	709.13	6015	481.49	464.77	133	16.66	16.66	122553	1431.54	1409.53	
20	Purba Bardhaman	56090	211.81	211.12	65366	805.52	800.50	4715	369.05	366.38	51	8.31	8.31	126222	1394.69	1386.31	
21	Purba Medinipur	54629	222.36	221.89	100776	1147.46	1136.34	6127	483.75	469.38	215	21.98	21.85	161747	1875.55	1849.46	
22	Puruliya	26430	90.41	90.04	15746	207.29	205.69	1989	146.15	141.26	28	3.17	3.17	44193	447.03	440.15	
23	South 24 Parganas	113528	441.71	441.17	129877	1465.30	1456.25	6325	474.88	441.44	139	18.97	18.88	249869	2400.87	2357.73	
24	Uttar Dinajpur	36321	149.35	149.30	72852	842.78	839.23	2115	164.21	156.89	19	2.52	2.47	111307	1158.86	1147.90	
	<b>Grand Total</b>	<b>1314144</b>	<b>5077.71</b>	<b>5065.40</b>	<b>1840032</b>	<b>21328.85</b>	<b>21215.43</b>	<b>95382</b>	<b>7528.64</b>	<b>7185.40</b>	<b>1964</b>	<b>260.93</b>	<b>259.62</b>	<b>3251522</b>	<b>34196.13</b>	<b>33725.84</b>	

## STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,545.63 Crore as on 31.12.2025. **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	
31.12.2024	630.00	914.13	1,544.13
31.03.2025	672.74	925.83	1,598.57
31.12.2025	652.68	892.95	1,545.63

STAND UP INDIA PROGRESS REPORT AS ON 31.12.2025									
(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	315	274	688	295	983	50.00	35.12	85.12
2	Bank of India	386	257	494	125	619	46.59	8.22	54.81
3	Bank of Maharashtra	65	32	31	1	32	15.68	1.50	17.18
4	Canara Bank	412	350	785	448	1233	152.39	12.49	164.88
5	Central Bank of India	316	42	31	95	126	3.95	11.89	15.84
6	Indian Bank	590	524	274	591	865	32.18	147.82	180.00
7	Indian Overseas Bank	157	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	1145	946	423	701	1124	54.02	88.87	142.89
10	State Bank of India	1264	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	222	529	751	47.42	94.76	142.18
<b>Total PSU</b>		<b>5368</b>	<b>3849</b>	<b>4598</b>	<b>6340</b>	<b>10938</b>	<b>562.29</b>	<b>649.78</b>	<b>1212.07</b>
13	Axis Bank	420	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	0.67	25.59	26.26
20	ICICI Bank	358	118	38	215	253	19.08	83.06	102.14
21	IDBI Bank	110	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	47	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	38	122	160	4.09	17.77	21.87
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
<b>Total PVT</b>		<b>3384</b>	<b>269</b>	<b>161</b>	<b>1323</b>	<b>1484</b>	<b>33.48</b>	<b>222.96</b>	<b>256.44</b>
33	Au Small finance Bank	51	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	43	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	100	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	17	0	0	0	0	0.00	0.00	0.00
<b>Total Small Finance</b>		<b>225</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
38	WBGB (PNB)	960	228	474	198	672	56.91	20.21	77.12
<b>Total RRB</b>		<b>960</b>	<b>228</b>	<b>474</b>	<b>198</b>	<b>672</b>	<b>56.91</b>	<b>20.21</b>	<b>77.12</b>
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
<b>Total Co-Optv</b>		<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>10344</b>	<b>4346</b>	<b>5233</b>	<b>7861</b>	<b>13094</b>	<b>652.68</b>	<b>892.95</b>	<b>1545.63</b>

SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of loans is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended 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)
31.12.2024	4,883	199.07	1,798	72.02	588	22.68
31.03.2025	6,606	273.24	2,585	103.39	1,342	52.30
31.12.2025	2,787	138.35	623	33.17	758	31.73

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 & District wise performance of PMEGP loan from 01.04.2025 to 31.12.2025 is annexed below:**

Bank wise performance in PMEGP loan from 01-04-2025 to 31-12-2025															
(Amount in Lakh)															
Sr No	Bank Name	Target for FY 2025-26		Sponsored in FY 2025-26		Sanctioned		MM Claimed		MM Disbursed		Returned		% 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
1	BANK OF BARODA	33	124.35	92	429.02	22	172.45	17	119.16	3	13.13	10	30.14	9.09%	10.56%
2	BANK OF INDIA	42	155.04	331	1185.69	148	478.04	496	1616.84	331	1090.41	57	199.35	788.10%	703.31%
3	BANK OF MAHARASHTRA	6	22.61	13	160.69	8	83.60	8	87.76	5	55.04	3	29.50	83.33%	243.43%
4	CANARA BANK	43	161.50	131	741.64	34	203.24	60	291.47	33	137.35	20	83.18	76.74%	85.05%
5	CENTRAL BANK OF INDIA	35	130.81	121	753.65	24	201.16	31	192.92	18	104.31	13	82.91	51.43%	79.74%
6	INDIAN BANK	66	245.47	317	1688.92	59	433.99	123	647.60	32	188.40	93	438.64	48.48%	76.75%
7	INDIAN OVERSEAS BANK	17	64.60	49	241.49	14	63.66	24	152.94	9	49.21	16	78.01	52.94%	76.18%
8	PUNJAB AND SIND BANK	5	17.77	3	24.90	2	2.83	4	12.70	2	6.73	0	0.00	40.00%	37.87%
9	PUNJAB NATIONAL BANK	164	609.14	456	2071.26	81	326.85	242	943.30	94	403.42	100	463.30	57.32%	66.23%
10	STATE BANK OF INDIA	168	623.88	716	3556.12	42	240.61	170	621.31	40	142.88	95	430.51	23.81%	22.90%
11	UCO BANK	44	163.11	128	685.43	31	165.94	50	187.41	16	100.83	75	369.78	36.36%	61.82%
12	UNION BANK OF INDIA	32	117.89	108	545.77	34	199.25	102	543.33	48	241.94	40	181.65	150.00%	205.23%
	<b>Total PSU</b>	<b>655</b>	<b>2436.16</b>	<b>2465</b>	<b>12084.58</b>	<b>499</b>	<b>2571.62</b>	<b>1327</b>	<b>5416.74</b>	<b>631</b>	<b>2533.65</b>	<b>522</b>	<b>2386.97</b>	<b>96.34%</b>	<b>104.00%</b>
13	AXIS BANK LTD	40	148.57	2	3.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
14	BANDHAN BANK LTD	36	133.24	2	5.49	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
15	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
16	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	DHANALAXMI BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
18	FEDERAL BANK	4	16.15	1	4.50	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
19	HDFC BANK	38	142.12	2	4.40	0	0.00	1	2.70	0	0.00	0	0.00	0.00%	0.00%
20	ICICI BANK LTD	33	121.12	14	200.10	6	83.50	4	60.13	0	0.00	0	0.00	0.00%	0.00%
21	IDBI BANK	11	40.37	23	123.25	5	40.05	5	35.46	0	0.00	2	4.90	0.00%	0.00%
22	IDFC FIRST BANK LTD	5	17.77	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
23	INDUSIND BANK	14	53.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
24	KARNATAKA BANK LTD	2	8.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
25	KARUR VYSYA BANK	2	6.46	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
26	KOTAK MAHINDRA BANK LTD	6	21.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
27	LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
28	RBL BANK LTD	3	9.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
29	SOUTH INDIAN BANK	2	8.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
31	YES BANK LTD	4	14.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00%	0.00%
	<b>Total PVT</b>	<b>200</b>	<b>740.49</b>	<b>44</b>	<b>340.74</b>	<b>11</b>	<b>123.55</b>	<b>10</b>	<b>98.29</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>4.90</b>	<b>0.00%</b>	<b>0.00%</b>
32	WEST BENGAL GRAMIN BANK	108	402.13	167	620.11	56	187.78	76	277.24	69	232.31	17	57.17	63.89%	57.77%
33	WEST BENGAL STATE CO-OP BANK	42	156.65	111	790.32	57	434.76	52	338.50	58	407.35	1	7.50	138.10%	260.04%
	<b>Grand Total</b>	<b>1005</b>	<b>3735.43</b>	<b>2787</b>	<b>13835.75</b>	<b>623</b>	<b>3317.71</b>	<b>1465</b>	<b>6130.77</b>	<b>758</b>	<b>3173.31</b>	<b>542</b>	<b>2456.54</b>	<b>75.42%</b>	<b>84.95%</b>

**District wise performance in PMEGP loan from 01-04-2025 to 31-12-2025**

(Amount in Lakh)

Sr No	District Name	Target for FY 2025-26		Sponsored in FY 2025-26		Sanctioned		MM Claimed		MM Disbursed		Returned		Pending at Bank		Pending for MM		% 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	ALIPURDUAR	18	66.90	120	641.22	24	153.98	59	262.83	36	114.41	21	71.81	79	450.32	42	201.37
2	BANKURA	39	144.96	96	729.59	21	159.51	27	219.08	10	67.93	25	202.92	51	377.94	20	161.23	25.64%	46.86%
3	PURBA BARDHAMAN	37	137.52	116	566.89	14	54.37	30	104.66	7	19.36	13	61.07	93	448.33	29	102.51	18.92%	14.08%
4	BIRBHUM	30	111.51	114	571.84	23	108.46	48	133.76	21	73.09	30	144.25	66	362.96	44	126.41	70.00%	65.55%
5	COOCHBEHAR	18	66.90	86	416.37	15	70.65	58	202.56	36	100.89	9	41.6	63	307.35	48	171.14	200.00%	150.81%
6	DARJEELING	18	66.90	66	349.63	11	47.73	46	153.46	16	52.64	15	81.41	45	232.75	40	131.63	88.89%	78.68%
7	HOOGLY	58	215.58	136	683.58	22	81.45	54	266.19	23	100.59	29	118.71	91	485.22	44	221.45	39.66%	46.66%
8	HOWRAH	51	189.57	138	651.87	19	100.64	93	364.77	28	99.47	59	252.9	64	288.86	78	307.55	54.90%	52.47%
9	JALPAIGURI	42	156.12	58	298.25	14	87.6	37	180.85	19	105.62	7	32.95	39	211.85	19	77.73	45.24%	67.65%
10	JHARGAM	12	44.61	25	100.36	4	14.05	10	35.23	5	14.75	7	23.56	15	66.32	8	30.98	41.67%	33.06%
11	KALIMPONG	12	44.61	14	69.68	6	24.86	16	35.84	8	20.34	2	5.47	11	47.58	11	24.34	66.67%	45.60%
12	KOLKATA	48	178.41	57	140.7	1	2.24	13	27.01	4	7.61	10	23.21	46	115.99	11	21.33	8.33%	4.27%
13	MALDA	42	156.12	70	383.03	18	107.41	25	122.55	16	58.78	17	68.17	44	279.26	21	106.45	38.10%	37.65%
14	PURBA MEDINIPUR	76	282.48	459	2547.08	201	1170.44	459	1899.09	303	1347.07	85	363	208	1060.7	385	1554.27	398.68%	476.87%
15	MURSHIDABAD	54	200.70	78	376.69	15	63.2	61	223.6	23	100.84	13	87.02	53	241.03	56	209.84	42.59%	50.24%
16	NADIA	106	393.99	69	472.31	12	52.51	57	310.17	17	101.64	12	72.85	52	377.25	46	235.39	16.04%	25.80%
17	UTTAR DINAJPUR	9	33.45	53	206.45	2	5.87	7	55.34	4	34.56	8	28.6	44	175.22	4	22.7	44.44%	103.32%
18	NORTH 24 PARGANAS	61	226.73	437	1829.98	77	332.34	124	506.84	79	309.62	90	374.38	278	1151.04	91	364.72	129.51%	136.56%
19	PASCHIM BARDHAMAN	79	293.57	15	76.41	6	52.43	8	38.66	2	8.75	1	14.69	12	53.6	7	37.41	2.53%	2.98%
20	PASCHIM MEDINIPUR	46	170.97	156	764.29	45	257.44	86	320.01	23	108.89	21	80.77	107	489.22	75	270.57	50.00%	63.69%
21	PURULIA	31	115.23	45	185.1	5	42.19	30	138.17	12	39.05	10	29.35	33	135.75	24	111.46	38.71%	33.89%
22	DAKSHIN DINAJPUR	85	315.93	48	257.64	5	41.06	19	114.06	14	81.71	3	14.98	39	213.85	14	72.63	16.47%	25.86%
23	SOUTH 24 PARGANAS	33	122.67	331	1516.79	63	287.28	98	416.04	52	205.7	55	262.87	222	995.18	79	323.86	157.58%	167.69%
	<b>Grand Total</b>	<b>1005</b>	<b>3735.43</b>	<b>2787</b>	<b>13835.75</b>	<b>623</b>	<b>3317.71</b>	<b>1465</b>	<b>6130.77</b>	<b>758</b>	<b>3173.31</b>	<b>542</b>	<b>2456.54</b>	<b>1755</b>	<b>8567.57</b>	<b>1196</b>	<b>4886.97</b>	<b>75.42%</b>	<b>84.95%</b>

### **SVSKP loan:**

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

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

### **Comparison of SVSKP loans of the last financial year:**

<b>As on</b>	<b>(Amount in Crore)</b>				
	<b>Sponsored</b>	<b>Loan Sanctioned</b>		<b>Subsidy pending for disbursement</b>	
	<b>No.</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
31.12.2024	0	0	0.00	725	5.31
31.03.2025	0	0	0.00	633	4.60
31.12.2025	0	0	0.00	232	1.79

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.1.79 Crore subsidy is now pending for disbursement in 232 number of accounts as on 31.12.2025. SLBC requested the department to sensitize Prakaalpa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

## **PM Vishwakarma Scheme:**

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

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

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

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

Few salient features of the scheme are as under:

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

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

## AGENDA – 10

### 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
31.12.2024	7,51,587	30,002.71	8,92,495	21,010.73
31.03.2025	7,51,587	30,002.71	10,37,472	30,006.20
31.12.2025	10,99,894	35,410.94	10,26,688	26,102.30

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 December Quarter 2025, disbursed credit linkage of SHG stood at Rs.26,102.30 Crore (74% of financial target) covering 10,26,688 number of groups (93% of physical target) as against Credit Linkage of Rs.21,010.73 Crore covering 8,92,495 number of groups at the end of December, 2024.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended December 2025 stood at Rs.35,146.69 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 31.12.2025 is furnished below:**

BANK WISE ACHIVEMENT OF CREDIT LINKAGE AS ON DEC 2025												
												(Amt in Crore)
SI	Bank	Target 2025-26		Total Sanction Dec 25		Total disbursement as on Dec2025		Outstanding loan as on Dec 2025.		% of disbursement		Average per SHG (in lakh)
		No.	Amt	No	Amt	No.	Amt	No	Amt	No	Amt	
1	Bank of Baroda	13231	421.13	6677	313.99	10458	273.09	12713	373.27	79	64.85	2.61
2	Bank of India	41860	1349.08	19662	982.87	38067	1281.87	49626	1798.16	91	95.02	3.37
3	Bank of Maharashtra	0	0.00	0	0.00	234	6.68	908	10.29	0	0.00	2.85
4	Canara Bank	27417	894.57	13355	578.79	21232	538.34	26946	794.99	77	60.18	2.54
5	Central Bank of India	59120	1897.26	36963	1822.96	51969	1325.92	66107	2516.05	88	69.89	2.55
6	Indian Bank	93455	3063.89	50285	2494.79	81208	2644.98	120070	3904.28	87	86.33	3.26
7	Indian Overseas Bank	5552	179.30	2846	126.23	3084	104.34	8583	159.32	56	58.19	3.38
8	Punjab & Sind Bank	0	0.00	0	0.00	240	5.82	293	3.38	0	0.00	2.43
9	Punjab National Bank	196313	6446.51	105216	5246.25	183103	5121.44	231634	6819.65	93	79.45	2.80
10	State Bank of India	162909	5447.47	94871	4531.92	127475	4355.12	163867	5431.81	78	79.95	3.42
11	UCO Bank	42920	1381.52	25386	1108.22	46498	1371.08	49149	1200.01	108	99.24	2.95
12	Union Bank of India	12461	429.26	6419	283.45	10792	299.54	15856	363.27	87	69.78	2.78
	<b>Total of PSB</b>	<b>655238</b>	<b>21530.83</b>	<b>361680</b>	<b>17507.94</b>	<b>574360</b>	<b>17328.75</b>	<b>745752</b>	<b>23385.25</b>	<b>88</b>	<b>80.48</b>	<b>3.02</b>
13	West Bengal Gramin Bank	338997	10878.82	161718	7440.97	373114	7104.96	403675	9972.65	110	65.31	1.90
	<b>Total of RRBs</b>	<b>338997</b>	<b>10878.82</b>	<b>161718</b>	<b>7440.97</b>	<b>373114</b>	<b>7104.96</b>	<b>403675</b>	<b>9972.65</b>	<b>110</b>	<b>65.31</b>	<b>1.90</b>
14	IDBI Ltd	573	20.85	473	18.47	29	0.53	913	10.76	5	2.54	1.82
15	HDFC	18	0.27	0	0.00	1	0.03	13	0.13	6	11.30	3.05
16	ICICI Bank	68	1.02	0	0.00	0	0.00	1	0.00	0	0.00	#DIV/0!
17	AXIS Bank	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
	<b>Total of Private Bank</b>	<b>659</b>	<b>22.1354</b>	<b>473</b>	<b>18.47</b>	<b>30</b>	<b>0.5594</b>	<b>927</b>	<b>10.8863</b>	<b>5</b>	<b>2.53</b>	<b>1.86</b>
18	Co-Op Bank	0	0.00	0	0.00	1458	39.56	2612	42.30	0	0.00	2.71
	<b>Total of Co-Op Bank</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1458</b>	<b>39.56</b>	<b>2612</b>	<b>42.30</b>	<b>0</b>	<b>0.00</b>	<b>2.71</b>
	<b>DMMU Total</b>	<b>994894</b>	<b>32410.94</b>	<b>523871</b>	<b>24948.91</b>	<b>948962</b>	<b>24473.29</b>	<b>1152966</b>	<b>33400.33</b>	<b>95</b>	<b>75.51</b>	<b>2.58</b>
	Cooperative Bank(Non portal)	105000	3000.00	77726	1629.01	77726	1629.01	124451	1746.36	74	54.30	2.10
	<b>Total</b>	<b>1099894</b>	<b>35410.94</b>	<b>601597</b>	<b>26577.92</b>	<b>1026688</b>	<b>26102.30</b>	<b>1277417</b>	<b>35146.69</b>	<b>93</b>	<b>73.71</b>	<b>2.54</b>

DISTRICT WISE ACHIVEMENT OF CREDIT LINKAGE AS ON DEC 2025												
												(Amount in Crore)
SI	District	Target FY 2025-26		Sanctioned upto Dec25		Disbursement upto Dec25		Outsanding loans as on Dec 25		% of achievement against disbursement		Average Disbursement ( in lakh)
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Alipurduar	25454	762.48	13,962	684.10	22,601	570.90	25,524	882.00	89	74.87	2.53
2	Bankura	58226	1812.42	23,431	1,025.82	50,842	1,059.86	62,260	1522.81	87	58.48	2.08
3	Birbhum	63945	1918.35	32,176	1,682.60	60,074	1,478.57	69,071	1772.61	94	77.08	2.46
4	Coochbehar	53915	1617.45	29,868	1,749.06	52,337	1,441.50	58,720	2224.45	97	89.12	2.75
5	Dakshin Dinajpur	23524	705.72	10,203	435.23	24,040	517.63	28,383	697.21	102	73.35	2.15
6	Darjeeling GTA	5024	221.97	4,654	259.38	10,893	354.19	12,096	437.66	217	159.57	3.25
7	Hooghly	37582	1723.29	31,956	1,426.72	46,735	1,261.14	54,334	1588.05	124	73.18	2.70
8	Howrah	38810	1164.23	23,112	954.04	34,919	861.47	39,416	1065.68	90	73.99	2.47
9	Jalpaiguri	33523	1005.69	21,186	1,008.57	34,413	772.44	40,137	1156.22	103	76.81	2.24
10	Jhargram	21400	642.73	16,695	615.23	14,856	375.41	20,007	601.12	69	58.41	2.53
11	Kalimpong	2443	103.77	1,793	103.49	3,114	126.94	3,654	154.93	127	122.33	4.08
12	Malda	61359	1840.77	38,537	1,479.84	57,351	1,197.00	67,160	1760.27	93	65.03	2.09
13	Murshidabad	83563	2747.88	41,625	1,871.20	71,120	1,453.36	88,757	2084.07	85	52.89	2.04
14	Nadia	70285	2108.61	21,673	1,029.79	54,028	1,203.95	67,482	1737.86	77	57.10	2.23
15	North 24 Parganas	70671	2119.71	33,418	1,473.61	67,463	1,471.94	83,783	2224.62	95	69.44	2.18
16	Paschim Bardhaman	12154	364.58	6,498	194.21	10,331	256.56	12,964	311.27	85	70.37	2.48
17	Paschim Medinipur	51603	1931.52	39,256	2,309.55	56,982	2,086.98	70,154	2721.58	110	108.05	3.66
18	Purba Bardhaman	63180	2023.41	30,394	1,396.95	54,650	1,486.78	70,083	1940.51	86	73.48	2.72
19	Purba Medinipur	72818	2184.51	35,247	2,267.38	66,188	2,803.27	84,603	3581.72	91	128.33	4.24
20	Purulia	37509	1274.37	15,106	573.48	31,837	485.72	43,014	833.84	85	38.11	1.53
21	Siliguri M.P.	8510	328.80	6,274	274.03	7,717	175.30	8,953	317.00	91	53.31	2.27
22	South 24 Parganas	70019	2625.00	26,032	1,177.88	75,962	2,087.18	91,827	2453.46	108	79.51	2.75
23	Uttar Dinajpur	29377	1183.68	20,775	956.75	39,643	928.44	46,945	1290.30	135	78.44	2.34
24	Kolkata	-	-	-	-	866	16.75	3,639	41.08	-	0.00	1.93
	<b>DMMU Total</b>	<b>994894</b>	<b>32410.94</b>	<b>5,23,871</b>	<b>24,948.91</b>	<b>9,48,962</b>	<b>24,473.29</b>	<b>11,52,966</b>	<b>33400.33</b>	<b>95</b>	<b>75.51</b>	<b>2.58</b>
	Co-operative Bank (non)	105000	3000.00	77,726	1,629.01	77,726	1,629.01	1,24,451	1746.36	74	54.30	2.10
	<b>State Total</b>	<b>10,99,894</b>	<b>35,410.94</b>	<b>6,01,597</b>	<b>26,577.92</b>	<b>10,26,688</b>	<b>26,102.30</b>	<b>12,77,417</b>	<b>35146.69</b>	<b>93</b>	<b>73.71</b>	<b>2.54</b>

## **Sanction Limit for SHGs under NRLMs**

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders.

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

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

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

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

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

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

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

- Recently, the limit of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM has increased from Rs. 10.00 lakh to Rs.20.00 lakh as per circular no FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dated 09.08.2021 issued by RBI.

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

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

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

In order to facilitate use of loans for augmenting livelihoods of SHG members, it is advised that at least 50% of loans above ₹2 lakh, 75% of loans above ₹4 lakh and at least 85% of loans above ₹6 lakh be used primarily for income generating productive purposes. Micro Credit Plan (MCP) prepared by SHGs would form the basis for determining the purpose and usage of loans. The House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

### **Dual Authentication status:**

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts. The way forward is creation of customer Ids for the authorized SHG office bearers for mapping with the BC channel accordingly. This requires adjustment of the application used by the BCs. Biometric Authentication will also rule out the element of mistakes besides providing doorstep banking facility to the group.

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

**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.

### **Enterprise Financing:**

Enterprise Finance is an individual loan to a matured SHG member directly from Bank for running a small existing enterprise to the tune of Rs. 75,000/- to Rs. 10,00,000/- in the form of term loan or cash credit in the bank specific rate of interest. Bhabishyat Credit Card/ MUDRA loan to an SHG member of the above amount is also an Enterprise Finance Loan. Enterprise Finance Loan is extended to a member of any SHG who have set up enterprises by accessing small size loan from their group to need higher order finance.

**Bank wise and District wise performance Enterprise Finance as on 31.12.2025 is furnished below:**

<b>Bank Wise Status of Enterprise Finance (01.04.2025 - 31.12.2025)</b>									
SI No.	Bank Name	Applications Submitted		Applications Sanctioned		Applications Disbursed		Applications Pending till date	
		No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)
1	AXIS BANK	40	62	17	38	17	38	23	25
2	All Co-Op Banks	130	259	121	133	123	135	16	22
3	Bandhan Bank	91	126	72	83	74	85	7	29
4	BANK OF BARODA	935	2030	365	753	281	540	748	2094
5	BANK OF INDIA	4768	5849	3165	3424	3081	3387	1792	2509
6	CANARA BANK	1733	2733	739	1083	721	1051	1716	3089
7	CENTRAL BANK OF INDIA	1730	3144	330	627	271	515	1854	3523
8	HDFC BANK LTD	3	11	1	5	1	5	2	6
9	ICICI BANK LTD	2	5	2	4	2	4	0	0
10	IDBI BANK LTD	95	161	89	145	88	142	6	14
11	INDIAN BANK	7447	12294	3404	5363	3222	5176	4787	8617
12	INDIAN OVERSEAS BANK	516	999	237	517	218	560	424	806
13	PUNJAB NATIONAL BANK	9874	16963	2544	4329	2389	4097	7544	12749
14	STATE BANK OF INDIA	7119	13344	1406	2361	1271	2131	6253	11756
15	UCO BANK	3265	5266	1414	2019	1344	1867	2369	4264
16	UNION BANK OF INDIA	518	1010	140	293	132	264	874	1599
17	WBGB	17965	30499	7110	11003	6752	10310	11995	20846
<b>Total</b>		<b>56231</b>	<b>94756</b>	<b>21156</b>	<b>32179</b>	<b>19987</b>	<b>30307</b>	<b>40410</b>	<b>71946</b>

<b>District Wise Status of Enterprise Finance (01.04.2025 - 31.12.2025)</b>									
SI No.	District	Applications Submitted		Applications Sanctioned		Applications Disbursed		Applications Pending till date	
		No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)
1	24 PARGANAS NORTH	4852	7356	1775	2543	1663	2373	2811	4426
2	24 PARGANAS SOUTH	2535	4292	1109	1796	1106	1812	1528	2697
3	ALIPURUDUAR	473	831	178	261	203	309	418	830
4	BANKURA	1966	3922	680	979	629	836	1684	3962
5	BIRBHUM	4248	6796	1226	1673	1196	1628	3307	5685
6	COOCHBEHAR	1403	2251	581	772	461	570	792	1423
7	DARJEELING GTA	635	984	375	527	372	519	276	489
8	DINAJPUR DAKSHIN	829	1270	405	686	401	722	429	593
9	DINAJPUR UTTAR	1929	2978	688	1010	665	1490	1525	2455
10	HOOGHLY	1628	2614	1103	1546	1057	1446	500	1023
11	HOWRAH	4192	11075	1854	3865	1582	2978	2778	8546
12	JALPAIGURI	1105	1771	313	451	298	424	855	1453
13	JHARGRAM	591	1134	155	257	148	232	462	910
14	KALIMPONG	244	414	132	229	128	222	116	213
15	MALDAH	4225	4988	533	620	526	607	5945	6490
16	MURSHIDABAD	5357	8862	2529	3872	2364	3684	2485	4477
17	NADIA	2611	4983	702	1178	669	1128	2089	4139
18	PASCHIM BARDHAMAN	350	861	132	319	114	279	378	1059
19	PASCHIM MEDINIPUR	8611	12794	3509	4872	3406	4685	6456	10287
20	PURBA BARDHAMAN	2789	4959	1219	1854	1111	1621	1937	3979
21	PURBA MEDINIPUR	4313	7586	1251	1965	1214	1910	3081	5763
22	PURULIA	962	1512	621	787	595	728	302	685
23	SILIGURI MP	383	525	86	116	79	104	256	362
<b>Total</b>		<b>56231</b>	<b>94756</b>	<b>21156</b>	<b>32179</b>	<b>19987</b>	<b>30307</b>	<b>40410</b>	<b>71946</b>

## **AGENDA – 11**

### **Progress in Joint Liability Groups (JLGs) Finance:**

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

#### **Objectives:**

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

#### **Support from NABARD**

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

#### **Support from participating Banks**

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

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

As on 31.12.2025, member banks have cumulatively sanctioned 3,21,698 number of JLGs involving an amount of Rs.3,552.98 Crore for FY 2025-26, whereas disbursement was done in 3,80,988 number of accounts amounting Rs.3,813.36 Crore.

The outstanding position under JLG stands at Rs.6,085.23 Crore covering 9,27,452 number of accounts as on 31.12.2025.

**Performance of JLGs loan during the FY 2025-26 as on 31.12.2025:**

**Bank wise progress of JLGs as on 31.12.2025 is annexed:**

Progress of JLG in FY 2025-26 as on 31.12.2025								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY ( 01.04.2025 to 31.12.2025)		JLGs Credit Linked (Disbursed) during the FY ( 01.04.2025 to 31.12.2025)		Outstanding position of JLGs as on 31.12.2025	
			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	17	0.43	42	2.93	68	2.91
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	95	2.03	961	5.44	1801	30.95
5	Central Bank of India	2400	0	0.00	0	0.00	202	1.41
6	Indian Bank	4300	49	0.50	60	0.59	1083	13.47
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	10	0.10	10	0.10	3772	44.66
10	State Bank of India	9000	23572	113.99	23572	113.99	70530	215.99
11	UCO Bank	2700	25	0.52	25	0.52	472	5.77
12	Union Bank of India	900	2486	54.95	2484	47.89	15205	170.16
<b>Total PSU</b>		<b>36200</b>	<b>26254</b>	<b>172.52</b>	<b>27154</b>	<b>171.46</b>	<b>93133</b>	<b>485.32</b>
13	Axis Bank	1000	90093	397.19	146175	655.44	390715	997.72
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	1879	9.39	1879	9.39	10810	22.73
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	95224	570.83	95224	570.83	160715	949.78
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	9538	11.30
23	Indusind Bank	500	57835	1452.20	57835	1452.20	134036	2281.87
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	15005	319.88	15005	319.88	36293	453.91
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	4998	45.49
<b>Total PVT</b>		<b>8700</b>	<b>263656</b>	<b>2804.81</b>	<b>321012</b>	<b>3064.04</b>	<b>747105</b>	<b>4762.80</b>
33	Au Small finance Bank	0	7061	123.90	7061	123.90	10096	121.96
34	ESAF SF Bank	500	16556	392.72	16556	392.72	32509	535.78
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	9236	7.28
37	Utkarsh Small Finance Bank	1000	5614	26.34	5614	26.34	14707	40.13
<b>Total Small Finance</b>		<b>5000</b>	<b>29564</b>	<b>549.34</b>	<b>29564</b>	<b>549.34</b>	<b>79933</b>	<b>777.10</b>
38	WBGB (PNB)	6000	10	0.15	1044	2.37	3346	20.97
<b>Total RRB</b>		<b>6000</b>	<b>10</b>	<b>0.15</b>	<b>1044</b>	<b>2.37</b>	<b>3346</b>	<b>20.97</b>
39	WB State Co-Op Bank Ltd.	3000	2214	26.16	2214	26.16	3855	38.06
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	0.98
<b>Total Co-Optv</b>		<b>3000</b>	<b>2214</b>	<b>26.16</b>	<b>2214</b>	<b>26.16</b>	<b>3935</b>	<b>39.04</b>
<b>Grand Total</b>		<b>58900</b>	<b>321698</b>	<b>3552.98</b>	<b>380988</b>	<b>3813.36</b>	<b>927452</b>	<b>6085.23</b>

## AGENDA – 12

### 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 31.12.2025, member banks have cumulatively sanctioned 1,01,692 number of WBSCC proposals out of which disbursement made in 76,390 number of accounts and 22,292 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 31.12.2025 is annexed:

<b>Bank wise Progress Report of WBSCC Scheme as on 31.12.2025</b>						
<b>S No</b>	<b>Bank Name</b>	<b>Sanctioned</b>	<b>Disbursed</b>	<b>Sanctioned but not Disbursed</b>	<b>Returned</b>	<b>Pending</b>
1	All Co-Operative Banks	12,852	6,460	6,392	25	387
2	Axis Bank	1,465	1,207	258	42	724
3	Bank of Baroda	2,325	2,121	204	55	2,121
4	Bank of India	3,066	2,467	599	21	1,210
5	Canara Bank	3,823	3,105	718	33	578
6	Central Bank of India	1,418	1,364	54	28	769
7	Federal Bank	9	9	0	1	31
8	HDFC Bank	4,545	4,294	251	81	334
9	ICICI Bank	1,059	792	267	7	370
10	IDBI Bank	92	49	43	30	195
11	Indian Bank	4,237	2,171	2,066	18	2,422
12	Indian Overseas Bank	594	492	102	12	345
13	Punjab National Bank	24,704	17,852	6,852	141	5,081
14	State Bank of India	28,031	22,912	5,119	888	4,735
15	UCO Bank	5,431	4,467	964	4	1,848
16	Union Bank of India	3,213	2,828	385	41	881
17	WBGB	4,827	3,799	1,028	35	256
18	YES BANK LTD	1	1	0	0	5
<b>TOTAL</b>		<b>1,01,692</b>	<b>76,390</b>	<b>25,302</b>	<b>1,462</b>	<b>22,292</b>

**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)**

<b>December, 2024</b>	<b>March, 2025</b>	<b>December, 2025</b>
5,586.81	6,168.53	6,450.35

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

**(Amount Rs in Crore)**

<b>December, 2024</b>		<b>March, 2025</b>		<b>December, 2025</b>	
No.	Amount	No.	Amount	No.	Amount
56,040	1,489.92	68,528	1,944.33	60,304	1,549.94

**The achievement vis-à-vis annual target as on 31.12.2025 for FY 2025-26 is as follows:**

<b>Target</b>	<b>Achievement</b>	<b>% of Achievement</b>
2,178	1,549.94	71%

With disbursement of Rs. 1,549.94 Crore against Annual Target of Rs. 2,178 Crore for FY 2025-26, the achievement is 71.16%. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

**Progress of Education Loan as on 31.12.2025**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	956	97.50	3769	401.00
2	Bank of India	2375	39.61	6180	227.37
3	Bank of Maharashtra	78	3.52	713	48.55
4	Canara Bank	3124	54.85	6995	248.25
5	Central Bank of India	1920	67.68	6886	1064.63
6	Indian Bank	3329	53.90	5476	199.73
7	Indian Overseas Bank	75	5.89	1012	22.79
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	10363	153.38	27001	914.16
10	State Bank of India	24690	599.00	48551	2435.00
11	UCO Bank	1624	118.23	5589	237.15
12	Union Bank of India	2714	70.92	5791	375.61
<b>Total PSU</b>		<b>51248</b>	<b>1264.49</b>	<b>115523</b>	<b>5380.96</b>
13	Axis Bank	650	49.33	2390	232.48
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.	1	0.07	3	0.54
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	8	0.20	25	2.69
19	HDFC Bank	5509	110.23	6641	142.93
20	ICICI Bank	232	85.98	2203	360.33
21	IDBI Bank	223	2.76	553	26.80
22	IDFC First Bank	26	8.51	300	77.83
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.03	8	0.20
25	Karur Vysya Bank	3	0.55	6	0.48
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	23	2.86	52	10.10
<b>Total PVT</b>		<b>6678</b>	<b>260.82</b>	<b>12197</b>	<b>855.97</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	1742	12.51	3960	89.00
<b>Total RRB</b>		<b>1742</b>	<b>12.51</b>	<b>3960</b>	<b>89.00</b>
39	WB State Co-Op Bank Ltd.	636	12.12	6098	124.43
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>636</b>	<b>12.12</b>	<b>6098</b>	<b>124.43</b>
<b>Grand Total</b>		<b>60304</b>	<b>1549.94</b>	<b>137778</b>	<b>6450.35</b>

## Housing Loan

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

### Outstanding Position:

(Amount Rs. in crore)

December, 2024	March, 2025	December, 2025
1,24,594.13	1,33,069.14	1,36,661.74

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

(Amount Rs in crore)

December, 2024		March, 2025		December, 2025	
No.	Amount	No.	Amount	No.	Amount
1,55,986	20,290.79	2,02,844	30,310.17	2,06,908	28,123.78

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 31.12.2025 for FY 2025-26 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
17,747	28,123.78	158%

With disbursement of Rs. 28,123.78 Crore against Annual Target of Rs.17,747 Crore for FY 2025-26, the achievement is 158.47%.

**Progress of Housing Loan as on 31.12.2025**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3398	755.85	37756	4249.00
2	Bank of India	2629	610.60	28192	4382.35
3	Bank of Maharashtra	224	33.34	3491	783.54
4	Canara Bank	2875	604.18	15624	2850.38
5	Central Bank of India	1643	276.28	10792	1758.49
6	Indian Bank	7107	2030.26	26214	4413.69
7	Indian Overseas Bank	508	147.17	7011	1278.24
8	Punjab & Sind Bank	124	30.48	2294	303.36
9	Punjab National Bank	9069	1628.81	73343	9952.53
10	State Bank of India	125668	15971.00	530715	64731.00
11	UCO Bank	2180	273.58	22366	3152.37
12	Union Bank of India	2083	570.17	12439	2404.28
<b>Total PSU</b>		<b>157508</b>	<b>22931.71</b>	<b>770237</b>	<b>100259.23</b>
13	Axis Bank	548	156.36	9650	2664.84
14	Bandhan Bank	5665	195.42	25220	1725.20
15	Catholic Syrian Bank Ltd.	0	0.00	3	0.14
16	City Union Bank Ltd.	1	0.50	14	2.98
17	Dhanlaxmi Bank Ltd.	36	8.74	38	9.01
18	Federal Bank	39	15.07	927	296.02
19	HDFC Bank	13821	1853.98	67235	14128.78
20	ICICI Bank	2100	1645.50	26449	8611.03
21	IDBI Bank	1271	113.88	20054	3103.76
22	IDFC First Bank	73	21.14	691	154.44
23	Indusind Bank	38	12.61	113	45.26
24	Karnataka Bank Ltd.	39	9.88	766	144.11
25	Karur Vysya Bank	89	44.80	500	103.07
26	Kotak Mahindra Bank	21	3.64	200	34.81
27	Lakshmi Vilas Bank (DBS)	0	0.00	47	29.72
28	Ratnakar Bank Ltd	16	6.25	63	13.95
29	South Indian Bank Ltd.	12	8.87	140	47.70
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	110	21.49	561	137.04
<b>Total PVT</b>		<b>23879</b>	<b>4118.14</b>	<b>152671</b>	<b>31251.86</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	17	2.08	41	7.81
35	Jana Small Finance Bank	2067	24.53	6962	63.56
36	Ujjivan Small Finance Bank	19254	432.86	56205	1105.74
37	Utkarsh Small Finance Bank	12	1.69	125	19.89
<b>Total Small Finance</b>		<b>21350</b>	<b>461.16</b>	<b>63333</b>	<b>1197.01</b>
38	WBGB (PNB)	3528	500.26	18813	2404.44
<b>Total RRB</b>		<b>3528</b>	<b>500.26</b>	<b>18813</b>	<b>2404.44</b>
39	WB State Co-Op Bank Ltd.	558	107.29	11469	1366.76
40	WBSCARD Bank Ltd.	85	5.22	3592	182.44
<b>Total Co-Optv</b>		<b>643</b>	<b>112.51</b>	<b>15061</b>	<b>1549.20</b>
<b>Grand Total</b>		<b>206908</b>	<b>28123.78</b>	<b>1020115</b>	<b>136661.74</b>

## **AGENDA – 13**

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

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

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

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

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

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

### **Introduction of CM Surya Ghar Yojana West Bengal - Alosree RTS (Roof Top Solar):**

The Chief Minister of West Bengal launched an ambitious programme of rooftop solar systems namely ALOSREE programme. The objective of this programme is to install Grid Connected Solar Photovoltaic (GRTSPV) System in all government buildings and buildings of local bodies which are technically fit for such installations. This flagship initiative by the Government of West Bengal is for promoting rooftop solar installation, This scheme provides substantial subsidies to residential consumers for installing solar panels on their rooftops.

Any indenting users may approach WBREDA through their administrative Department or through the District Magistrate.

Guideline for selection of site:

- There must not be any plan for vertical extension of the building
- The roof shall be made of RCC and can withstand load to the extent of 20 to 25 kg per sqm
- The roof space identified for GRTSPV should satisfy:
  - South open
  - Gets full sunshine over the day and over the year.
  - Not affected by shadows which may come from neighboring structures like other buildings, communication towers, hoardings, trees, overhead tank, lift room or any elevated structure

### **PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):**

Government of India approved the PM Surya Ghar : Muft Bijli Yojana on 29<sup>th</sup> 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-14**

### **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](http://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 31.12.2025, member banks have cumulatively sanctioned 546 number of proposals under PMFME scheme, out of which 405 has been disbursed, whereas 497 proposals are still lying in pending status at various bank branches.

### **Bank wise status of PMFME as on 31.12.2025:**

<b>Bank-wise status of PMFME as on 31.12.2025</b>					
<b>BANK NAME</b>	<b>Application Submitted (No.)</b>	<b>Sanctioned (No.)</b>	<b>Disbursed (No.)</b>	<b>Rejected (No.)</b>	<b>Pending (No.)</b>
AXIS BANK	23	1	1	1	21
BANDHAN BANK LIMITED	21	1	0	14	6
BANK OF BARODA	72	23	14	31	18
BANK OF INDIA	165	46	41	87	32
BANK OF MAHARASHTRA	23	6	6	9	8
CANARA BANK	88	24	20	53	11
CENTRAL BANK OF INDIA	95	24	17	62	9
FEDERAL BANK	9	1	1	3	5
HDFC BANK	44	21	12	6	17
ICICI BANK LIMITED	28	13	9	7	8
IDBI BANK	10	1	1	6	3
INDIAN BANK	233	66	56	150	17
INDIAN OVERSEAS BANK	37	5	4	24	8
INDUSIND BANK	3	0	0	1	2
KARNATAKA BANK LIMITED	1	0	0	1	0
KOTAK MAHINDRA BANK LIMITED	3	0	0	0	3
PUNJAB NATIONAL BANK	549	71	52	380	98
STATE BANK OF INDIA	806	121	85	581	104
WEST BENGAL STATE CO-OP BANK	94	20	4	26	48
UCO BANK	209	55	41	107	47
Ujjivan Small Finance Bank Limited	2	0	0	1	1
UNION BANK OF INDIA	78	32	31	34	12
WEST BENGAL GRAMIN BANK	97	15	10	63	19
<b>Grand Total</b>	<b>2690</b>	<b>546</b>	<b>405</b>	<b>1647</b>	<b>497</b>

**District wise status of PMFME as on 31.12.2025:**

<b>District-wise status of PMFME as on 31.12.2025</b>					
<b>DISTRICT NAME</b>	<b>Application Submitted (No.)</b>	<b>Sanctioned (No.)</b>	<b>Disbursed (No.)</b>	<b>Rejected (No.)</b>	<b>Pending (No.)</b>
24 Paraganas North	83	28	24	31	24
24 Paraganas South	931	60	38	788	83
Alipurduar	17	6	5	6	5
Bankura	101	20	15	50	31
Birbhum	21	7	6	8	6
Coochbehar	36	9	7	15	12
Darjeeling	28	13	12	9	6
Dinajpur Dakshin	98	9	7	72	17
Dinajpur Uttar	16	3	2	5	8
Hooghly	133	42	34	74	17
Howrah	125	30	23	55	40
Jalpaiguri	31	9	7	19	3
Jhargram	59	12	6	37	10
Kalimpong	16	3	2	12	1
Kolkata	24	15	11	3	6
Maldah	72	17	13	29	26
Medinipur East	294	113	89	96	85
Medinipur West	65	14	9	34	17
Murshidabad	180	34	16	106	40
Nadia	129	22	19	92	15
Paschim Bardhaman	8	5	3	1	2
Purba Bardhaman	143	60	48	46	37
Purulia	80	15	9	59	6
<b>Grand Total</b>	<b>2690</b>	<b>546</b>	<b>405</b>	<b>1647</b>	<b>497</b>

**AGENDA – 15**

**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 31.12.2025)													
(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	184	23.00	51	47.00	6	1.00	24	1.00	48	1.00	0	0.00
2	Bank of India	46471	1004.84	20913	650.21	0	0.00	166431	3285.78	48984	333.27	502	7.46
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	49025	859.34	8936	138.80	1316	38.74	0	0.00	72835	1193.13	0	0.00
5	Central Bank of India	873	26.60	11069	240.00	2039	34.08	0	0.00	15339	645.13	0	0.00
6	Indian Bank	24328	685.86	12548	661.23	2317	35.36	36784	2494.56	29515	1810.25	5	0.01
7	Indian Overseas Bank	283	4.73	58.396	1.96	115	2.48	388.9963	2.79	14.5668	0.20	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	38528	670.42	8218	199.52	773	19.56	0	0.00	96582	3166.68	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	18412	439.39	2908	54.73	482	13.28	1407	49.29	26062	478.03	0	0.00
<b>Total PSU</b>		<b>345176</b>	<b>6842.52</b>	<b>108583</b>	<b>3242.78</b>	<b>7054</b>	<b>144.98</b>	<b>217220</b>	<b>6685.89</b>	<b>653617</b>	<b>19807.83</b>	<b>554</b>	<b>7.78</b>
13	Axis Bank	79260	1381.45	7	0.13	12	1.15	0	0.00	168519	1872.32	0	0.00
14	Bandhan Bank	598115	6232.19	125587	1415.55	10754	120.08	114322	1330.87	1449424	13737.03	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	46830	982.59	467	56.65	67	4.55	0	0.00	148448	3595.70	0	0.00
20	ICICI Bank	29282	2661.46	599	72.67	42	7.07	0	0.00	103934	4885.81	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	127	0.46	6204	59.00	0	0.00	2611	25.47	0	0.00	0	0.00
23	Indusind Bank	186038	1100.33	85254	417.58	16279	70.93	0	0.00	3081	116.29	0	0.00
24	Karnataka Bank Ltd.	287	6.34	15	0.73	0	0	152	5.18	534	21.33	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	2690	224.10	96	8.64	26	1.42	0	0.00	34880	215.33	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	19563	97.44	11258	53.38	1944	9.12	6427	31.75	60629	356.12	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	240	63.08	12	1.03	1	0.08	0	0.00	5	0.03	0	0.00
<b>Total PVT</b>		<b>962642</b>	<b>12764.92</b>	<b>230656</b>	<b>2110.83</b>	<b>29282</b>	<b>220.69</b>	<b>125115</b>	<b>1428.91</b>	<b>1970613</b>	<b>24825.26</b>	<b>73</b>	<b>0.31</b>
33	Au Small finance Bank	10045	96.02	4	0.20	0	0.00	46	2.03	24910	145.39	0	0.00
34	ESAF SF Bank	20094	125.59	22890	117.66	2665	13.45	12764	66.06	76325	394.60	0	0.00
35	Jana Small Finance Bank	11023	77.63	6787	46.32	0	0.00	3343	22.46	48870	354.43	0	0.00
36	Ujjivan Small Finance Bank	56499	382.90	71444	510.95	9340	59.74	9622	77.29	269902	1873.10	0	0.00
37	Utkarsh Small Finance Bank	2097	9.29	56	0.40	401	4.39	1723	9.89	5675	30.47	0	0.00
<b>Total Small Finance</b>		<b>99758</b>	<b>691.44</b>	<b>101181</b>	<b>675.53</b>	<b>12406</b>	<b>77.58</b>	<b>27498</b>	<b>177.73</b>	<b>425682</b>	<b>2797.99</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	88539	952.48	29638	369.52	4356	68.26	14203	199.56	365039	7023.53	0	0.00
<b>Total RRB</b>		<b>88539</b>	<b>952.48</b>	<b>29638</b>	<b>369.52</b>	<b>4356</b>	<b>68.26</b>	<b>14203</b>	<b>199.56</b>	<b>365039</b>	<b>7023.53</b>	<b>0</b>	<b>0.00</b>
39	WB State Co-Op Bank Ltd.	41036	191.89	67084	216.37	0	0.00	12284	55.53	100299	142.05	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
<b>Total Co-Optv</b>		<b>41036</b>	<b>191.89</b>	<b>67084</b>	<b>216.37</b>	<b>0</b>	<b>0.00</b>	<b>12284</b>	<b>55.53</b>	<b>100299</b>	<b>142.05</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>1437393</b>	<b>20751.82</b>	<b>435961</b>	<b>5939.50</b>	<b>40692</b>	<b>433.93</b>	<b>368822</b>	<b>8369.88</b>	<b>3089568</b>	<b>51798.67</b>	<b>627</b>	<b>8.09</b>

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2025															
(Amt.in Rs. Crore)															
S No.	BANKS	Weaker Section		Minority Communities		SC		ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33256	1512.00	9151	469.00	5284	359.00	1595	46.00	5321	439.00	5341	439.00	0	0.00
2	Bank of India	346626	4661.26	97244	1791.01	40190	1061.79	0	0.00	352177	5243.81	127338	663.63	2117	16.17
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	145808	2953.69	96127	2113.74	25525	582.53	5631	225.60	0	0.00	93709	2099.66	8298	6.89
5	Central Bank of India	126893	3092.65	2318	62.75	33578	596.55	5489	100.21	9098	175.23	31327	1533.75	329	0.35
6	Indian Bank	190293	4985.07	38320	974.63	19161	460.64	2885	86.21	109803	3086.95	59311	2141.18	146	3.18
7	Indian Overseas Bank	23050	270.45	13218	166.77	1853	42.60	4562	56.92	29426	75.85	335	2.20	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	835224	12818.67	158128	2576.97	124894	3323.74	13675	313.72	119461	1470.14	318677	9927.28	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	76595	1330.55	33280	773.50	11896	311.29	1836	77.19	7927	273.44	40960	1455.04	73	0.28
<b>Total PSU</b>		<b>2593620</b>	<b>43292.62</b>	<b>910604</b>	<b>17536.54</b>	<b>391565</b>	<b>10336.96</b>	<b>84805</b>	<b>2381.20</b>	<b>744247</b>	<b>16483.06</b>	<b>1281768</b>	<b>35369.35</b>	<b>12219</b>	<b>119.55</b>
13	Axis Bank	409187	1789.05	187366	2613.75	532	10.56	287	12.40	0	0.00	526281	3773.43	0	0.00
14	Bandhan Bank	2223404	9958.64	1322005	7687.64	331344	1859.45	28362	157.98	304416	1753.71	3246928	16432.14	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	0	0.00	0	0.00	0	0.00	43	2.70	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	353574	2,758.82	133139	1,787.89	1689	169.30	224	19.63	0	0.00	427515	9,752.42	0	0.00
20	ICICI Bank	23070	1989.13	20878	1877.62	2332	139.54	407	16.21	0	0.00	141608	14709.86	0	0.00
21	IDBI Bank	44658	505.50	18225	239.36	1135	23.92	157	6.29	1603	35.65	1224	5.58	73	0.31
22	IDFC First Bank	9570	12.67	2821	3.38	20630	126.72	0	0.00	8310	54.48	160654	812.28	0	0.00
23	Indusind Bank	1157601	2998.54	496260	1929.67	224562	629.79	38627	102.62	0	0.00	14558	340.90	0	0.00
24	Karnataka Bank Ltd.	362	14.21	484	19.99	33	2.16	5	0.85	243	13.98	889	57.3	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	13589	600.33	10044	496.67	339	18.01	108	4.18	0	0.00	44350	490.78	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	142606	401.43	55170	143.30	32051	79.29	5934	14.53	17496	46.07	157996	470.04	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	18337	432.77	1342	198.75	102	6.67	5	0.29	0	0.00	994	2.32	0	0.00
<b>Total PVT</b>		<b>4396809</b>	<b>21480.93</b>	<b>2247915</b>	<b>17010.70</b>	<b>614762</b>	<b>3121.55</b>	<b>74116</b>	<b>334.99</b>	<b>332068</b>	<b>1903.88</b>	<b>4723962</b>	<b>46890.25</b>	<b>73</b>	<b>0.31</b>
33	Au Small finance Bank	34010	158.39	1333	62.74	6	0.31	1	0.06	353	13.56	33677	148.40	0	0.00
34	ESAF SF Bank	176112	537.95	42518	151.27	55528	162.95	7288	21.01	28792	87.27	176112	537.95	0	0.00
35	Jana Small Finance Bank	132085	520.62	32218	149.74	21769	83.73	0	0.00	10612	41.45	132391	588.52	0	0.00
36	Ujjivan Small Finance Bank	301938	1091.12	133300	548.54	162764	760.02	21576	90.82	20015	119.36	651232	2823.11	0	0.00
37	Utkarsh Small Finance Bank	14668	40.08	5017	35.97	732	1.80	4812	68.97	16214	40.12	14912	62.14	0	0.00
<b>Total Small Finance</b>		<b>658813</b>	<b>2348.16</b>	<b>214386</b>	<b>948.26</b>	<b>240799</b>	<b>1008.81</b>	<b>33677</b>	<b>180.86</b>	<b>75986</b>	<b>301.76</b>	<b>1008324</b>	<b>4160.11</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	1331135	12469.47	319213	4502.31	125912	1743.21	9215	97.23	92212	1453.21	609922	11899.7	85	0.00
<b>Total RRB</b>		<b>1331135</b>	<b>12469.47</b>	<b>319213</b>	<b>4502.31</b>	<b>125912</b>	<b>1743.21</b>	<b>9215</b>	<b>97.23</b>	<b>92212</b>	<b>1453.21</b>	<b>609922</b>	<b>11899.70</b>	<b>85</b>	<b>0.00</b>
39	WB State Co-Op Bank Ltd.	309177	1394.20	138866	542.59	38450	63.27	0	0.00	36102	53.27	132023	893.02	0	0.00
40	WBSCARD Bank Ltd.	64000	1445.31	22513	508.41	9450	213.41	6445	145.55	9487	214.24	16105	363.70	0	0.00
<b>Total Co-Optv</b>		<b>373177</b>	<b>2839.51</b>	<b>161379</b>	<b>1051.00</b>	<b>47900</b>	<b>276.68</b>	<b>6445</b>	<b>145.55</b>	<b>45589</b>	<b>267.51</b>	<b>148128</b>	<b>1256.72</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>9353554</b>	<b>82430.69</b>	<b>3853497</b>	<b>41048.81</b>	<b>1420938</b>	<b>16487.21</b>	<b>208258</b>	<b>3139.83</b>	<b>1290102</b>	<b>20409.42</b>	<b>772104</b>	<b>99576.13</b>	<b>12377</b>	<b>119.86</b>

## AGENDA – 16

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 5.31%, amounting Rs.46,887.22 Crore as on December Quarter, 2025 in the state of West Bengal, in comparison to Rs.47,514.20 Crore as on December Quarter, 2024.

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

Year	Gross Advance	Gross NPA	% to Gross NPA
December, 2024	8,19,971.08	47,514.20	5.79%
March, 2025	8,39,797.82	46,390.74	5.52%
December, 2025	8,82,769.12	46,887.22	5.31%

NPA level has been decreased from 5.79% as on December Quarter, 2024 to 5.31% as on December 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 31.12.2025 stood at 61.17%, 47.99% and 59.20% respectively.

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

## Sector wise NPA Position as on 31.12.2025

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prasec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	2763.00	93.63	5572.00	520.57	7774.00	17.44	16109.00	631.64	13584.39	218.87	29693.39	850.51
2	Bank of India	5553.80	405.70	7773.97	1082.87	3507.44	131.03	16835.21	1619.60	12349.35	1746.23	29184.56	3365.83
3	Bank of Maharashtra	435.85	52.11	1194.14	38.21	436.31	0.00	2066.30	90.32	1175.35	5.90	3241.65	96.22
4	Canara Bank	2736.30	216.61	6090.09	1149.90	1946.51	183.07	10772.90	1549.58	21947.36	113.38	32720.26	1662.96
5	Central Bank of India	3436.00	145.29	3195.09	414.01	1695.21	38.79	8326.30	598.09	3161.54	1219.95	11487.84	1818.04
6	Indian Bank	6268.57	261.12	10485.54	1174.32	1740.44	18.52	18494.55	1453.96	35358.49	388.24	53853.04	1842.20
7	Indian Overseas Bank	1632.04	106.67	4133.61	119.08	984.77	15.16	6750.42	240.91	2238.85	912.63	8989.27	1153.54
8	Punjab & Sind Bank	294.34	6.56	505.21	141.76	193.65	14.99	993.20	163.31	2104.42	49.41	3097.62	212.72
9	Punjab National Bank	15744.05	2026.52	17645.34	3712.28	6531.56	241.36	39920.94	5980.16	62653.83	6497.75	102574.77	12477.91
10	State Bank of India	14433.38	304.10	20922.16	153.37	49228.00	25.25	84583.54	482.72	104436.01	610.51	189019.55	1093.23
11	UCO Bank	3121.44	254.66	7406.90	972.44	4609.97	353.64	15138.31	1580.74	11192.88	3711.19	26331.19	5291.93
12	Union Bank of India	3096.06	263.60	6757.79	411.25	1551.83	68.94	11405.69	743.79	19278.66	4692.05	30684.35	5435.84
<b>Total PSU</b>		<b>59514.83</b>	<b>4136.58</b>	<b>91681.84</b>	<b>9890.05</b>	<b>80199.69</b>	<b>1108.19</b>	<b>231396.35</b>	<b>15134.82</b>	<b>289481.14</b>	<b>20166.12</b>	<b>520877.49</b>	<b>35300.94</b>
13	Axis Bank	4223.56	169.86	15964.51	301.66	883.76	92.52	21071.83	564.04	27046.19	707.05	48118.02	1271.09
14	Bandhan Bank	4006.14	119.40	8819.61	300.67	3927.04	312.53	16752.78	732.59	19334.66	749.85	36087.44	1482.45
15	Catholic Syrian Bank Ltd.	113.42	1.24	1.70	0.00	3.04	0.46	118.16	1.70	193.98	1.96	312.14	3.66
16	City Union Bank Ltd.	0.20	0.00	213.27	9.91	37.37	0.03	250.84	9.94	84.77	8.92	335.61	18.86
17	Dhanlaxmi Bank Ltd.	4.25	0.00	14.42	0.51	2.34	0.00	21.01	0.51	49.33	0.00	70.34	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	3320.37	82.22	23841.93	1136.08	6250.30	129.70	33412.61	1348.00	41305.19	484.91	74717.80	1832.91
20	ICICI Bank	2196.12	89.52	25332.04	264.69	1205.95	34.99	28734.11	389.20	40112.38	1122.38	68846.49	1511.58
21	IDBI Bank	399.27	86.90	3909.19	238.00	3730.27	88.03	8038.73	412.93	1676.19	71.06	9714.92	483.99
22	IDFC First Bank	17.76	0.84	1351.04	30.60	46.47	1.00	1415.27	32.44	7336.15	77.63	8751.42	110.06
23	Indusind Bank	1798.90	183.78	3772.05	154.54	236.04	1.74	5806.99	340.07	12089.16	550.22	17896.15	890.29
24	Karnataka Bank Ltd.	82.45	33.49	367.07	76.12	62.63	3.98	512.15	113.59	1378.03	136.40	1890.18	249.99
25	Karur Vysya Bank	1.61	0.00	221.31	0.00	42.56	0.00	265.48	0.00	844.41	61.45	1109.89	61.45
26	Kotak Mahindra Bank	982.25	4.69	4996.46	96.62	34.81	0.65	6013.51	101.96	5992.35	113.91	12005.87	215.87
27	Lakshmi Vilas Bank (DBS)	144.29	0.00	179.03	4.64	0.13	0.00	323.45	4.64	1236.10	15.91	1559.55	20.55
28	Ratnakar Bank Ltd	448.19	25.41	896.88	0.25	54.39	2.41	1399.46	28.08	4036.06	105.38	5435.52	133.46
29	South Indian Bank Ltd.	56.36	0.05	314.76	33.10	15.92	0.70	387.04	33.85	729.42	11.17	1116.46	45.02
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	96.52	2.02	0.00	0.00	96.52	2.02	0.00	0.16	96.52	2.18
32	YES Bank	818.02	5.42	3285.24	38.86	43.10	2.19	4146.36	46.47	8843.27	439.73	12989.63	486.20
<b>Total PVT</b>		<b>19079.19</b>	<b>825.84</b>	<b>94623.23</b>	<b>2708.61</b>	<b>16632.99</b>	<b>677.89</b>	<b>130335.40</b>	<b>4212.34</b>	<b>176231.37</b>	<b>4701.64</b>	<b>306566.77</b>	<b>8913.98</b>
33	Au Small finance Bank	124.39	0.55	288.24	35.67	21.30	0.36	433.94	36.58	137.06	9.63	570.99	46.21
34	ESAF SF Bank	154.95	13.78	93.23	4.48	355.58	7.53	603.76	25.79	44.90	0.77	648.66	26.56
35	Jana Small Finance Bank	305.09	20.97	474.71	12.59	282.15	5.22	1061.95	38.78	285.87	4.45	1347.82	43.23
36	Ujjivan SF Bank	972.18	16.39	857.65	12.67	1329.11	19.02	3158.94	48.07	1118.02	6.40	4276.96	54.48
37	Utkarsh SF Bank	30.07	1.76	87.19	6.79	30.10	3.13	147.36	11.68	59.57	3.25	206.93	14.93
<b>Total Small Finance</b>		<b>1586.68</b>	<b>53.46</b>	<b>1801.02</b>	<b>72.19</b>	<b>2018.24</b>	<b>35.26</b>	<b>5405.94</b>	<b>160.90</b>	<b>1645.42</b>	<b>24.51</b>	<b>7051.36</b>	<b>185.41</b>
38	WBGB (PNB)	10851.44	449.98	3789.46	445.99	2071.52	8.88	16712.42	904.85	3251.62	79.44	19964.04	984.30
<b>Total RRB</b>		<b>10851.44</b>	<b>449.98</b>	<b>3789.46</b>	<b>445.99</b>	<b>2071.52</b>	<b>8.88</b>	<b>16712.42</b>	<b>904.85</b>	<b>3251.62</b>	<b>79.44</b>	<b>19964.04</b>	<b>984.30</b>
39	WB State Co-Op Bank Ltd.	6790.54	1201.47	670.93	447.29	10665.55	456.53	18127.02	1078.38	8737.14	763.23	26864.17	1502.59
40	WBSCARD Bank Ltd.	1122.17	0.00	140.69	0.00	182.44	0.00	1445.30	0.00	0.00	0.00	1445.30	0.00
<b>Total Co-Optv</b>		<b>7912.71</b>	<b>1201.47</b>	<b>811.62</b>	<b>447.29</b>	<b>10847.99</b>	<b>456.53</b>	<b>19572.32</b>	<b>1078.38</b>	<b>8737.14</b>	<b>763.23</b>	<b>28309.47</b>	<b>1502.59</b>
<b>Grand Total</b>		<b>98944.85</b>	<b>6667.32</b>	<b>192707.17</b>	<b>13564.13</b>	<b>111770.42</b>	<b>2286.76</b>	<b>403422.44</b>	<b>21491.30</b>	<b>479346.69</b>	<b>25734.94</b>	<b>882769.12</b>	<b>46887.22</b>
<b>% of NPA against Outstanding Advance</b>													<b>5.31</b>

## Sector wise NPA Position as on 31.12.2025

(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	401.00	3.54	4249.00	116.10	56.00	1.21	0.00	0.00	151.00	1.81	8.10	0.55	135.45	27.33	1211.00	72.95	85.12	29.00
2	Bank of India	227.37	7.45	4382.35	153.73	175.16	14.00	79.72	9.01	1622.51	4.16	24.14	1.48	752.41	137.26	3562.96	344.88	54.81	29.61
3	Bank of Maharashtra	48.55	0.07	783.54	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	248.25	7.26	2850.38	115.86	43.01	7.37	0.00	0.00	191.48	1.92	0.00	0.00	486.93	40.50	50.19	0.00	164.88	7.28
5	Central Bank of India	264.80	6.45	1758.49	66.31	32.00	2.99	130.25	2.09	2479.00	3.74	14.27	0.18	448.94	108.46	232.73	26.21	15.84	8.02
6	Indian Bank	199.73	4.39	4413.69	57.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1853.06	159.82	0.00	0.00	180.00	2.31
7	Indian Overseas Bank	22.79	0.25	1278.24	7.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.27	4.75	0.00	0.00	83.44	0.12
8	Punjab & Sind Bank	6.55	0.12	303.36	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	914.16	27.04	9952.53	303.84	80.69	40.33	0.00	0.00	5423.75	33.93	188.95	8.86	2682.98	660.12	5556.26	870.75	142.89	39.51
10	State Bank of India	292.98	3.01	2963.66	22.11	106.54	12.06	4.57	2.24	4202.63	34.62	110.68	4.40	3046.96	338.53	4378.00	78.00	290.00	22.40
11	UCO Bank	237.15	8.31	3152.37	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	375.61	11.97	2404.28	79.97	23.20	1.67	0.00	0.00	434.98	4.95	500.30	6.91	717.10	42.00	1186.21	152.19	142.18	0.00
	<b>Total PSU</b>	<b>3238.93</b>	<b>79.87</b>	<b>38491.89</b>	<b>1015.62</b>	<b>551.48</b>	<b>90.27</b>	<b>250.54</b>	<b>25.34</b>	<b>15258.41</b>	<b>90.24</b>	<b>875.55</b>	<b>23.17</b>	<b>10566.70</b>	<b>1625.09</b>	<b>16285.43</b>	<b>1578.09</b>	<b>1212.07</b>	<b>167.48</b>
13	Axis Bank	232.48	0.75	2664.84	15.20	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	1725.20	198.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.34	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.	0.54	0.00	2.98	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	9.01	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	142.93	2.11	14128.78	117.89	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1125.37	23.96	766.16	38.89	26.26	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	125.57	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	59.58	0.00	126.06	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	204.99	3.48	0.00	0.00
23	Indusind Bank	0.00	0.00	45.26	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3594.22	296.77	21.87	1.10
24	Karnataka Bank Ltd.	0.20	0.11	144.11	8.10	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	0.48	0.00	103.07	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	34.81	0.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.04	33.18	2.95
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	29.72	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	13.95	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348.07	17.12	0.00	0.00
29	South Indian Bank Ltd.	1.55	0.00	47.70	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	10.10	0.00	137.04	6.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	151.92	3.69	11.48	0.04
	<b>Total PVT</b>	<b>837.53</b>	<b>3.90</b>	<b>31115.20</b>	<b>582.83</b>	<b>0.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3578.65</b>	<b>139.57</b>	<b>22770.77</b>	<b>1305.55</b>	<b>256.44</b>	<b>4.96</b>
33	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114.80	0.63	0.00	0.00
34	ESAF SF Bank	0.00	0.00	7.81	0.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143.93	6.97	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	63.56	0.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260.08	6.90	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	1105.74	9.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2116.35	65.91	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	19.89	2.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.23	0.25	0.00	0.00
	<b>Total Small Finance</b>	<b>0.00</b>	<b>0.00</b>	<b>1197.01</b>	<b>14.04</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2664.39</b>	<b>80.66</b>	<b>0.00</b>	<b>0.00</b>
38	WBGB (PNB)	89.00	3.33	2404.44	45.41	20.25	3.70	12.12	10.40	9712.82	5.24	45.12	3.57	2490.89	302.00	3050.89	252.07	79.60	8.00
	<b>Total RRB</b>	<b>89.00</b>	<b>3.33</b>	<b>2404.44</b>	<b>45.41</b>	<b>20.25</b>	<b>3.70</b>	<b>12.12</b>	<b>10.40</b>	<b>9712.82</b>	<b>5.24</b>	<b>45.12</b>	<b>3.57</b>	<b>2490.89</b>	<b>302.00</b>	<b>3050.89</b>	<b>252.07</b>	<b>77.12</b>	<b>8.00</b>
39	WB State Co-Op Bank Ltd.	124.43	0.00	1366.76	166.91	23.63	2.54	17.37	7.25	0.00	0.00	0.00	0.00	6031.40	542.53	0.00	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	0.00	0.00	182.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total Co-Optv</b>	<b>124.43</b>	<b>0.00</b>	<b>1549.20</b>	<b>166.91</b>	<b>23.63</b>	<b>2.54</b>	<b>17.37</b>	<b>7.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6031.40</b>	<b>542.53</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>4289.89</b>	<b>87.09</b>	<b>74757.74</b>	<b>1824.81</b>	<b>595.98</b>	<b>96.52</b>	<b>280.03</b>	<b>42.99</b>	<b>24971.23</b>	<b>95.48</b>	<b>920.67</b>	<b>26.75</b>	<b>22667.63</b>	<b>2609.18</b>	<b>44771.48</b>	<b>3216.37</b>	<b>1545.63</b>	<b>180.44</b>

## Sector wise Recovery performance as on 31.12.2025

(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	111.03	94.07	84.72	63.67	58.16	91.35	6.92	6.70	96.82	181.62	158.93	87.51	217.03	200.32	92.30	398.65	359.25	90.12
2	Bank of India	405.70	10.82	2.67	1082.87	51.72	4.78	131.03	2.36	1.80	1619.60	64.90	4.01	1746.23	38.11	2.18	3365.83	103.01	3.06
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	17.05	2.97	17.42	413.57	28.24	6.83	18.39	2.52	13.70	449.01	33.73	7.51	79.82	3.42	4.28	528.83	37.15	7.02
5	Central Bank of India	148.44	7.79	5.25	395.44	18.17	4.59	54.30	2.10	3.87	598.18	28.06	4.69	1219.95	20.52	1.68	1818.13	48.58	2.67
6	Indian Bank	261.12	14.26	5.46	1174.32	83.64	7.12	18.52	3.48	18.79	1453.96	101.38	6.97	388.24	9.26	2.39	1842.20	110.64	6.01
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	2026.52	771.58	38.07	3712.28	2611.74	70.35	241.36	87.29	36.17	5980.16	3470.61	58.04	6497.75	6258.05	96.31	12477.91	9728.66	77.97
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	262.10	15.00	5.72	383.85	16.00	4.17	47.03	9.00	19.14	692.98	40.00	5.77	4733.67	126.00	2.66	5426.65	166.00	3.06
<b>Total PSU</b>		<b>3671.70</b>	<b>1017.16</b>	<b>27.70</b>	<b>7859.24</b>	<b>3121.55</b>	<b>39.72</b>	<b>662.37</b>	<b>221.03</b>	<b>33.37</b>	<b>12193.32</b>	<b>4359.74</b>	<b>35.76</b>	<b>15496.24</b>	<b>6837.92</b>	<b>44.13</b>	<b>27689.56</b>	<b>11197.66</b>	<b>40.44</b>
13	Axis Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	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	306.83	255.29	83.20	751.16	729.54	97.12	9.84	6.96	70.73	1067.83	991.79	92.88	921.11	896.11	97.29	1988.94	1887.91	94.92
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.	33.49	0.46	1.37	76.12	0.35	0.46	3.98	0.04	1.01	113.59	0.85	0.75	136.40	0.62	0.45	249.99	1.47	0.59
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	11.35	4.27	37.66	0.00	0.00	#DIV/0!	0.76	0.28	37.22	12.11	4.56	37.64	4.23	3.53	83.34	16.34	8.08	49.47
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!
<b>Total PVT</b>		<b>364.05</b>	<b>260.70</b>	<b>71.61</b>	<b>841.72</b>	<b>742.88</b>	<b>88.26</b>	<b>22.88</b>	<b>14.50</b>	<b>63.39</b>	<b>1228.65</b>	<b>1018.08</b>	<b>82.86</b>	<b>1064.81</b>	<b>900.26</b>	<b>84.55</b>	<b>2293.46</b>	<b>1918.34</b>	<b>83.64</b>
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	19.37	17.65	91.12	11.65	11.09	95.19	44.45	43.51	97.88	75.47	72.25	95.73	5.61	5.52	98.40	81.08	77.77	95.92
35	Jana Small Finance Bank	253.08	128.54	50.79	148.92	96.40	64.73	208.63	123.26	59.08	610.64	348.21	57.02	73.85	62.28	84.33	684.49	410.49	59.97
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	8.20	7.40	90.24	14.60	13.80	94.52	4.10	3.60	87.80	26.90	24.80	92.19	15.80	14.30	0.35	42.70	39.10	91.57
<b>Total Small Finance</b>		<b>295.57</b>	<b>160.06</b>	<b>54.15</b>	<b>183.50</b>	<b>124.84</b>	<b>68.03</b>	<b>272.52</b>	<b>176.65</b>	<b>64.82</b>	<b>751.60</b>	<b>461.55</b>	<b>61.41</b>	<b>101.06</b>	<b>87.06</b>	<b>86.15</b>	<b>852.66</b>	<b>548.62</b>	<b>64.34</b>
38	WBGB (PNB)	1301.48	997.76	76.66	800.70	627.98	78.43	228.06	182.09	79.84	2330.24	1807.83	77.58	583.14	553.76	94.96	2913.38	2361.59	81.06
<b>Total RRB</b>		<b>1301.48</b>	<b>997.76</b>	<b>76.66</b>	<b>800.70</b>	<b>627.98</b>	<b>78.43</b>	<b>228.06</b>	<b>182.09</b>	<b>79.84</b>	<b>2330.24</b>	<b>1807.83</b>	<b>77.58</b>	<b>583.14</b>	<b>553.76</b>	<b>94.96</b>	<b>2913.38</b>	<b>2361.59</b>	<b>81.06</b>
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
<b>Total Co-Optv</b>		<b>5054.07</b>	<b>4101.88</b>	<b>81.16</b>	<b>401.49</b>	<b>223.66</b>	<b>55.71</b>	<b>652.89</b>	<b>494.31</b>	<b>75.71</b>	<b>6108.45</b>	<b>4819.85</b>	<b>78.90</b>	<b>837.32</b>	<b>722.58</b>	<b>86.30</b>	<b>6945.77</b>	<b>5542.43</b>	<b>79.80</b>
<b>Grand Total</b>		<b>10686.88</b>	<b>6537.55</b>	<b>61.17</b>	<b>10086.66</b>	<b>4840.92</b>	<b>47.99</b>	<b>1838.72</b>	<b>1088.58</b>	<b>59.20</b>	<b>22612.26</b>	<b>12467.06</b>	<b>55.13</b>	<b>18082.58</b>	<b>9101.58</b>	<b>50.33</b>	<b>40694.84</b>	<b>21568.64</b>	<b>53.00</b>

**Status of PDR Cases as on 31.12.2025:**

As on 31.12.2025 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.

<b>DISPOSAL OF CERTIFICATE CASES (PDR Act ) AS ON 31.12.2025</b>									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2025		Cases filed from 01.04.2025 to 31.12.2025		Cases Settled from 01.04.2025 to 31.12.2025		Pending cases as on 31.12.2025	
		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
<b>Total PSU</b>		<b>4024</b>	<b>228.78</b>	<b>626</b>	<b>22.56</b>	<b>1</b>	<b>0.02</b>	<b>4649</b>	<b>251.32</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	WBGB (PNB)	2868	49.41	37	0.57	0	0.00	2905	49.98
<b>Total RRB</b>		<b>2868</b>	<b>49.41</b>	<b>37</b>	<b>0.57</b>	<b>0</b>	<b>0.00</b>	<b>2905</b>	<b>49.98</b>
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
<b>Total Co-Optv</b>		<b>306</b>	<b>35.74</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>0.09</b>	<b>304</b>	<b>35.65</b>
<b>Grand Total</b>		<b>7198</b>	<b>313.93</b>	<b>663</b>	<b>23.13</b>	<b>3</b>	<b>0.11</b>	<b>7858</b>	<b>336.95</b>

## **Recovery under SARFAESI Act, 2002**

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

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 3,353 loan accounts covering an amount of Rs.1,890.38 Crore as reported by member banks as on December Quarter, 2025. The district wise details are as given hereunder.

<b>DM Permission pending under SARFAESI Act, 2002 as on 31.12.2025 (Amt in Cr.)</b>										
District	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
24 Pgs. (N)	74	41.95	111	46.89	127	32.26	168	132.87	480	253.97
24 Pgs. (S)	43	194.05	67	126.72	110	41.25	205	82.01	425	444.03
Alipurduar	0	0.00	1	0.01	12	41.77	2	0.08	15	41.86
Bankura	7	1.68	4	0.84	21	18.64	20	5.43	52	26.59
Birbhum	16	3.24	13	3.11	27	4.59	56	7.47	112	18.41
Coochbehar	7	1.58	9	1.40	20	7.01	39	21.91	75	31.90
Dakshin Dinajpur	2	0.59	3	0.95	27	3.72	60	20.16	92	25.42
Darjeeling	10	5.87	8	31.46	17	12.86	40	17.29	75	67.48
Hooghly	26	10.04	20	2.86	64	25.68	106	42.87	216	81.45
Howrah	44	57.87	40	12.57	82	29.31	102	42.73	268	142.48
Jalpaiguri	7	5.52	4	1.11	13	8.90	19	6.06	43	21.59
Jhargram	2	0.42	2	0.33	3	0.22	3	0.30	10	1.27
Kalimpong	4	0.37	39	5.75	0	0.00	10	1.11	53	7.23
Kolkata	80	23.36	31	22.54	114	58.42	64	58.71	289	163.03
Malda	6	1.53	11	2.68	10	1.16	52	33.31	79	38.68
Murshidabad	8	1.72	13	5.06	26	25.04	54	23.33	101	55.15
Nadia	28	4.00	11	3.89	56	12.69	98	35.62	193	56.20
Paschim Burdwan	8	4.96	34	77.37	61	17.97	60	23.99	163	124.29
Paschim Medinipur	6	1.51	27	3.19	35	30.90	69	12.63	137	48.23
Purba burdwan	14	7.01	33	73.76	58	26.26	99	38.08	204	145.11
Purba Medinipur	8	2.10	17	2.62	37	17.36	75	35.46	137	57.54
Purulia	2	0.43	12	1.06	31	8.63	12	2.64	57	12.76
Uttar Dinajpur	1	0.26	11	0.80	12	2.70	53	21.96	77	25.72
<b>Grand Total</b>	<b>403</b>	<b>370.07</b>	<b>521</b>	<b>426.96</b>	<b>963</b>	<b>427.32</b>	<b>1466</b>	<b>666.03</b>	<b>3,353</b>	<b>1,890.38</b>

## AGENDA – 17

### **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 are yet to achieve 100% digitization in any one digital channel in both savings and current accounts in all the districts of West Bengal as on 31.12.2025-

AXIS Bank, South Indian Bank, Karnataka Bank, Federal Bank and West Bengal State Co-Operative Bank.

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

The comparison of progress on this project as on December 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
Dec-24	95.79	89.43
Dec-25	99.62	95.60

**Performance of Digital Coverage of all the districts as on 31.12.2025:**

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 31.12.2025						
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	23,14,635	23,14,416	99.99	31,663	28,621	90.39
Bankura	37,83,679	37,82,507	99.97	39,793	37,630	94.56
Birbhum	38,28,182	38,25,190	99.92	63,369	62,980	99.39
Coochbehar	36,25,431	36,24,391	99.97	43,180	42,541	98.52
Dakshin Dinajpur	20,48,408	20,47,710	99.97	25,752	25,238	98.00
Darjeeling	21,25,767	20,60,196	96.92	75,120	70,374	93.68
Hooghly	73,03,169	72,96,890	99.91	1,42,284	1,36,309	95.80
Jalpaiguri	28,11,350	28,10,059	99.95	46,617	45,498	97.60
Jhargram	10,52,682	10,51,791	99.92	13,000	12,783	98.33
Kalimpong	3,85,137	3,08,451	80.09	5,675	4,371	77.02
Kolkata	88,98,691	88,74,264	99.73	5,24,828	4,98,532	94.99
Malda	48,54,397	48,53,537	99.98	67,867	66,261	97.63
Murshidabad	74,57,117	74,54,428	99.96	1,08,563	1,06,065	97.70
Paschim Burdwan	32,95,416	31,42,067	95.35	87,078	82,669	94.94
Paschim Medinipur	54,04,881	54,02,616	99.96	88,004	86,319	98.09
Purba Burdwan	47,64,958	47,57,805	99.85	93,135	91,011	97.72
Purba Medinipur	39,25,378	39,23,644	99.96	1,09,308	96,558	88.34
Purulia	30,24,095	30,23,465	99.98	27,180	26,587	97.82
Uttar Dinajpur	35,43,535	35,42,726	99.98	52,419	51,354	97.97
24 Pgs. (N)	1,19,52,352	1,19,41,417	99.91	2,76,607	2,64,245	95.53
24 Pgs. (S)	95,43,976	95,39,516	99.95	1,44,465	1,39,153	96.32
<b>Grand Total</b>	<b>9,59,43,236</b>	<b>9,55,77,086</b>	<b>99.62</b>	<b>20,65,907</b>	<b>19,75,099</b>	<b>95.60</b>

## **Payment Banks operations:**

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

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

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

Airtel Payment Bank under its business model has 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 31.12.2025:**

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	December, 2025	33,16,031	413.73	8,879	0.66
Airtel Payment Bank	December, 2025	47,41,905	346.71	0	0.00
Fino Payment Bank	December, 2025	21,717	2.14	825	0.22

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

(Amount in Crore)

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	December, 2025	1,07,45,956	1,079.35	24,54,985	67.03
Airtel Payment Bank	December, 2025	2,88,244	37.05	0	0.00
Fino Payment Bank	December, 2025	2,853	0.40	0	0.00

**AGENDA – 18**

**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
31.12.2024	1,553	78,031	2,283	92,840	3,836	1,70,871
31.03.2025	677	19,794	2,830	1,08,699	3,507	1,28,493
31.12.2025	737	29,414	3,656	1,22,133	4,393	1,51,547

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

During the quarter	Dec-24	Mar-25	Dec-25
<b>Total Rural Camps</b>	<b>9,583</b>	<b>10,532</b>	<b>14,040</b>

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

District wise camp conducted by FLCs and rural branches during the December, 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	10	220	15	10	216	324	972	810
2	24 Pgs (S)	1	6	12	489	15	11	574	318	954	908
3	Alipurduar	0	0	0	0	0	0	0	51	153	163
4	Bankura	1	6	6	221	15	612	13368	168	504	612
5	Birbhum	1	6	15	462	15	25	759	212	636	40
6	Coochbehar	1	6	57	3006	15	657	23233	136	408	531
7	Darjeeling	1	6	13	610	15	13	610	73	219	224
8	Dakshin Dinajpur	1	6	0	0	15	350	12200	78	234	350
9	Hooghly	1	6	6	180	15	15	450	237	711	850
10	Howrah	1	6	11	919	15	44	2030	115	345	44
11	Jalpaiguri	1	6	21	417	15	23	463	79	237	242
12	Jhargram	1	6	12	652	15	12	652	83	249	286
13	Kalimpong	1	6	6	284	15	49	1528	12	36	55
14	Kolkata	1	6	2	25	15	1	95	0	0	0
15	Malda	1	6	5	365	15	3	232	189	567	210
16	Murshidabad	1	6	16	822	15	124	5533	349	1047	4632
17	Nadia	1	6	244	12371	15	244	12371	195	585	679
18	Paschim Bardhaman	1	6	0	0	15	20	765	102	306	455
19	Paschim Medinipur	1	6	7	210	15	7	210	250	750	257
20	Purba Bardhaman	1	6	10	417	15	35	1478	329	987	1011
21	Purba Medinipur	1	6	7	404	15	1220	37062	252	756	1227
22	Purulia	1	6	277	7340	15	13	276	129	387	286
23	Uttar Dinajpur	1	6	0	0	15	168	8028	103	309	168
<b>Total</b>		<b>22</b>	<b>132</b>	<b>737</b>	<b>29414</b>	<b>330</b>	<b>3656</b>	<b>122133</b>	<b>3784</b>	<b>11352</b>	<b>14040</b>

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

#### **Financial Literacy camp in Animal Husbandry intensive area:**

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

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

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

#### **Financial Inclusion Fund (FIF): -**

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

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

Schemes/activities eligible for grant support under FIF: -

- (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 9<sup>th</sup> May,2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojna (b) Pradhan Mantri Jeevan Jyoti Yojana and (c) Atal Pension Yojana.

### **Saturation drive for Jan Suraksha Schemes: -**

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

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

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline 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 31.12.2025 (Cumulative Outstanding) with last financial year:**

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.12.2024	5,31,22,468	24,666.19	33,37,756
31.03.2025	5,38,17,665	24,848.19	34,15,471
31.12.2025	5,53,52,449	26,199.27	35,09,500

As on	No. of Rupay card Issued	Aadhaar Seeding
31.12.2024	3,37,46,804	4,59,59,361
31.03.2025	3,44,11,686	4,68,13,875
31.12.2025	3,62,47,235	4,87,23,506

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

As On	Total PMJDY	Total PMJJBY	% Enrolment	Total PMSBY	% Enrolment	Total APY	% Enrolment
31.12.2024	5,31,22,468	1,21,21,472	22.82	3,22,00,193	60.62	55,72,040	10.49
31.03.2025	5,38,17,665	1,31,18,686	24.38	3,36,76,608	62.58	58,67,149	10.90
31.12.2025	5,53,52,449	1,50,90,068	27.26	3,74,71,627	67.70	66,69,467	12.05

**Bank and District wise status of PMJDY & Social Security Schemes as on 31.12.2025:**

Bank wise cumulative status under PMJDY as on 31.12.2025									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit in Rs. Crore	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
Axis Bank Ltd	7,714	55,899	31,539	32,074	63,613	34.91	7,729	51,207	44,290
Bank of Baroda	24,31,609	13,43,622	16,12,082	21,63,149	37,75,231	1,757.89	1,05,582	36,68,282	36,80,076
Bank of India	16,65,016	3,73,875	8,58,038	11,80,853	20,38,891	989.84	1,35,481	17,83,412	19,48,981
Bank of Maharashtra	24,431	76,166	47,607	52,990	1,00,597	38.08	13,163	87,488	97,224
Canara Bank	9,35,432	2,39,178	5,04,802	6,69,808	11,74,610	611.54	1,23,559	6,74,865	10,47,829
Central Bank of India	14,36,631	1,35,641	6,29,309	9,42,963	15,72,272	627.11	96,200	10,12,460	14,44,068
City Union Bank Ltd	0	74	49	25	74	0.04	3	68	59
Federal Bank Ltd	2,684	5,159	5,005	2,838	7,843	3.24	2,201	1,343	5,950
HDFC Bank Ltd	13,895	2,87,544	27,490	2,73,949	3,01,439	46.90	1,17,531	3,01,427	1,32,731
ICICI Bank Ltd	26,015	14,307	19,970	20,352	40,322	8.25	7,518	38,658	32,522
IDBI Bank Ltd.	14,004	84,196	45,113	53,087	98,200	28.50	33,062	19,997	65,287
Indian Bank	34,54,330	6,52,964	16,84,895	24,22,399	41,07,294	2,207.56	2,10,876	19,16,107	33,40,686
Indian Overseas Bank	2,27,801	2,48,795	2,13,654	2,62,942	4,76,596	170.58	10,325	4,57,927	4,53,165
IndusInd Bank Ltd	57,493	9,175	51,272	15,396	66,668	13.19	7,915	58,079	7,643
Jammu & Kashmir Bank Ltd	0	211	135	76	211	0.09	64	157	139
Karur Vysya Bank	749	1,590	1,389	950	2,339	0.41	704	2,190	1,929
Kotak Mahindra Bank Ltd	2,480	17,950	12,705	7,725	20,430	2.14	13,002	9,917	19,841
Punjab & Sind Bank	6,994	28,983	15,735	20,242	35,977	7.81	1,245	23,139	32,761
Punjab National Bank	1,00,05,768	10,67,475	45,90,773	64,82,470	1,10,73,243	4,918.94	10,75,721	71,20,736	1,02,63,469
South Indian Bank Ltd	225	2,810	1,906	1,129	3,035	0.69	1,356	2,028	2,962
State Bank of India	1,63,93,722	23,78,242	85,12,986	1,02,58,978	1,87,71,964	10,964.50	3,32,236	1,65,81,794	1,60,55,430
UCO Bank	14,41,356	6,80,208	8,37,649	12,83,915	21,21,564	698.62	1,50,358	7,73,887	20,35,246
Union Bank of India	11,62,967	3,63,311	6,81,359	8,44,919	15,26,278	543.70	2,13,483	5,11,482	14,47,445
Yes Bank Ltd	20,969	26,093	17,766	29,296	47,062	2.15	27,664	47,062	45,574
WBGB	72,13,703	7,12,993	32,38,802	46,87,894	79,26,696	2,522.59	8,22,522	11,03,523	65,18,199
<b>Grand Total</b>	<b>4,65,45,988</b>	<b>88,06,461</b>	<b>2,36,42,030</b>	<b>3,17,10,419</b>	<b>5,53,52,449</b>	<b>26,199.27</b>	<b>35,09,500</b>	<b>3,62,47,235</b>	<b>4,87,23,506</b>

District wise cumulative status under PMJDY as on 31.12.2025									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit in Rs. Crore	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
24 Paraganas North	31,57,805	17,59,284	20,87,985	28,29,104	49,17,089	2,516.05	2,81,498	34,48,059	43,50,780
24 Paraganas South	52,25,040	3,97,077	24,18,988	32,03,129	56,22,117	2,666.17	3,79,000	36,95,470	49,52,195
Alipurduar	8,24,570	46,871	3,77,722	4,93,719	8,71,441	406.79	55,621	6,88,016	7,57,785
Bankura	21,71,628	2,87,592	10,95,213	13,64,007	24,59,220	1,412.11	1,52,276	14,33,825	21,55,845
Birbhum	23,80,420	1,40,134	10,79,954	14,40,600	25,20,554	1,215.21	96,533	15,24,170	22,31,716
Coochbehar	17,33,277	89,278	8,00,980	10,21,575	18,22,555	565.25	1,18,573	14,09,318	16,18,983
Darjeeling	3,56,170	3,11,072	2,74,094	3,93,148	6,67,242	441.63	46,997	5,27,911	5,90,548
Dinajpur Dakshin	11,41,042	1,70,998	5,69,053	7,42,987	13,12,040	485.41	88,722	7,89,968	11,34,407
Dinajpur Uttar	26,09,400	3,59,615	12,93,004	16,76,011	29,69,015	818.11	2,59,652	16,13,339	25,15,128
Hooghly	20,80,517	5,70,816	10,86,081	15,65,252	26,51,333	1,503.31	1,33,336	17,30,811	23,72,084
Howrah	16,31,426	6,13,744	9,31,932	13,13,238	22,45,170	1,203.16	89,950	15,29,834	20,19,906
Jalpaiguri	11,67,119	3,19,552	6,29,871	8,56,800	14,86,671	651.64	1,07,285	11,09,003	13,33,079
Jhargram	5,05,969	4,426	2,25,074	2,85,321	5,10,395	313.59	27,464	2,84,540	4,30,149
Kalimpong	48,537	11,439	26,299	33,677	59,976	31.29	3,814	46,100	53,636
Kolkata	9,223	10,22,624	4,51,080	5,80,767	10,31,847	492.00	1,10,149	8,06,877	8,72,310
Maldah	36,02,772	1,33,057	16,10,790	21,25,039	37,35,829	1,449.79	3,14,275	21,30,222	33,38,214
Medinipur East	26,04,280	1,73,920	12,03,540	15,74,660	27,78,200	1,655.87	1,62,754	17,48,242	24,50,317
Medinipur West	24,85,137	3,58,999	11,91,010	16,53,126	28,44,136	1,580.09	1,55,848	17,49,587	25,13,959
Murshidabad	49,59,899	2,07,125	22,70,270	28,96,754	51,67,024	1,962.29	3,62,721	36,63,048	45,63,776
Nadia	27,79,913	6,32,586	14,59,863	19,52,636	34,12,499	1,608.61	2,31,606	22,86,831	29,49,678
Paschim Bardhaman	9,27,356	6,47,268	5,49,348	10,25,276	15,74,624	644.12	84,321	8,28,310	13,64,033
Purba Bardhaman	21,85,315	2,75,663	10,04,823	14,56,155	24,60,978	1,186.25	98,774	18,30,163	21,73,817
Purulia	19,59,173	2,73,321	10,05,056	12,27,438	22,32,494	1,390.52	1,48,331	13,73,591	19,81,161
<b>Grand Total</b>	<b>4,65,45,988</b>	<b>88,06,461</b>	<b>2,36,42,030</b>	<b>3,17,10,419</b>	<b>5,53,52,449</b>	<b>26,199.27</b>	<b>35,09,500</b>	<b>3,62,47,235</b>	<b>4,87,23,506</b>

Bank wise cumulative enrolment position under social security schemes as on 31.12.2025 (as per PMJDY Portal)						
Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	37,75,231	4,25,249	20,57,744	2,31,994	27,14,987
2	Bank of India	20,38,891	8,57,268	22,50,190	3,84,519	34,91,977
3	Bank of Maharashtra	1,00,597	29,374	1,07,795	19,629	1,56,798
4	Canara Bank	11,74,610	3,39,358	10,93,495	2,11,784	16,44,637
5	Central Bank of India	15,72,272	4,03,072	11,16,459	3,09,263	18,28,794
6	Indian Bank	41,07,294	10,22,319	21,43,512	6,75,153	38,40,984
7	Indian Overseas Bank	4,76,596	1,72,137	4,31,976	1,09,162	7,13,275
8	Punjab & Sind Bank	35,977	21,740	77,219	19,103	1,18,062
9	Punjab National Bank	1,10,73,243	10,98,671	52,52,351	10,04,378	73,55,400
10	State Bank of India	1,87,71,964	87,97,299	1,76,47,431	23,97,543	2,88,42,273
11	UCO Bank	21,21,564	3,16,703	9,59,742	1,72,340	14,48,785
12	Union Bank of India	15,26,278	2,29,156	10,40,738	2,27,663	14,97,557
<b>PSU Banks</b>		<b>4,67,74,517</b>	<b>1,37,12,346</b>	<b>3,41,78,652</b>	<b>57,62,531</b>	<b>5,36,53,529</b>
13	AU SF Bank	0	0	0	1,254	1,254
14	Axis Bank Ltd	63,613	27,404	94,842	79,686	2,01,932
15	Bandhan Bank	0	0	0	50,447	50,447
16	Catholic Syrian Bank Ltd.	0	0	0	54	54
17	City Union Bank Ltd	74	165	408	96	669
18	Dhanlaxmi Bank Ltd.	0	0	0	321	321
19	ESAF SF Bank	0	0	0	1,398	1,398
20	Federal Bank Ltd	7,843	2,498	7,506	1,655	11,659
21	HDFC Bank Ltd	3,01,439	55,120	2,77,575	53,369	3,86,064
22	ICICI Bank Ltd	40,322	17,466	97,653	4,880	1,19,999
23	IDBI Bank Ltd.	98,200	50,732	1,62,408	63,764	2,76,904
24	IDFC Bank Ltd.	0	2,020	9,961	103	12,084
25	Indusind Bank Ltd	66,668	19,405	18,878	2,504	40,787
26	Jammu & Kashmir Bank Ltd	211	56	168	40	264
27	Jana Small Finance Bank	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	4,970	4,970
29	Karur Vysya Bank Ltd	2,339	2,711	4,953	745	8,409
30	Kotak Mahindra Bank Ltd	20,430	6,232	13,617	7,825	27,674
31	Lakshmi Vilas Bank Ltd (DBS)	0	0	0	44	44
32	Ratnakar Bank Ltd	0	476	703	30	1,209
33	Standard Chartered Bank	0	0	0	1	1
34	South Indian Bank Ltd	3,035	1,814	8,404	2,689	12,907
35	Tamilnad Mercantile Bank Ltd	0	288	1,116	865	2,269
36	Ujjivan Small Finance Bank	0	0	0	6,781	6,781
37	Utkarsh Small Finance Bank	0	0	0	155	155
38	Yes Bank Ltd	47,062	270	3,122	58	3,450
39	DCB Bank Ltd	0	0	0	70	0
<b>PVT Banks</b>		<b>6,51,236</b>	<b>1,86,657</b>	<b>7,01,314</b>	<b>2,83,804</b>	<b>11,71,705</b>
40	WBGB (PNB)	79,26,696	11,91,065	25,91,661	6,22,884	44,05,610
<b>RRBs</b>		<b>79,26,696</b>	<b>11,91,065</b>	<b>25,91,661</b>	<b>6,22,884</b>	<b>44,05,610</b>
41	WB State CO-Operative Bank Ltd	0	0	0	248	248
42	WBSCARD Bank Ltd.	0	0	0	0	0
<b>Co-Op Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>248</b>	<b>248</b>
<b>Grand Total</b>		<b>5,53,52,449</b>	<b>1,50,90,068</b>	<b>3,74,71,627</b>	<b>66,69,467</b>	<b>5,92,31,162</b>

**District wise cumulative enrolment position uner Social Security Schemes as on 31.12.2025 (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	49,17,089	13,48,460	35,34,170	5,90,364	54,72,994
2	24 Paraganas South	56,22,117	11,19,188	31,54,983	5,15,224	47,89,395
3	Alipurduar	8,71,441	2,57,417	5,41,795	80,788	8,80,000
4	Bankura	24,59,220	5,91,230	15,64,648	2,62,801	24,18,679
5	Birbhum	25,20,554	8,21,638	17,36,593	3,04,535	28,62,766
6	Coochbehar	18,22,555	5,28,646	12,46,701	2,49,620	20,24,967
7	Darjeeling	6,67,242	4,31,298	8,80,741	1,30,829	14,42,868
8	Dakshin Dinajpur	13,12,040	3,41,287	7,79,616	1,34,688	12,55,591
9	Uttar Dinajpur	29,69,015	5,05,184	11,93,751	2,20,042	19,18,977
10	Hooghly	26,51,333	8,78,825	21,42,072	4,11,348	34,32,245
11	Howrah	22,45,170	6,57,531	16,86,725	2,95,328	26,39,584
12	Jalpaiguri	14,86,671	5,63,651	12,20,913	2,38,324	20,22,888
13	Jhargram	5,10,395	1,63,440	4,07,462	54,672	6,25,574
14	Kalimpong	59,976	30,837	61,016	7,767	99,620
15	Kolkata	10,31,847	6,87,831	22,47,312	2,62,872	31,98,015
16	Malda	37,35,829	7,77,653	17,95,365	3,74,441	29,47,459
17	Purba Medinipur	27,78,200	7,57,939	19,59,391	4,72,718	31,90,048
18	Paschim Medinipur	28,44,136	7,19,452	18,88,082	3,67,778	29,75,312
19	Murshidabad	51,67,024	13,12,319	32,01,705	6,26,270	51,40,294
20	Nadia	34,12,499	8,43,171	21,60,367	3,93,026	33,96,564
21	Paschim Bardhaman	15,74,624	5,42,473	13,98,693	90,333	20,31,499
22	Purba Bardhaman	24,60,978	7,59,106	15,50,698	3,94,129	27,03,933
23	Purulia	22,32,494	4,51,492	11,18,828	1,91,570	17,61,890
<b>Grand Total</b>		<b>5,53,52,449</b>	<b>1,50,90,068</b>	<b>3,74,71,627</b>	<b>66,69,467</b>	<b>5,92,31,162</b>

**Bank wise performance under APY for FY 2025-26 up to 31.12.2025**

Name of Banks	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	21,369	72	72	2,31,994
BANK OF INDIA	367	100	36,700	40,270	110	110	3,84,519
BANK OF MAHARASHTRA	55	100	5,500	2,374	43	43	19,629
CANARA BANK	401	100	40,100	33,068	82	82	2,11,784
CENTRAL BANK OF INDIA	313	100	31,300	37,711	120	120	3,09,263
INDIAN BANK	587	100	58,700	66,451	113	113	6,75,153
INDIAN OVERSEAS BANK	154	100	15,400	8,604	56	56	1,09,162
PUNJAB AND SIND BANK	40	100	4,000	5,142	129	129	19,103
PUNJAB NATIONAL BANK	1151	100	1,15,100	1,57,073	136	136	10,04,378
STATE BANK OF INDIA	1272	100	1,27,200	2,45,355	193	193	23,97,543
UCO BANK	400	100	40,000	27,870	70	70	1,72,340
UNION BANK OF INDIA	274	100	27,400	29,327	107	107	2,27,663
<b>Total PSU Banks</b>	<b>5311</b>	<b>100</b>	<b>5,31,100</b>	<b>6,74,614</b>	<b>127</b>	<b>127</b>	<b>57,62,531</b>
AXIS BANK LTD	318	70	22,260	6,602	21	30	79,686
BANDHAN BANK LIMITED	547	40	21,880	15,024	27	69	50,447
CSB Bank Limited	3	40	120	20	7	17	54
CITY UNION BANK LTD	2	40	80	31	16	39	96
DCB BANK LIMITED	6	40	240	39	7	16	70
DHANLAXMI BANK LIMITED	3	40	120	49	16	41	321
FEDERAL BANK LTD	36	40	1,440	511	14	35	1,655
HDFC BANK LTD	358	70	25,060	8,690	24	35	53,369
ICICI BANK LIMITED	198	70	13,860	68	0	0	4,880
IDBI BANK LTD	101	70	7,070	7,694	76	109	63,764
IDFC FIRST BANK LIMITED	3	40	120	99	33	83	103
INDUSIND BANK LIMITED	34	40	1,360	510	15	38	2,504
JAMMU AND KASHMIR BANK LTD	2	40	80	4	2	5	40
KARNATAKA BANK LIMITED	20	40	800	858	43	107	4,970
KARUR VYSYA BANK LTD	16	40	640	235	15	37	745
KOTAK MAHINDRA BANK	44	40	1,760	1,267	29	72	7,825
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	566	27	67	2,689
TAMILNAD MERCANTILE BANK LTD	1	40	40	63	63	158	865
YES BANK LIMITED	17	40	680	17	1	3	58
<b>Total PVT Banks</b>	<b>1760</b>	<b>57</b>	<b>99,650</b>	<b>42,347</b>	<b>24</b>	<b>42</b>	<b>2,74,216</b>
AU SMALL FINANCE BANK LIMITED	17	65	1,105	694	41	63	1,254
ESAF SMALL FINANCE BANK LIMITED	14	65	910	287	21	32	1,398
UJJIVAN SMALL FINANCE BANK LIMITED	91	65	5,915	3,033	33	51	6,781
UTKARSH SMALL FINANCE BANK LIMITED	12	65	780	0	0	0	155
<b>Total SF Banks</b>	<b>134</b>	<b>65</b>	<b>8,710</b>	<b>4,014</b>	<b>30</b>	<b>46</b>	<b>9,588</b>
WEST BENGAL GRAMIN BANK	961	100	96,100	76,631	80	80	6,22,884
<b>Total RRBs</b>	<b>961</b>	<b>100</b>	<b>96,100</b>	<b>76,631</b>	<b>80</b>	<b>80</b>	<b>6,22,884</b>
WEST BENGAL STATE CO-OPERATIVE BANK	136	20	2,720	4	0	0	248
<b>Total Co -Op Banks</b>	<b>136</b>	<b>20</b>	<b>2,720</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>248</b>
<b>Grand Total</b>	<b>8302</b>	<b>89</b>	<b>7,38,280</b>	<b>7,97,610</b>	<b>96</b>	<b>108</b>	<b>66,69,467</b>

District wise performance under APY for FY 2025-26 up to 31.12.2025							
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	6230	9,249	123	148	80,788
BANKURA	260	96	24880	34,947	134	140	2,62,801
BIRBHUM	279	94	26140	31,762	114	122	3,04,535
COOCH BEHAR	216	88	19060	28,457	132	149	2,49,620
DAKSHIN DINAJPUR	111	91	10065	18,881	170	188	1,34,688
DARJEELING	255	88	22495	11,349	45	50	1,30,829
HOOGLY	509	90	45985	49,430	97	107	4,11,348
HOWRAH	431	90	38730	30,221	70	78	2,95,328
JALPAIGURI	238	89	21180	27,415	115	129	2,38,324
JHARGRAM	63	97	6105	7,059	112	116	54,672
KALIMPONG	23	93	2150	513	22	24	7,767
KOLKATA	1374	83	114700	30,033	22	26	2,62,872
MALDA	226	94	21175	43,712	193	206	3,74,441
MURSHIDABAD	407	93	37830	68,555	168	181	6,26,270
NADIA	387	89	34470	52,765	136	153	3,93,026
NORTH 24 PARGANAS	944	88	83350	72,212	76	87	5,90,364
PASCHIM BARDHAMAN	243	83	20095	11,037	45	55	90,333
PASCHIM MEDINIPUR	397	91	36290	47,326	119	130	3,67,778
PURBA BARDHAMAN	565	88	49995	42,223	75	84	3,94,129
PURBA MEDINIPUR	358	88	31680	52,501	147	166	4,72,718
PURULIA	174	95	16465	26,421	152	160	1,91,570
SOUTH 24 PARGANAS	610	90	55140	72,500	119	131	5,15,224
UTTAR DINAJPUR	157	90	14070	29,042	185	206	2,20,042
<b>Grand Total</b>	<b>8302</b>	<b>89</b>	<b>738280</b>	<b>7,97,610</b>	<b>96</b>	<b>108</b>	<b>66,69,467</b>

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

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

### **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 11<sup>th</sup> 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 31<sup>st</sup> March 2024.

However, as per information received from Mission Office, Department of Financial Services, Ministry of Finance (Gol) via mail dated 21<sup>st</sup> 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-

<b>Bank-wise inactive Fixed Point BC data</b>		
<b>State</b>	<b>WEST BENGAL</b>	
<b>Bank Name</b>	<b>Number of FBCs</b>	<b>Inactivity (%) - March 2025</b>
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 most of the districts, appointments have also been done by the concerned lead bank.

## AGENDA – 19

### 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 31.12.2025 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.12.2024	6,655	1,78,211	1,26,668	71.08	63.89
31.03.2025	6,820	1,82,965	1,32,782	72.57	64.43
31.12.2025	7,288	1,96,907	1,41,897	72.06	64.39

- 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 31.12.2025, as per information collected from sponsoring banks:**

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 31.12.2025					
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 % against AAP 2025-26 up to 31.12.2025 (01.04.2025-31.12.2025)										
Sl. No.	Name of the RSETI	Name of the Sponsor Bank	AAP Target FY 2025-26		Achievement			% Achievement		% Settlement
			No. of Programmes	No. of Candidates	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	No. of Programmes Conducted	No. of Candidates Trained	% Settled to Trained
1	BOI North 24 Parganas	Bank of India	34	1150	28	812	568	82.35	70.61	69.95
2	CBI Darjeeling	Central Bank of India	34	1150	28	865	670	82.35	75.22	77.46
3	CBI Coochbehar	Central Bank of India	33	1150	24	760	508	72.73	66.09	66.84
4	CBI Jalpaiguri	Central Bank of India	34	1150	29	889	707	85.29	77.30	79.53
5	ALHB West Midnapore (Debra)	Indian Bank	34	1150	25	799	511	73.53	69.48	63.95
6	ALHB Birbhum (Bolpur)	Indian Bank	33	1150	19	581	343	57.58	50.52	59.04
7	UNBI Dakshin Dinajpur (Balurghat)	Punjab National Bank	34	1150	26	750	371	76.47	65.22	49.47
8	PNB Purba Midnapore	Punjab National Bank	34	1150	20	663	481	58.82	57.65	72.55
9	UNBI South 24 Parganas	Punjab National Bank	33	1150	31	766	495	93.94	66.61	64.62
10	UNBI Howrah	Punjab National Bank	34	1150	22	681	290	64.71	59.22	42.58
11	UNBI Purulia	Punjab National Bank	34	1150	23	674	268	67.65	58.61	39.76
12	UNBI Bankura (Ranbahal)	Punjab National Bank	33	1150	24	713	438	72.73	62.00	61.43
13	UNBI Uttar Dinajpur	Punjab National Bank	34	1150	14	437	158	41.18	38.00	36.16
14	RUDSETI Berhampore	RUDSETI	34	1150	26	781	626	76.47	67.91	80.15
15	SBI Malda	State Bank of India	34	1150	28	831	588	82.35	72.26	70.76
16	SBI Nadia (Haringhata)	State Bank of India	38	1150	27	723	666	71.05	62.87	92.12
17	UCOB Burdwan	UCO BANK	34	1150	26	827	577	76.47	71.91	69.77
18	UCOB Hooghly	UCO BANK	34	1150	25	741	438	73.53	64.43	59.11
19	UCOB Howrah	UCO BANK	34	1150	23	649	407	67.65	56.43	62.71
<b>Total</b>			<b>646</b>	<b>21850</b>	<b>468</b>	<b>13942</b>	<b>9110</b>	<b>72.45</b>	<b>63.81</b>	<b>65.34</b>

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 31.12.2025											
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
1	BOI North 24 Parganas	Bank of India	409	10984	9023	8899	124	5600	3299	82.15	62.93
2	CBI Coochbehar	Central Bank of India	245	6403	4768	4734	34	3194	1540	74.47	67.47
3	CBI Darjeeling	Central Bank of India	212	5906	4395	4351	44	2965	1386	74.42	68.15
4	CBI Jalpaiguri	Central Bank of India	376	8625	6624	6359	265	4889	1470	76.80	76.88
5	ALHB Birbhum (Bolpur)	Indian Bank	339	10264	7228	7220	8	4860	2360	70.42	67.31
6	ALHB West Midnapore (Debra)	Indian Bank	324	9967	7539	7288	251	6422	866	75.64	88.12
7	UNBI Bankura (Ranbahal)	Punjab National Bank	449	11337	7463	6853	610	4260	2593	65.83	62.16
8	UNBI Howrah	Punjab National Bank	785	20361	16081	15382	699	5322	10060	78.98	34.60
9	PNB Purba Midnapore	Punjab National Bank	366	10711	7955	7905	50	5081	2824	74.27	64.28
10	UNBI Uttar Dinajpur	Punjab National Bank	338	8780	6238	6158	80	3311	2847	71.05	53.77
11	UNBI South 24 Parganas	Punjab National Bank	476	12066	8429	8298	131	6297	2001	69.86	75.89
12	UNBI Purulia	Punjab National Bank	308	8208	4607	4607	0	2671	1936	56.13	57.98
13	UNBI Dakshin Dinajpur (Balurghat)	Punjab National Bank	332	9410	6627	6421	206	4019	2402	70.43	62.59
14	RUDSETI Berhampore	RUDSETI	448	13129	9184	9184	0	5220	3964	69.95	56.84
15	SBI Malda	State Bank of India	356	10220	7358	6764	594	4383	2381	72.00	64.80
16	SBI Nadia (Haringhata)	State Bank of India	352	8898	6458	6384	74	3635	2749	72.58	56.94
17	UCOB Burdwan	UCO Bank	396	10642	7253	7253	0	4517	2736	68.15	62.28
18	UCOB Hooghly	UCO Bank	416	10781	7693	7693	0	6134	1559	71.36	79.73
19	UCOB Howrah	UCO Bank	361	10215	6974	6967	7	6543	424	68.27	93.91
<b>Total</b>			<b>7288</b>	<b>196907</b>	<b>141897</b>	<b>138720</b>	<b>3177</b>	<b>89323</b>	<b>49397</b>	<b>72.06</b>	<b>64.39</b>

## **AGENDA – 20**

### **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 – 21

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

SLBC proposes to hold the quarterly review meeting in the calendar year 2026 as given hereunder. Same may be ratified accordingly.

<b>Reviewing Quarter</b>	<b>Date of Proposed Meeting</b>	<b>Day</b>
March, 2026	12.05.2026	Tuesday
June, 2026	12.08.2026	Wednesday
September, 2026	10.11.2026	Tuesday
December, 2026	10.02.2027	Wednesday

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

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

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

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

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

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

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

### **Govt of West Bengal portal for BLBC meetings:**

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

## AGENDA – 22

### Miscellaneous:

#### 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 for December Quarter 2025 is furnished below-

<b>Status of SLBC report submitted by Banks for December Quarter, 2025</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	22.01.2026
2	Bank of India	Submitted	21.01.2026
3	Bank of Maharashtra	Submitted	14.01.2026
4	Canara Bank	Submitted	20.01.2026
5	Central Bank of India	Submitted	21.01.2026
6	Indian Bank	Submitted	20.01.2026
7	Indian Overseas Bank	Submitted	21.01.2026
8	Punjab National Bank	Submitted	13.01.2026
9	Punjab & Sind Bank	Submitted	19.01.2026
10	State Bank of India	Submitted	21.01.2026
11	UCO Bank	Submitted	19.01.2026
12	Union Bank of India	Submitted	21.01.2026
13	Axis Bank	Submitted	21.01.2026
14	Au Small finance Bank	Submitted	17.01.2026
15	Bandhan Bank	Submitted	13.01.2026
16	Catholic Syrian Bank Ltd.	Submitted	28.01.2026
17	City Union Bank Ltd.	Submitted	21.01.2026
18	Dhanlaxmi Bank Ltd.	Submitted	17.01.2026
19	ESAF SF Bank	Submitted	16.01.2026
20	Federal Bank	Submitted	21.01.2026
21	HDFC Bank	Submitted	16.01.2026
22	ICICI Bank	Submitted	19.01.2026
23	IDBI Bank	Submitted	21.01.2026
24	IDFC First Bank	Submitted	17.01.2026
25	Indusind Bank	Submitted	27.01.2026
26	Jana Small Finance Bank	Submitted	19.01.2026
27	Karnataka Bank Ltd.	Submitted	21.01.2026
28	Karur Vysya Bank	Submitted	20.01.2026
29	Kotak Mahindra Bank	Submitted	14.01.2026
30	Lakshmi Vilas Bank (DBS)	Submitted	20.01.2026
31	Ratnakar Bank Ltd	Submitted	20.01.2026
32	South Indian Bank Ltd.	Submitted	19.01.2026
33	Tamilnad Mercantile Bank	Submitted	21.01.2026
34	Ujjivan Small Finance Bank	Submitted	16.01.2026
35	Utkarsh Small Finance Bank	Submitted	16.01.2026
36	YES Bank	Submitted	21.01.2026
37	WBGB (PNB)	Submitted	21.01.2026
38	WB State Co-Op Bank Ltd.	Submitted	21.01.2026
39	WBSCARD	Submitted	29.01.2026

## **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 02<sup>nd</sup> December 2024 in this regard is attached for ready reference:



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://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](mailto: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](mailto: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

**Monthly Target v/s Achievement in Major Parameters for FY 2025-26:**

Monthly Target v/s Achievement in Major Parameters for FY 2025-26										
Sr No.	Major Parameters	Jul-25			Aug-25			Sep-25		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	Achievement of priority sector lending target in state	60787	72585	119%	121574	145169	119%	182362	217754	119%
2	Achievement of Sanctions against targets set for WBCC in the state	4000	4848	121%	5000	6817	136%	6000	8786	146%
3	Achievement of sanctions targets set for PMMY in the state	600000	610000	102%	1000000	1180062.667	118%	1400000	1770094	126%
4	Achievement of target set as per Annual Credit Plan (ACP) in state	80432	162884	203%	160864	325768	203%	241297	488652	203%
5	Achievement under PMJJBY in the state v/s Target	13400000	13718686	102%	13500000	13868686	103%	13600000	14018686	103%
6	APY accounts opened in state v/s target	123047	175751	143%	246093	351503	143%	369140	527254	143%
7	Disbursement against sanctioned applications PMSVANidhi	80	95	119%	80	95	119%	80	95	119%
8	PMSBY opened in state v/s Target	34876608	35017779	100%	35176608	35595608	101%	35476608	36173436	102%
9	CD ratio of the state v/s defined guidelines (60%)	60.0	70.4	117%	60	70.47	117%	60	70.59	118%
10	Achievement of Agriculture (PS) credit disbursement	19309	19222	100%	38618	38444	100%	57928	57666	100%
11	Achievement of MSME (PS) credit disbursement	35415	48457	137%	70830	96915	137%	106245	145372	137%
12	Achievement of No of SHG credit linked	183316	238503	130%	366631	477007	130%	549947	715510	130%

Monthly Target v/s Achievement in Major Parameters for FY 2025-26										
Sr No.	Major Parameters	Apr-25			May-25			Jun-25		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	Achievement of priority sector lending target in state	30394	43332	143%	60787	86663	143%	91181	129995	143%
2	Achievement of Sanctions against targets set for WBCC in the state	800	960	120%	1600	1919	120%	2400	2879	120%
3	Achievement of sanctions targets set for PMMY in the state	150000	185658	124%	300000	371315	124%	500000	556973	111%
4	Achievement of target set as per Annual Credit Plan (ACP) in state	40216	94948	236%	80432	189895	236%	120648	284843	236%
5	Achievement under PMJJBY in the state v/s Target	13100000	13268686	101%	13200000	13418686	102%	13300000	13568686	102%
6	APY accounts opened in state v/s target	61523	69912	114%	123047	139823	114%	184570	209735	114%
7	Disbursement against sanctioned applications PMSVANidhi	80	97	121%	80	97	121%	80	97	121%
8	PMSBY opened in state v/s Target	33976608	33931055	100%	34276608	34185502	100%	34576608	34439950	100%
9	CD ratio of the state v/s defined guidelines (60%)	60	70.23	117%	60	70.32	117%	60	70.23	117%
10	Achievement of Agriculture (PS) credit disbursement	9655	11562	120%	19309	23125	120%	28964	34687	120%
11	Achievement of MSME (PS) credit disbursement	17708	29429	166%	35415	58858	166%	53123	88287	166%
12	Achievement of No of SHG credit linked	91658	120444	131%	183316	240887	131%	274974	361331	131%

**Monthly Target v/s Achievement in Major Parameters for FY 2025-26**

Sr No.	Major Parameters	Oct-25			Nov-25			Dec-25		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	Achievement of priority sector lending target in state	91181	101864	112%	182362	203728	112%	273542	305592	112%
2	Achievement of Sanctions against targets set for WBBCC in the state	3000	4257	142%	6000	8514	142%	9000	12771	142%
3	Achievement of sanctions targets set for PMMY in the state	1350000	2263903	168%	1600000	2757712	172%	2600000	3251522	125%
4	Achievement of target set as per Annual Credit Plan (ACP) in state	120648	230534	191%	241297	461068	191%	361945	691602	191%
5	Achievement under PMJBY in the state v/s Target	13700000	14168686	103%	13800000	14318686	104%	13900000	15090068	109%
6	APY accounts opened in state v/s target	184570	281186	152%	369140	562371	152%	553710	843557	152%
7	Disbursement against sanctioned applications PMSVANidhi	80	93	116%	80	93	116%	80	93	116%
8	PMSBY opened in state v/s Target	35776608	36606166	102%	36076608	37038896	103%	36376608	37471627	103%
9	CD ratio of the state v/s defined guidelines (60%)	60	70.66	118%	60	70.73	118%	60	70.8	118%
10	Achievement of Agriculture (PS) credit disbursement	28964	27792	96%	57928	55584	96%	86891	83375.98	96%
11	Achievement of MSME (PS) credit disbursement	53123	66478	125%	106245	132957	125%	159368	199435	125%
12	Achievement of No of SHG credit linked	274974	342229	124%	549947	684459	124%	824921	1026688	124%

**Monthly Target v/s Achievement in Major Parameters for FY 2025-26**

Sr No.	Major Parameters	Jan-26			Feb-26			Mar-26		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	Achievement of priority sector lending target in state	303936			334329			364723		
2	Achievement of Sanctions against targets set for WBBCC in the state	10000			11000			12000		
3	Achievement of sanctions targets set for PMMY in the state	3000000			3300000			3600000		
4	Achievement of target set as per Annual Credit Plan (ACP) in state	402161			442377			482593		
5	Achievement under PMJBY in the state v/s Target	11250000			12375000			13500000		
6	APY accounts opened in state v/s target	615233			676757			738280		
7	Disbursement against sanctioned applications PMSVANidhi	80			80			80		
8	PMSBY opened in state v/s Target	36676608			36976608			37276608		
9	CD ratio of the state v/s defined guidelines (60%)	60			60			60		
10	Achievement of Agriculture (PS) credit disbursement	96546			106200			115855		
11	Achievement of MSME (PS) credit disbursement	177075			194783			212490		
12	Achievement of No of SHG credit linked	916578			1008236			1099894		

## Opening of Brick & Mortar Branch in Ghoramara, South 24 Parganas District:

SLBC West Bengal allotted one of the identified centre by DFS, Gol, for opening of Brick & Mortar Branch at Ghoramara to Bank of Baroda.

As per survey report dated 18.08.2022, the island Ghoramara is diminishing in size due to continuous soil erosion. In the cyclonic storm (Amphan) of 2020 most portion of the island got flooded and remained so for many days. The residents of the island are shifting away from the island. Owing to its poor living condition and shrinking of the surface area of the island presently the island have nearly 4,000 residents, most of whom are fishermen and daily wage workers. One BC of Bank of Baroda (who is the resident of the said island) is operating in the island and providing banking facilities to the residents. The same information has been shared with Mission Office, DFS, Ministry of Finance, Gol.

DFS, Gol has directed to take cognizance in SLBC Meeting on the fact of constraints in opening of Brick & Mortar Branch. Moreover, as per alternative location guideline by DFS, Gol, there is no such suitable alternative location present within 5 km Radius for opening of Brick & Mortar Branch.

## Opening of Brick & Mortar Branch in Jagadighata, Kazipara, North 24 Parganas District:

### RBI Letter dt 23-12-2025 vide mail dated 06-02-2026:

भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

के.का.वि. आरएफजी. सं. S7319/22-01-004/2025-2026  
December 23, 2025

संयोजक  
राज्य स्तरीय बैंकर समिति, पश्चिम बंगाल  
पंजाब नेशनल बैंक  
यूनाइटेड टॉवर  
11, हेमन्त बसु सरानी  
कोलकाता, 700 001

The Convenor  
State Level Bankers' Committee,  
West Bengal  
Punjab National Bank  
United Tower  
11, Hemanta Basu Sarani  
Kolkata, 700 001

महोदय,  
Dear Sir,

Request for opening of Bank Branch, ATM and e-Corner in Jagadighata, Kazipara, Sub-District- Barasat-4, District-North 24 Parganas, West Bengal

हम इस पत्र के साथ, श्री मेहदी हसन, से प्राप्त दिनांक 05 नवम्बर 2025, के ईमेल की प्रति अग्रहित कर रहे हैं, जिसमें पश्चिम बंगाल के उत्तर 24 परगना जिले के उप-जिला बारासात-4 के जगदीघाटा में एक बैंक शाखा, एटीएम और ई-कोर्नर खोलने का अनुरोध किया गया है। आप कृपया इस विषय पर विचार करने हेतु मामला राज्य स्तरीय बैंकर समिति की बैठक में उठावें और उचित कार्रवाई करें। आवेदक को भी उचित उत्तर दे तथा हमें सूचित करें।

We forward herewith a copy of email dated November 05, 2025, from Shri Mehedi Hassan, requesting us to open a bank branch, ATM and e-Corner at Jagadighata, Sub-District-Barasat-I, North 24 Parganas, West Bengal. You are advised to discuss the above issue in the SLBC meeting and take appropriate action. Also advise the applicant suitably under advice to us.

भवदीय,  
Sd/-  
(उत्सव)  
प्रबंधक  
सहाय - यथोक्त

भारतीय रिज़र्व बैंक  
कोलकाता  
आवक सं. / No. S7319  
- 11 JAN 2026

निदेशक अधिकारी  
कोलकाता  
निदेशक अधिकारी  
कोलकाता

उक्त दिनांक का परांकन सं.: के.का. वि. आरएफजी. सं. S7320/22-01-004/2025-2026

प्रतिनिधि, सूचनाार्थ तथा आवश्यक कार्रवाई हेतु क्षेत्रिय निदेशक, भारतीय रिज़र्व बैंक, वित्तीय समावेशन और विकास विभाग, कोलकाता क्षेत्रीय कार्यालय, 15, एन. एस. रोड, कोलकाता -700 001को प्रेषित। सम्बंधित LDO से अनुरोध है कि वो इस विषय को देखें और की गयी कार्रवाई से हमें अवगत कराएं।

Copy for information and necessary action to  
Regional Director, Reserve Bank of India,  
FIDD, Kolkata Regional Office, 15 Netaji  
Subhas Road, Kolkata 700001. The  
concerned LDO is requested to look into the  
matter and update us about the action taken.

भवदीय,  
उत्सव  
(उत्सव)  
प्रबंधक  
सहाय - यथोक्त

निदेशक अधिकारी  
कोलकाता  
निदेशक अधिकारी  
कोलकाता

निदेशन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12/बी, 13वीं मंजिल, शाहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001.  
टेलीफोन/ Tel No: 22661602, 22601000 / फैक्स/ Fax No: 022-2270 5691  
Department of Regulation, Central Office, Central Office Building, 12/13th Floor, Shaheed Bhagat Singh Marg, Fort, Mumbai - 400001.

### Response from LDM North 24 Parganas: LDM's survey in concerned location, on 06-02-2026, reveals that

1. At least 1 branch of all PSBs (except Punjab & Sind Bank) including those of WB Gramin Bank and The WB State Coop Bank are located within a radius of 2-3 kms.
2. The nearest branch at a distance of approx 1.50 km is Canara Bank, Champadali More branch.
3. All major private sector banks viz AXIS Bank, HDFC Bank, ICICI Bank, Bandhan Bank, IDBI Bank and various SFBs are also present within a radius of 2-3 kms.
4. Besides the availability of physical Brick & Mortar branches as stated above, Business Correspondents (BCs)/ CSPs/ ATMs of various banks (incl White label ATMs) are located in the area (Jagadighata).



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

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

United Tower, 8<sup>th</sup> Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

Ref. No: SLBC/WB/170<sup>th</sup> SLBC Meeting/ 1063 /2025

Date: 29.11.2025

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

**Reg: Proceedings of 170<sup>th</sup> meeting of SLBC, West Bengal held on 28.11.2025.**

The 170<sup>th</sup> meeting of SLBC for the state of West Bengal was held on 28.11.2025 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended September 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 chaired by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal and graced by Shri Amit Kumar Srivastava, Executive Director, Punjab National Bank & Co-Chairman, SLBC West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt. of West Bengal, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, Smt Choten Dhendup Lama, Principal Secretary, Tribal Development Department, Govt. of West Bengal, Shri Tapan Kumar Mondal, Dy Secretary from DFS, as nodal officer of SLBC West Bengal, Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, Shri P.K. Bhardwaj, Chief General Manager, NABARD, Kolkata and other dignitaries of State Govt. departments, member banks and all Lead District Managers.

Shri Amit Kumar Srivastava, Executive Director, Punjab National Bank & Co-Chairman, SLBC West Bengal, extended a warm welcome to the dignitaries and provided an overview of the member banks' performance till the second quarter of the FY 2025-26. He congratulated all the member banks for disbursement of fresh credit of Rs.4.88 Lakh Crore during FY 2025-26, thus achieving 101% of the annual target of Rs.4.82 Lakh Crore under Annual Credit Plan and registering a Y-O-Y growth of 20% from Rs. 4.08 lakh crore of 2024-25.

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

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

United Tower, 8<sup>th</sup> Floor  
11, Hemanta Basu Sarani  
Kolkata- 700 001

Telephone: 033-2248-6922

He applauded all member banks for achievement under agriculture loan disbursement. Total agricultural disbursement, as on 30.09.2025, stood at Rs.57,666 Crore, thus achieving 50% 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.54,259 Crore only. Thus, Agriculture sector registered a Y-O-Y growth of 6%.

He praised the notable achievement of registering Y-O-Y growth of 81% in number wise and 57% in amount wise in respect of Agriculture Infrastructure Fund (AIF). As on 30.09.2025 cumulative number of sanctions under AIF stood at 6,750 covering Rs.2,895 Crore.

He informed about disbursement of loan to 7.15 Lakh number of NRLM-SHG's amounting Rs.16,124 Crore as on 30<sup>th</sup> September 2025, thus achieving around 65% in number wise and 46% in amount wise of annual targets respectively. Thus, member banks have altogether registered a Y-O-Y growth of 4% in number wise and 9% in amount wise. Average disbursement increased to Rs.2.25 Lakh per SHG for FY 2025-26 from previous FY 2024-25 of Rs.2.16 Lakh per SHG.

All banks were congratulated for their commendable achievement in Q2 of FY 2025-26 under MSME sector. As on 30.09.2025, MSME loan disbursement stood at Rs.1,45,372 Crore, thus achieving 68% of the annual target of Rs. 2,12,490 Crore for FY 2025-26. In FY 2024-25, it was Rs.1,13,722 Crore only. Thus, MSME sector registered a praise-worthy Y-O-Y growth of 28%.

He, further, informed that the total number of applications, sanctioned under West Bengal Bhabishyat Credit Card (WBCC) scheme, as on 30.09.2025, stood at 47,037 as against 29,278 as on 30.09.2024. Thus, under WBCC 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 96,264 number of proposals as on 30.09.2025, which was 75,221 as on 30.09.2024. Thus, under WBSCC scheme, a Y-O-Y growth of 28% has been registered in terms of number of accounts sanctioned. He congratulates all stakeholders to achieve the milestone of 1 lakh cumulative number of sanctions of WBSCC loans under WBSCC scheme as on 28-11-2025.

He expressed his admiration of the enrolment status of 5.68 Crore people as on 30.09.2025 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 September Quarter of this current financial year stood around 42 Lakhs.



ਰਾਜ ਸ਼ਤਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ , ਪਸ਼ਚਿਮ ਬੰਗਾਲ : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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

United Tower, 8<sup>th</sup> Floor

11, Hemanta Basu Sarani

Kolkata- 700 001

Telephone: 033-2248-6922

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 half 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 70.59% as on 30<sup>th</sup> September 2025, a clear step up from the 69.88% recorded as on September 30, 2024. He praised all the member banks as this achievement is a testament to focused efforts and positive momentum within the sector.

In his address, a strong emphasis was placed on the necessity of on-going campaign for Awareness on Unclaimed Assets in the Financial Sector. He highlighted that this was a crucial step to ensure continued operational status of these accounts. There was always a strong need to raise public awareness about claim procedure which had been achieved through these campaigns.

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 the formal review of the agenda items, Dr. Mitra introduced several pressing matters that necessitated priority resolution.

#### Duare Sarkar (APAS) related issues:

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Government of West Bengal, praised all the banks for their collective endeavour for about huge success of the Duare Sarkar campaign. All banks have collectively ensured 100% service delivery for a praiseworthy 97,083 numbers of eligible applications within the stipulated TAT.





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

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**Concerns regarding certain branches of Bank of Baroda and Indian Bank, located in West Bengal but having administrative jurisdiction outside the State:**

Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt. of West Bengal, highlighted the serious concern related to shifting of administrative control over the branches / offices of few banks, covering large number of districts in the state, from West Bengal Zone to a zone beyond West Bengal, to be precisely in Assam state (Guwahati Zone), leading to practical difficulty being faced in monitoring the performance of the branches of the concerned banks, located in those districts, under different Government sponsored schemes.

He stated that all the banks, SLBC, Reserve Bank of India and Department of Financial Services, Ministry of Finance, Govt. of India, must appreciate that meaningful monitoring of performance of the bank branches located within the geographical boundaries of the state can effectively be done by the respective bank authorities acting as State Controlling Head. In the past, this was not an issue, as all the bank branches of this state remained within respective administrative jurisdiction of their banks' state controlling offices.

But, during **167<sup>th</sup> SLBC Meeting held on 24<sup>th</sup> March 2025**, it was brought to the notice of this house that branches of Bank of Baroda located in North Bengal Districts viz; Jalpaiguri, Alipurduar, Coochbehar etc. have been put under the administrative jurisdiction of the Bank's Guwahati Zonal Office by transferring out those from the ambit of the Bank's Kolkata Zonal Office. This relocation created major hardships in monitoring the performance of those bank branches, particularly with respect to their lending activities in the government flagship credit linked schemes. A decision was taken in the aforesaid SLBC meeting that Bank of Baroda, would take up the matter with the corporate authority of Bank of Baroda for early relocation of those branches under existing administrative office of the Bank operating in the state of West Bengal. Moreover, it has recently been learnt that similar administrative relocation of the West Bengal branches of Indian Bank had already happened, causing identical hardships in monitoring of performance of the concerned branches located even in Nadia, Murshidabad & Malda Districts apart from all North Bengal Districts. Presently, these branches come under Guwahati FGM Office, Assam state.

Dr. Mitra drew necessary attention of the representatives of RBI and DFS to examine this issue and to advise the Banks for taking necessary corrective measures, which will ensure collaborative functioning of the bank branches and the respective line departments through administrative jurisdiction of the State Government. He mentioned that State Government respects each bank's own administrative decisions and at the same time expects that while exercising administrative



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relocations, bank's should also consider limitation of the Government line departments in contacting the Bank's Zonal Offices located in other states for the purpose of monitoring of implementation of the Government's flagship credit linked programmes.

The same issue was echoed by Smt. Smaraki Mahapatra, Secretary, Food Processing Industries and Horticulture Department, Govt. of West Bengal.

The representative of Bank of Baroda informed that one nodal officer has been appointed, who is under the supervision of the Guwahati Zone, would look into the matter of implementation of Govt. Sponsored Schemes in the state of West Bengal.

Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal, informed, in this regard, apart from highlighting the potential for non-communication and non-attendance of this nodal officer at critical meetings and deliberations.

Dr. Mitra requested the Regional Director, Reserve Bank of India, Kolkata, to examine the possibility of changing the administrative jurisdiction, asserting that all bank branches locating in West Bengal should report to controlling office(s) under West Bengal only.

Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, agreed to investigate this issue to reach its resolution at the earliest. Dr. Mitra asked Shri Prasad to devise a course of action and to present status of the matter in the next State Level Bankers' Committee (SLBC) meeting.

**(Action Point: Reserve Bank of India, Bank of Baroda & Indian Bank)**

**Cyber Crime related issues:**

Dr. Amit Mitra 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. He emphasized that there should be a single point of reporting for each bank. The reporting of any incidents should be shared in real time basis between the banks and other controlling authorities, which, in turn warranted banks to have 24\*7 cyber crime monitoring cell in the State. He further asserted the need for all banks to be actively engaged with the National Cybercrime Reporting Portal (NCRP). He particularly stressed the importance of providing comprehensive training to bank staff, specially the personnel responsible for managing cybercrime related matters.



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Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata stressed that all member banks must take extensive measures to increase customer awareness about the various forms of cybercrime and fraud. It is 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. RBI is designing a digital payment system with consultation with the DFS, GOI regarding tracking the suspicious transactions through AI and enable banks to track their suspicious accounts and stop payment if found anything anomalies.

Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal also emphasized the urgent need for integration of API which will be a strong support to block the related accounts automatically.

**(Action Point: Member Banks)**

**Submission of Life certificate of pensioners related issues:**

Dr. Amit Mitra raised concerns regarding the annual life certificate submission process for pensioners, which occurs every November. He noted that this task often proves challenging for the banks, as well as for the aged and physically weak pensioners, who must complete the process within the stipulated time to ensure continuous flow of pension. In response, Shri Manas Dhar, reassured the forum that banks are actively involved in collecting life certificates. He informed that bankers / authorized officials often visit, personally, the residences of weak and aged pensioners to collect the certificates. Shri Dhar further affirmed that pensioners have the option to submit their life certificates digitally through the Jeevan Pramaan portal and may avail the door-step services offered by Indian Postal Payment Bank (IPPB) in this regard.



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**Agenda No. – 1: Confirmation of the Proceedings of the 169th SLBC meeting held on 19.08.2025 and review of action points there of:**

Confirmed

**Agenda No. – 2: Action taken report for the decisions adopted in the 169<sup>th</sup> SLBC meeting**

Accepted

**Agenda No. – 3: Performance of the banks in respect of deployment of credit during current FY 2025-26 against ACP for FY 2025-26:**

The performance of banks in credit deployment for the current Fiscal Year 2025-26, as per Agenda No. 3, shows a cumulative overall disbursement of Rs. 4,88,752 Crore as of September 30, 2025, which translates to a strong 101% achievement against the Annual Credit Plan (ACP) target of Rs. 4,82,593 Crore. Specifically, the Priority Sector saw a cumulative disbursement of Rs. 2,17,754 Crore, achieving 60% of its annual target (Rs. 3,64,723 Crore). This contrasts with the previous year's achievement of Rs. 1,80,839 Crore against a target of Rs. 3,15,581 Crore. Within the Priority Sector, the Agriculture sector achieved 50% (Rs. 57,666 Crore), the MSME sector achieved 68% (Rs. 1,45,372 Crore), and the Other Priority Sector (OPS) achieved 40% (Rs. 14,716 Crore). The disbursement in the Non-Priority Sector is at Rs. 2,70,998 Crore, representing 230% of its Rs. 1,17,870 Crore ACP target, contributing significantly to the overall robust disbursement figure.

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



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d. District wise total disbursement under priority sector lending

Noted

e. Bank wise sectorial outstanding credit under Priority Sector

Noted

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

Noted

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

The Credit Deposit (CD) Ratio for the state of West Bengal stood at 70.59% as of September 30, 2025, showing an increase from 69.88 on September 30, 2024. Dr. Amit Mitra advised the districts with a lower CD ratio to enhance their performance.

**(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

A negative trend in the Credit-Deposit (CD) Ratio was observed in the districts of Birbhum, Kolkata, Malda, and Purulia as of September 2025, compared to September 2024. Dr. Amit Mitra accordingly advised the concerned Lead District Managers (LDMs) to initiate immediate remedial measures to effectively arrest this downward trend.

**(Action Point: Lead Districts Managers of the concerned districts)**

#### **Agenda No. – 5: Deployment of Credit in Agriculture including**

The agriculture disbursement up to 30.09.2025 stood at Rs. 57,666 Crore, thus achieving 50% 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.54,259 Crore. Shri Onkar Singh Meena, Principal Secretary, Agriculture & Agricultural Marketing Department, Govt. of West Bengal, commended all member banks for achieving the half yearly target. He encouraged all banks to give extra efforts to surpass the annual budget under Agriculture sector.

**(Action Point: Member Banks)**

- a. KCC

All the banks operating in the State have disbursed 13.92 lakh number of KCCs (Fresh + Renewal) amounting to Rs. 7580.94 crore, thus achieving 38.79% of the annual target of 35 lakh number of KCC disbursement. Total KCC outstanding stood at Rs. 21938.14 crore in 44.51 lakh number of KCCs with average ticket size of Rs. 49,283.00 per KCC.





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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. Shri O.S. Meena commended the banks' performance and issued a directive to prioritize the sanctioning of new Kisan Credit Card (KCC) accounts and the renewal of existing ones by December 2025. Banks are further instructed to activate all inactive KCC accounts by December 2025. Special KCC sanction and disbursement camps should be arranged in Bank Branches for faster credit deployment in KCC. Special DCC meetings may be held on deployment of KCC loans wherever there is greater potential for KCC loans. Shri Onkar Singh Meena also stressed on the digital KCC for faster credit dissemination. While all the major banks already had this facility, he advised the West Bengal Gramin Bank, West Bengal State Co-operative Bank specially DCCBs should implement the e-KCC sanction and renewal system. He also stressed that new Scale of Finance should be designed keeping in view the factors like reduced GST slabs for agriculture and agri-allied sector as well as rising agricultural input costs.

**(Action Point: Member Banks, WBGB, WBStCB)**

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

Member banks have cumulatively sanctioned 6,750 number of AIF proposals amounting to Rs. 2,895.24 cr., out of which 6,145 number of proposals has been disbursed amounting to Rs.2,614.56. cr. as on 30.09.2025. 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)**

c. Review of credit deployment under FPO

The committee discussed the progress made on loans for Farmer Producer Organisations (FPO) and Farmer Producer Companies (FPC) up to September 30, 2025. Both NABARD and the State Level Bankers' Committee (SLBC) recommended giving more loans to these groups to grow the agriculture sector. The SLBC shared a list of 258 FPOs from NABARD and 725 registered FPOs from the Government of West Bengal with all the member banks. As of September 30, 2025, the banks have approved loans for 205 of these organizations.





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Shri O.S. Meena praised the banks for their effort but emphasized that much more work is needed to significantly increase the number of FPO/FPC loan approvals.

d. Others

i) Progress in KCC

Accepted

ii) Bangla Sashya Bima Scheme (BSBS)

Noted.

iii) Collateral free agricultural loans up to Rs. 2.00 Lakhs

Accepted

iv) Agriculture Infrastructure Fund (AIF)

Accepted

v) Review of credit deployment under Farmer Producer Organisation (FPO)

Accepted

vi) Krishak Bandhu, Finance to NWR etc.

Accepted

vii) Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)

Accepted

viii) Credit to SF/MF, Sharecroppers, Oral Lessees, Patta Holders, New Farmers

Noted



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ix) Digitalization of PACs

Accepted

x) Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances Accepted

Accepted

**Agenda No. – 6: KCC Animal Husbandry (KCC-AH), National Livestock Mission (NLM) & MJCC (KCC Fishery)**

a. KCC Animal Husbandry (KCC-AH)

Shri Kumarjib Chakraborty, Senior Special Secretary, ARD Department, Govt. of West Bengal, stated that, as of September 30, 2025, the total number of sanctioned cases stood at 11,280 against a substantial target of 1,13,856 for the entire FY 2025-26. While the Year-on-Year (Y-o-Y) growth indicates a positive trend, progress remains significantly behind the overall annual target for KCC-AH sanctions in West Bengal.

Shri Chakraborty emphasized to mandatorily use the KCC-IMS (AH) portal by all banks and stakeholders to ensure data sanctity and effective monitoring. Bank branches should commit to real-time data updates, with oversight from their controlling offices.

However, Dr. Amit Mitra expressed his deep concern regarding the significant backlog of over 27,000 pending KCC-AH applications at bank branches, which contravenes RBI guidelines stipulating a 14-day disposal timeline. Banks were strongly urged to expedite the disposal of all pending cases and ensure accurate, real-time data entry into the KCC-IMS (AH) portal for proper status reflection.

**(Action Point: Member Banks)**

b. Participation of Banks in Nationwide AHDF KCC Campaign

Noted



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c. National Livestock Mission (NLM)

Noted

d. Animal Husbandry Infrastructure Fund

Accepted

e. Tie Up with Milk Unions

Noted

f. Matsya Jeebi Credit Card (MJCC)

Noted

#### Agenda No. – 7: Deployment of Credit to MSME

Dr Amit Mitra congratulated the member banks in the State for disbursing 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. Considering this, Shri Mitra 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)

a. Export Credit

Noted

b. Progress of MSME Loan Restructured

Noted

c. Emergency Line of credit guarantee Scheme (ECLGS) & Credit Guarantee Scheme for Subordinate Debt (CGSSD)

Accepted



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d. PMSVANidhi (Street vendors) scheme and progress

Noted

e. Bank wise flow of credit to SCC and GCC

Noted

f. Progress in MSME Clusters & Credit Linkage

Noted

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

As on September 30, 2025, a total of 1,92,174 applications were sponsored to various banks under WBBCC scheme. Out of these sponsored cases, 47,037 proposals have been sanctioned, with a total sanctioned amount of Rs. 1,167.12 crore. Furthermore, 33,669 accounts have been disbursed amounting to Rs. 767.16 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 rejections or delays.

Dr. Amit Mitra, during the discussion, commended the banks on their increased rate of sanctioning the West Bengal Bhabishyat Credit Card (WBBCC) applications during the quarter. However, he highlighted that the program continued to face a major challenge due to the high volume of rejections.

Shri Prabhat Kumar Mishra emphasized that all sponsored cases, previously rejected other than adverse CIBIL score ground, could have been from highly promising projects if they could receive adequate guidance and suitable handholding.

Shri Manas Dhar informed that the Department had already shortlisted the viable proposals from the rejected list which is being provided to banks through portal for their fresh examination. He requested the State Level Bankers' Committee (SLBC) to take up this critical matter with all member banks to complete the review of all resubmitted cases under WBBCCS by 31-03-2026 so that no backlog cases could remain pending.

**(Action Point: Member Banks & SLBC, WB)**

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

Noted.

**Agenda No. – 10: Review of performance of the Banks under Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)**

As of September 30, 2025, member banks have cumulatively sanctioned 411 proposals and disbursed 308 proposals out of a total of 2,282 PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) proposals submitted.

Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Government of West Bengal, emphasized the scheme's immense potential for employment generation, urging a concentrated effort to reduce the existing gap between sanctioned and disbursed cases. Concurrently, Ms. Smaraki Mahapatra, Secretary, Food Processing Industries and Horticulture, highlighted the vast scope of food processing for increasing food shelf life, addressing a critical resource constraint. To improve the overall PMFME scenario in West Bengal, a two-way strategy was recommended for both the concerned Department and member banks: the Government of West Bengal would first identify key areas as clusters for food processing, and subsequently, the industry department and member banks would jointly identify potential branches within these clusters, ensuring they are adequately sensitized about the programme to substantially increase the sanctioned portfolio.

**(Action Point: Food Processing & Horticulture Department of Govt of West Bengal, SLBC WB, Member Banks)**

**Agenda No. – 11: Review of progress in SHG-NRLM**

As of September 30, 2025, member banks have achieved a significant performance milestone under the SHG-NRLM (National Rural Livelihood Mission - Self Help Groups), collectively disbursing loans totaling Rs.16,124.04 crore to 7.16 lakh number of NRLM-SHG, thereby achieving approximately 65% of the physical target and 46% of the financial target for the current year. To further improve the scheme's efficacy, banks must make sincere efforts to improve the average ticket size of SHG-NRLM loans. While speaking on performance, Smt. Chandrima Bhattacharya stated that the achievement could have been much better provided few Banks like

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WBGB could upload monthly SHG credit linkage data in the portal for August & September 25. In response, the Chairman, WBGB, stated that after initial issues faced by the Bank due to amalgamation of 3 RRBs, now the system after full integration is ready for uploading of monthly SHG credit linkage data and the task would be completed at the earliest.

Smt. Chandrima Bhattacharya directed banks to urgently address and dispense with pending cases of Enterprise Financing, expressing concern over the very low rate of disbursement and the long Turn Around Time (TAT) for processing applications. To rectify this, she asked all banks to process all pending applications within 31st December 2025 and to formulate a strategy for more effective Enterprise Financing loan disbursement. Furthermore, she advised banks to hold branch-wise camps to invite and process new Enterprise Financing loan applications within the stipulated TAT. Finally, she strongly asked member banks to explore opportunities for the deployment of Business Correspondent (BC) Sakhis, drawn from the active pool of Self-Help Group (SHG) members to enhance financial inclusion and outreach.

**(Action Point: Member Banks)**

#### **Issues related to deployment of Business Correspondent Sakhi (BC Sakhi).**

Smt. Chandrima Bhattacharya, the Honorable Minister of State, Finance Department, Govt. of West Bengal, expressed concern regarding the low progress of the Business Correspondent Sakhi (BC Sakhi) scheme in West Bengal since its inception by WBSRLM. She stressed that while the concept of BC Sakhi is crucial for financial inclusion and women's empowerment, the low number of deployments in the state is hindering the scheme's overall impact.

In response, Shri Manas Dhar clarified that the deployment of BC Sakhis is handled by Corporate Business Correspondent Agencies. He noted that, according to the district-wise mapping with banks, there are no existing vacancies for new Business Correspondents (BCs) in West Bengal. Therefore, he suggested that the strategy should be to identify and replace the existing inactive / dormant BC points with new BC Sakhis. He urged banks to take up the issue with their respective Corporate BCs and to complete the task of identification of inactive / dormant BCs without any delay.

**(Action Point: Member Banks)**



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**Agenda No. – 12: Review of progress in Joint Liability Groups (JLGs) Finance**

Noted

**Agenda No. – 13: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan**

As of September 30, 2025, member banks have cumulatively sanctioned 96,264 proposals under the West Bengal Student Credit Card (WBSCC) scheme. From these sanctioned cases, disbursements have been made to 71,413 accounts. A significant number of 20,968 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.

**(Action Point: Member Banks)**

a. Progress in West Bengal Student Credit Card (WBSCC)

Noted

b. Bank wise progress in Education Loan

Noted

c. Bank wise progress in Housing Loan

Noted

**Agenda No. – 14: Deployment of Credit facilities to Minority Community & Tribal Welfare**

Smt. Choten Dhendup Lama, Principal Secretary, Tribal Development Department, Government of West Bengal, expressed her appreciation and commended the State Level Bankers' Committee, West Bengal for implementing the bifurcation of credit linkage data between the Scheduled Caste (SC) and Scheduled Tribe (ST) communities. This data segregation is crucial as it will significantly improve the ability to monitor the distinct progress of the tribal welfare schemes and allow for more accurate tracking of benefits extended specifically to the tribal population.



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- a. Disb. of loan to Minority Community, SC, ST & OBC

Noted

- b. Outg. Credit to Minority Community, Weaker Section, Women, SC, ST & OBC

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**

- a. Progress of FLC during the quarter

Noted

- b. Financial Literacy camp in Animal Husbandry intensive area

Noted

- c. Financial Inclusion Fund (FIF)

Accepted





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d. Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)

Accepted

e. Review of status of Financial Education in School

Noted

f. Updation of URC in CISBI Portal

Accepted

g. Inactive Fixed Point BC

Noted

h. Recruitment of FL Counsellor

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

The "ONLINE MORTGAGE MARKING OF LAND SCHEDULE BY BANKS" portal had been officially launched via the *banglarbhumi.gov.in* domain on 28.11.2025. The fundamental purpose of this new module is to provide the public with transparent and accessible information regarding any existing mortgages on land plots, which will be viewable in the 'Know Your Property' section of the Banglarbhumi Portal. This system enables bank branch managers to directly input and update mortgage details on plots, making the verified information immediately available to the general public. This initiative is expected to significantly enhance transparency in land-related financial encumbrances, reduce disputes and fraud through official bank-verified entries, and ensure seamless coordination between banking institutions and the land records department, thereby guaranteeing the real-time availability of mortgage data to citizens. Consequently, all bank branches are advised to utilize this portal comprehensively to maximize these benefits.

**(Action Point: Member Banks)**

- 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



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

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e. KYC compliance issue

Noted

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

Noted

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

**(Action Point: KVIC)**

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

  
**Balbir Singh**

(General Manager & Convenor,  
SLBC West Bengal)



List of participants in 170th SLBC Meeting held on 28.11.2025			
Sl No	Name	Designation	Organisation
<b>Dignitaries from Govt. of India (DFS)</b>			
1	Shri Tapann Kumar Mondal	Deputy Secretary DFS & Nodal officer for SLBC West Bengal	DFS, Govt of India
<b>Dignitaries from Govt. of West Bengal and different Line departments</b>			
2	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department (through VC)	Government of West Bengal
3	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
4	Shri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
5	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
6	Smt C D Lama	Principal Secretary	Tribal Development
7	Dr. Sudip Sinha	Secretary	Finance Dept, GoWB
8	Sri Ravi Ranjan	Joint Secretary	MSME & T Department, GoWB
9	Smt Priyadarshini Bhattacharya	ACEO	WBSRLM
10	Sri Kumarjib Chakaborty	Senior Special Secretary	ARD
11	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
12	Sri Debdeep Guha	Senior Director	NIC
13	Sri. Sandeep Nag	Director	Directorate of Textiles
14	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
15	St. Piyali Mondal	Deputy Director	SUDA
16	Smt. Kasturi Sengupta	Additional Secretary	
17	Debasis Barman	Assistant Director	MSME DFO Kolkata
18	Dr Prabir Roy	Assitant Director	ARD
19	Sri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
20	Sri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
21	Prama Basu	Manager	National Hosing Bank
22	Upendra Nath Tripathi	AGM	CGTMSE
23	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
24	Sri. Debadarshi Roy	Lead East	NPCI
25	Sri D. Chakraborty	RC	HUDCO
26	Sri Jayanta Bhattacharya	Sr. Manager (IT)	HUDCO
27	Sri G. Murali Rao	SDR	MORD
28	Sri Samir Kr Chattopadhyay	C B O	Higher Education Department, GoWB
29	Sri Amal Kumar Bhattacharya	ast. Secretary	F & S Department
<b>Dignitaries from RBI &amp; NABARD</b>			
30	Shri. Sudhnashu Prasad	Regional Director	RBI, Kolkata RO
31	Smt. Reshmi Rani	General Manager	RBI, Kolkata RO
32	Shri P. K. Bharadwaj	Chief General Manager	NABARD, Kolkata RO
<b>Dignitaries from Commercial Banks</b>			
33	Shri Amit Kumar Srivastava	ED & Co- Chairman	Punjab National Bank
34	Shri Balbir Singh	General Manager & Convener	SLBC, West Bengal
35	Sri. Alok Kr Goyal	Chairman	WBGB (PNB)
36	Sri Sujan Sarkar	MD	WBSCB
37	Sri. Shivesh Kumar Jha	Chief General Manager	IDBI
38	Sri. Sanatan Mishra	General Manager	State Bank of India
39	Sri Ramaniranjan Mishra	General Manager	Punjab National Bank
40	Sri Rajiv Kumar Singh	General Manager	Bank Of India
41	Sri. Aun Kumar Mishra	General Manager	Canara Bank
42	Sri. Gaurav Bhardwaj	General Manager	Indian Overseas Bank
43	S K. Tiwari	General Manager	Bank Of Baroda
44	Sri Subho Ray	General Manager	WBSCARD
45	Sri Manish Kumar	Zonal Manager	UCO Bank
46	Sri Tarsem Singh Zira	Zonal Manager	Central Bank of India
47	Sri Rajeev Kumar	Zonal Manager	Bank Of Maharastra
48	Mohammad Sahzeeb	Zonal Manager	Bank Of Maharastra
49	Sri S K. Chaudhary	Deputy General Manager	Bank Of Baroda
50	Sri. Jitendra Rautela	Deputy General Manager	Union Bank of India
51	Sri Mithilesh Kumar	Deputy General Manager	Indian Bank
52	Sri Sanjay Kr. Vishwas.	Assistant General Manager	State Bank of India
53	Sri. Jaspal Shawney	Assistant General Manager	Punjab & Sind Bank
54	Sri Rajendra Chatterjee	Chief Manager	Bank Of Baroda
55	Sri. Arunagshu Ghosh	Senior Manager	Union Bank of India
56	Sri Ashwini Kumar	Sr. Manager	Punjab & Sind Bank
57	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
58	Sri. Anitra Mitra	Manager	Bank Of India
59	Sri. Suman Chaterjee	SLBC Nodal	UCO Bank
60	Mrs. Chitra Chakraborty	Circle Head	Axis Bank
61	Sri Dipesh Chakraborty	State Nodal	Axis Bank
62	Sri Kaushik Gupta	Senior Vice President	HDFC Bank
63	Sri Shibananda Pandit	City Head	ICICI Bank
64	Sri. Partha Sarathi Ghoshal	Regional Head	Bandhan Bank
65	Sri. Yasho Ramgarhia	Staff head -GIB	HDFC Bank
66	Smt Gunjan Aganwal	Regional Cordinator	ICICI Bank
67	Smt. Amrita Ghosh	Deputy Vice President	Indusind Bank
68	Sri. Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bak
69	Sri Angshuman Dutta	DVP	Kotak Mahindra Bank



List of participants in 170th SLBC Meeting held on 28.11.2025			
Sl No	Name	Designation	Organisation
70	Sri. Amit Bisaws	AVP	Ratnakar Bank Ltd.
71	Sri. Atanu Acharya	CH	AU Small Finance Bank
72	Sri. Rishav Raj	Regional Head	Ujjiban Small finance Bank
73	Sri. Ayan Kumar Ghosh	Cluster Head	Utkarsh Small Finance Bnk
74	Smt. Koushiki Kumar	KAM	Airtel Payent Bank
75	Sri. Soumen Kanra	AVP	Fino Paymnet Bank
76	Sri. Debraj Das	Agri Head	Bandhan Bank
77	Sri Annup Kumar	Manager	SIDBI
78	Mrs Ishita Das	BM	Dhanalaxmi Bank Ltd.
79	S K Saurabh	DRH	Karnataka Bank
80	St. Kasturi Das	RCH	Karnataka Bank
81	Sri. Satyajit Bhattacharya	CH	ESAF small Finance Bank
82	Mr. Hanish K.	CM	South Indian Bank
<b>Lead District Managers of West Bengal</b>			
83	Smt. Lipika Roy	Alipurduar	Central Bank of India
84	Sri. Niraj Kumar	Birbhum	UCO Bank
85	Sri. Jeebachha Narayan Jha	Coochbehar	Central Bank of India
86	Sri. Kushal Kishore	Dakshin Dinajpur	Punjab National Bank
87	Sri. Rajesh Kumar	Darjeeling	Central Bank of India
88	Sri. Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
89	Sri. Rajkumar Lahiri	24-Pgs (South)	Punjab National Bank
90	Sri. Amit Kumar Mehara	Hooghly	UCO Bank
91	Sri. Amit Kohli	Howrah	UCO Bank
92	Sri. Debashis Karmakar	Jalpaiguri	Central Bank of India
93	Sri. Bidhya Nand Mishra	Jhargram	Punjab National Bank
94	Sri. Kishore Lohar	Kalimpong	State Bank of India
95	Sri. Abhijit Mondal	Kolkata	State Bank of India
96	Sri. Gunjan Kumar	Malda	Punjab National Bank
97	Fazal Mamud	Murshidabad	Punjab National Bank
98	Sri Anup Dung Dung	Nadia	Punjab National Bank
99	Sri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
100	Sri Pinaki Barman	Purba Burdwan	UCO Bank
101	Sri Rakesh kr. Mishra	Purba Medinipur	Punjab National Bank
102	Sri Jidan Burh	Purulia	Punjab National Bank
103	Sri Sanjiv Kumar Malhotra	Paschim Burdwan	State Bank of India





# S L B C WEST BENGAL



CONVENOR BANK

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