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

Quarterly Review March & June, 2026

Date : 03.08.2026

Time : 11.30 AM.

Hotel "The Lalit Great Eastern"

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

कार्यसूची टिप्पणी AGENDA NOTES

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Convener: State Level Bankers' Committee for West Bengal

Agenda Notes for the 172nd and 173rd SLBC Meeting

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1-4
	General Information for West Bengal	1-2
	Bank & District wise allocation of Lead Bank Responsibility, Branch Network & ATM	2-3
	Vital Banking Statistics	3
	Disbursement particulars under ACP & Position of Brick & Mortar Branch	4-5
1.	Confirmation of the Proceedings of the 171st SLBC meeting held on 10.02.2026	6
2.	Action taken report for the decisions adopted in the 171st SLBC meeting	6-7
3.	Performance of the Banks in respect of deployment of credit during current FY 2025-26 against ACP 2025-26 , adoption of ACP for FY 2026-27 and performance of the banks in respect of deployment of credit during 1st quarter of FY 2026-27 against ACP 2026-27	10-38
	Bank wise disbursement under priority sector lending	10-21
	Bank wise disbursement under non priority sector lending	22-25
	Bank wise Total disbursement under PRISEC & NON PRISEC	26-27
	District wise total disbursement under priority sector lending	28-29
	Bank wise sectorial outstanding credit under Priority Sector	30-35
	Bank wise sectorial outstanding credit under Non-Priority Sector	36-37
	Adoption of ACP for FY 2026-27	38
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)	39-49
	Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%	38
	District wise CD Ratio of West Bengal	39
	Bank wise CD Ratio of West Bengal	41-42
	Bank wise & Population Group wise Branch Network & Deposit	43-46
	Bank wise & Population Group wise Advance & CD Ratio	
	Bank wise Position of ATM & BC Outlets	47-48
	Trends analysis on District wise CD Ratio on quarterly basis	49
5.	Deployment of Credit in Agriculture including	50-72
	KCC	
	Review of integration of ULI for issuance of Digital KCC	
	Collateral free agricultural loans up to Rs. 2.00 Lakhs & end use verification of agricultural gold loans	
	Review of progress under Agriculture Infrastructure Fund (AIF)	
	Review of credit deployment under FPO	
	Others	
	Progress in KCC	51-53
	Pradhan Mantri Fasal Bima Yojana	54
	Collateral free agricultural loans up to Rs. 2.00 Lakhs	54

	Unified Lending Interface	54-55
	Agriculture Infrastructure Fund (AIF)	55-59
	Review of credit deployment under FPO	59-60
	Krishak Bandhu, Finance to NWR etc.	60-61
	Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)	61-62
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	63-70
	Digitalization of PACs	70
	Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances	71-72
6.	KCC Animal Husbandry (KCC-AH)	73-95
	National Livestock Mission (NLM)	
	MJCC (KCC Fishery)	
	Kishan Credit Card Animal Husbandry(KCC-AH)	73-85
	Participation of Banks in Nationwide AHDF KCC Campaign	86-90
	National Livestock Mission (NLM)	91-92
	Animal Husbandry Infrastructure Fund	92-93
	Tie Up with Milk Unions	93
	Matsya Jeebi Credit Card (MJCC)	94-95
7.	Deployment of Credit to MSME	96-110
	Export Credit	96
	Progress of MSME Loan Restructured	96-98
	Emergency Line of credit guarantee Scheme (ECLGS) & Credit Guarantee Scheme for Subordinate Debt (CGSSD)	99-101
	PMSVANidhi (Street vendors) scheme and progress	101-104
	Bank wise flow of credit to SCC and GCC	105-108
	Progress in MSME Clusters & Credit Linkage	109-110
8.	Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma	111-123
	Progress in MUDRA Loans	111-116
	Progress in Stand Up India Loans	117-118
	Progress in PMEGP Loans	119-120
	Progress in SVSKP Loans	121
	PM Vishwakarma	122-123
9.	Review of progress in SHG-NRLM & Review of progress in Joint Liability Groups (JLGs) Finance	124-133
	Bank & District wise achievement of Credit Linkage under NRLM	125-126
	Dual Authentication & SHG-NULM	127-128
	Enterprise Financing	128-130
	Review of progress in Joint Liability Groups (JLGs) Finance	131-133
10.	Review of Progress in PM Vidyalaxmi & West Bengal Student Credit Card (WBSCC) along with progress in Other Education Loan & Housing Loan:	134-141
	Progress in West Bengal Student Credit Card (WBSCC)	134-135
	Bank wise progress in Education Loan	136-138
	Bank wise progress in Housing Loan	139-141
11.	Non-Conventional renewable energy as sustainable alternative for affordable transportation	142
	PM Surya Ghar : Muft Bijli Yojana (PMSGMBY)	142

12.	Review of performance of the Banks under Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)	143-149
13.	Deployment of Credit facilities to Minority Community & Tribal Welfare	148-151
	Disb. of loan to Minority Community, SC, ST & OBC	148-149
	Outg. Credit to Minority Community, Weaker Section, Women, SC, ST & OBC	150-151
14.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.	152-162
	Bank wise and Sector wise NPA & Recovery Position	152-158
	Status of PDR cases	159-160
	Recovery under SARFAESI and District wise Pending DM Permission	161-162
15.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	163-165
16.	Progress made under Financial Inclusion, Updation of URC in CISBI Portal, Inactive Fixed Point BC, Recruitment of FL Counsellor	166-179
	Progress of FLC during the quarter	166-168
	Financial Literacy camp in Animal Husbandry intensive area	168
	Financial Inclusion Fund (FIF)	168
	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	168-177
	Review of status of Financial Education in School	178
	Updation of URC in CISBI Portal	178
	Inactive Fixed-Point BC	178
	Recruitment of FL Counsellor	179
17.	Review of functioning of RSETIs & setting up of new RSETIs	180-184
18.	Progress on Data Management as per Revamped Lead Bank Scheme	185
19.	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC	186
20.	Miscellaneous	187-192
	Status of SLBC report submitted by Member Banks	187-188
	FI Index-List of identified districts for adequate focus	189
	KYC compliance issue	189-191
	Monthly Target v/s Achievement in Major Parameters for FY 2026-27	192

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

Note: State government has recently announced five new districts viz. Kolkata, Sundarbans, Arambagh, Jangipur and Basirhat during the last budget (2026-27). This takes total number of districts in WB from 23 to 28. While Kolkata will become a full-fledged revenue district, the four other districts will be carved out of existing districts. Once the new districts are formally constituted, the same will be reflected in our SLBC booklets.

Population Details:

(As per 2011 census)

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

Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)
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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.1,49,318
Per Capita Advance	Rs.1,03,918

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, Coochbihar & 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	March 2025	June 2025	September 2025	December 2025	March 2026	June 2026
Rural	4356 (42.54%)	4376 (42.68%)	4388 (42.61%)	4395 (42.49%)	4423 (42.50%)	3758 (40.52%)
Semi- urban	1930 (18.85%)	1945 (18.97%)	1948 (18.92%)	1959 (18.94%)	1968 (18.91%)	1673 (18.04%)
Metro/Urban	3954 (38.61%)	3931 (38.35%)	3962 (38.47%)	3990 (38.57%)	4015 (38.58%)	3844 (41.44%)
Total	10,240	10,252	10,298	10,344	10,406	9275

Note: Negative variation in total number of branches in June quarter as compared to previous quarter is largely owing to reduced reporting of number of branches by Bandhan bank from 1727 to 548. In this regard, Bandhan Bank has clarified as under:

- Earlier, extension counters fully dependent on designated General banking branches were reported under brick & mortar branch category in the quarterly lead bank scheme (LBS) reporting framework. However, following an internal review of the reporting architecture and to ensure greater alignment with the intent and structure of the prescribed reporting format, the bank has decided to report only its General banking branches under the scheme whereas the extension counters earlier reported as GBBs have been left out resulting in negative variation over previous quarter. The same has been duly represented and acknowledged by the Department of Financial services (DFS), GOI. Similar consideration has also been extended by certain SLBCs while assigning ACP targets.

Position of ATMs in the State of West Bengal:

Population group	March 2025	June 2025	September 2025	December 2025	March 2026	June 2026
Rural	2074	2160	2140	2132	2058	3253
Semi- urban	2571	2565	2548	2561	2524	2147
Urban/Metro	7095	6965	6848	6858	6967	6179
Total	11,740	11,690	11,536	11,551	11,549	11579

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	March 2025	June 2025	September 2025	December 2025	March 2026	June 2026
No. of Branches	10,240	10,252	10,298	10,344	10,406	9275
Total Deposits	1209534	1235175	1277993	1258931	1313053	13,63,274
Total Advances (with RIDF)	848401	867499	902142	891373	929775	9,48,774
Total Business	2057935	2102674	2180135	2150304	2242828	23,12,048
CD Ratio	70	70	71	71	71	71
C+I: Deposit Ratio	74	77	75	75	75	75
Priority Sector Advances (PSA)	350825	368376	381810	403422	419425	398464.56
% of PSA to ANBC	41	42	42	45	45	42
Agriculture Advances	91314	92218	93582	98945	104876	109927
% of Agri Advances to ANBC	11	11	10	11	11	12
MSME	159868	167806	180726	192707	204154	208624
Education Loans	6169	5768	6150	6450	7466	4950
Housing Loans	133069	133209	132877	136662	140709	56658
DRI Advances	114	115	118	120	119	116
% of DRI Advances to ANBC	0.01	0.01	0.01	0.01	0.01	0.01
Advances to SC/ST Communities	19333	18883	18940	19627	19639	21141
Adv. to Women Entrepreneurs	88700	90937	91488	99576	100648	94550
% of Adv to Women to ANBC	11	11	10	11	11	10
Weaker Section Advances	83460	77836	83211	82431	85145	88000
% of Weaker Advances to ANBC	10	9	9	9	9	9
Minority Community Advances	38097	43836	40885	41049	43780	41996

% of Minority Co Adv. to Prisec	11	12	11	11	11	4
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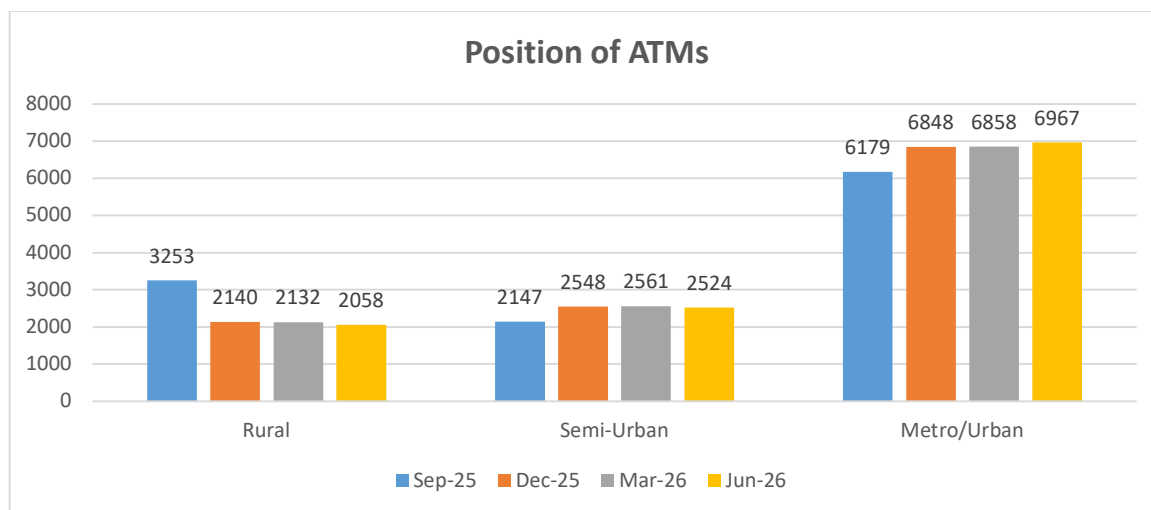
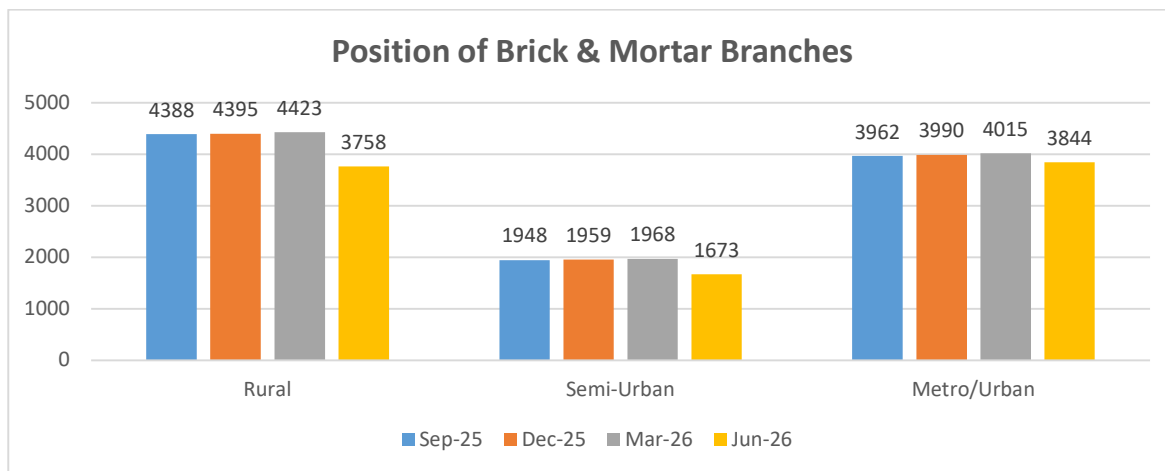
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl	Parameter	FY 2024-25 (As on March 2025)			FY 2025-26 (As on March 2026)		
		ACP Target	ACP Achievement	% achievement	ACP Target	ACP Achievement	% achievement
1							
2	Agriculture	115852	97486	84.15%	115855	117080	101.06%
3	MSME	153509	186847	121.72%	207490	256746	123.74%
4	OPS	46220	26865	58.12%	36378	29425	80.89%
5	Total priority sector	315581	311198	98.61%	359723	403251	112.10%
6	NPS	106519	380003	356.75%	117870	475407	403.33%
7	TOTAL	422100	691201	163.75%	477593	878658	183.98%

Sl	Parameter	FY 2025-26 (As on June 2025)			FY 2026-27 (As on June 2026)		
		ACP Target	ACP Achievement	% achievement	ACP Target	ACP Achievement	% achievement
1							
2	Agriculture	115855	34687	29.94%	122827	40665	33.11%
3	MSME	207490	88287	42.55%	229568	116055	50.55%
4	OPS	36378	7022	19.30%	37419	5183	13.85%
5	Total priority sector	359723	129995	36.14%	389814	161903	41.53%
6	NPS	117870	154847	131.37%	129654	170125	131.21%
7	TOTAL	477593	284843	59.64%	519468	332028	63.92%

Graphical representation of number of branches and ATMs



AGENDA NOTES FOR 172nd and 173rd SLBC Meeting

AGENDA - 1

Confirmation of the Proceedings of the 171st SLBC meeting held on 10.02.2026 and review of action points there of:

The proceedings and action points of 171st SLBC Meeting for West Bengal, held on 10th of February 2026, was circulated under cover of Convener Bank's letter to the members on 17.02.2026. 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 171st SLBC meeting.

The Action Taken Report (ATR) for the major action points as emerged in the 171st SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	To increase Agriculture lending to achieve ACP target for FY 2025-26. AIF Proposal sanction & Disbursement KCC target for FY-2025-26 to be achieved. Focus to be given on KCC renewal.	The agriculture disbursement up to March 2026 for the financial year 2025-26 is Rs. 117079.75 crores thus achieving 101.06% of the target. The member banks are now looking beyond traditional Agri loans and focusing on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending. Further disbursement in Agriculture has increased by Rs.19593.32 crores in absolute terms as on 31.03.2026 from Rs.97486.43 crores as on 31.03.2025 thus registering a growth of 20.09 % on Y-O-Y basis. As on 31.03.2026, member banks have cumulatively sanctioned 8,578 number of AIF applications amounting Rs.3,367.72 Crore, out of which disbursement done in 8,038 number of accounts covering Rs.3123.40 Crore. All the banks operating in the State have disbursed 28.97 lakh KCCs (Fresh + Renewal) amounting Rs. 16,280.44 cr. thus achieving 82.77% of the annual target of 35.00 lakh number of KCC.

2	To increase MSME lending to achieve ACP target for FY 2025-26	The member banks in the State have disbursed Rs.2,56,629.84 Crore under MSME as on 31.03.2026, against the target of Rs.2,07,490 Crore with overall achievement of 123.68 % of the total target for FY 2025-26. Further disbursement in MSME has increased by Rs.69,782.46 crores in absolute terms as on 31.03.2026 from Rs1,86,847.38 Cr. as on 31.03.2025 thus registering a growth of 37.34 % on Y-O-Y basis.
3	WBSCC (West Bengal Student Credit Card)	As on 31.03.2026, member banks have cumulatively sanctioned 1,06,227 number of WBSCC proposals.
4	PMFME	As on 31.03.2026, member banks cumulatively sanctioned 720 Nos of proposals under PMFME scheme.
5	SHG NRLM	As per data provided by WBSRLM Dept, Govt. of West Bengal, total outstanding portfolio under SHG-NRLM as on 31.03.2026 stood at Rs.36,125.63 crore, covering 12,92,580 number of accounts.

AGENDA – 3

Performance of the banks in respect of deployment of credit during current FY 2025-26 against ACP for FY 2025-26, adoption of ACP for FY 2026-27 and performance of the banks in respect of deployment of credit during 1st quarter of FY 2026-27 against ACP 2026-27:

All the banks operating in the State have cumulatively disbursed Rs.4,03,251 Crore in Priority Sector as on 31.03.2026, i.e. 112.10% against the annual target of Rs.3,59,723 Crore for the financial year 2025-26. The achievement in Priority Sector as on 31.03.2025 was Rs.3,11,198 Crore against annual target of Rs.3,15,581 Crore during the financial year 2024-25.

As on 30.06.2026, all banks in the state have cumulatively disbursed Rs.1,61,903 cr in priority sector as on 30.06.2026, i.e. 41.53% against annual target of Rs.3,89,814 cr for FY 2026-27. The achievement in priority sector as on 30.06.2025 was Rs.1,29,995 cr against annual target of Rs.3,59,723 cr during FY 2025-26.

Achievement under Agriculture sector is 101% amounting to Rs.1,17,080 Crore, the achievement in MSME sector is 121% amounting to Rs.2,56,746 Crore and the achievement in Other Priority Sector (OPS) is 81% amounting to Rs.29,425 Crore as on 31.03.2026 which were Rs.97,486 Crore, Rs.1,86,847 Crore and Rs.26,865 Crore in Agriculture, MSME & OPS sector respectively as on 31.03.2025

Achievement under Agriculture sector is 33.11% amounting to Rs.40,665 Crore, the achievement in MSME sector is 50.55% amounting to Rs.1,16,055 Crore and the achievement in Other Priority Sector (OPS) is 13.85% amounting to Rs.5183 Crore as on 30.06.2026 which were Rs.34,687 Crore, Rs.88,287 Crore and Rs.7,022 Crore in Agriculture, MSME & OPS sector respectively as on 30.06.2025.

Disbursement in Non-Priority Sector is Rs.4,75,407 Crore i.e.403% of the ACP of Rs.1,17,870 Crore which results in overall disbursement of Rs.8,78,658 Crore i.e.183.98% against ACP of Rs.4,77,593 Crore as on 31.03.2026.

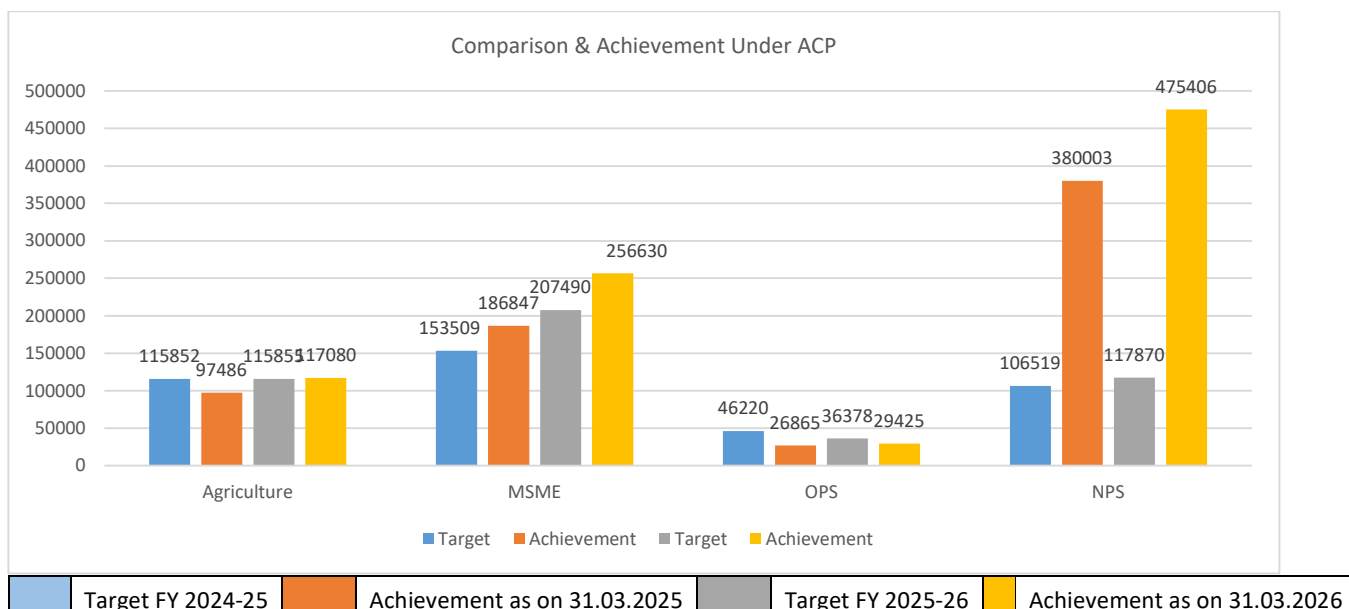
Disbursement in Non-Priority Sector is Rs.1,70,125 Crore i.e 131.21 % of the ACP of Rs.1,29,654 Crore which results in overall disbursement of Rs.3,32,028 Crore i.e.63.92% against ACP of Rs.5,19,468 Crore as on 30.06.2026.

A comparative position of achievement in disbursement figure under ACP as on March 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 March 2025)			FY 2025-26 (As on March 2026)		
		ACP Target	ACP Achievement	% achievement	ACP Target	ACP Achievement	% achievement
1							
2	Agriculture	115852	97486	84.15%	115855	117080	101.06%
3	MSME	153509	186847	121.72%	207490	256746	123.74%
4	OPS	46220	26865	58.12%	36378	29425	80.89%
5	Total priority sector	315581	311198	98.61%	359723	403251	112.10%
6	NPS	106519	380003	356.75%	117870	475407	403.33%
7	TOTAL	422100	691201	163.75%	477593	878658	183.98%

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.

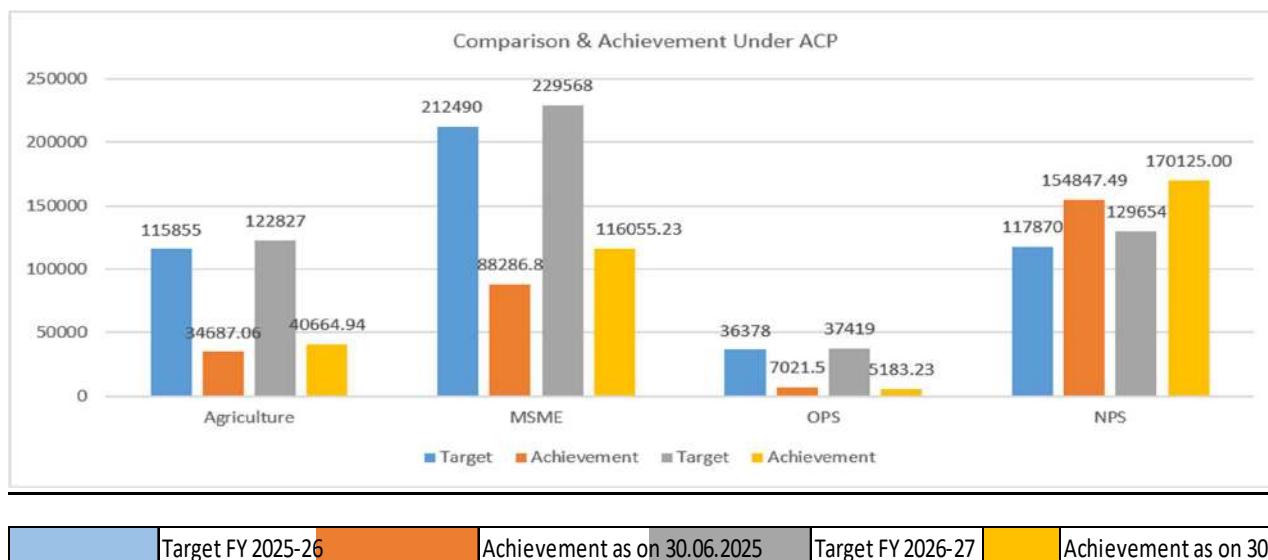


A comparative position of achievement in disbursement figure under ACP as on June Quarter of FY 2025-26 with the same period of last financial year is as under:

(Amount Rs in crore)

SI	Parameter	FY 2025-26 (As on June 2025)			FY 2026-27 (As on June 2026)		
		ACP Target	ACP Achievement	% achievement	ACP Target	ACP Achievement	% achievement
1							
2	Agriculture	115855	34687	29.94%	122827	40665	33.11%
3	MSME	207490	88287	42.55%	229568	116055	50.55%
4	OPS	36378	7022	19.30%	37419	5183	13.85%
5	Total priority sector	359723	129995	36.14%	389814	161903	41.53%
6	NPS	117870	154847	131.37%	129654	170125	131.21%
7	TOTAL	477593	284843	59.64%	519468	332028	63.92%

As observed from the above table, disbursement in agriculture as well as MSME during 1st quarter of current FY has improved if compared with June Quarter of previous FY.



Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended March, 2026												
(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	130074	729.06	58045	689.25	1277	704.29	218611	2646.00	189396	2122.60	80.22
2	Bank of India	172871	2154.93	68	80.27	39019	2553.17	655189	6097.00	211958	4788.37	78.54
3	Bank of Maharastra	2066	58.19	14	4.55	104	4.59	8102	497.00	2184	67.33	13.55
4	Canara Bank	69659	1041.97	72	7.20	2244	376.15	330820	3061.00	71975	1425.33	46.56
5	Central Bank of India	89971	2215.17	159	69.05	340	216.67	272693	3544.00	90470	2500.89	70.57
6	Indian Bank	139710	4358.63	1907	186.26	1205	1705.23	367187	6405.00	142822	6250.12	97.58
7	Indian Overseas Bank	12693	138.37	36	15.40	17085	1040.99	66936	1350.00	29814	1194.75	88.50
8	Punjab & Sind Bank	3	0.07	198	24.73	138	159.58	963	176.00	339	184.38	104.76
9	Punjab National Bank	608514	12791.37	16813	740.42	10651	3066.51	1538510	15929.00	635978	16598.30	104.20
10	State Bank of India	619682	8015.43	166	116.94	249923	11491.88	1472525	13889.00	869771	19624.26	141.29
11	UCO Bank	61033	3012.77	27	111.67	50	26.84	78436	3194.00	61110	3151.28	98.66
12	Union Bank of India	42451	1130.52	155	128.91	2181	1419.15	194233	3512.00	44787	2678.58	76.27
Total PSU		1948727	35646.48	77660	2174.65	324217	22765.06	5204205	60300.00	2350604	60586.19	100.47
13	Axis Bank	202209	1064.60	90	197.25	1602	4286.84	512819	7984.00	203901	5548.69	69.50
14	Bandhan Bank	471096	4703.54	0	0.00	50074	670.81	346854	2118.00	521170	5374.35	253.75
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	#DN/0!
18	Federal Bank	3365	104.65	3	0.47	48	176.85	37488	559.00	3416	281.98	50.44
19	HDFC Bank	131956	929.49	31	71.78	2789	5068.75	572357	3533.00	134776	6070.02	171.81
20	ICICI Bank	32540	594.81	5	1.96	791	2913.17	93483	2406.00	33336	3509.94	145.88
21	IDBI Bank	14991	157.84	13	24.54	569	125.64	154839	406.00	15573	308.02	75.87
22	IDFC First Bank	331	6.43	0	0.00	0	0.00	17600	34.00	331	6.43	18.90
23	Indusind Bank	293798	1365.33	0	0.00	0	0.00	2183637	3531.00	293798	1365.33	38.67
24	Karnataka Bank Ltd.	363	8.39	6	2.43	73	55.00	820	345.00	442	65.82	19.08
25	Karur Vysya Bank	0	0.00	0	0.00	26	2.01	1	0.00	26	2.01	#DN/0!
26	Kotak Mahindra Bank	5302	309.28	1	2.50	176	740.03	26558	984.00	5479	1051.81	106.89
27	Lakshmi Vilas Bank (DBS)	14645	94.00	15	130.97	14	182.95	95498	161.00	14674	407.92	253.37
28	Ratnakar Bank Ltd	68557	384.89	0	0.00	12	62.61	306066	604.00	68569	447.50	74.09
29	South Indian Bank Ltd.	1498	36.77	0	0.00	4	1.77	3397	90.00	1502	38.54	42.82
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DN/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DN/0!
32	YES Bank	4901	25.55	36	12.40	338	1366.40	22492	2034.00	5275	1404.35	69.04
Total PVT		1247667	9914.53	201	449.30	56524	15653.03	4374158	24805.00	1304392	26016.86	104.89
33	Au Small finance Bank	31116	178.52	0	0.00	1	0.50	11017	24.00	31117	179.02	745.92
34	ESAF SF Bank	29098	327.57	0	0.00	0	0.00	216232	284.00	29098	327.57	115.34
35	Jana Small Finance Bank	32748	290.31	0	0.00	0	0.00	167610	312.00	32748	290.31	93.05
36	Ujjivan Small Finance Bank	133540	922.65	0	0.00	0	0.00	454494	887.00	133540	922.65	104.02
37	Utkarsh Small Finance Bank	8491	41.47	0	0.00	0	0.00	21166	35.00	8491	41.47	118.49
Total Small Finance		234993	1760.52	0	0.00	1	0.50	870519	1542.00	234994	1761.02	114.20
38	WBGB (PNB)	728666	13732.17	956	36.88	1793	4.75	1610841	12421.00	731415	13773.80	110.89
Total RRB		728666	13732.17	956	36.88	1793	4.75	1610841	12421.00	731415	13773.80	110.89
39	WB State Co-Op Bank Ltd.	1537836	5607.64	11	15.52	4	0.38	3370727	6587.00	1537851	5623.55	85.37
40	WBSCARD Bank Ltd.	9196	238.20	0	0.00	0	0.00	346667	1187.00	9196	238.20	20.07
Total Co-Optv		1547032	5845.84	11	15.52	4	0.38	3717394	7774.00	1547047	5861.75	75.40
Grand Total		5707085	66899.54	78828	2676.35	382539	38423.72	15777117	106842.00	6168452	107999.61	101.08
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)									9013.00		9080.14	
Grand Total with RIDF									15777117	115855.00	6168452	117079.75

Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended June, 2026												
(No. in actuals, Amt. in Crore)												
Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	6931	671.53	9019	71.96	465	72.99	95610	2837.00	16415	816.49	28.78
2	Bank of India	53414	603.74	59	22.62	17919	1224.09	307705	6272.00	71392	1850.45	29.50
3	Bank of Maharastra	834	17.47	5	0.07	271	18.11	3267	511.00	1110	35.66	6.98
4	Canara Bank	30633	442.48	20	1.19	824	281.27	149465	3147.00	31477	724.95	23.04
5	Central Bank of India	58689	669.79	58	17.89	218	150.41	122573	3646.00	58965	838.09	22.99
6	Indian Bank	57176	1756.90	576	73.10	372	575.35	165009	6581.00	58124	2405.35	36.55
7	Indian Overseas Bank	3173	34.59	9	3.85	4271	311.25	30060	1678.00	7453	349.69	20.84
8	Punjab & Sind Bank	89	45.74	1	0.44	0	0.00	736	302.00	90	46.18	15.29
9	Punjab National Bank	96746	1858.96	192	116.57	1892	728.40	704244	15380.00	98830	2703.93	17.58
10	State Bank of India	138438	1920.40	80	46.00	56759	2979.11	662488	14837.00	195277	4945.51	33.33
11	UCO Bank	9756	379.77	27	73.67	50	13.72	36355	3286.00	9833	467.16	14.22
12	Union Bank of India	13089	299.01	37	37.78	537	760.67	92206	3609.00	13663	1097.46	30.41
Total PSU		468968	8700.37	10083	465.15	83578	7115.39	2369718	62086.00	562629	16280.91	26.22
13	Axis Bank	60182	421.40	46	59.17	1230	2719.38	231129	8213.00	61458	3199.95	38.96
14	Bandhan Bank	122158	1174.17	0	0.00	8347	170.46	178990	4121.00	130505	1344.63	32.63
15	Catholic Syrian Bank Ltd.	216	25.78	1343	31.88	0	0.00	156	151.00	1559	57.66	38.19
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	4	4.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	4	4.00	0	0.00	0.00
18	Federal Bank	2807	73.45	3	0.24	57	154.88	17238	575.00	2867	228.57	39.75
19	HDFC Bank	32272	225.80	10	4.43	1490	2208.81	257757	3833.00	33772	2439.04	63.63
20	ICICI Bank	1834	21.64	0	0.00	555	1834.20	42261	2672.00	2389	1855.84	69.46
21	IDBI Bank	1740	58.10	8	19.74	433	95.57	69443	415.00	2181	173.40	41.78
22	IDFC First Bank	388	4.69	0	0.00	0	0.00	7080	33.00	388	4.69	14.21
23	Indusind Bank	59606	399.31	0	0.00	0	0.00	982366	3630.00	59606	399.31	11.00
24	Karnataka Bank Ltd.	388	12.78	0	0.00	9	3.18	578	354.00	397	15.96	4.51
25	Karur Vysya Bank	0	0.00	0	0.00	8	0.65	2	2.00	8	0.65	32.50
26	Kotak Mahindra Bank	1262	61.83	0	0.00	79	145.90	12036	1013.00	1341	207.73	20.51
27	Lakshmi Vilas Bank (DBS)	10529	58.38	3	17.70	1	22.00	42946	166.00	10533	98.08	59.08
28	Ratnakar Bank Ltd	121822	446.11	0	0.00	2	0.51	137659	620.00	121824	446.62	72.04
29	South Indian Bank Ltd.	209	3.07	0	0.00	0	0.00	1559	92.00	209	3.07	3.34
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	522	2.93	8	8.00	144	807.79	10504	2092.00	674	818.72	39.14
Total PVT		415935	2989.45	1421	141.16	12355	8163.32	1991712	27990.00	429711	11293.93	40.35
33	Au Small finance Bank	7946	62.46	0	0.00	2	7.35	4980	127.00	7948	69.81	54.97
34	ESAF SF Bank	19763	134.37	0	0.00	0	0.00	97299	293.00	19763	134.37	45.86
35	Jana Small Finance Bank	13012	129.78	0	0.00	0	0.00	75351	320.00	13012	129.78	40.56
36	Ujjivan Small Finance Bank	31731	215.95	0	0.00	0	0.00	204602	1000.00	31731	215.95	21.60
37	Utkarsh Small Finance Bank	1684	8.52	0	0.00	0	0.00	9528	36.00	1684	8.52	23.67
Total Small Finance		74136	551.08	0	0.00	2	7.35	391760	1776.00	74138	558.43	31.44
38	WBGB (PNB)	170056	2497.60	77	18.00	29	2.55	723904	12772.00	170162	2518.15	19.72
Total RRB		170056	2497.60	77	18.00	29	2.55	723904	12772.00	170162	2518.15	19.72
39	WB State Co-Op Bank Ltd.	477771	1337.06	2	5.43	0	0.00	1523249	6983.00	477773	1342.48	19.23
40	WBSCARD Bank Ltd.	125	3.44	0	0.00	0	0.00	156176	1220.00	125	3.44	0.28
Total Co-Optv		477896	1340.50	2	5.43	0	0.00	1679425	8203.00	477898	1345.92	16.41
Grand Total		1606991	16078.99	11583	629.73	95964	15288.60	7156519	112827.00	1714538	31997.33	28.36
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)									10000.00		8667.61	
Grand Total with RIDF								7156519	122827.00	1714538	40664.94	33.11

Statement showing disbursement in MSME under Priority Sector up to the quarter ended March, 2026

(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							
		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		Yearly Target under ACP		Disbursement upto the end of the quarter			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount						No.
1	Bank of Baroda	17736	2945.61	2321	1451.28	301	1154.77	0	0.00	0	0.00	22309	6478.00	20358	5551.66	85.70	
2	Bank of India	32412	2711.06	598	2494.01	563	1275.33	0	0.00	0	0.00	74480	8401.00	33573	6480.40	77.14	
3	Bank of Maharastra	1648	60.63	709	131.91	215	734.93	20	5.00	275	0.65	2287	1064.00	2867	933.12	87.70	
4	Canara Bank	20076	2686.48	742	1069.32	53	380.99	0	0.00	136	852.54	29915	6980.00	21007	4989.33	71.48	
5	Central Bank of India	14668	1532.97	471	849.80	29	324.22	31	1.10	0	0.00	22915	3710.00	15199	2708.09	72.99	
6	Indian Bank	60714	7123.24	4961	3368.92	316	975.36	21	0.16	0	0.00	54311	12668.00	66012	11467.68	90.52	
7	Indian Overseas Bank	5743	2717.20	142	242.98	75	1178.31	0	0.00	0	0.00	7449	4516.00	5960	4138.49	91.64	
9	Punjab & Sind Bank	965	113.46	218	174.15	2	16.97	0	0.00	0	0.00	3625	905.00	1185	304.58	33.66	
8	Punjab National Bank	68227	7924.35	2872	3879.86	401	3160.40	18	5.10	0	0.00	119866	14959.00	71518	14969.71	100.07	
10	State Bank of India	219072	26337.09	10864	11574.40	2364	17032.65	0	0.00	34261	4926.27	72981	21312.00	266561	59870.41	280.92	
11	UCO Bank	14326	4206.16	287	1756.67	5	217.82	0	0.00	0	0.00	19535	7748.00	14618	6180.65	79.77	
12	Union Bank of India	18102	2919.32	1890	2452.51	155	1480.51	55	4.12	0	0.00	32633	8717.00	20202	6856.46	78.66	
Total PSU		473689	61277.57	26075	29445.82	4479	27932.26	145	15.48	34672	5779.46	462306	97458.00	539060	124450.58	127.70	
13	Axis Bank	6367	4641.86	4008	7869.72	1396	8931.74	2	0.38	0	0.00	17769	18140.00	11773	21443.70	118.21	
14	Bandhan Bank	449574	5952.09	299	144.59	97	312.60	0	0.00	0	0.00	610480	8914.00	449970	6409.27	71.90	
15	Catholic Syrian Bank Ltd.	8	1.41	14	7.20	0	0.00	0	0.00	0	0.00	0	0.00	22	8.61	#DIV/0!	
16	City Union Bank Ltd.	11	14.44	9	20.36	2	12.50	0	0.00	0	0.00	63	184.00	22	47.29	25.70	
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	13	3.00	0	0.00	2	11.42	6	32.00	15	14.42	45.06	
18	Federal Bank	828	1106.09	0	0.00	0	0.00	0	0.00	0	0.00	8688	1156.00	828	1106.09	95.68	
19	HDFC Bank	21304	7591.53	8037	11726.38	5765	14801.48	0	0.00	0	0.00	23992	23716.00	35106	34119.38	143.87	
20	ICICI Bank	16925	13106.22	7071	16392.26	2081	11017.19	0	0.00	0	0.00	22370	26750.00	26077	40515.67	151.46	
21	IDBI Bank	13378	540.03	1110	320.37	34	129.20	4	0.04	1284	2632.21	11177	2237.00	15810	3621.85	161.91	
22	IDFC First Bank	2997	562.93	1123	240.52	205	42.48	0	0.00	0	0.00	7120	1805.00	4325	845.93	46.87	
23	Indusind Bank	83616	1704.79	932	2129.53	76	584.24	0	0.00	0	0.00	187879	4881.00	84624	4418.56	90.53	
24	Karnataka Bank Ltd.	389	130.61	164	158.88	39	154.24	0	0.00	0	0.00	634	1168.00	592	443.73	37.99	
25	Karur Vysya Bank	92	46.18	45	14.24	0	0.00	0	0.00	0	0.00	190	255.00	137	60.42	23.69	
26	Kotak Mahindra Bank	1885	978.56	1130	1998.85	463	1145.49	0	0.00	0	0.00	6163	6087.00	3478	4122.90	67.73	
27	Lakshmi Vilas Bank (DBS)	139	89.48	322	612.95	50	264.76	0	0.00	0	0.00	60	183.00	511	967.19	528.52	
28	Ratnakar Bank Ltd	497	251.54	572	900.83	382	1283.05	0	0.00	0	0.00	75	594.00	1451	2435.42	410.00	
29	South Indian Bank Ltd.	45	41.94	19	39.46	5	89.04	0	0.00	0	0.00	225	427.00	69	170.44	39.92	
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	11	7.77	0	0.00	0	0.00	0	0.00	0	0.00	10	54.00	11	7.77	14.39	
32	YES Bank	2098	851.91	1003	1803.19	750	2936.81	0	0.00	0	0.00	2311	4740.00	3851	5591.92	117.97	
Total PVT		600164	37619.36	25858	44379.32	11358	41707.82	6	0.42	1286	2643.63	899212	101323.00	638672	126350.55	124.70	
33	Au SF Bank	1640	102.39	17	11.07	3	11.05	0	0.00	0	0.00	1857	385.00	1660	124.51	32.34	
34	ESAF SF Bank	22076	125.50	0	0.00	0	0.00	0	0.00	0	0.00	15490	96.00	22076	125.50	130.73	
35	Jana SF Bank	16507	239.91	35	7.53	0	0.00	0	0.00	0	0.00	14893	567.00	16542	247.44	43.64	
36	Ujjivan SF Bank	92239	769.56	69	40.92	148	29.85	0	0.00	0	0.00	108676	1144.00	92456	840.33	73.46	
37	Utkarsh SF Bank	149	31.32	0	0.00	0	0.00	0	0.00	0	0.00	212	110.00	149	31.32	28.47	
Total Small Finance		132611	1268.68	121	59.52	151	40.90	0	0.00	0	0.00	141128	2302.00	132883	1369.10	59.47	
38	WBGB (PNB)	179980	3949.69	368	66.43	15	4.01	2879	62.78	0	0.00	142200	5311.00	183242	4082.91	76.88	
Total RRB		179980	3949.69	368	66.43	15	4.01	2879	62.78	0	0.00	142200	5311.00	183242	4082.91	76.88	
39	WB State Co-Op Bank Ltd.	7971	321.56	144	98.20	0	0.00	40	3.97	963	43.84	10190	900.00	9118	467.57	51.95	
40	WBSCARD Bank Ltd.	571	24.91	0	0.00	0	0.00	0	0.00	0	0.00	7860	196.00	571	24.91	12.71	
Total Co-Optv		8542	346.47	144	98.20	0	0.00	40	3.97	963	43.84	18050	1096.00	9689	492.48	44.93	
Grand Total		1394986	104461.77	52566	74049.29	16003	69685.00	3070	82.64	36921	8466.93	1662896	207490.00	1503546	256745.63	123.74	

Statement showing disbursement in MSME under Priority Sector up to the quarter ended June, 2026

(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						
		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		Yearly Target under ACP		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	2714	252.89	2498	252.01	136	201.91	0	0.00	1236	101.61	26059	6966.00	6584	808.42	11.61
2	Bank of India	20367	1664.07	664	1769.00	361	973.53	0	0.00	0	0.00	77377	9035.00	21392	4406.61	48.77
3	Bank of Maharashtra	741	71.97	37	67.75	5	18.34	1	0.06	0	0.00	2494	1286.00	784	158.12	12.30
4	Canara Bank	8626	1105.32	726	673.21	43	226.31	0	0.00	37	1.52	32310	7509.00	9432	2006.36	26.72
5	Central Bank of India	14031	1167.84	499	698.67	38	316.59	0	0.00	0	0.00	24224	3989.00	14568	2183.10	54.73
6	Indian Bank	18577	2774.40	2370	1381.70	41	413.80	5	0.05	0	0.00	59395	13626.00	20993	4569.95	33.54
7	Indian Overseas Bank	1435	679.29	35	60.75	19	294.58	0	0.00	0	0.00	7890	4858.00	1489	1034.62	21.30
9	Punjab & Sind Bank	276	35.98	89	69.19	55	76.78	0	0.00	0	0.00	3853	971.00	420	181.95	18.74
8	Punjab National Bank	19430	2428.60	1136	1176.59	160	1292.00	5	0.40	0	0.00	133231	19463.00	20731	4897.59	25.16
10	State Bank of India	63762	7681.13	3082	3377.08	635	4667.05	0	0.00	1391	1258.77	77323	22919.00	68870	16984.03	74.10
11	UCO Bank	6226	478.16	156	276.67	3	24.82	0	0.00	0	0.00	19873	8333.00	6385	779.65	9.36
12	Union Bank of India	11912	1747.27	909	1784.33	112	1120.20	15	0.41	0	0.00	34678	9373.00	12948	4652.21	49.63
Total PSU		168097	20086.92	12201	11586.95	1608	9625.90	26	0.92	2664	1361.90	498707	108328.00	184596	42662.60	39.38
13	Axis Bank	4343	2529.13	1948	5023.33	503	5061.38	0	0.00	0	0.00	22465	19513.00	6794	12613.84	64.64
14	Bandhan Bank	67564	965.42	95	47.48	23	69.33	0	0.00	0	0.00	628659	8955.00	67682	1082.23	12.09
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	2.00	0	0.00	0.00
16	City Union Bank Ltd.	11	199.14	9	30.07	2	0.00	0	0.00	0	0.00	98	229.00	22	229.21	100.09
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	60	16.90	35	34.00	60	16.90	49.71
18	Federal Bank	793	1120.13	0	0.00	0	0.00	0	0.00	0	0.00	9164	1243.00	793	1120.13	90.12
19	HDFC Bank	13732	4267.87	4604	7153.58	1848	6132.78	0	0.00	0	0.00	31212	26640.00	20184	17554.23	65.89
20	ICICI Bank	12385	7867.55	5216	12270.34	1177	7251.89	0	0.00	0	0.00	29008	29772.00	18778	27389.77	92.00
21	IDBI Bank	3547	412.85	137	220.56	27	116.36	0	0.00	0	0.00	11793	4204.00	3711	749.78	17.83
22	IDFC First Bank	3637	602.96	965	251.67	235	57.01	0	0.00	0	0.00	8354	1940.00	4837	911.65	46.99
23	Indusind Bank	39025	650.35	249	455.49	44	255.61	0	0.00	0	0.00	194284	5245.00	39318	1361.45	25.96
24	Karnataka Bank Ltd.	19	3.89	83	39.68	38	74.38	0	0.00	13	9.37	915	1258.00	153	127.32	10.12
25	Karur Vysya Bank	15	18.20	6	2.34	0	0.00	0	0.00	0	0.00	216	274.00	21	20.54	7.50
26	Kotak Mahindra Bank	492	277.16	378	538.72	170	469.78	0	0.00	0	0.00	8105	6545.00	1040	1285.67	19.64
27	Lakshmi Vilas Bank (DBS)	56	38.68	93	115.91	20	85.13	0	0.00	0	0.00	96	197.00	169	239.72	121.69
28	Ratnakar Bank Ltd	136	907.05	229	1680.19	115	1559.53	0	0.00	0	0.00	112	964.00	480	4146.77	430.16
29	South Indian Bank Ltd.	11	2.66	31	8.15	3	34.05	0	0.00	0	0.00	338	458.00	45	44.86	9.79
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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	100	104.00	0	0.00	0.00
32	YES Bank	770	420.58	426	899.46	240	1812.99	0	0.00	0	0.00	2883	5096.00	1436	3133.03	61.48
Total PVT		146536	20283.63	14469	28736.97	4445	22980.23	0	0.00	73	26.27	947839	112673.00	165523	72027.10	63.93
33	Au SF Bank	350	30.26	14	11.20	1	19.94	0	0.00	0	0.00	1823	414.00	365	61.40	14.83
34	ESAF SF Bank	10205	58.41	0	0.00	0	0.00	0	0.00	0	0.00	15906	103.00	10205	58.41	56.71
35	Jana SF Bank	145	10.47	8	4.98	0	0.00	0	0.00	0	0.00	15347	610.00	153	15.46	2.53
36	Ujivan SF Bank	9936	103.22	8	9.22	7	7.89	0	0.00	0	0.00	111952	1230.00	9951	120.33	9.78
37	Utkarsh SF Bank	25	4.06	1	0.18	0	0.00	0	0.00	0	0.00	229	118.00	26	4.24	3.59
Total Small Finance		20661	206.42	31	25.58	8	27.83	0	0.00	0	0.00	145257	2475.00	20700	259.83	10.50
38	WBGB (PNB)	58291	981.58	197	49.73	9	2.05	1151	28.81	0	0.00	146804	4916.00	59648	1062.17	21.61
Total RRB		58291	981.58	197	49.73	9	2.05	1151	28.81	0	0.00	146804	4916.00	59648	1062.17	21.61
39	WB State Co-Op Bank Ltd.	543	41.95	0	0.00	0	0.00	1	0.03	28	0.75	8761	967.00	572	42.73	4.42
40	WBSCARD Bank Ltd.	31	0.80	0	0.00	0	0.00	0	0.00	0	0.00	8056	209.00	31	0.80	0.38
Total Co-Optv		574	42.75	0	0.00	0	0.00	1	0.03	28	0.75	16817	1176.00	603	43.53	3.70
Grand Total		394159	41601.31	26898	40399.23	6070	32636.01	1178	29.76	2765	1388.92	1755424	229568.00	431070	116055.23	50.55

Statement showing disbursement in Export, Education & Housing under Priority Sector up to the quarter ended March, 2026																
(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	1186	78.02	62.92	1570	166.00	1256	125.73	75.74	5126	1157.00	4786	1030.90	89.10
2	Bank of India	0	0.00	1	0.13	#DIV/0!	4017	59.00	2583	37.74	63.97	2490	422.00	2615	390.61	92.56
3	Bank of Maharashtra	0	0.00	2	3.30	#DIV/0!	286	7.00	69	4.69	67.00	379	57.00	454	98.12	172.14
4	Canara Bank	0	0.00	0	0.00	#DIV/0!	4414	76.00	3484	62.76	82.58	2160	347.00	1807	239.80	69.11
5	Central Bank of India	215	74.00	41	38.69	52.28	2445	54.00	1673	35.94	66.56	1624	158.00	1116	156.40	98.99
6	Indian Bank	10	3.00	6	4.09	136.33	3573	235.00	3847	65.62	27.92	2665	559.00	5107	475.26	85.02
7	Indian Overseas Bank	4276	8.00	888	3.83	47.88	156	12.00	319	6.37	53.05	720	278.00	1386	150.61	54.17
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	26	2.00	10	0.23	11.50	59	13.00	78	13.58	104.46
9	Punjab National Bank	20	5.00	3	62.21	1244.18	20264	296.00	11363	172.43	58.25	6733	941.00	7263	1016.72	108.05
10	State Bank of India	0	0.00	16	86.11	#DIV/0!	32896	637.00	26987	507.50	79.67	32138	3372.00	109052	12435.00	368.77
11	UCO Bank	0	0.00	0	0.00	#DIV/0!	5337	16.00	1779	146.21	913.81	3315	418.00	1344	162.32	38.83
12	Union Bank of India	0	0.00	0	0.00	#DIV/0!	4306	68.00	2443	39.31	57.81	872	138.00	987	138.10	100.07
Total PSU		6234	214.00	2143	276.37	129.15	79290	1628.00	55813	1204.53	73.99	58281	7860.00	135995	16307.42	207.47
13	Axis Bank	39	135.00	1	31.88	23.61	1444	76.00	622	27.35	35.99	1428	128.00	128	17.95	14.02
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	11700	626.00	297	21.93	3.50
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.02	#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	19	2.34	234.00
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	6059	118.62	86.58	18214	1008.00	9230	516.79	51.27
20	ICICI Bank	39	133.00	9	29.91	22.49	207	29.00	91	11.96	41.24	786	243.00	513	127.33	52.40
21	IDBI Bank	0	0.00	0	0.00	#DIV/0!	167	3.00	252	5.97	198.96	388	141.00	942	153.58	108.92
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	69	17.00	28	5.53	32.54
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	7	0.16	16.00	888	149.00	485	54.84	36.81
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16	0.00	5	0.62	#DIV/0!	725	267.00	64	28.94	10.84
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	2.00	34	6.55	327.32
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	Rajnar Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.02	#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	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	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	12	0.21	20.84	54	12.00	56	6.44	53.63
Total PVT		215	463.00	11	61.91	13.37	6791	248.00	7049	164.91	66.49	34318	2605.00	11801	942.93	36.20
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	18	2.28	28.50
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	493	11.84	#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	25480	388.56	80.28
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	62	14.00	35	6.53	46.64
Total Small Finance		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	23603	506.00	26026	409.22	80.87
38	WBG (PNB)	0	0.00	0	0.00	#DIV/0!	2577	27.00	4085	16.92	62.67	1275	926.00	17901	426.50	46.06
Total RRB		0	0.00	0	0.00	#DIV/0!	2577	27.00	4085	16.92	62.67	1275	926.00	17901	426.50	46.06
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	3016	67.00	799	17.14	25.59	1055	217.00	1600	188.33	86.79
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
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	3016	67.00	799	17.14	25.59	1148	233.00	1685	193.55	83.07
Grand Total		6449	677.00	2154	338.28	49.97	91674	1970.00	67746	1403.50	71.24	118625	12130.00	193408	18279.62	150.70

Statement showing disbursement in Export, Education & Housing under Priority Sector up to the quarter ended June, 2026

(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	588	136.00	370	85.61	62.95	1457	187.00	336	85.60	45.77	5422	1370.00	1014	296.00	21.61
2	Bank of India	27	17.00	0	0.00	0.00	3681	49.00	1063	8.96	18.29	2627	301.00	685	69.09	22.95
3	Bank of Maharashtra	5	3.00	0	0.00	0.00	145	7.00	91	1.43	20.45	371	53.00	152	15.72	29.66
4	Canara Bank	13	13.00	457	449.42	3457.11	4056	40.00	1457	18.94	47.36	2282	242.00	569	61.34	25.35
5	Central Bank of India	81	12.00	21	24.52	204.33	2267	35.00	800	11.30	32.29	1719	208.00	589	42.17	20.27
6	Indian Bank	11	12.00	0	0.00	0.00	3308	35.00	1150	11.20	32.00	2820	217.00	980	76.95	35.46
7	Indian Overseas Bank	812	6.00	126	3.38	56.33	99	18.00	42	2.35	13.06	759	123.00	164	120.25	97.76
8	Punjab & Sind Bank	1	1.00	0	0.00	0.00	7	3.00	0	0.00	0.00	59	23.00	0	0.00	0.00
9	Punjab National Bank	77	45.00	0	0.00	0.00	18769	134.00	4362	40.62	30.31	7056	811.00	1967	167.83	20.69
10	State Bank of India	305	180.00	4	29.88	16.60	30484	522.00	11863	141.00	27.01	34003	3210.00	12659	780.74	24.32
11	UCO Bank	63	32.00	0	0.00	0.00	4699	92.00	1202	8.21	8.92	3508	571.00	988	60.06	10.52
12	Union Bank of India	10	11.00	0	0.00	0.00	3811	31.00	949	9.41	30.35	919	194.00	312	28.71	14.80
Total PSU		1993	468.00	978	592.82	126.67	72783	1153.00	23315	339.03	29.40	61545	7323.00	20079	1718.86	23.47
13	Axis Bank	13	15.00	0	0.00	0.00	1309	44.00	245	9.72	22.09	1225	268.00	38	6.06	2.26
14	Bandhan Bank	140	74.00	0	0.00	0.00	206	217.00	0	0.00	0.00	12378	1334.00	9	0.27	0.02
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	2.00	#DIV/0!	1	1.00	0	0.70	70.00	1	5.00	0	2.20	44.00
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!	3	1.00	0	0.00	0.00	36	6.00	0	0.00	0.00
19	HDFC Bank	45	43.00	0	0.00	0.00	4537	127.00	1137	26.40	20.79	19254	777.00	858	99.13	12.76
20	ICICI Bank	13	8.00	8	62.04	775.53	180	22.00	25	3.09	14.05	831	151.00	65	18.04	11.95
21	IDBI Bank	50	25.00	0	0.00	0.00	37	74.00	117	1.89	2.55	407	464.00	188	28.50	6.14
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00	73	6.00	34	6.43	107.23
23	Indusind Bank	20	4.00	2	17.32	433.03	10	10.00	0	0.00	0.00	10	64.00	0	0.00	0.00
24	Karnataka Bank Ltd.	1	1.00	0	0.00	0.00	12	3.00	0	0.00	0.00	758	19.00	18	3.01	15.84
25	Karur Vysya Bank	2	2.00	0	0.00	0.00	5	5.00	2	0.18	3.60	766	33.00	23	15.68	47.52
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00	16	4.00	3	0.57	14.27
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	2	2.00	2	21.77	1088.62	1	6.00	1	0.04	0.74	5	34.00	1	0.27	0.80
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2	2.00	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	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!	7	1.00	1	0.00	0.38	57	8.00	3	0.41	5.06
Total PVT		286	174.00	12	103.14	59.27	6310	513.00	1528	42.03	8.19	35819	3175.00	1240	180.57	5.69
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00	1	4.00	0	0.00	0.00
34	ESAF SF Bank	10	7.00	0	0.00	0.00	20	19.00	0	0.00	0.00	57	118.00	0	0.00	0.00
35	Jana Small Finance Bank	10	7.00	0	0.00	0.00	20	19.00	0	0.00	0.00	57	118.00	102	1.54	1.30
36	Ujjivan Small Finance Bank	30	26.00	0	0.00	0.00	50	75.00	0	0.00	0.00	24852	462.00	6503	101.61	21.99
37	Utkarsh Small Finance Bank	1	1.00	0	0.00	0.00	1	2.00	0	0.00	0.00	64	12.00	6	0.71	5.92
Total Small Finance		51	41.00	0	0.00	0.00	92	116.00	0	0.00	0.00	25031	714.00	6611	103.86	14.55
38	WBG (PNB)	25	14.00	0	0.00	0.00	2394	38.00	629	4.62	12.16	1351	255.00	924	74.31	29.14
Total RRB		25	14.00	0	0.00	0.00	2394	38.00	629	4.62	12.16	1351	255.00	924	74.31	29.14
39	WB State Co-Op Bank Ltd.	155	77.00	0	0.00	0.00	2643	222.00	150	3.35	1.51	1104	1383.00	186	18.20	1.32
40	WBSCARD Bank Ltd.	1	1.00	0	0.00	0.00	3	4.00	0	0.00	0.00	98	22.00	11	0.74	3.36
Total Co-Optv		156	78.00	0	0.00	0.00	2646	226.00	150	3.35	1.48	1202	1405.00	197	18.94	1.35
Grand Total		2511	775.00	990	695.95	89.80	84225	2046.00	25622	389.03	19.01	124948	12872.00	29051	2096.55	16.29

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended March, 2026																
(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	748	794.30	71.24
2	Bank of India	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	9	3.00	14	1.95	65.09
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	0	0.00	4	0.07	#DIV/0!	0	0.00	29	0.10	#DIV/0!
4	Canara Bank	10	2.00	0	0.00	0.00	3611	0.00	44	0.72	#DIV/0!	19	0.00	18	0.07	#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	6146	582.23	54.72
6	Indian Bank	0	0.00	1	0.75	#DIV/0!	0	0.00	45	0.61	#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	182	4.46	34.34
9	Punjab & Sind Bank	5	1.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	9	0.00	22	0.65	#DIV/0!
8	Punjab National Bank	0	0.00	0	0.00	#DIV/0!	27683	2.00	124	1.75	87.44	167	4.00	808	66.84	1670.93
10	State Bank of India	5	0.00	28	19.60	#DIV/0!	401	8.00	420	21.67	270.88	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	21	3.94	#DIV/0!	802	33.00	6	59.02	178.85	0	0.00	0	0.00	#DIV/0!
Total PSU		55	32.00	50	24.29	75.91	32497	43.00	643	83.84	194.97	33361	4481.00	15983	2125.60	47.44
13	Axis Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	55957	467.00	38236	185.09	39.63
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	928285	10111.00	442993	2980.50	29.48
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	312	1.47	#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	32998	172.90	5763.35
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	10	8.68	124.01	0	0.00	0	0.00	#DIV/0!	1135	168.00	0	0.00	0.00
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	2	2.57	257.00	47	5.00	2	0.48	9.60
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	56	0.00	38	0.41	#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	9798	51.64	99.31
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	72.53	7253.00
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	5	0.31	1.35
Total PVT		314	8.00	120	9.15	114.42	1203	224.00	12	21.42	9.56	997534	10872.00	542257	3893.24	35.81
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	1530	11.00	5173	26.63	242.08
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	40189	345.00	75265	397.99	115.36
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	20821	359.00	23108	207.25	57.73
36	Ujjivan Small Finance Bank	12472	29.00	9029	51.00	175.86	0	0.00	0	0.00	#DIV/0!	77899	877.00	73615	439.36	50.10
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2643	22.00	1196	7.15	32.50
Total Small Finance		12472	29.00	9029	51.00	175.86	0	0.00	0	0.00	#DIV/0!	143082	1614.00	178357	1078.37	66.81
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	294	1.64	#DIV/0!	11902	427.00	31651	79.55	18.63
Total RRB		0	0.00	0	0.00	#DIV/0!	0	0.00	294	1.64	#DIV/0!	11902	427.00	31651	79.55	18.63
39	WB State Co-Op Bank Ltd.	461	7.00	50	1.95	27.92	0	0.00	0	0.00	#DIV/0!	128731	3864.00	84382	2033.91	52.64
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		461	7.00	50	1.95	27.92	0	0.00	0	0.00	#DIV/0!	128731	3864.00	84382	2033.91	52.64
Grand Total		13302	76.00	9249	86.40	113.68	33700	267.00	949	106.90	40.04	1314610	21258.00	852630	9210.67	43.33

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended June, 2026																
(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!	828	1199.00	225	218.75	18.24
2	Bank of India	1	2.00	7	0.17	8.67	7	7.00	1	0.05	0.66	305	531.00	0	0.00	0.00
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00	100	95.00	0	0.00	0.00
4	Canara Bank	11	2.00	0	0.00	0.00	1608	5.00	18	0.22	4.44	6	424.00	3	0.01	0.00
5	Central Bank of India	1	1.00	0	0.00	0.00	5	5.00	0	0.00	0.00	5740	369.00	3616	191.73	51.96
6	Indian Bank	1	1.00	0	0.00	0.00	5	5.00	17	0.19	3.80	1	379.00	0	0.00	0.00
7	Indian Overseas Bank	1	1.00	0	0.00	0.00	3	3.00	0	0.00	0.00	33	212.00	13	2.83	1.33
9	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00	50	42.00	0	0.00	0.00
8	Punjab National Bank	5	5.00	0	0.00	0.00	27283	18.00	73	1.09	6.06	349	1422.00	91	0.63	0.04
10	State Bank of India	24	20.00	0	0.00	0.00	458	71.00	252	3.38	4.76	5515	5628.00	0	0.00	0.00
11	UCO Bank	16	4.00	0	0.00	0.00	13	13.00	0	0.00	0.00	22320	1003.00	7855	338.98	33.80
12	Union Bank of India	19	1.00	6	1.61	161.00	804	4.00	1	0.25	6.25	350	338.00	280	0.05	0.01
Total PSU		79	37.00	13	1.78	4.82	30188	133.00	362	5.18	3.89	35597	11642.00	12083	752.98	6.47
13	Axis Bank	2	2.00	0	0.00	0.00	5	6.00	0	0.00	0.00	48861	473.00	8718	44.52	9.41
14	Bandhan Bank	8	8.00	0	0.00	0.00	29	29.00	0	0.00	0.00	810594	2339.00	57183	407.36	17.42
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	10	8.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	1535	12.00	4	0.24	2.00
19	HDFC Bank	5	5.00	0	0.00	0.00	410	17.00	0	0.00	0.00	1134	1361.00	5663	30.39	2.23
20	ICICI Bank	1	1.00	0	0.00	0.00	3	3.00	0	0.00	0.00	1	262.00	0	0.00	0.00
21	IDBI Bank	14	3.00	4	0.15	5.07	10	10.00	0	0.00	0.00	985	810.00	0	0.00	0.00
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	10	10.00	0	0.00	0.00
23	Indusind Bank	0	0.00	43	0.21	#DIV/0!	1	1.00	0	0.00	0.00	2285	113.00	3510	166.43	147.28
24	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	30	34.00	0	0.00	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	1	1.00	0	0.00	0.00	60	58.00	4	0.18	0.31
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2	8.00	0	0.00	0.00
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!	401	1.00	0	0.00	0.00	5877	59.00	1389	7.73	13.10
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	202	4.00	3	2.41	60.25
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	1	0.20	#DIV/0!	297	14.00	2	59.24	423.12
Total PVT		30	19.00	47	0.36	1.90	860	68.00	1	0.20	0.30	871885	5567.00	76476	718.49	12.91
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	1336	6.00	1245	6.91	115.20
34	ESAF SF Bank	1	1.00	0	0.00	0.00	3	3.00	0	0.00	0.00	35001	223.00	3686	20.80	9.33
35	Jana Small Finance Bank	1	1.00	0	0.00	0.00	3	3.00	0	0.00	0.00	18180	211.00	4854	38.70	18.34
36	Ujivan Small Finance Bank	816	3.00	2020	12.03	401.00	10	10.00	0	0.00	0.00	68022	813.00	29599	200.94	24.72
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2304	21.00	73	0.38	1.81
Total Small Finance		818	5.00	2020	12.03	240.60	16	16.00	0	0.00	0.00	124843	1274.00	39457	267.73	21.01
38	WBGB (PNB)	2	2.00	0	0.00	0.00	6	6.00	49	0.31	5.17	10575	449.00	786	11.14	2.48
Total RRB		2	2.00	0	0.00	0.00	6	6.00	49	0.31	5.17	10575	449.00	786	11.14	2.48
39	WB State Co-Op Bank Ltd.	445	9.00	0	0.00	0.00	30	30.00	0	0.00	0.00	112695	2429.00	13314	231.49	9.53
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	40	40.00	0	0.00	0.00
Total Co-Optv		445	9.00	0	0.00	0.00	30	30.00	0	0.00	0.00	112735	2469.00	13314	231.49	9.38
Grand Total		1374	72.00	2080	14.17	19.69	31100	253.00	412	5.69	2.25	1155635	21401.00	142116	1981.83	9.26

Statement showing disbursement in Other Priority Sector up to the quarter ended March, 2026						
(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	7976	2028.95	79.19
2	Bank of India	6516	484.00	5213	430.44	88.93
3	Bank of Maharastra	665	64.00	558	106.28	166.06
4	Canara Bank	10214	425.00	5353	303.35	71.38
5	Central Bank of India	10859	1350.00	8976	813.26	60.24
6	Indian Bank	6249	863.00	9010	546.34	63.31
7	Indian Overseas Bank	5227	311.00	2775	165.26	53.14
8	Punjab & Sind Bank	99	16.00	110	14.46	90.38
9	Punjab National Bank	54867	1248.00	19561	1319.95	105.77
10	State Bank of India	65440	4017.00	136503	13069.88	325.36
11	UCO Bank	34228	2679.00	11135	983.51	36.71
12	Union Bank of India	6000	239.00	3457	240.37	100.57
Total PSU		209718	14258.00	210627	20022.05	140.43
13	Axis Bank	58868	806.00	38987	262.27	32.54
14	Bandhan Bank	939985	10737.00	443290	3002.43	27.96
15	Catholic Syrian Bank Ltd.	0	0.00	313	1.49	#DIV/0!
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	3	1.00	19	2.34	234.00
18	Federal Bank	1844	26.00	5	0.45	1.73
19	HDFC Bank	23802	1148.00	48288	819.37	71.37
20	ICICI Bank	1046	406.00	615	169.22	41.68
21	IDBI Bank	1705	319.00	1204	168.23	52.74
22	IDFC First Bank	69	17.00	28	5.53	32.54
23	Indusind Bank	2874	192.00	17952	428.04	222.94
24	Karnataka Bank Ltd.	1365	156.00	496	58.05	37.21
25	Karur Vysya Bank	797	267.00	107	29.97	11.22
26	Kotak Mahindra Bank	15	2.00	34	6.55	327.32
27	Lakshmi Vilas Bank (DBS)	68	1.00	0	0.00	0.00
28	Ratnakar Bank Ltd	7136	276.00	9803	52.35	18.97
29	South Indian Bank Ltd.	316	3.00	27	72.53	2417.67
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	82	14.74	23.40
Total PVT		1040375	14420.00	561250	5093.57	35.32
33	Au Small finance Bank	1530	11.00	5173	26.63	242.08
34	ESAF SF Bank	40243	353.00	75283	400.27	113.39
35	Jana Small Finance Bank	20821	359.00	23601	219.09	61.03
36	Ujjivan Small Finance Bank	113858	1390.00	108124	878.92	63.23
37	Utkarsh Small Finance Bar	2705	36.00	1231	13.68	38.00
Total Small Finance		179157	2149.00	213412	1538.59	71.60
38	WBGB (PNB)	15754	1380.00	53931	524.61	38.02
Total RRB		15754	1380.00	53931	524.61	38.02
39	WB State Co-Op Bank Ltd.	133263	4155.00	86831	2241.34	53.94
40	WBSCARD Bank Ltd.	93	16.00	85	5.22	32.63
Total Co-Optv		133356	4171.00	86916	2246.56	53.86
Grand Total		1578360	36378.00	1126136	29425.37	80.89

Statement showing disbursement in Other Priority Sector up to the quarter ended June, 2026						
(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	8295	2892.00	1945	685.96	23.72
2	Bank of India	6648	907.00	1756	78.28	8.63
3	Bank of Maharastra	622	159.00	243	17.15	10.79
4	Canara Bank	7976	726.00	2504	529.93	72.99
5	Central Bank of India	9813	630.00	5026	269.72	42.81
6	Indian Bank	6146	649.00	2147	88.34	13.61
7	Indian Overseas Bank	1707	363.00	345	128.81	35.48
8	Punjab & Sind Bank	118	70.00	0	0.00	0.00
9	Punjab National Bank	53539	2435.00	6493	210.17	8.63
10	State Bank of India	70789	9631.00	24778	955.00	9.92
11	UCO Bank	30619	1715.00	10045	407.25	23.75
12	Union Bank of India	5913	579.00	1548	40.03	6.91
Total PSU		202185	20756.00	56830	3410.64	16.43
13	Axis Bank	51415	808.00	9001	60.30	7.46
14	Bandhan Bank	823355	4001.00	57192	407.62	10.19
15	Catholic Syrian Bank Ltd.	1	1.00	0	0.00	0.00
16	City Union Bank Ltd.	12	14.00	0	4.90	35.00
17	Dhanlaxmi Bank Ltd.	1	1.00	0	0.00	0.00
18	Federal Bank	1574	19.00	4	0.24	1.26
19	HDFC Bank	25385	2330.00	7658	155.92	6.69
20	ICICI Bank	1029	447.00	98	83.17	18.61
21	IDBI Bank	1503	1386.00	309	30.54	2.20
22	IDFC First Bank	84	17.00	34	6.43	37.85
23	Indusind Bank	2326	192.00	3555	183.96	95.81
24	Karnataka Bank Ltd.	801	57.00	18	3.01	5.28
25	Karur Vysya Bank	834	99.00	29	16.04	16.20
26	Kotak Mahindra Bank	19	13.00	3	0.57	4.39
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	6286	102.00	1393	29.82	29.24
29	South Indian Bank Ltd.	204	6.00	3	2.41	40.17
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	361	23.00	7	59.85	260.20
Total PVT		915190	9516.00	79304	1044.80	10.98
33	Au Small finance Bank	1338	11.00	1245	6.91	62.84
34	ESAF SF Bank	35092	371.00	3686	20.80	5.61
35	Jana Small Finance Bank	18271	359.00	4956	40.24	11.21
36	Ujjivan Small Finance Bank	93780	1389.00	38122	314.58	22.65
37	Utkarsh Small Finance Bar	2370	36.00	79	1.09	3.03
Total Small Finance		150851	2166.00	48088	383.62	17.71
38	WBGB (PNB)	14353	764.00	2388	90.38	11.83
Total RRB		14353	764.00	2388	90.38	11.83
39	WB State Co-Op Bank Ltd	117072	4150.00	13650	253.05	6.10
40	WBSCARD Bank Ltd.	142	67.00	11	0.74	1.10
Total Co-Optv		117214	4217.00	13661	253.79	6.02
Grand Total		1399793	37419.00	200271	5183.23	13.85

Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended March, 2026											
(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	2541	5.49	0.19	250274	11686.00	217730	9703.21	83.03
2	Bank of India	355816	2547.22	200895	3973.84	156.01	736185	14982.00	250744	11699.20	78.09
3	Bank of Maharastra	50430	361.02	188	4.67	1.29	11054	1625.00	5609	1106.73	68.11
4	Canara Bank	280035	2004.72	107316	1536.25	76.63	370949	10466.00	98335	6718.01	64.19
5	Central Bank of India	148976	1066.50	0	0.00	0.00	306467	8604.00	114645	6022.24	69.99
6	Indian Bank	508786	3642.31	162345	3456.47	94.90	427747	19936.00	217844	18264.14	91.61
7	Indian Overseas Bank	114289	818.18	5354	221.58	27.08	79612	6177.00	38549	5498.50	89.02
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	4687	1097.00	1634	503.42	45.89
8	Punjab National Bank	959485	6868.79	211886	3718.48	54.14	1713243	32136.00	727057	32887.96	102.34
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1610946	39218.00	1272835	92564.55	236.03
11	UCO Bank	262367	1878.24	18034	395.54	21.06	132199	13621.00	86863	10315.44	75.73
12	Union Bank of India	489338	3503.09	49848	1049.92	29.97	232866	12468.00	68446	9775.41	78.40
Total PSU		5086472	36413.17	758407	14362.23	39.44	5876229	172016.00	3100291	205058.82	119.21
13	Axis Bank	472100	3379.68	230446	1553.79	45.97	589456	26930.00	254661	27254.66	101.21
14	Bandhan Bank	499158	3573.38	1354289	12634.90	353.58	1897319	21769.00	1414430	14786.06	67.92
15	Catholic Syrian Bank Ltd.	325	2.33	1809	11.73	504.38	248	12.00	2458	139.25	1160.39
16	City Union Bank Ltd.	2185	15.64	77	47.02	300.65	64	188.00	22	47.29	25.16
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	9	33.00	35	21.76	65.94
18	Federal Bank	59418	425.37	0	0.00	0.00	48020	1741.00	4249	1388.52	79.75
19	HDFC Bank	620767	4443.96	174125	1915.06	43.09	620151	28397.00	218170	41008.77	144.41
20	ICICI Bank	633227	4533.16	27338	1884.04	41.56	116899	29562.00	60028	44194.84	149.50
21	IDBI Bank	125547	898.77	14312	127.35	14.17	167721	2962.00	32587	4098.10	138.36
22	IDFC First Bank	68051	487.17	306	2.40	0.49	24789	1856.00	4684	857.88	46.22
23	Indusind Bank	263009	1882.83	113712	1152.32	61.20	2374390	8604.00	396374	6211.93	72.20
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	2819	1669.00	1530	567.60	34.01
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	988	522.00	270	92.40	17.70
26	Kotak Mahindra Bank	121829	872.15	4758	354.49	40.65	32736	7073.00	8991	5181.25	73.25
27	Lakshmi Vilas Bank (DBS)	9148	65.49	2	0.42	0.64	95626	345.00	15185	1375.11	398.58
28	Ratnakar Bank Ltd	67808	485.43	78355	436.53	89.93	313277	1474.00	79823	2935.28	199.14
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	3938	520.00	1598	281.51	54.14
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	11	7.77	14.39
32	YES Bank	112912	808.32	5352	481.35	59.55	25285	6837.00	9208	7011.01	102.55
Total PVT		3113713	22290.54	2004881	20601.41	92.42	6313745	140548.00	2504314	157460.98	112.03
33	Au Small finance Bank	3	0.02	25174	152.80	827599.92	14404	420.00	37950	330.16	78.61
34	ESAF SF Bank	1788	12.80	124116	660.59	5159.73	271965	733.00	126457	853.34	116.42
35	Jana Small Finance Bank	13650	97.71	44670	295.76	302.68	203324	1238.00	72891	756.83	61.13
36	Ujjivan Small Finance Bank	37595	269.14	169089	1271.87	472.57	677028	3421.00	334120	2641.90	77.23
37	Utkarsh Small Finance Bank	1145	8.20	9817	47.81	583.08	24083	181.00	9871	86.47	47.77
Total Small Finance		54181	387.87	372866	2428.83	834117.98	1190804	5993.00	581289	4668.71	77.90
38	WBGB (PNB)	135297	1096.98	800549	16208.73	1477.58	1768795	19112.00	968588	18381.32	96.18
Total RRB		135297	1096.98	800549	16208.73	1477.58	1768795	19112.00	968588	18381.32	96.18
39	WB State Co-Op Bank Ltd.	336595	2409.63	126312	1183.95	49.13	3514180	11642.00	1633708	8216.67	70.58
40	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	354620	1399.00	9852	268.33	19.18
Total Co-Optv		357946	2562.48	126312	1183.95	46.20	3868800	13041.00	1643560	8485.00	65.06
Grand Total		8747609	62751.04	4063015	54785.15	87.31	19018373	350710.00	8798042	394054.82	112.36
Grand Total with RIDF							19018373	359723.00	8798042	403134.96	112.07

Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended June, 2026											
(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	452	2.53	0.09	129964	12695.00	24944	2310.86	18.20
2	Bank of India	355816	2547.22	68126	1260.17	49.47	391730	16214.00	94540	6335.34	39.07
3	Bank of Maharashtra	50430	361.02	701	14.20	3.93	6383	1956.00	2137	210.92	10.78
4	Canara Bank	280035	2004.72	0	0.00	0.00	189751	11382.00	43413	3261.24	28.65
5	Central Bank of India	148976	1066.50	0	0.00	0.00	156610	8265.00	78559	3290.91	39.82
6	Indian Bank	508786	3642.31	61886	1215.78	33.38	230550	20856.00	81264	7063.64	33.87
7	Indian Overseas Bank	114289	818.18	0	0.00	0.00	39657	6899.00	9287	1513.12	21.93
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	4707	1343.00	510	228.13	16.99
8	Punjab National Bank	959485	6868.79	60472	1215.25	17.69	891014	37278.00	126054	7811.69	20.96
10	State Bank of India	1471751	10536.01	0	0.00	0.00	810600	47387.00	288925	22884.54	48.29
11	UCO Bank	262367	1878.24	18034	395.54	21.06	86847	13334.00	26263	1654.06	12.40
12	Union Bank of India	489338	3503.09	49848	1049.92	29.97	132797	13561.00	28159	5789.70	42.69
Total PSU		5086472	36413.17	259519	5153.38	14.15	3070610	191170.00	804055	62354.15	32.62
13	Axis Bank	472100	3379.68	64748	402.78	11.92	305009	28534.00	77253	15874.09	55.63
14	Bandhan Bank	499158	3573.38	245432	2376.57	66.51	1631004	17077.00	255379	2834.49	16.60
15	Catholic Syrian Bank Ltd.	325	2.33	1809	11.73	504.38	159	154.00	1559	57.66	37.44
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	114	247.00	22	234.11	94.78
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	40	39.00	60	16.90	43.33
18	Federal Bank	59418	425.37	0	0.00	0.00	27976	1837.00	3664	1348.94	73.43
19	HDFC Bank	620767	4443.96	40892	831.34	18.71	314354	32803.00	61614	20149.19	61.42
20	ICICI Bank	633227	4533.16	3042	1309.06	28.88	72298	32891.00	21265	29328.79	89.17
21	IDBI Bank	125547	898.77	0	0.00	0.00	82739	6005.00	6201	953.72	15.88
22	IDFC First Bank	68051	487.17	306	2.40	0.49	15518	1990.00	5259	922.77	46.37
23	Indusind Bank	263009	1882.83	129104	883.53	46.93	1178976	9067.00	102479	1944.72	21.45
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	2294	1669.00	568	146.29	8.77
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	1052	375.00	58	37.23	9.93
26	Kotak Mahindra Bank	121829	872.15	4758	354.49	40.65	20160	7571.00	2384	1493.97	19.73
27	Lakshmi Vilas Bank (DBS)	9148	65.49	2	0.42	0.64	43042	363.00	10702	337.80	93.06
28	Ratnakar Bank Ltd	67808	485.43	19578	118.50	24.41	144057	1686.00	123697	4623.21	274.21
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	2101	556.00	257	50.34	9.05
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	100	104.00	0	0.00	0.00
32	YES Bank	112912	808.32	592	297.18	36.77	13748	7211.00	2117	4011.60	55.63
Total PVT		3113713	22290.54	510263	6588.00	29.56	3854741	150179.00	674538	84365.82	56.18
33	Au Small finance Bank	3	0.02	9190	69.65	377249.56	8141	552.00	9558	138.12	25.02
34	ESAF SF Bank	1788	12.80	33379	184.23	1438.98	148297	767.00	33654	213.58	27.85
35	Jana Small Finance Bank	13650	97.71	16802	129.60	132.63	108969	1289.00	18121	185.47	14.39
36	Ujjivan Small Finance Bank	37595	269.14	34701	246.50	91.59	410334	3619.00	79804	650.85	17.98
37	Utkarsh Small Finance Bank	1145	8.20	1757	8.90	108.54	12127	190.00	1789	13.85	7.29
Total Small Finance		54181	387.87	95829	638.87	379021.30	687868	6417.00	142926	1201.88	18.73
38	WBGB (PNB)	135297	1096.98	194446	2797.89	255.05	885061	18452.00	232198	3670.70	19.89
Total RRB		135297	1096.98	194446	2797.89	255.05	885061	18452.00	232198	3670.70	19.89
39	WB State Co-Op Bank Ltd.	336595	2409.63	36494	177.16	7.35	1649082	12100.00	491995	1638.27	13.54
40	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	164374	1496.00	167	4.98	0.33
Total Co-Optv		357946	2562.48	36494	177.16	6.91	1813456	13596.00	492162	1643.25	12.09
Grand Total		8747609	62751.04	1096551	15355.31	24.47	10311736	379814.00	2345879	153235.79	40.34
Grand Total with RIDF							10311736	389814.00	2345879	161903.40	41.53

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended March, 2026																
(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	98	35.45	77.07	39	7.00	32	5.13	73.31	367	118.00	305	94.20	79.83
2	Bank of India	0	0.00	0	0.00	#DIV/0!	47	4.00	70	13.46	336.51	1039	171.00	653	484.29	283.21
3	Bank of Maharashtra	0	0.00	1032	26.64	#DIV/0!	7	1.00	9	5.19	519.00	189	31.00	363	194.82	628.45
4	Canara Bank	87	5.00	34	15.79	315.80	23	1.00	64	6.34	634.00	857	139.00	1674	533.78	384.01
5	Central Bank of India	0	0.00	310	38.16	#DIV/0!	191	12.00	693	153.70	1280.83	589	79.00	6679	218.35	276.39
6	Indian Bank	39	36.00	410	149.25	414.58	99	15.00	135	22.36	149.07	1676	371.00	3521	1805.12	486.56
7	Indian Overseas Bank	6	2.00	0	0.00	0.00	3	0.00	0	0.00	#DIV/0!	143	14.00	85	10.08	71.99
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	5	0.00	2	0.65	#DIV/0!	26	5.00	89	26.12	522.40
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	1609	262.93	398.38	21867	2008.00	53358	9510.00	473.61
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	167	180.12	148.86	265	21.00	324	47.35	225.48	1525	132.00	1285	523.57	396.64
Total PSU		413	211.00	2133	676.47	320.60	1695	136.00	3074	536.24	394.29	33162	3649.00	72483	14469.92	396.54
13	Axis Bank	1	0.00	2	0.06	#DIV/0!	159	19.00	143	36.33	191.21	173	16.00	504	172.36	1077.25
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	672	46.00	6798	220.51	479.37
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.17	#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	2	1.59	158.66
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2	0.00	25	8.29	#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	772	534.93	167.69	422	5.00	821	20.95	419.05	4443	732.00	6492	1961.36	267.95
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	190	39.00	191	104.56	268.11	1259	530.00	2188	2037.95	384.52
21	IDBI Bank	0	0.00	6	31.39	#DIV/0!	11	1.00	20	3.52	351.63	1477	428.00	714	297.74	69.56
22	IDFC First Bank	19	4.00	91	29.31	732.87	50	6.00	27	9.50	158.34	71	18.00	58	22.12	122.90
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	4	7.26	181.50	0	0.00	2	0.15	#DIV/0!	239	50.00	284	86.86	173.72
25	Karur Vysya Bank	43	0.00	27	0.43	#DIV/0!	2	0.00	0	0.00	#DIV/0!	163	26.00	42	23.75	91.35
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	2	0.34	#DIV/0!	7	2.00	15	17.08	853.84
29	South Indian Bank Ltd.	3	29.00	22	545.00	1879.31	1	0.00	1	0.25	#DIV/0!	6	2.00	18	19.78	989.00
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	19	3.45	344.87	49	19.00	89	19.72	103.78
Total PVT		623	427.00	924	1148.38	268.94	854	72.00	1235	179.32	249.06	8688	1907.00	17307	4916.95	257.84
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	2	0.21	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	2272	22.62	#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	1925	252.60	574.09
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0.00	2	0.21	#DIV/0!	0	0.00	0	0.00	#DIV/0!	544	44.00	4197	275.22	625.51
38	WBGB (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	282	17.00	1951	189.21	1113.00
Total RRB		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	282	17.00	1951	189.21	1113.00
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	35	3.81	#DIV/0!
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	35	3.81	#DIV/0!
Grand Total		1036	638.00	3059	1825.05	286.06	2549	208.00	4309	715.56	344.02	42676	5617.00	95973	19855.11	353.48

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended June, 2026

(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	156	49.00	86	24.56	50.12	32	6.00	41	3.25	54.17	402	130.00	142	65.08	50.06
2	Bank of India	0	0.00	0	0.00	#DIV/0!	38	3.00	640	15.70	523.26	1136	189.00	290	152.37	80.62
3	Bank of Maharashtra	0	0.00	0	0.00	#DIV/0!	4	1.00	4	0.01	1.00	153	32.00	90	0.23	0.72
4	Canara Bank	15	4.00	3	0.14	3.38	0	0.00	65	6.36	#DIV/0!	942	155.00	549	117.01	75.49
5	Central Bank of India	0	0.00	248	13.51	#DIV/0!	174	10.00	283	52.97	529.70	642	89.00	890	37.76	42.43
6	Indian Bank	39	39.00	56	12.76	32.72	91	14.00	133	2.75	19.64	1843	410.00	675	144.50	35.24
7	Indian Overseas Bank	3	2.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	31	8.00	85	10.08	125.99
8	Punjab & Sind Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	4	0.10	#DIV/0!	21	5.00	35	10.42	208.40
9	Punjab National Bank	2	1.00	84	2.69	269.00	84	7.00	75	5.93	84.71	4187	489.00	1585	330.83	67.65
10	State Bank of India	0	0.00	0	0.00	#DIV/0!	954	71.00	1026	64.00	90.14	24055	2207.00	9700	1318.94	59.76
11	UCO Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.02	#DIV/0!	1179	146.00	836	111.26	76.21
12	Union Bank of India	57	130.00	41	268.32	206.40	263	21.00	93	5.74	27.33	1662	145.00	435	147.48	101.71
Total PSU		272	225.00	518	321.98	143.10	1640	133.00	2365	156.83	117.91	36253	4005.00	15312	2445.95	61.07
13	Axis Bank	0	0.00	1	0.10	#DIV/0!	160	20.00	61	9.61	48.05	154	16.00	211	76.97	481.06
14	Bandhan Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	691	49.00	1057	31.36	63.99
15	Catholic Syrian Bank Ltd.	0	0.00	4	45.00	#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!	1	1.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	44	28.46	#DIV/0!
18	Federal Bank	0	0.00	0	0.00	#DIV/0!	7	1.00	0	0.00	0.00	71	24.00	0	0.00	0.00
19	HDFC Bank	523	350.00	399	249.39	71.25	234	3.00	123	3.05	101.64	4885	806.00	1568	444.28	55.12
20	ICICI Bank	0	0.00	0	0.00	#DIV/0!	198	41.00	23	12.48	30.43	1383	583.00	450	435.17	74.64
21	IDBI Bank	0	0.00	3	6.20	#DIV/0!	0	0.00	11	0.97	#DIV/0!	1622	472.00	185	71.86	15.22
22	IDFC First Bank	19	4.00	87	27.98	699.52	55	6.00	32	13.70	228.34	77	19.00	58	22.65	119.23
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	32	6.00	18	4.83	80.48
24	Karnataka Bank Ltd.	4	4.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	263	54.00	5	1.73	3.20
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	180	29.00	12	8.45	29.14
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!	25	10.00	0	0.00	0.00
28	Ratnakar Bank Ltd.	18	79.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	8	2.00	1	0.84	42.00
29	South Indian Bank Ltd.	4	32.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	7	2.00	3	5.57	278.50
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!	6	1.00	2	0.50	50.00	54	21.00	25	6.69	31.84
Total PVT		568	469.00	494	328.67	70.08	660	72.00	252	40.31	55.98	9453	2094.00	3637	1138.85	54.39
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	4	0.03	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1339	12.10	#DIV/0!
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	587	46.00	615	65.28	141.91
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0.00	4	0.03	#DIV/0!	0	0.00	0	0.00	#DIV/0!	587	46.00	1954	77.38	168.22
38	WBG (PNB)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	139	19.00	275	37.16	195.58
Total RRB		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	139	19.00	275	37.16	195.58
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	0	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total		840	694.00	1016	650.67	93.76	2300	205.00	2617	197.13	96.16	46432	6164.00	21178	3699.35	60.02

Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended March, 2026											
(No. in actuals, Amt. in Crore)											
Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	2357	184.00	1588	122.70	66.69	817	385.00	519	238.08	61.84
2	Bank of India	5448	208.00	6504	399.80	192.21	8894	2449.00	27229	7148.02	291.87
3	Bank of Maharashtra	140	4.00	866	69.09	1727.25	2036	39.00	4804	310.97	797.36
4	Canara Bank	29693	282.00	107340	1742.99	618.08	5957	171.00	11640	30278.30	17706.61
5	Central Bank of India	2257	65.00	9632	551.50	848.46	5463	211.00	3822	302.51	143.37
6	Indian Bank	27785	997.00	48361	2678.15	268.62	341	374.00	2651	8827.57	2360.31
7	Indian Overseas Bank	69	2.00	29	2.86	143.07	112	9.00	28	4.46	49.55
9	Punjab & Sind Bank	45	2.00	228	13.20	660.00	506	465.00	1574	713.26	153.39
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	16167	382.96	262.30	764	378.00	18	117.00	30.95
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	32216	1840.40	489.47	3146	4775.00	10125	28100.13	588.48
Total PSU		87841	2473.00	230886	8245.45	333.42	59366	21132.00	112595	129951.16	614.95
13	Axis Bank	8847	142.00	31603	1827.35	1286.87	53556	14296.00	102694	69807.63	488.30
14	Bandhan Bank	2008	97.00	43819	1041.77	1073.99	493426	3931.00	954958	17136.47	435.93
15	Catholic Syrian Bank Ltd.	59	2.00	202	9.91	495.50	0	0.00	833	181.04	#DIV/0!
16	City Union Bank Ltd.	61	1.00	157	3.31	331.29	3	9.00	44	85.91	954.57
17	Dhanlaxmi Bank Ltd.	117	9.00	735	50.47	560.78	3	8.00	32	5.00	62.50
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	66768	3965.56	441.60	96133	19241.00	146185	62247.57	323.52
20	ICICI Bank	12365	334.00	22916	1512.22	452.76	409666	14536.00	656910	53958.50	371.21
21	IDBI Bank	114	7.00	1111	365.89	5226.95	120	6.00	26523	6093.68	101561.36
22	IDFC First Bank	14983	161.00	60324	1039.39	645.58	258786	3157.00	429795	5334.70	168.98
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	385	68.04	309.27	2185	590.00	2114	1090.88	184.89
25	Karur Vysya Bank	1101	23.00	45	3.68	16.00	163	298.00	26	2.15	0.72
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	59862	2109.00	204133	5878.76	278.75
27	Lakshmi Vilas Bank (DBS)	13	0.00	0	0.00	#DIV/0!	891	928.00	1431	8808.73	949.22
28	Ratnakar Bank Ltd	1	0.00	2	0.02	#DIV/0!	8707	4065.00	21821	16108.44	396.27
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	240	102.00	3118	986.46	967.12
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	2591	123.53	325.09	56617	11355.00	96715	28320.41	249.41
Total PVT		71360	1737.00	230754	10013.78	576.50	1521430	85283.00	2803238	298332.34	349.81
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	343	21.00	2224	195.43	930.64
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	553	9.00	3140	59.92	665.78
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	9307	75.00	21250	258.89	345.18
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	7073	106.00	50954	627.74	592.21
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	75	5.00	392	12.67	253.40
Total Small Finance		0	0.00	0	0.00	#DIV/0!	17351	216.00	77960	1154.66	534.56
38	WBGB (PNB)	4375	110.00	43390	700.38	636.71	19063	176.00	161439	1626.91	924.38
Total RRB		4375	110.00	43390	700.38	636.71	19063	176.00	161439	1626.91	924.38
39	WB State Co-Op Bank Ltd.	2175	49.00	11477	518.53	1058.22	7965	231.00	86455	2467.59	1068.22
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		2175	49.00	11477	518.53	1058.22	7965	231.00	86455	2467.59	1068.22
Grand Total		165751	4369.00	516507	19478.14	445.83	1625175	107038.00	3241687	433532.66	405.03

Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended June, 2026											
(No. in actuals, Amt. in Crore)											
Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	2585	201.00	1058	100.98	50.24	896	422.00	289	212.00	50.24
2	Bank of India	5993	230.00	75	2.38	1.03	9769	2695.00	10318	6931.20	257.19
3	Bank of Maharashtra	70	3.00	72	0.04	1.39	2021	42.00	1983	7.11	16.93
4	Canara Bank	32626	311.00	35687	599.37	192.72	6530	189.00	2359	8230.69	4354.86
5	Central Bank of India	2482	71.00	5272	266.88	375.89	6008	231.00	0	0.00	0.00
6	Indian Bank	30550	1094.00	10693	383.90	35.09	375	411.00	132	144.85	35.24
7	Indian Overseas Bank	43	2.00	29	2.86	143.07	92	7.00	26	4.46	63.71
9	Punjab & Sind Bank	19	1.00	41	2.32	232.00	497	511.00	257	172.54	33.77
8	Punjab National Bank	7674	227.00	2105	111.61	49.17	31358	11784.00	14960	12996.25	110.29
10	State Bank of India	6995	160.00	3097	68.00	42.50	840	416.00	21	221.00	53.13
11	UCO Bank	0	0.00	190	3.76	#DIV/0!	3086	1276.00	3638	1430.23	112.09
12	Union Bank of India	7038	415.00	7968	315.49	76.02	3450	5253.00	4585	7433.74	141.51
Total PSU		96075	2715.00	66287	1857.59	68.42	64922	23237.00	38568	37784.06	162.60
13	Axis Bank	9694	159.00	5385	165.53	104.11	58910	15725.00	39084	26321.76	167.39
14	Bandhan Bank	2202	109.00	11224	274.26	251.61	542769	4323.00	112746	3945.82	91.28
15	Catholic Syrian Bank Ltd.	66	2.00	173	2.65	132.50	0	0.00	23	83.59	#DIV/0!
16	City Union Bank Ltd.	67	1.00	0	0.00	0.00	3	9.00	332	141.34	1570.44
17	Dhanlaxmi Bank Ltd.	129	10.00	0	0.00	0.00	3	9.00	0	0.00	0.00
18	Federal Bank	153	3.00	0	0.00	0.00	5313	1986.00	5470	1885.24	94.93
19	HDFC Bank	33790	1013.00	14097	854.45	84.35	108285	21203.00	50457	19852.99	93.63
20	ICICI Bank	13601	369.00	6684	504.13	136.62	450631	15991.00	491028	23135.58	144.68
21	IDBI Bank	59	5.00	386	57.07	1141.48	53	3.00	7608	4113.73	137124.36
22	IDFC First Bank	16471	177.00	72736	1242.40	701.92	284234	3471.00	534996	6345.70	182.82
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	83333	9730.00	45315	7122.22	73.20
24	Karnataka Bank Ltd.	563	24.00	27	3.44	14.33	2404	648.00	541	668.48	103.16
25	Karur Vysya Bank	1211	27.00	25	1.12	4.15	180	328.00	11	0.85	0.26
26	Kotak Mahindra Bank	0	0.00	0	0.00	#DIV/0!	65841	2320.00	111511	2855.20	123.07
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	974	1021.00	241	2191.91	214.68
28	Ratnakar Bank Ltd	0	0.00	2	0.03	#DIV/0!	9574	4472.00	4053	12340.24	275.94
29	South Indian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	254	113.00	1079	278.23	246.22
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	1065	41.00	636	21.92	53.47	62278	12491.00	75019	10095.55	80.82
Total PVT		79071	1940.00	111375	3127.00	161.19	1675039	93843.00	1479514	121378.44	129.34
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	378	23.00	1378	121.43	527.96
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	339	9.00	880	14.00	155.56
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	10236	83.00	8985	85.35	102.83
36	Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	7610	117.00	12210	137.63	117.63
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	81	5.00	150	9.40	188.00
Total Small Finance		0	0.00	0	0.00	#DIV/0!	18644	237.00	23603	367.81	155.20
38	WBGB (PNB)	4801	119.00	2417	168.24	141.38	20969	194.00	26942	523.57	269.88
Total RRB		4801	119.00	2417	168.24	141.38	20969	194.00	26942	523.57	269.88
39	WB State Co-Op Bank Ltd.	2192	52.00	1138	91.91	176.74	8790	254.00	17573	280.04	110.25
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		2192	52.00	1138	91.91	176.74	8790	254.00	17573	280.04	110.25
Grand Total		182139	4826.00	181217	5244.73	108.68	1788364	117765.00	1586200	160333.92	136.15

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2025-26 up to the Quarter March, 2026

(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	217730	9703.21	83.03	3730	740.00	2542	495.56	66.97	254004	12426.00	220272	10198.77	82.08
2	Bank of India	736185	14982.00	250744	11699.20	78.09	15428	2832.00	34456	8045.57	284.10	751613	17814.00	285200	19744.78	110.84
3	Bank of Maharastra	11054	1625.00	5609	1106.73	68.11	2372	75.00	7074	606.71	808.95	13426	1700.00	12683	1713.44	100.79
4	Canara Bank	370949	10466.00	98335	6718.01	64.19	36617	598.00	120752	32577.20	5447.69	407566	11064.00	219087	39295.21	355.16
5	Central Bank of India	306467	8604.00	114645	6022.24	69.99	8500	367.00	21136	1264.22	344.47	314967	8971.00	135781	7286.46	81.22
6	Indian Bank	427747	19936.00	217844	18264.14	91.61	29940	1793.00	55078	13482.45	751.95	457687	21729.00	272922	31746.59	146.10
7	Indian Overseas Bank	79612	6177.00	38549	5498.50	89.02	333	27.00	142	17.40	64.44	79945	6204.00	38691	5515.90	88.91
9	Punjab & Sind Bank	4687	1097.00	1634	503.42	45.89	582	472.00	1893	753.23	159.58	5269	1569.00	3527	1256.65	80.09
8	Punjab National Bank	1713243	32136.00	727057	32887.96	102.34	39466	11377.00	58595	54140.16	475.87	1752709	43513.00	785652	87028.12	200.00
10	State Bank of India	1610946	39218.00	1272835	92564.55	236.03	29891	2598.00	71152	10272.89	395.42	1640837	41816.00	1343987	102837.44	245.93
11	UCO Bank	132199	13621.00	86863	10315.44	75.73	4192	1297.00	4234	1532.27	118.14	136391	14918.00	91097	11847.71	79.42
12	Union Bank of India	232866	12468.00	68446	9775.41	78.40	11426	5425.00	44117	30691.57	565.74	244292	17893.00	112563	40466.98	226.16
Total PSU		5876229	172016.00	3100291	205058.82	119.21	182477	27601.00	421171	153879.23	557.51	6058706	199617.00	3521462	358938.05	179.81
13	Axis Bank	589456	26930.00	254661	27254.66	101.21	62736	14473.00	134946	71843.73	496.40	652192	41403.00	389607	99098.39	239.35
14	Bandhan Bank	1897319	21769.00	1414430	14786.06	67.92	496106	4074.00	1005575	18398.76	451.61	2393425	25843.00	2420005	33184.82	128.41
15	Catholic Syrian Bank Ltd.	248	12.00	2458	139.25	1160.39	59	2.00	1036	191.12	9556.21	307	14.00	3494	330.37	2359.80
16	City Union Bank Ltd.	64	188.00	22	47.29	25.16	66	11.00	204	90.88	826.21	130	199.00	226	138.18	69.43
17	Dhanlaxmi Bank Ltd.	9	33.00	35	21.76	65.94	122	17.00	792	63.76	375.06	131	50.00	827	85.52	171.04
18	Federal Bank	48020	1741.00	4249	1388.52	79.75	5604	1832.00	8378	2154.28	117.59	53624	3573.00	12627	3542.79	99.15
19	HDFC Bank	620151	28397.00	218170	41008.77	144.41	131512	21195.00	221038	68730.38	324.28	751663	49592.00	439208	109739.16	221.28
20	ICICI Bank	116899	29562.00	60028	44194.84	149.50	423480	15439.00	682205	57613.23	373.17	540379	45001.00	742233	101808.07	226.24
21	IDBI Bank	167721	2962.00	32587	4098.10	138.36	1722	442.00	28374	6792.21	1536.70	169443	3404.00	60961	10890.30	319.93
22	IDFC First Bank	24789	1856.00	4684	857.88	46.22	273909	3346.00	490295	6435.02	192.32	298698	5202.00	494979	7292.90	140.19
23	Indusind Bank	2374390	8604.00	396374	6211.93	72.20	75788	8853.00	147709	20162.24	227.74	2450178	17457.00	544083	26374.17	151.08
24	Karnataka Bank Ltd.	2819	1669.00	1530	567.60	34.01	2953	666.00	2789	1253.19	188.17	5772	2335.00	4319	1820.79	77.98
25	Karur Vysya Bank	988	522.00	270	92.40	17.70	1472	347.00	140	30.01	8.65	2460	869.00	410	122.41	14.09
26	Kotak Mahindra Bank	32736	7073.00	8991	5181.25	73.25	59862	2109.00	204133	5878.76	278.75	92598	9182.00	213124	11060.01	120.45
27	Lakshmi Vilas Bank (DBS)	95626	345.00	15185	1375.11	398.58	927	936.00	1431	8808.73	941.10	96553	1281.00	16616	10183.84	794.99
28	Ratnakar Bank Ltd	313277	1474.00	79823	2935.28	199.14	8732	4138.00	21840	16125.88	389.70	322009	5612.00	101663	19061.15	339.65
29	South Indian Bank Ltd.	3938	520.00	1598	281.51	54.14	250	133.00	3159	1551.49	1166.53	4188	653.00	4757	1833.00	280.70
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	11	7.77	14.39	1	0.00	0	0.00	#DIV/0!	11	54.00	11	7.77	14.39
32	YES Bank	25285	6837.00	9208	7011.01	102.55	57654	11413.00	99414	28467.11	249.43	82939	18250.00	108622	35478.12	194.40
Total PVT		6313745	140548.00	2504314	157460.98	112.03	1602955	89426.00	3053458	314590.78	351.79	7916700	229974.00	5557772	472051.76	205.26
33	Au Small finance Bank	14404	420.00	37950	330.16	78.61	343	21.00	2224	195.43	930.64	14747	441.00	40174	525.59	119.18
34	ESAF SF Bank	271965	733.00	126457	853.34	116.42	553	9.00	3140	59.92	665.78	272518	742.00	129597	913.26	123.08
35	Jana Small Finance Bank	203324	1238.00	72891	756.83	61.13	9307	75.00	23524	281.72	375.62	212631	1313.00	96415	1038.55	79.10
36	Ujjivan Small Finance Bank	677028	3421.00	334120	2641.90	77.23	7617	150.00	52879	880.35	586.90	684645	3571.00	386999	3522.25	98.63
37	Utkarsh Small Finance Bank	24083	181.00	9871	86.47	47.77	75	5.00	392	12.67	253.40	24158	186.00	10263	99.14	53.30
Total Small Finance		1190804	5993.00	581289	4668.71	77.90	17895	260.00	82159	1430.09	550.03	1208699	6253.00	663448	6098.79	97.53
38	WBGB (PNB)	1768795	19112.00	968588	18381.32	96.18	23720	303.00	206780	2516.50	830.53	1792515	19415.00	1175368	20897.82	107.64
Total RRB		1768795	19112.00	968588	18381.32	96.18	23720	303.00	206780	2516.50	830.53	1792515	19415.00	1175368	20897.82	107.64
39	WB State Co-Op Bank Ltd.	3514180	11642.00	1633708	8216.67	70.58	10140	280.00	97967	2989.92	1067.83	3524320	11922.00	1731675	11206.59	94.00
40	WBSCARD Bank Ltd.	354620	1399.00	9852	268.33	19.18	0	0.00	0	0.00	#DIV/0!	354620	1399.00	9852	268.33	19.18
Total Co-Optv		3868800	13041.00	1643560	8485.00	65.06	10140	280.00	97967	2989.92	1067.83	3878940	13321.00	1741527	11474.92	86.14
Grand Total		19018373	350710.00	8798042	394054.82	112.36	1837187	117870.00	3861535	475406.52	403.33	20855560	468580.00	12659577	869461.35	185.55
Grand Total with RIDF		19018373	359723.00	8798042	403134.96	112.07	1837187	117870.00	3861535	475406.52	403.33	20855560	477593.00	12659577	878541.49	183.95

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2026-27 up to the Quarter June 2026

(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	129964	12695.00	24944	2310.86	18.20	4071	808.00	1616	405.87	50.23	134035	13503.00	26560	2716.73	20.12
2	Bank of India	391730	16214.00	94540	6335.34	39.07	16936	3117.00	11323	7101.64	227.84	408666	19331.00	105863	13436.97	69.51
3	Bank of Maharashtra	6383	1956.00	2137	210.92	10.78	2248	78.00	2149	7.39	9.47	8631	2034.00	4286	218.31	10.73
4	Canara Bank	189751	11382.00	43413	3261.24	28.65	40113	659.00	38663	8953.56	1358.66	229864	12041.00	82076	12214.80	101.44
5	Central Bank of India	156610	8265.00	78559	3290.91	39.82	9306	401.00	6693	371.12	92.55	165916	8666.00	85252	3662.03	42.26
6	Indian Bank	230550	20856.00	81264	7063.64	33.87	32898	1968.00	11689	688.76	35.00	263448	22824.00	92953	7752.40	33.97
7	Indian Overseas Bank	39657	6899.00	9287	1513.12	21.93	169	19.00	140	17.40	91.58	39826	6918.00	9427	1530.52	22.12
9	Punjab & Sind Bank	4707	1343.00	510	228.13	16.99	537	517.00	337	185.38	35.86	5244	1860.00	847	413.51	22.23
8	Punjab National Bank	891014	37278.00	126054	7811.69	20.96	43305	12508.00	18809	13447.31	107.51	934319	49786.00	144863	21259.00	42.70
10	State Bank of India	810600	47387.00	288925	22884.54	48.29	32844	2854.00	13844	1671.94	58.58	843444	50241.00	302769	24556.48	48.88
11	UCO Bank	86847	13334.00	26263	1654.06	12.40	4265	1422.00	4665	1545.27	108.67	91112	14756.00	30928	3199.33	21.68
12	Union Bank of India	132797	13561.00	28159	5789.70	42.69	12470	5964.00	13122	8170.77	137.00	145267	19525.00	41281	13960.47	71.50
Total PSU		3070610	191170.00	804055	62354.15	32.62	199162	30315.00	123050	42566.41	140.41	3269772	221485.00	927105	104920.56	47.37
13	Axis Bank	305009	28534.00	77253	15874.09	55.63	68918	15920.00	44742	26573.97	166.92	373927	44454.00	121995	42448.06	95.49
14	Bandhan Bank	1631004	17077.00	255379	2834.49	16.60	545662	4481.00	125027	4251.43	94.88	2176666	21558.00	380406	7085.92	32.87
15	Catholic Syrian Bank Ltd.	159	154.00	1559	57.66	37.44	66	2.00	200	131.24	6562.00	225	156.00	1759	188.90	121.09
16	City Union Bank Ltd.	114	247.00	22	234.11	94.78	71	11.00	332	141.34	1284.91	185	258.00	354	375.45	145.52
17	Dhanlaxmi Bank Ltd.	40	39.00	60	16.90	43.33	132	19.00	44	28.46	149.79	172	58.00	104	45.36	78.21
18	Federal Bank	27976	1837.00	3664	1348.94	73.43	5544	2014.00	5470	1885.24	93.61	33520	3851.00	9134	3234.18	83.98
19	HDFC Bank	314354	32803.00	61614	20149.19	61.42	147717	23375.00	66644	21404.15	91.57	462071	56178.00	128258	41553.35	73.97
20	ICICI Bank	72298	32891.00	21265	29328.79	89.17	465813	16984.00	498185	24087.35	141.82	538111	49875.00	519450	53416.14	107.10
21	IDBI Bank	82739	6005.00	6201	953.72	15.88	1734	480.00	8193	4249.84	885.38	84473	6485.00	14394	5203.55	80.24
22	IDFC First Bank	15518	1990.00	5259	922.77	46.37	300856	3677.00	607909	7652.44	208.12	316374	5667.00	613168	8575.21	151.32
23	Indusind Bank	1178976	9067.00	102479	1944.72	21.45	83365	9736.00	45333	7127.05	73.20	1262341	18803.00	147812	9071.77	48.25
24	Karnataka Bank Ltd.	2294	1669.00	568	146.29	8.77	3234	730.00	573	673.65	92.28	5528	2399.00	1141	819.94	34.18
25	Karur Vysya Bank	1052	375.00	58	37.23	9.93	1571	384.00	48	10.42	2.71	2623	759.00	106	47.65	6.28
26	Kotak Mahindra Bank	20160	7571.00	2384	1493.97	19.73	65841	2320.00	111511	2855.20	123.07	86001	9891.00	113895	4349.17	43.97
27	Lakshmi Vilas Bank (DBS)	43042	363.00	10702	337.80	93.06	999	1031.00	241	2191.91	212.60	44041	1394.00	10943	2529.71	181.47
28	Ratnakar Bank Ltd	144057	1686.00	123697	4623.21	274.21	9600	4553.00	4056	12341.11	271.05	153657	6239.00	127753	16964.32	271.91
29	South Indian Bank Ltd.	2101	556.00	257	50.34	9.05	265	147.00	1082	283.80	193.06	2366	703.00	1339	334.14	47.53
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	100	104.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	100	104.00	0	0.00	0.00
32	YES Bank	13748	7211.00	2117	4011.60	55.63	63403	12554.00	75682	10124.65	80.65	77151	19765.00	77799	14136.25	71.52
Total PVT		3854741	150179.00	674538	84365.82	56.18	1764791	98418.00	1595272	126013.26	128.04	5619532	248597.00	2269810	210379.08	84.63
33	Au Small finance Bank	8141	552.00	9558	138.12	25.02	378	23.00	1378	121.43	527.96	8519	575.00	10936	259.55	45.14
34	ESAF SF Bank	148297	767.00	33654	213.58	27.85	339	9.00	880	14.00	155.56	148636	776.00	34534	227.58	29.33
35	Jana Small Finance Bank	108969	1289.00	18121	185.47	14.39	10236	83.00	10328	97.48	117.45	119205	1372.00	28449	282.95	20.62
36	Ujivan Small Finance Bank	410334	3619.00	79804	650.85	17.98	8197	163.00	12825	202.91	124.49	418531	3782.00	92629	853.76	22.57
37	Utkarsh Small Finance Bank	12127	190.00	1789	13.85	7.29	81	5.00	150	9.40	188.00	12208	195.00	1939	23.25	11.92
Total Small Finance		687868	6417.00	142926	1201.88	18.73	19231	283.00	25561	445.22	157.32	707099	6700.00	168487	1647.10	24.58
38	WBGB (PNB)	885061	18452.00	232198	3670.70	19.89	25909	332.00	29634	728.97	219.57	910970	18784.00	261832	4399.67	23.42
Total RRB		885061	18452.00	232198	3670.70	19.89	25909	332.00	29634	728.97	219.57	910970	18784.00	261832	4399.67	23.42
39	WB State Co-Op Bank Ltd.	1649082	12100.00	491995	1638.27	13.54	10982	306.00	18711	371.94	121.55	1660064	12406.00	510706	2010.21	16.20
40	WBSCARD Bank Ltd.	164374	1496.00	167	4.98	0.33	0	0.00	0	0.00	#DIV/0!	164374	1496.00	167	4.98	0.33
Total Co-Optv		1813456	13596.00	492162	1643.25	12.09	10982	306.00	18711	371.94	121.55	1824438	13902.00	510873	2015.19	14.50
Grand Total		10311736	379814.00	2345879	153235.79	40.34	2020075	129654.00	1792228	170125.80	131.22	12331811	509468.00	4138107	323361.59	63.47
Grand Total with RIDF		10311736	389814.00	2345879	161903.40	41.53	2020075	129654.00	1792228	170125.80	131.22	12331811	519468.00	4138107	332029.20	63.92

District-wise achievement in Priority Sector against ACP 2025-26 up to 31.03.2026.
(Rs 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	1,573.09	77.99	1,322.00	1,988.47	150.41	423.00	286.05	67.62	3,762.00	3,847.61	102.28
2	Bankura	3,405.00	3,050.34	89.58	2,463.00	2,497.94	101.42	575.00	557.28	96.92	6,443.00	6,105.56	94.76
3	Birbhum	3,823.00	4,241.19	110.94	4,437.00	4,084.06	92.05	1,725.00	635.16	36.82	9,985.00	8,960.41	89.74
4	Coochbehar	5,143.00	3,607.49	70.14	2,630.00	2,736.12	104.03	828.00	502.03	60.63	8,601.00	6,845.64	79.59
5	Dakshin Dinajpur	1,736.00	2,025.50	116.68	1,394.00	1,815.60	130.24	451.00	227.35	50.41	3,581.00	4,068.45	113.61
6	Darjeeling	2,501.00	3,016.97	120.63	7,602.00	9,033.71	118.83	829.00	741.99	89.50	10,932.00	12,792.67	117.02
7	Hooghly	8,555.00	6,838.45	79.94	7,212.00	7,467.26	103.54	1,751.00	1,614.00	92.18	17,518.00	15,919.71	90.88
8	Howrah	2,514.00	2,836.83	112.84	11,336.00	12,136.22	107.06	2,624.00	2,068.94	78.85	16,474.00	17,041.99	103.45
9	Jalpaiguri	3,388.00	2,876.40	84.90	4,203.00	3,676.62	87.48	884.00	840.18	95.04	8,475.00	7,393.20	87.24
10	Jhargram	1,059.00	1,051.50	99.29	631.00	772.31	122.39	241.00	155.06	64.34	1,931.00	1,978.87	102.48
11	Kalimpong	484.00	330.91	68.37	329.00	274.72	83.50	116.00	123.52	106.49	929.00	729.15	78.49
12	Kolkata	13,684.00	17,811.88	130.17	91,729.00	1,36,613.77	148.93	8,781.00	6,805.49	77.50	1,14,194.00	1,61,231.14	141.19
13	Malda	3,464.00	3,966.44	114.50	4,096.00	3,974.89	97.04	1,124.00	525.60	46.76	8,684.00	8,466.93	97.50
14	Murshidabad	5,431.00	6,139.48	113.05	6,635.00	6,760.54	101.89	1,977.00	801.15	40.52	14,043.00	13,701.17	97.57
15	Nadia	5,508.00	5,424.66	98.49	4,730.00	4,887.21	103.32	1,752.00	1,358.93	77.56	11,990.00	11,670.80	97.34
16	Paschim Burdwan	1,848.00	2,043.22	110.56	10,021.00	10,637.05	106.15	1,254.00	1,413.36	112.71	13,123.00	14,093.63	107.40
17	Paschim Medinipur	7,296.00	7,090.54	97.18	6,173.00	5,663.76	91.75	1,150.00	1,286.92	111.91	14,619.00	14,041.22	96.05
18	Purba Burdwan	9,330.00	8,060.42	86.39	4,801.00	6,785.56	141.34	1,333.00	1,116.62	83.77	15,464.00	15,962.60	103.22
19	Purba Medinipur	8,482.00	9,385.98	110.66	7,177.00	5,934.15	82.68	1,742.00	903.17	51.85	17,401.00	16,223.30	93.23
20	Purulia	1,321.00	1,789.16	135.44	2,145.00	1,809.39	84.35	403.00	1,124.74	279.09	3,869.00	4,723.29	122.08
21	Uttar Dinajpur	3,033.00	3,009.26	99.22	2,572.00	2,931.39	113.97	925.00	451.78	48.84	6,530.00	6,392.43	97.89
22	N-24 Parganas	6,242.00	6,030.40	96.61	17,320.00	18,174.55	104.93	3,593.00	4,048.50	112.68	27,155.00	28,253.45	104.05
23	S-24 Parganas	6,578.00	5,799.50	88.17	6,532.00	5,974.55	91.47	1,897.00	1,837.55	96.87	15,007.00	13,611.60	90.70
Total		1,06,842.00	1,07,999.61	101.08	2,07,490.00	2,56,629.84	123.68	36,378.00	29,425.37	80.89	3,50,710.00	3,94,054.82	112.36
Grand Total with RIDF		1,15,855.00	1,17,079.75	101.06	2,07,490.00	2,56,629.84	123.68	36,378.00	29,425.37	80.89	3,59,723.00	4,03,134.96	112.07

District wise Achievement in Priority sector against ACP 2026-27 up to 30.06.2026

(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	2,132.00	593.52	27.84	1,421.00	531.71	37.42	435.00	86.42	19.87	3,988.00	1,211.65	30.38
2	Bankura	3,594.00	1,287.73	35.83	2,653.00	935.39	35.26	593.00	181.87	30.67	6,840.00	2,404.99	35.16
3	Birbhum	4,038.00	2,090.51	51.77	4,779.00	1,462.68	30.61	1,771.00	265.02	14.96	10,588.00	3,818.21	36.06
4	Coochbehar	5,431.00	1,770.18	32.59	2,828.00	1,068.41	37.78	849.00	225.60	26.57	9,108.00	3,064.19	33.64
5	Dakshin Dinajpur	1,861.00	381.29	20.49	1,500.00	617.30	41.15	460.00	65.27	14.19	3,821.00	1,063.86	27.84
6	Darjeeling	2,642.00	1,467.49	55.54	8,177.00	3,759.05	45.97	852.00	206.71	24.26	11,671.00	5,433.25	46.55
7	Hooghly	9,034.00	1,681.58	18.61	7,763.00	2,973.56	38.30	1,800.00	360.37	20.02	18,597.00	5,015.51	26.97
8	Howrah	2,902.00	1,312.84	45.24	12,199.00	5,972.34	48.96	2,700.00	315.45	11.68	17,801.00	7,600.63	42.70
9	Jalpaiguri	3,580.00	1,614.78	45.11	4,523.00	1,812.25	40.07	912.00	219.31	24.05	9,015.00	3,646.34	40.45
10	Jhargram	1,119.00	165.26	14.77	677.00	237.42	35.07	247.00	25.69	10.40	2,043.00	428.37	20.97
11	Kalimpong	511.00	118.58	23.21	381.00	89.30	23.44	118.00	18.66	15.81	1,010.00	226.54	22.43
12	Kolkata	13,450.00	5,141.16	38.22	1,04,099.00	64,871.12	62.32	9,058.00	600.09	6.62	1,26,607.00	70,612.37	55.77
13	Malda	3,779.00	910.99	24.11	4,406.00	1,676.63	38.05	1,155.00	144.77	12.53	9,340.00	2,732.39	29.25
14	Murshidabad	5,954.00	1,282.89	21.55	7,144.00	2,501.49	35.02	2,032.00	201.85	9.93	15,130.00	3,986.23	26.35
15	Nadia	5,820.00	1,017.92	17.49	5,091.00	1,652.57	32.46	1,800.00	202.74	11.26	12,711.00	2,873.23	22.60
16	Paschim Burdwan	1,949.00	547.53	28.09	10,785.00	4,994.73	46.31	1,286.00	169.21	13.16	14,020.00	5,711.47	40.74
17	Paschim Medinipur	7,706.00	1,312.07	17.03	6,643.00	1,994.85	30.03	1,179.00	201.07	17.05	15,528.00	3,507.99	22.59
18	Purba Burdwan	9,896.00	3,711.35	37.50	5,166.00	2,307.81	44.67	1,369.00	471.92	34.47	16,431.00	6,491.08	39.51
19	Purba Medinipur	8,958.00	1,573.24	17.56	7,721.00	2,323.88	30.10	1,791.00	229.01	12.79	18,470.00	4,126.13	22.34
20	Purulia	1,396.00	513.75	36.80	2,308.00	792.93	34.36	412.00	98.01	23.79	4,116.00	1,404.69	34.13
21	Uttar Dinajpur	3,368.00	930.98	27.64	2,767.00	1,443.06	52.15	951.00	139.96	14.72	7,086.00	2,514.00	35.48
22	N-24 Parganas	6,759.00	1,350.97	19.99	19,511.00	9,692.37	49.68	3,700.00	441.55	11.93	29,970.00	11,484.89	38.32
23	S-24 Parganas	6,948.00	1,220.72	17.57	7,026.00	2,344.38	33.37	1,949.00	312.68	16.04	15,923.00	3,877.78	24.35
Total		1,12,827.00	31,997.33	28.36	2,29,568.00	1,16,055.23	50.55	37,419.00	5,183.23	13.85	3,79,814.00	1,53,235.79	40.34
Grand Total with RIDF		1,22,827.00	40,664.94	33.11	2,29,568.00	1,16,055.23	50.55	37,419.00	5,183.23	13.85	3,89,814.00	1,61,903.40	41.53

West Bengal									
BANK WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2026									
(Amt in crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	176272	1021.28	26501	922.26	11923	994.44	214696	2937.98
2	Bank of India	308877	2992.29	178	115.42	47816	2547.38	356871	5655.09
3	Bank of Maharashtra	4265	88.33	14	4.54	19	4.52	4298	97.39
4	Canara Bank	116444	1905.29	313	57.22	4826	622.66	121583	2585.17
5	Central Bank of India	131646	3214.60	311	190.64	438	170.39	132395	3575.63
6	Indian Bank	175504	4638.14	1946	268.30	989	1411.17	178439	6317.61
7	Indian Overseas Bank	35488	320.13	1818	127.71	661	1207.05	37967	1654.90
8	Punjab & Sind Bank	47	0.67	284	39.47	364	259.49	695	299.63
9	Punjab National Bank	756071	11451.06	9910	818.42	38611	4463.43	804592	16732.91
10	State Bank of India	619474	7780.41	181	150.74	122090	7076.80	741745	15007.95
11	UCO Bank	95673	3318.34	33	190.13	161	125.97	95867	3634.44
12	Union Bank of India	96583	1786.42	84	90.26	19456	1311.99	116123	3188.67
Total PSU		2516344	38516.96	41573	2975.11	247354	20195.30	2805271	61687.37
13	Axis Bank	327785	1319.56	88	133.23	1837	2838.71	329710	4291.50
14	Bandhan Bank	1090143	6258.16	57	2.02	86609	823.35	1176809	7083.54
15	Catholic Syrian Bank Ltd.	528	53.84	10362	79.78	3	51.00	10893	184.62
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.20	1	0.20
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	26654	213.14	4	0.68	819	133.83	27477	347.65
19	HDFC Bank	299861	1184.59	73	35.52	1535	2044.93	301469	3265.04
20	ICICI Bank	15502	553.50	10	2.86	946	2065.36	16458	2621.72
21	IDBI Bank	38348	274.19	15	25.18	625	131.78	38988	431.15
22	IDFC First Bank	5226	13.36	0	0.00	0	0.00	5226	13.36
23	Indusind Bank	717787	1798.90	0	0.00	0	0.00	717787	1798.90
24	Karnataka Bank Ltd.	365	9.77	6	2.43	73	60.66	444	72.86
25	Karur Vysya Bank	0	0.00	0	0.00	20	1.82	20	1.82
26	Kotak Mahindra Bank	15177	571.47	4	9.08	241	508.38	15422	1088.93
27	Lakshmi Vilas Bank (DBS)	30669	89.31	12	22.12	1	22.00	30682	133.43
28	Ratnakar Bank Ltd	123231	415.09	0	0.00	1	69.46	123232	484.55
29	South Indian Bank Ltd.	1740	38.64	0	0.00	235	9.81	1975	48.45
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	16630	47.76	147	38.63	370	794.36	17147	880.75
Total PVT		2709646	12841.29	10778	351.53	93316	9555.65	2813740	22748.48
33	Au Small finance Bank	32915	159.01	0	0.00	9	11.14	32924	170.15
34	ESAF SF Bank	137338	533.09	0	0.00	0	0.00	137338	533.09
35	Jana Small Finance Bank	66868	347.66	0	0.00	0	0.00	66868	347.66
36	Ujjivan Small Finance Bank	241698	1054.69	0	0.00	0	0.00	241698	1054.69
37	Utkarsh Small Finance Bank	11846	43.00	0	0.00	0	0.00	11846	43.00
Total Small Finance		490665	2137.45	0	0.00	9	11.14	490674	2148.59
38	WBGB (PNB)	770170	11276.71	974	68.74	1720	18.51	772864	11363.96
Total RRB		770170	11276.71	974	68.74	1720	18.51	772864	11363.96
39	WB State Co-Op Bank Ltd.	1602355	5724.97	56	43.05	30030	37.82	1632441	5805.83
40	WBSCARD Bank Ltd.	177352	1122.17	0	0.00	0	0.00	177352	1122.17
Total Co-Optv		1779707	6847.14	56	43.05	30030	37.82	1809793	6928.00
Grand Total		8266532	71619.54	53381	3438.43	372429	29818.42	8692342	104876.39

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2026									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	163203	1092.81	31520	568.79	10387	767.40	205110	2429.00
2	Bank of India	311686	3055.09	187	115.64	48048	2645.76	359921	5816.49
3	Bank of Maharastra	1662	33.60	13	0.70	1168	111.38	2843	145.68
4	Canara Bank	109531	1861.23	290	60.20	4955	731.77	114776	2653.20
5	Central Bank of India	131903	3328.06	332	201.08	435	196.19	132670	3725.33
6	Indian Bank	173730	4831.89	1961	267.65	1041	1462.02	176732	6561.56
7	Indian Overseas Bank	31324	280.35	1625	118.25	518	623.25	33467	1021.85
8	Punjab & Sind Bank	684	310.16	1	0.44	0	0.00	685	310.60
9	Punjab National Bank	875724	15162.55	8985	840.60	37874	4797.35	922583	20800.49
10	State Bank of India	633184	8133.50	168	157.61	122090	6925.89	755442	15217.00
11	UCO Bank	83082	1316.34	206	116.69	723	125.28	84011	1558.31
12	Union Bank of India	76711	1799.01	83	104.69	2211	1321.44	79005	3225.14
Total PSU		2592424	41204.59	45371	2552.34	229450	19707.72	2867245	63464.65
13	Axis Bank	366523	1844.05	72	54.12	1840	2723.53	368435	4621.70
14	Bandhan Bank	1148873	6538.47	53	1.98	325243	2088.72	1474169	8629.18
15	Catholic Syrian Bank Ltd.	601	65.76	10677	94.32	0	0.00	11278	160.08
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	10785	227.73	4	0.60	320	168.25	11109	396.58
19	HDFC Bank	287903	1172.34	77	35.96	1785	2207.54	289765	3415.85
20	ICICI Bank	10416	422.24	13	6.87	1055	2117.76	11484	2546.87
21	IDBI Bank	36011	273.28	15	27.44	641	127.56	36667	428.28
22	IDFC First Bank	2869	4.99	0	0.00	0	0.00	2869	4.99
23	Indusind Bank	527963	1613.90	0	0.00	0	0.00	527963	1613.90
24	Karnataka Bank Ltd.	388	12.78	5	1.74	73	84.31	466	98.83
25	Karur Vysya Bank	0	0.00	0	0.00	23	2.21	23	2.21
26	Kotak Mahindra Bank	15482	579.55	4	8.65	201	431.95	15687	1020.16
27	Lakshmi Vilas Bank (DBS)	40476	123.16	12	16.70	0	0.00	40488	139.86
28	Ratnakar Bank Ltd	121822	446.11	0	0.00	1	57.09	121823	503.20
29	South Indian Bank Ltd.	1348	28.82	0	0.00	229	50.98	1577	79.80
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	15834	36.66	153	40.95	373	928.98	16360	1006.59
Total PVT		2587294	13389.83	11085	289.34	331784	10988.89	2930163	24668.06
33	Au Small finance Bank	37971	199.30	0	0.00	10	14.35	37981	213.64
34	ESAF SF Bank	144206	530.44	0	0.00	0	0.00	144206	530.44
35	Jana Small Finance Bank	70925	413.06	0	0.00	0	0.00	70925	413.06
36	Ujjivan Small Finance Bank	242533	1084.71	0	0.00	0	0.00	242533	1084.71
37	Utkarsh Small Finance Bank	12437	44.27	0	0.00	0	0.00	12437	44.27
Total Small Finance		508072	2271.77	0	0.00	10	14.35	508082	2286.12
38	WBGB (PNB)	775927	11470.55	984	72.51	1632	19.26	778543	11562.32
Total RRB		775927	11470.55	984	72.51	1632	19.26	778543	11562.32
39	WB State Co-Op Bank Ltd.	2025996	6718.23	244	44.64	5	0.44	2026245	6763.31
40	WBSCARD Bank Ltd.	175891	1182.13	0	0.00	0	0.00	175891	1182.13
Total Co-Optv		2201887	7900.36	244	44.64	5	0.44	2202136	7945.44
Grand Total		8665604	76237.11	57684	2958.83	562881	30730.65	9286169	109926.59

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2026													
(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	40547	1870.99	6799	2044.85	726	1640.89	277	18.45	2801	328.89	51150	5904.07
2	Bank of India	94724	4093.50	966	2437.63	880	1301.87	0	0.00	0	0.00	96570	7832.99
3	Bank of Maharashtra	4151	312.31	1228	486.05	297	1205.06	50	7.50	0	0.00	5726	2010.92
4	Canara Bank	39435	3435.04	2241	1637.33	292	738.60	0	0.00	389	228.39	42357	6039.37
5	Central Bank of India	32177	2038.30	999	1031.73	53	314.24	147	3.64	0	0.00	33376	3387.91
6	Indian Bank	74695	6917.32	9641	2898.22	172	906.83	7474	9.29	0	0.00	91982	10731.66
7	Indian Overseas Bank	13507	2399.20	436	308.13	251	1484.18	0	0.00	0	0.00	14194	4191.50
8	Punjab & Sind Bank	3360	372.38	451	337.71	44	39.89	0	0.00	0	0.00	3855	749.98
9	Punjab National Bank	169913	10716.42	11454	4891.29	774	2842.97	50	5.27	0	0.00	182191	18455.95
10	State Bank of India	89971	10805.15	3873	3963.14	863	5775.29	10	0.10	2060	1821.68	96777	22365.36
11	UCO Bank	79257	4414.19	985	3171.33	63	436.18	131	1.22	0	0.00	80436	8022.92
12	Union Bank of India	43020	3544.69	1358	2280.51	180	1075.50	69	4.43	0	0.00	44627	6905.13
Total PSU		684757	50919.48	40431	25487.92	4595	17761.50	8208	49.90	5250	2378.96	743241	96597.76
13	Axis Bank	17372	5758.91	7102	6474.31	2323	4277.34	2	0.28	0	0.00	26799	16510.84
14	Bandhan Bank	915938	9287.75	481	241.88	116	436.08	0	0.00	2	4.52	916537	9970.23
15	Catholic Syrian Bank Ltd.	9	1.46	14	7.20	0	0.00	0	0.00	0	0.00	23	8.66
16	City Union Bank Ltd.	47	67.71	45	125.75	7	35.74	0	0.00	0	0.00	99	229.21
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	13	0.59	0	0.00	2	10.00	15	10.59
18	Federal Bank	9634	1244.43	0	0.00	0	0.00	0	0.00	0	0.00	9634	1244.43
19	HDFC Bank	61994	8460.32	11367	9735.14	4016	6831.07	0	0.00	0	0.00	77377	25026.52
20	ICICI Bank	27439	11976.81	10450	10946.06	2941	5097.59	0	0.00	0	0.00	40830	28020.46
21	IDBI Bank	5893	681.75	171	311.04	31	126.14	11	0.31	1431	2031.49	7537	3150.73
22	IDFC First Bank	8780	984.93	1194	315.75	633	85.98	0	0.00	0	0.00	10607	1386.67
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.	389	130.61	344	300.60	39	154.24	0	0.00	0	0.00	772	585.45
25	Karur Vysya Bank	324	209.62	48	19.80	0	0.00	0	0.00	0	0.00	372	229.42
26	Kotak Mahindra Bank	6369	2019.47	2660	2056.36	743	954.24	0	0.00	0	0.00	9772	5030.08
27	Lakshmi Vilas Bank (DBS)	49	32.24	85	104.25	16	90.17	0	0.00	0	0.00	150	226.66
28	Ratnakar Bank Ltd	67	243.46	77	312.87	29	530.47	0	0.00	0	0.00	173	1086.80
29	South Indian Bank Ltd.	242	83.61	111	157.35	25	76.68	0	0.00	0	0.00	378	317.64
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	111.15	0	0.00	0	0.00	0	0.00	0	0.00	13	111.15
32	YES Bank	6297	1161.37	1795	1218.29	705	1251.97	0	0.00	0	0.00	8797	3631.63
Total PVT		1283616	45180.79	37337	32941.71	11857	20380.11	13	0.59	1543	2135.26	1334366	100638.46
33	Au Small finance Bank	3465	173.19	84	82.80	6	10.76	0	0.00	0	0.00	3555	266.75
34	ESAF SF Bank	56948	223.29	0	0.00	0	0.00	0	0.00	0	0.00	56948	223.29
35	Jana Small Finance Bank	30878	473.09	45	8.36	2	0.04	0	0.00	0	0.00	30925	481.49
36	Ujjivan Small Finance Bank	179709	1045.93	136	81.36	149	26.99	0	0.00	0	0.00	179994	1154.27
37	Utkarsh Small Finance Bank	353	84.15	8	3.26	2	0.31	0	0.00	0	0.00	363	87.72
Total Small Finance		271353	1999.65	273	175.78	159	38.10	0	0.00	0	0.00	271785	2213.53
38	WBGB (PNB)	637176	3695.66	433	79.16	18	19.08	2590	88.68	0	0.00	640217	3882.58
Total RRB		637176	3695.66	433	79.16	18	19.08	2590	88.68	0	0.00	640217	3882.58
39	WB State Co-Op Bank Ltd.	12626	608.93	0	0.00	0	0.00	1187	25.21	3908	47.00	17721	681.13
40	WBSCARD Bank Ltd.	11014	140.69	0	0.00	0	0.00	0	0.00	0	0.00	11014	140.69
Total Co-Optv		23640	749.62	0	0.00	0	0.00	1187	25.21	3908	47.00	28735	821.82
Grand Total		2900542	102545.19	78474	58684.56	16629	38198.79	11998	164.39	10701	4561.21	3018344	204154.15

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2026													
Amt in 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	43262	2113.13	9297	2196.95	562	1761.80	277	18.45	4037	386.50	57435	6476.83
2	Bank of India	92145	4096.89	1181	2650.73	856	1400.69	0	0.00	0	0.00	94182	8148.31
3	Bank of Maharashtra	3213	511.10	133	240.98	19	120.68	2	0.08	0	0.00	3367	872.84
4	Canara Bank	40343	3607.19	2275	1791.38	279	763.29	0	0.00	361	219.59	43258	6381.45
5	Central Bank of India	34238	2202.26	1135	1112.23	62	349.80	0	0.00	0	0.00	35435	3664.29
6	Indian Bank	78570	6932.48	7927	3159.25	195	1004.15	7828	12.36	0	0.00	94520	11108.24
7	Indian Overseas Bank	13235	2125.69	456	273.35	261	1087.98	0	0.00	0	0.00	13952	3487.02
8	Punjab & Sind Bank	4750	437.44	414	348.63	57	93.36	0	0.00	0	0.00	5221	879.43
9	Punjab National Bank	175625	11086.76	11524	5172.05	797	2957.38	51	5.77	0	0.00	187997	19221.96
10	State Bank of India	93554	11418.29	4204	4226.55	938	5933.28	2	0.02	2369	1939.75	101067	23517.89
11	UCO Bank	67467	2967.19	1366	3974.87	83	346.49	123	1.15	0	0.00	69039	7289.70
12	Union Bank of India	43034	3590.08	1492	2413.81	205	1260.93	68	3.97	0	0.00	44799	7268.79
Total PSU		689436	51088.50	41404	27560.78	4314	17079.83	8351	41.80	6767	2545.84	750272	98316.74
13	Axis Bank	23877	6571.60	7046	6704.58	1764	4349.39	0	0.00	0	0.00	32687	17625.57
14	Bandhan Bank	867718	9018.06	552	248.92	847	519.65	0	0.00	0	0.00	869117	9786.62
15	Catholic Syrian Bank Ltd.	91	1.40	14	6.95	0	0.00	0	0.00	0	0.00	105	8.35
16	City Union Bank Ltd.	108	199.14	12	30.07	0	0.00	0	0.00	0	0.00	120	229.21
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	60	26.63	60	26.63
18	Federal Bank	4919	1305.01	0	0.00	0	0.00	0	0.00	0	0.00	4919	1305.01
19	HDFC Bank	69292	8449.84	11650	9269.18	4040	7507.30	0	0.00	0	0.00	84982	25226.33
20	ICICI Bank	28699	12322.48	10867	11608.98	2987	5627.89	0	0.00	0	0.00	42553	29559.35
21	IDBI Bank	6062	690.26	184	308.68	38	139.23	11	0.31	1039	1675.27	7334	2813.75
22	IDFC First Bank	9057	1019.53	1453	318.47	678	91.49	0	0.00	0	0.00	11188	1429.49
23	Indusind Bank	277514	3072.27	1358	566.73	158	216.67	0	0.00	0	0.00	279030	3855.67
24	Karnataka Bank Ltd.	54	31.92	367	312.86	71	193.22	0	0.00	138	60.51	630	598.51
25	Karur Vysya Bank	338	221.56	54	20.84	0	0.00	0	0.00	0	0.00	392	242.40
26	Kotak Mahindra Bank	6728	2300.19	2830	2120.42	759	934.68	0	0.00	0	0.00	10317	5355.29
27	Lakshmi Vilas Bank (DBS)	71	45.44	78	88.38	6	26.73	0	0.00	0	0.00	155	160.55
28	Ratnakar Bank Ltd	60	205.76	97	342.82	30	581.43	0	0.00	0	0.00	187	1130.01
29	South Indian Bank Ltd.	220	56.97	118	93.58	25	75.47	0	0.00	0	0.00	363	226.02
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	111.15	0	0.00	0	0.00	0	0.00	0	0.00	13	111.15
32	YES Bank	6035	1070.33	1926	1082.23	739	1328.80	0	0.00	0	0.00	8700	3481.35
Total PVT		1300856	46692.89	38606	33123.68	12142	21591.95	11	0.31	1345	1851.66	1352960	103260.50
33	Au Small finance Bank	3094	192.17	95	89.67	5	27.17	0	0.00	0	0.00	3194	309.01
34	ESAF SF Bank	62867	244.55	0	0.00	0	0.00	0	0.00	0	0.00	62867	244.55
35	Jana Small Finance Bank	28804	432.79	23	18.06	1	0.46	0	0.00	0	0.00	28828	451.32
36	Ujjivan Small Finance Bank	197398	1176.37	123	87.70	53	26.09	0	0.00	0	0.00	197574	1290.16
37	Utkarsh Small Finance Bank	353	83.19	8	3.14	1	0.44	0	0.00	0	0.00	362	86.77
Total Small Finance		292516	2129.07	249	198.57	60	54.16	0	0.00	0	0.00	292825	2381.81
38	WBGB (PNB)	691831	3676.57	420	80.62	16	12.21	2499	82.33	0	0.00	694766	3851.73
Total RRB		691831	3676.57	420	80.62	16	12.21	2499	82.33	0	0.00	694766	3851.73
39	WB State Co-Op Bank Ltd.	12593	587.01	8	0.06	0	0.00	1460	39.42	3904	47.42	17965	673.90
40	WBSCARD Bank Ltd.	11471	139.51	0	0.00	0	0.00	0	0.00	0	0.00	11471	139.51
Total Co-Optv		24064	726.52	8	0.06	0	0.00	1460	39.42	3904	47.42	29436	813.41
Grand Total		2998703	104313.56	80687	60963.70	16532	38738.15	12321	163.86	12016	4444.92	3120259	208624.19

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2026																	
(Amt.in Rs. Crore)																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	847	456.34	3835	370.22	38882	4097.18	0	0.00	0	0.00	8003	3007.64	51567	7931.38	317413	16773.43
2	Bank of India	1	4.74	6133	192.12	26245	3295.13	0	0.00	0	0.00	34	3.81	32413	3495.81	485854	16983.88
3	Bank of Maharashtra	4	3.10	492	21.59	2342	395.85	0	0.00	6	0.10	0	0.00	2844	420.64	12868	2528.95
4	Canara Bank	0	0.00	7204	253.36	12518	1710.02	1	0.87	48	0.70	67	0.15	19838	1965.10	183778	10589.63
5	Central Bank of India	49	56.24	3810	161.67	7701	864.85	0	0.00	0	0.00	11826	802.89	23386	1885.65	189157	8849.19
6	Indian Bank	0	0.00	5394	158.91	12410	1603.43	0	0.00	51	0.72	0	0.00	17855	1763.06	288276	18812.33
7	Indian Overseas Bank	9776	132.05	1026	23.11	5624	743.45	0	0.00	0	0.00	17287	99.95	33713	998.56	85874	6844.96
8	Punjab & Sind Bank	0	0.00	137	3.92	1707	174.29	0	0.00	0	0.00	84	0.70	1928	178.91	6478	1228.52
9	Punjab National Bank	0	0.00	26894	824.54	53157	6130.34	3	0.25	209	2.84	3242	3.93	83505	6961.90	1070288	42150.77
10	State Bank of India	6	42.26	48558	1818.33	403617	49316.00	18	7.17	524	23.88	0	0.00	452723	51207.64	1291245	88580.95
11	UCO Bank	165	243.86	5567	262.26	17634	1967.65	7	9.45	0	0.00	46540	2266.73	69913	4749.95	246216	16407.31
12	Union Bank of India	95	587.11	5146	185.57	7318	756.32	31	7.76	2	2.94	0	0.00	12592	1539.70	173342	11633.50
Total PSU		10943	1525.71	114196	4275.59	589155	71054.51	60	25.50	840	31.18	87083	6185.80	802277	83098.30	4350789	241383.42
13	Axis Bank	1	11.38	2136	139.29	3767	442.23	0	0.00	0	0.00	128428	282.59	134332	875.49	490841	21677.83
14	Bandhan Bank	0	0.00	0	0.00	13294	996.06	0	0.00	0	0.00	821182	1957.84	834476	2953.90	2927822	20007.67
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	2	0.14	0	0.00	0	0.00	1533	3.08	1535	3.22	12451	196.50
16	City Union Bank Ltd.	0	0.00	0	0.00	5	0.29	0	0.00	0	0.00	0	0.00	5	0.29	105	229.70
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	34	12.93
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3672	56.87	3672	56.87	40783	1648.95
19	HDFC Bank	0	0.00	5718	124.02	41932	5943.75	0	0.00	0	0.00	16328	57.89	63978	6125.66	442824	34417.23
20	ICICI Bank	3	0.42	1382	87.85	8620	1149.00	0	0.00	1	3.30	53	0.26	10059	1240.82	67347	31883.00
21	IDBI Bank	0	0.00	552	19.77	16728	2025.87	10	8.55	0	0.00	0	0.00	17290	2054.19	63815	5636.07
22	IDFC First Bank	0	0.00	0	0.00	321	45.54	0	0.00	0	0.00	0	0.00	321	45.54	16154	1445.56
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	0.24	485	56.49	0	0.00	2	2.57	604	102.09	1098	161.39	2314	819.70
25	Karur Vysya Bank	0	0.00	7	0.54	243	44.15	0	0.00	0	0.00	19	0.25	269	44.94	661	276.18
26	Kotak Mahindra Bank	0	0.00	0	0.00	213	37.25	0	0.00	0	0.00	0	0.00	213	37.25	25407	6156.27
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	45	0.00	0	0.00	59	0.03	104	0.03	30936	360.12
28	Ratnakar Bank Ltd	0	0.00	1	0.06	40	3.15	0	0.00	1	1.48	15850	53.81	15892	58.50	139297	1629.85
29	South Indian Bank Ltd.	0	0.00	11	0.60	75	6.53	0	0.00	0	0.00	96	14.06	182	21.19	2535	387.28
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	111.15
32	YES Bank	0	0.00	25	1.82	231	31.19	0	0.00	9	7.40	388	1.18	653	41.59	26597	4553.97
Total PVT		4	11.80	9839	374.19	85975	10783.98	181	8.98	13	14.75	1013426	2765.56	1109438	13959.25	5257544	137346.19
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6913	23.36	6913	23.36	43392	460.27
34	ESAF SF Bank	0	0.00	0	0.00	41	7.89	0	0.00	0	0.00	167	0.25	208	8.14	194494	764.52
35	Jana Small Finance Bank	0	0.00	0	0.00	3473	39.27	0	0.00	0	0.00	43854	267.96	47327	307.23	145120	1136.38
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	53608	611.74	15657	59.00	0	0.00	119026	478.30	188291	1149.04	609983	3358.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	128	20.57	0	0.00	0	0.00	3068	9.49	3196	30.06	15405	160.78
Total Small Finance		0	0.00	0	0.00	57250	679.47	15657	59.00	0	0.00	173028	779.36	245935	1517.83	1008394	5879.95
38	WBGB (PNB)	0	0.00	4011	91.82	16659	1801.89	0	0.00	384	2.00	26656	198.40	47710	2094.11	1460791	17340.65
Total RRB		0	0.00	4011	91.82	16659	1801.89	0	0.00	384	2.00	26656	198.40	47710	2094.11	1460791	17340.65
39	WB State Co-Op Bank Ltd.	0	0.00	1910	55.84	7946	1038.85	0	0.00	0	0.00	120966	8448.07	130822	9542.76	1780984	16029.73
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
Total Co-Optv		0	0.00	1910	55.84	11538	1221.29	0	0.00	0	0.00	120966	8448.07	134414	9725.20	1972942	17475.03
Grand Total		10947	1537.50	129956	4797.45	760577	85541.13	15898	93.48	1237	47.93	1421159	18377.20	2339774	110394.69	14050460	419425.24

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2026																	
Amt in crore																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1017	491.95	3871	385.82	36896	3893.18	0	0.00	0	0.00	5228	1226.39	47012	5997.34	309557	14903.17
2	Bank of India	0	0.00	6143	197.49	25800	3235.95	33	3.62	1	0.05	0	0.00	31977	3437.10	486080	17401.90
3	Bank of Maharashtra	0	0.00	464	21.43	2470	400.35	0	0.00	6	0.09	0	0.00	2940	421.87	9150	1440.38
4	Canara Bank	1268	688.38	7345	266.86	12607	1724.80	0	0.00	60	0.85	58	0.13	21338	2681.03	179372	11715.68
5	Central Bank of India	48	51.52	3927	175.20	7948	942.18	0	0.00	0	0.00	11595	671.58	23518	1840.48	191623	9230.10
6	Indian Bank	0	0.00	5829	175.19	12619	1637.25	0	0.00	68	0.91	0	0.00	18516	1813.35	289768	19483.15
7	Indian Overseas Bank	9776	132.05	1026	23.11	5624	1244.23	0	0.00	0	0.00	17287	99.95	33713	1499.34	81132	6008.21
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5906	1190.03
9	Punjab National Bank	0	0.00	27235	846.69	43631	5154.33	2	0.01	279	3.80	2614	3.37	73761	6008.20	1184341	46030.65
10	State Bank of India	5	29.74	49178	1910.00	152869	21691.48	0	0.00	712	26.39	0	0.00	202764	23657.61	1059273	62392.50
11	UCO Bank	164	309.09	6272	156.31	17712	1583.61	10	630.04	0	0.00	63319	1908.33	87477	4587.38	240527	13435.39
12	Union Bank of India	97	605.11	5217	193.10	7280	760.64	32	9.08	3	2.77	472	0.06	13101	1570.76	136905	12064.69
Total PSU		12375	2307.84	116507	4351.20	325456	42268.00	77	642.75	1129	34.86	100573	3909.81	556117	53514.46	4173634	215295.86
13	Axis Bank	1	11.36	2165	143.84	4637	601.84	0	0.00	0	0.00	113111	272.48	119914	1029.52	521036	23276.79
14	Bandhan Bank	0	0.00	0	0.00	12707	931.97	0	0.00	0	0.00	715613	1746.14	728320	2678.11	3071606	21093.91
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	1	0.14	0	0.00	0	0.00	0	0.00	1	0.14	11384	168.57
16	City Union Bank Ltd.	1	2.00	2	0.70	6	2.20	0	0.00	0	0.00	0	0.00	9	4.90	129	234.11
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	60	26.63
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1006	52.25	1006	52.25	17034	1753.84
19	HDFC Bank	0	0.00	5820	127.50	36762	5823.53	0	0.00	0	0.00	17537	62.35	60119	6013.38	434866	34655.55
20	ICICI Bank	7	15.12	1370	86.62	8534	1131.36	0	0.00	1	3.00	51	0.23	9963	1236.33	64000	33342.55
21	IDBI Bank	0	0.00	570	20.70	16406	1976.83	14	11.00	0	0.00	0	0.00	16990	2008.52	60991	5250.55
22	IDFC First Bank	0	0.00	0	0.00	323	45.54	0	0.00	0	0.00	0	0.00	323	45.54	14380	1480.02
23	Indusind Bank	2	14.89	0	0.00	0	0.00	192	0.61	0	0.00	11212	185.24	11406	200.74	818399	5670.30
24	Karnataka Bank Ltd.	0	0.00	7	0.21	488	57.85	0	0.00	2	2.48	88	0.48	585	61.02	1681	758.36
25	Karur Vysya Bank	0	0.00	8	0.71	256	57.25	0	0.00	0	0.00	22	0.37	286	58.33	701	302.94
26	Kotak Mahindra Bank	0	0.00	0	0.00	210	35.76	0	0.00	0	0.00	0	0.00	210	35.76	26214	6411.22
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	59	0.01	59	0.01	40702	300.42
28	Ratnakar Bank Ltd	0	0.00	1	0.11	37	2.93	0	0.00	1	1.31	15646	52.02	15685	56.36	137695	1689.57
29	South Indian Bank Ltd.	0	0.00	9	0.52	74	5.82	0	0.00	0	0.00	11	6.97	94	13.31	2034	319.13
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	111.15
32	YES Bank	0	0.00	25	1.78	229	30.59	0	0.00	10	7.21	307	0.51	571	40.10	25631	4528.04
Total PVT		11	43.37	9977	382.68	80670	10703.62	206	11.61	14	14.00	874663	2379.04	965541	13534.33	5248664	141462.89
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6215	26.41	6215	26.41	47390	549.06
34	ESAF SF Bank	0	0.00	0	0.00	40	7.65	0	0.00	0	0.00	99	0.17	139	7.82	207212	782.81
35	Jana Small Finance Bank	0	0.00	0	0.00	2300	37.49	0	0.00	0	0.00	40418	263.46	42718	300.95	142471	1165.33
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	54348	639.00	16969	63.63	0	0.00	107306	445.53	178623	1148.16	618730	3523.02
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	132	20.89	0	0.00	0	0.00	2544	7.57	2676	28.46	15475	159.50
Total Small Finance		0	0.00	0	0.00	56820	705.03	16969	63.63	0	0.00	156582	743.14	230371	1511.80	1031278	6179.72
38	WBGB (PNB)	0	0.00	4045	94.76	15723	1579.74	0	0.00	431	2.13	25649	185.99	45848	1862.62	1519157	17276.67
Total RRB		0	0.00	4045	94.76	15723	1579.74	0	0.00	431	2.13	25649	185.99	45848	1862.62	1519157	17276.67
39	WB State Co-Op Bank Ltd.	0	0.00	5748	121.59	8975	1285.72	0	0.00	0	0.00	118450	7966.86	133173	9374.17	2177383	16811.38
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	3430	116.40	0	0.00	0	0.00	0	0.00	3430	116.40	190792	1438.04
Total Co-Optv		0	0.00	5748	121.59	12405	1402.12	0	0.00	0	0.00	118450	7966.86	136603	9490.57	2368175	18249.42
Grand Total		12386	2351.22	136277	4950.23	491074	56658.50	17252	717.99	1574	50.99	1275917	15184.85	1934480	79913.78	14340908	398464.56

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2026															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1070	832.66	91	56.00	1308	419.00	29877	1038.44	5948	12398.39	38294	14744.49	355707	31517.92
2	Bank of India	0	0.00	116	40.75	1906	1205.11	31898	1194.15	57599	10703.15	91519	13143.16	577373	30127.05
3	Bank of Maharashtra	0	0.00	70	12.11	932	371.29	1906	104.41	6564	607.85	9472	1095.66	22340	3624.61
4	Canara Bank	64	72.50	183	54.21	3326	1221.64	119778	2318.63	26942	20413.20	150293	24080.18	334071	34669.81
5	Central Bank of India	514	108.20	3121	910.10	16244	449.82	21971	1807.69	17442	1293.22	59292	4569.03	248449	13418.22
6	Indian Bank	784	146.92	231	45.95	13800	2958.19	80280	3372.47	12004	29239.38	107099	35762.91	395375	54575.24
7	Indian Overseas Bank	159	66.83	0	0.00	1486	552.69	2424	48.32	8591	1602.36	12660	2270.20	98534	9115.16
8	Punjab & Sind Bank	0	0.00	14	1.12	643	125.61	1103	26.47	4295	2327.15	6055	2480.35	12533	3708.87
9	Punjab National Bank	608	1083.02	512	106.90	20003	4044.18	55581	1781.07	136706	53103.70	213410	60118.87	1283698	102269.64
10	State Bank of India	0	0.00	3061	731.76	137391	17907.00	119375	1359.50	219	95365.31	260046	115363.57	1551291	203944.52
11	UCO Bank	0	0.00	22	4.87	4732	1294.72	4713	251.51	22007	9120.10	31474	10671.20	277690	27078.51
12	Union Bank of India	198	112.48	740	200.82	5181	1750.05	51804	1844.87	23611	15703.58	81534	19611.80	254876	31245.30
Total PSU		3397	2422.61	8161	2164.59	206952	32299.31	520710	15147.53	321928	251877.39	1061148	303911.43	5411937	545294.85
13	Axis Bank	2	0.19	307	95.19	5624	2112.54	680781	3754.99	236969	22523.38	923683	28486.29	1414524	50164.12
14	Bandhan Bank	0	0.00	0	0.00	11908	1709.58	80402	1818.77	1172780	14432.72	1265090	17961.08	4192912	37968.74
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	3	0.18	232	14.09	1122	313.62	1357	327.89	13808	524.39
16	City Union Bank Ltd.	0	0.00	2	0.48	7	3.39	92	6.41	68	132.59	169	142.87	274	372.57
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	25	8.00	735	47.46	32	4.78	792	60.24	826	73.17
18	Federal Bank	0	0.00	25	2.69	927	296.02	1524	22.09	2621	3731.09	5097	4051.89	45880	5700.84
19	HDFC Bank	3305	231.08	1068	25.26	22487	8189.35	147563	5490.61	1536110	28012.14	1710533	41948.43	2153357	76365.66
20	ICICI Bank	0	0.00	820	285.75	17943	7663.42	62489	2489.18	572472	29324.97	653724	39763.32	721071	71646.32
21	IDBI Bank	2	3.05	29	8.81	3076	1066.61	3087	725.13	41640	3289.82	47834	5093.42	111649	10729.50
22	IDFC First Bank	160	33.32	292	76.62	360	103.01	103756	1406.73	633993	5716.36	738561	7336.04	754715	8781.60
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	7.26	2	0.15	284	86.86	385	68.04	2114	1090.88	2789	1253.19	5103	2072.89
25	Karur Vysya Bank	32	0.32	0	0.00	265	62.40	1385	45.18	192	773.01	1874	880.91	2535	1157.09
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	180532	7133.14	180532	7133.14	205939	13289.41
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	40	26.78	404	1.95	236	1040.14	680	1068.87	31616	1428.99
28	Ratnakar Bank Ltd	0	0.00	1	0.30	24	16.85	4	0.03	17308	4300.18	17337	4317.36	156634	5947.21
29	South Indian Bank Ltd.	6	2.57	3	0.97	67	46.72	0	0.00	5076	788.54	5152	838.80	7687	1226.08
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	111.15
32	YES Bank	0	0.00	24	7.89	319	101.50	11238	334.65	89567	9069.38	101148	9513.42	127745	14067.39
Total PVT		3511	277.80	2573	504.11	63472	21538.47	1094077	16225.31	4922757	143720.64	6086390	182266.32	11343934	319612.51
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	7	0.06	2800	198.89	2807	198.95	46199	659.22
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	1610	52.13	1610	52.13	196104	816.65
35	Jana Small Finance Bank	2	0.21	0	0.00	2324	28.45	0	0.00	27227	282.23	29553	310.89	174673	1447.27
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	5167	600.52	87	0.66	78849	717.61	84103	1318.78	694086	4676.78
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	744	78.81	744	78.81	16149	239.59
Total Small Finance		2	0.21	0	0.00	7491	628.97	94	0.72	111230	1329.66	118817	1959.56	1127211	7839.51
38	WBGB (PNB)	0	0.00	0	0.00	2415	678.18	32999	1289.76	98026	1627.43	133440	3595.37	1594231	20936.02
Total RRB		0	0.00	0	0.00	2415	678.18	32999	1289.76	98026	1627.43	133440	3595.37	1594231	20936.02
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	247	23.86	32448	1348.55	67647	8165.29	100342	9537.70	1881326	25567.43
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
Total Co-Optv		0	0.00	0	0.00	247	23.86	32448	1348.55	67647	8165.29	100342	9537.70	2073284	27012.73
Grand Total		6910	2700.62	10734	2668.70	280577	55168.78	1680328	34011.86	5521588	406720.42	7500137	501270.38	21550597	920695.62

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2026															
Amt in crore															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	556	457.22	61	29.25	725	242.08	25935	839.42	3237	5206.35	30514	6774.32	340071	21677.49
2	Bank of India	0	0.00	1985	84.90	2081	1331.89	7142	55.94	76419	11887.02	87627	13359.75	573707	30761.65
3	Bank of Maharastra	0	0.00	34	12.49	814	342.58	8467	396.83	164	1174.62	9479	1926.52	18629	3366.90
4	Canara Bank	61	79.59	213	59.82	3489	1297.73	124388	2470.43	26862	21334.53	155013	25242.10	334385	36957.78
5	Central Bank of India	558	117.35	2977	913.78	12434	369.50	34136	3053.65	17442	1293.22	67547	5747.50	259170	14977.60
6	Indian Bank	322	201.44	231	45.92	17116	3547.62	67521	2200.79	14481	30610.98	99671	36606.75	389439	56089.90
7	Indian Overseas Bank	159	66.83	0	0.00	1486	552.69	2424	48.32	8591	1602.36	12660	2270.20	93792	8278.42
8	Punjab & Sind Bank	0	0.00	158	8.22	2397	317.86	1123	29.95	2780	2326.47	6458	2682.50	12364	3872.53
9	Punjab National Bank	739	894.07	523	107.80	29599	5219.44	54291	1725.08	138177	47626.04	223329	55572.43	1407670	101603.08
10	State Bank of India	0	0.00	3318	771.00	59989	19818.91	86061	1220.00	207	138344.87	149575	160154.78	1208848	222547.28
11	UCO Bank	0	0.00	17	3.67	6954	2004.97	3712	40.96	32401	7380.47	43084	9430.07	283611	22865.46
12	Union Bank of India	186	109.43	725	198.40	5209	1831.27	48587	1825.13	24252	16725.02	78959	20689.25	215864	32753.94
Total PSU		2581	1925.93	10242	2235.25	142293	36876.54	463787	13906.50	345013	285511.95	963916	340456.17	5137550	555752.03
13	Axis Bank	1	0.04	324	97.73	5405	2192.94	680859	3271.56	227485	21058.67	914074	26620.94	1435110	49897.73
14	Bandhan Bank	0	0.00	0	0.00	12036	1705.17	82338	1858.35	1071873	13896.87	1166247	17460.39	4237853	38554.29
15	Catholic Syrian Bank Ltd.	12	793.15	0	0.00	0	0.00	1744	12.80	282	505.27	2038	1311.22	13422	1479.79
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	332	141.34	332	141.34	461	375.45
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	44	28.46	0	0.00	0	0.00	44	28.46	104	55.09
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	20763	4013.19	20763	4013.19	37797	5767.03
19	HDFC Bank	3110	284.50	1017	24.32	22555	8263.05	147510	5544.01	1543681	28548.65	1717873	42664.53	2152739	77320.08
20	ICICI Bank	0	0.00	812	282.36	18025	7767.66	62751	2647.53	565621	28978.69	647209	39676.24	711209	73018.78
21	IDBI Bank	1	3.20	32	9.59	3100	1075.67	3141	738.90	41982	3957.60	48256	5784.96	109247	11035.50
22	IDFC First Bank	149	29.61	288	75.16	360	102.01	112478	1530.33	719042	6337.29	832317	8074.40	846697	9554.43
23	Indusind Bank	0	0.00	0	0.00	130	46.59	0	0.00	390559	13257.18	390689	13303.78	1209088	18974.08
24	Karnataka Bank Ltd.	4	7.10	3	0.23	281	88.33	364	70.45	2053	1064.63	2705	1230.74	4386	1989.10
25	Karur Vysya Bank	30	0.29	0	0.00	274	68.71	1270	23.72	205	742.12	1779	834.84	2480	1137.78
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	167500	6849.18	167500	6849.18	193714	13260.40
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	43	25.21	0	0.00	263	1035.25	306	1060.46	41008	1360.88
28	Ratnakar Bank Ltd	0	0.00	1	0.30	24	16.33	6	0.07	18101	4663.43	18132	4680.12	155827	6369.70
29	South Indian Bank Ltd.	6	1.81	3	0.98	69	51.31	0	0.00	5406	683.57	5484	737.67	7518	1056.80
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	111.15
32	YES Bank	0	0.00	25	8.32	320	100.18	10551	304.73	92994	9633.70	103890	10046.93	129521	14574.97
Total PVT		3313	1119.70	2505	498.99	62666	21531.61	1103012	16002.45	4868142	145366.63	6039638	184519.39	11288302	325982.28
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	6	0.05	4012	259.26	4018	259.31	51408	808.37
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	1719	53.67	1719	53.67	208931	836.48
35	Jana Small Finance Bank	5	0.07	0	0.00	2797	32.87	0	0.00	29981	414.83	32783	447.77	175254	1613.10
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	5733	654.19	62	0.42	75301	667.89	81096	1322.50	699826	4845.52
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	759	77.51	759	77.51	16234	237.01
Total Small Finance		5	0.07	0	0.00	8530	687.06	68	0.47	111772	1473.16	120375	2160.76	1151653	8340.48
38	WBG (PNB)	0	0.00	0	0.00	3477	957.18	32391	1314.32	98814	1720.87	134682	3992.37	1653839	21269.04
Total RRB		0	0.00	0	0.00	3477	957.18	32391	1314.32	98814	1720.87	134682	3992.37	1653839	21269.04
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	38921	1710.46	72037	8803.08	110958	10513.55	2288341	27324.92
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	190792	1438.04
Total Co-Optv		0	0.00	0	0.00	0	0.00	38921	1710.46	72037	8803.08	110958	10513.55	2479133	28762.96
Grand Total		5899	3045.71	12747	2734.24	216966	60052.39	1638179	32934.20	5495778	442875.69	7369569	541642.23	21710477	940106.79

Adoption of annual credit plan for FY 2026-27:

The target for credit disbursement for the member banks during FY 2026-27 was fixed at Rs.5,19,468 Crore covering both Priority Sector and Non-Priority Sector. This allocation of target was based on the potential as assessed by NABARD in its State Focus Paper 2026-27. Bank wise synopsis of the ACP 2026-27 is as follows:

Bank wise ACP for FY 2026-27												
Bank Name	Total Agri No	Total Agri Amt.	Total MSME No	Total MSME Amt.	Total OPS No	Total OPS Amt.	Total Pr No	Total Pr Amt	Total NPS No.	Total NPS Amt.	Total ACP No.	Total ACP Amt.
AU	4,980	127	1,823	414	1,338	11	8,141	552	378	23	8,519	575
AXIS	2,31,129	8,213	22,465	19,513	51,415	808	3,05,009	28,534	68,918	15,920	3,73,927	44,454
BANDHAN	1,78,990	4,121	6,28,659	8,955	8,23,355	4,001	16,31,004	17,077	5,45,662	4,481	21,76,666	21,558
BOB	95,610	2,837	26,059	6,966	8,295	2,892	1,29,964	12,695	4,071	808	1,34,035	13,503
BOI	3,07,705	6,272	77,377	9,035	6,648	907	3,91,730	16,214	16,936	3,117	4,08,666	19,331
BOM	3,267	511	2,494	1,286	622	159	6,383	1,956	2,248	78	8,631	2,034
CANARA	1,49,465	3,147	32,310	7,509	7,976	726	1,89,751	11,382	40,113	659	2,29,864	12,041
CARD	1,56,176	1,220	8,056	209	142	67	1,64,374	1,496	0	0	1,64,374	1,496
CBI	1,22,573	3,646	24,224	3,989	9,813	630	1,56,610	8,265	9,306	401	1,65,916	8,666
CITY UNION	4	4	98	229	12	14	114	247	71	11	185	258
CSB	156	151	2	2	1	1	159	154	66	2	225	156
DBS	42,946	166	96	197	0	0	43,042	363	999	1,031	44,041	1,394
DHANLAXMI	4	4	35	34	1	1	40	39	132	19	172	58
ESAF	97,299	293	15,906	103	35,092	371	1,48,297	767	339	9	1,48,636	776
FEDERAL	17,238	575	9,164	1,243	1,574	19	27,976	1,837	5,544	2,014	33,520	3,851
HDFC	2,57,757	3,833	31,212	26,640	25,385	2,330	3,14,354	32,803	1,47,717	23,375	4,62,071	56,178
ICICI	42,261	2,672	29,008	29,772	1,029	447	72,298	32,891	4,65,813	16,984	5,38,111	49,875
IDBI	69,443	415	11,793	4,204	1,503	1,386	82,739	6,005	1,734	480	84,473	6,485
IDFC	7,080	33	8,354	1,940	84	17	15,518	1,990	3,00,856	3,677	3,16,374	5,667
INDIAN	1,65,009	6,581	59,395	13,626	6,146	649	2,30,550	20,856	32,898	1,968	2,63,448	22,824
INDUSIND	9,82,366	3,630	1,94,284	5,245	2,326	192	11,78,976	9,067	83,365	9,736	12,62,341	18,803
IOB	30,060	1,678	7,890	4,858	1,707	363	39,657	6,899	169	19	39,826	6,918
JANA	75,351	320	15,347	610	18,271	359	1,08,969	1,289	10,236	83	1,19,205	1,372
KARNATAKA	578	354	915	1,258	801	57	2,294	1,669	3,234	730	5,528	2,399
KOTAK	12,036	1,013	8,105	6,545	19	13	20,160	7,571	65,841	2,320	86,001	9,891
KVB	2	2	216	274	834	99	1,052	375	1,571	384	2,623	759
PNB	7,04,244	15,380	1,33,231	19,463	53,539	2,435	8,91,014	37,278	43,305	12,508	9,34,319	49,786
PSB	736	302	3,853	971	118	70	4,707	1,343	537	517	5,244	1,860
RBL	1,37,659	620	112	964	6,286	102	1,44,057	1,686	9,600	4,553	1,53,657	6,239
SBI	6,62,488	14,837	77,323	22,919	70,789	9,631	8,10,600	47,387	32,844	2,854	8,43,444	50,241
SIB	1,559	92	338	458	204	6	2,101	556	265	147	2,366	703
TMB	0	0	100	104	0	0	100	104	0	0	100	104
UCO	36,355	3,286	19,873	8,333	30,619	1,715	86,847	13,334	4,265	1,422	91,112	14,756
UJJIVAN	2,04,602	1,000	1,11,952	1,230	93,780	1,389	4,10,334	3,619	8,197	163	4,18,531	3,782
UNION	92,206	3,609	34,678	9,373	5,913	579	1,32,797	13,561	12,470	5,964	1,45,267	19,525
UTKARSH	9,528	36	229	118	2,370	36	12,127	190	81	5	12,208	195
WBGB	7,23,904	12,772	1,46,804	4,916	14,353	764	8,85,061	18,452	25,909	332	9,10,970	18,784
WBSCB	15,23,249	6,983	8,761	967	1,17,072	4,150	16,49,082	12,100	10,982	306	16,60,064	12,406
YES	10,504	2,092	2,883	5,096	361	23	13,748	7,211	63,403	12,554	77,151	19,765
Total	71,56,519	1,12,827	17,55,424	2,29,568	13,99,793	37,419	1,03,11,736	3,79,814	20,20,075	1,29,654	1,23,31,811	5,09,468
RIDF		10,000										
Grand Total	71,56,519	1,22,827	17,55,424	2,29,568	13,99,793	37,419	1,03,11,736	3,89,814	20,20,075	1,29,654	1,23,31,811	5,19,468

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 70.81% as on 31.03.2026 whereas it was 70.14% on 31.03.2025. The same has further improved to 70.87 as on 30.06.2026. For calculation of CD Ratio of the State as on 31.03.2026 and 30.06.2026, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)		
Parameter	31.03.2026	30.06.2026
Total Deposit (A)	13,13,052.78	13,38,775.50
Total Advance utilized in the State (B)	9,20,695.62	9,40,106.79
RIDF Support (C)	9080.14	8,667.61
Total Advance to be reckoned (D=B+C)	9,29,775.76	9,48,774.40
CD Ratio (D*100 / A)	70.81%	70.87%

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 31.03.2026						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2025	CD Ratio as on March, 2026		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	63.43	8,508.78	5,662.24	66.55
2	Bankura	PNB	57.00	21,448.60	12,203.95	56.90
3	Birbhum	UCO	53.51	24,586.43	12,587.56	51.20
4	Coochbehar	CBI	105.74	13,873.32	12,078.53	87.06
5	Dakshin Dinajpur	PNB	69.96	7,172.24	5,072.72	70.73
6	Darjeeling	CBI	68.56	29,792.45	20,626.36	69.23
7	Hooghly	UCO	47.14	63,528.78	29,395.24	46.27
8	Howrah	UCO	49.71	65,454.97	33,121.25	50.60
9	Jalpaiguri	CBI	77.17	15,714.18	12,204.55	77.67
10	Jhargram	PNB	45.30	6,407.22	3,081.81	48.10
11	Kalimpong	SBI	50.99	2,451.74	1,251.16	51.03
12	Kolkata	SBI	103.89	5,34,259.82	4,86,845.05	91.13
13	Malda	PNB	60.43	20,210.61	12,218.37	60.46
14	Murshidabad	PNB	59.92	32,521.34	19,794.40	60.87
15	Nadia	PNB	51.08	38,955.81	20,170.21	51.78
16	Paschim Burdwan	SBI	54.12	64,655.50	36,092.38	55.82
17	Paschim Medinipur	PNB	53.80	42,223.11	21,770.43	51.56
18	Purba Burdwan	UCO	55.20	44,881.98	25,304.48	56.38
19	Purba Medinipur	PNB	53.58	43,425.23	23,215.69	53.46
20	Purulia	PNB	49.24	4,201.15	2,241.98	49.24
21	Uttar Dinajpur	PNB	69.46	11,993.79	9,879.71	82.37
22	24 Pgs. (N)	Indian	48.25	1,93,948.00	93,577.00	48.25
23	24 Pgs. (S)	PNB	50.81	55,285.35	22,300.56	40.34
Grand Total			67.54	13,45,500.39	9,20,695.62	68.43
Interbank Deposit			70.14	32,447.61		70.81
Final Deposit				13,13,052.78		
RIDF Support					9,080.14	
Total Advances in the State					9,29,775.76	
Credit Deposit Ratio						

District Wise CD Ratio of West Bengal as on 30.06.2026						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June, 2025	CD Ratio as on June, 2026		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	63.82	8,594.60	5,619.66	65.39
2	Bankura	PNB	57.00	21,461.16	12,212.85	56.91
3	Birbhum	UCO	45.73	24,305.00	11,996.66	49.36
4	Coochbehar	CBI	105.04	21,933.98	26,745.12	121.93
5	Dakshin Dinajpur	PNB	69.17	7,089.72	5,090.97	71.81
6	Darjeeling	CBI	68.73	28,077.16	19,563.04	69.68
7	Hooghly	UCO	47.18	65,464.06	29,945.32	45.74
8	Howrah	UCO	50.22	61,083.65	33,831.51	55.39
9	Jalpaiguri	CBI	77.25	16,341.93	12,783.20	78.22
10	Jhargram	PNB	46.18	5,669.17	2,485.19	43.84
11	Kalimpong	SBI	51.01	2,479.40	1,532.37	61.80
12	Kolkata	SBI	92.54	5,27,600.92	4,82,672.28	91.48
13	Malda	PNB	60.36	18,481.71	12,026.10	65.07
14	Murshidabad	PNB	59.32	35,097.44	21,389.91	60.94
15	Nadia	PNB	51.15	41,205.87	21,457.42	52.07
16	Paschim Burdwan	SBI	58.51	66,220.30	37,469.53	56.58
17	Paschim Medinipur	PNB	50.73	42,078.90	21,427.31	50.92
18	Purba Burdwan	UCO	55.15	37,755.50	21,721.54	57.53
19	Purba Medinipur	PNB	57.56	43,639.12	24,454.86	56.04
20	Purulia	PNB	49.24	12,538.28	5,832.47	46.52
21	Uttar Dinajpur	PNB	71.00	11,353.84	9,989.24	87.98
22	24 Pgs. (N)	Indian	47.10	2,07,979.25	95,846.86	46.08
23	24 Pgs. (S)	PNB	44.75	56,822.82	24,013.37	42.26
Grand Total			68.72	13,63,273.78	9,40,106.79	68.96
Interbank Deposit			70.23	24,498.27		70.87
Final Deposit				13,38,775.50		
RIDF Support					8,667.61	
Total Advances in the State					9,48,774.40	
Credit Deposit Ratio						

Bank-wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2026							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on March, 2025	As on March, 2026				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	65.12	45,509.20	31,517.92	69.26	0.00	69.26
2	Bank of India	77.65	47,039.20	30,127.05	64.05	0.00	64.05
3	Bank of Maharastra	86.01	2,922.88	3,624.61	124.01	0.00	124.01
4	Canara Bank	64.31	40,342.30	34,669.81	85.94	0.00	85.94
5	Central Bank of India	38.71	31,928.57	13,418.23	42.03	0.00	42.03
6	Indian Bank	67.29	79,961.88	54,575.24	68.25	0.00	68.25
7	Indian Overseas Bank	46.25	16,978.73	9,115.16	53.69	0.00	53.69
8	Punjab & Sind Bank	108.56	3,440.42	3,708.87	107.80	0.00	107.80
9	Punjab National Bank	70.81	1,52,020.85	1,02,269.64	67.27	0.00	67.27
10	State Bank of India	64.78	3,35,058.36	2,03,944.52	60.87	31361.00	70.23
11	UCO Bank	63.57	40,680.29	27,078.51	66.56	0.00	66.56
12	Union Bank of India	68.79	40,334.26	31,245.30	77.47	0.00	77.47
Total PSU		65.78	8,36,216.95	5,45,294.86	65.21	31361.00	68.96
13	Axis Bank	67.16	73,016.75	50,164.12	68.70	0.00	68.70
14	Bandhan Bank	52.64	66,217.59	37,968.74	57.34	0.00	57.34
15	Catholic Syrian Bank Ltd.	134.55	1,377.84	524.39	38.06	0.00	38.06
16	City Union Bank Ltd.	107.32	358.26	372.56	103.99	0.00	103.99
17	Dhanlaxmi Bank Ltd.	132.37	107.90	73.17	67.81	0.00	67.81
18	Federal Bank	94.45	5,800.17	5,700.84	98.29	0.00	98.29
19	HDFC Bank	62.75	1,16,119.49	76,365.66	65.76	0.00	65.76
20	ICICI Bank	82.88	77,383.38	71,646.32	92.59	0.00	92.59
21	IDBI Bank	65.08	16,157.78	10,729.50	66.40	0.00	66.40
22	IDFC First Bank	111.83	9,083.58	8,781.61	96.68	0.00	96.68
23	Indusind Bank	129.09	15,042.04	17,896.15	118.97	0.00	118.97
24	Karnataka Bank Ltd.	213.49	1,477.58	2,072.89	140.29	0.00	140.29
25	Karur Vysya Bank	66.43	1,726.81	1,157.09	67.01	0.00	67.01
26	Kotak Mahindra Bank	95.02	12,935.72	13,289.41	102.73	0.00	102.73
27	Lakshmi Vilas Bank (DBS)	91.55	1,155.47	1,428.99	123.67	0.00	123.67
28	Ratnakar Bank Ltd	54.32	8,974.75	5,947.20	66.27	0.00	66.27
29	South Indian Bank Ltd.	99.18	1,483.93	1,226.08	82.62	0.00	82.62
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	24.53	624.37	111.15	17.80	0.00	17.80
32	YES Bank	83.63	12,022.43	14,067.39	117.01	0.00	117.01
Total PVT		72.09	4,21,065.85	3,19,612.50	75.91	0.00	75.91
33	Au Small finance Bank	36.15	1,971.33	659.22	33.44	0.00	33.44
34	ESAF SF Bank	511.16	154.40	816.66	528.92	0.00	528.92
35	Jana Small Finance Bank	63.27	2,690.91	1,447.27	53.78	0.00	53.78
36	Ujjivan Small Finance Bank	120.31	4,089.11	4,676.78	114.37	0.00	114.37
37	Utkarsh Small Finance Bank	21.01	1,218.24	239.59	19.67	0.00	19.67
Total Small Finance		84.02	10,123.98	7,839.52	77.44	0.00	77.44
38	WBGB (PNB)	55.99	35,461.24	20,936.02	59.04	15835.55	103.70
Total RRB		55.99	35,461.24	20,936.02	59.04	15835.55	103.70
39	WB State Co-Op Bank Ltd.	60.63	42,367.22	25,567.42	60.35	0.00	60.35
40	WBSCARD Bank Ltd.	455.92	265.15	1,445.30	545.09	0.00	545.09
Total Co-Optv		63.52	42,632.37	27,012.72	63.36	0.00	63.36
Total		67.54	13,45,500.39	9,20,695.62	68.43	47196.55	71.94
Interbank Deposit			32,447.61				
Grand total			13,13,052.78				
RIDF Support		70.14		9,080.14			
Total Credit in the State				9,29,775.76			
Credit Deposit Ratio					70.81		
Total Credit + Investment				9,76,972.31			
Total Credit + Investment Deposit Ratio					74.40		

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2026							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on June 2025	As on June, 2026				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	59.71	44,443.41	21,677.49	48.78	0.00	48.78
2	Bank of India	78.80	46,633.30	30,761.65	65.96	0.00	65.96
3	Bank of Maharastra	77.54	3,350.92	3,366.90	100.48	0.00	100.48
4	Canara Bank	81.16	44,044.18	36,957.78	83.91	0.00	83.91
5	Central Bank of India	38.57	31,913.89	14,977.61	46.93	0.00	46.93
6	Indian Bank	69.15	80,891.32	56,089.90	69.34	0.00	69.34
7	Indian Overseas Bank	48.57	18,685.35	8,278.42	44.30	0.00	44.30
8	Punjab & Sind Bank	103.74	3,396.25	3,872.53	114.02	0.00	114.02
9	Punjab National Bank	64.68	1,50,785.47	1,01,603.08	67.38	0.00	67.38
10	State Bank of India	68.94	3,43,750.07	2,22,547.28	64.74	35553.35	75.08
11	UCO Bank	64.92	43,537.24	22,865.46	52.52	0.00	52.52
12	Union Bank of India	71.01	40,652.91	32,753.94	80.57	0.00	80.57
Total PSU		67.41	8,52,084.31	5,55,752.03	65.22	35553.35	69.40
13	Axis Bank	66.86	73,053.48	49,897.73	68.30	0.00	68.30
14	Bandhan Bank	50.25	67,527.12	38,554.29	57.09	0.00	57.09
15	Catholic Syrian Bank Ltd.	18.36	327.76	1,479.79	451.49	0.00	451.49
16	City Union Bank Ltd.	104.05	368.26	375.45	101.95	0.00	101.95
17	Dhanlaxmi Bank Ltd.	73.28	83.33	55.09	66.11	0.00	66.11
18	Federal Bank	92.79	5,800.47	5,767.03	99.42	0.00	99.42
19	HDFC Bank	64.79	1,17,285.86	77,320.08	65.92	0.00	65.92
20	ICICI Bank	90.38	75,722.03	73,018.78	96.43	0.00	96.43
21	IDBI Bank	64.84	15,368.50	11,035.50	71.81	0.00	71.81
22	IDFC First Bank	102.33	9,358.77	9,554.43	102.09	0.00	102.09
23	Indusind Bank	125.42	15,169.37	18,974.08	125.08	0.00	125.08
24	Karnataka Bank Ltd.	102.52	1,540.74	1,989.10	129.10	0.00	129.10
25	Karur Vysya Bank	68.28	2,066.69	1,137.78	55.05	0.00	55.05
26	Kotak Mahindra Bank	97.92	14,234.65	13,260.40	93.16	0.00	93.16
27	Lakshmi Vilas Bank (DBS)	87.41	1,121.98	1,360.88	121.29	0.00	121.29
28	Ratnakar Bank Ltd	59.16	8,449.86	6,369.69	75.38	0.00	75.38
29	South Indian Bank Ltd.	69.07	1,386.69	1,056.80	76.21	0.00	76.21
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	20.85	624.37	111.15	17.80	0.00	17.80
32	YES Bank	85.23	11,653.44	14,574.97	125.07	0.00	125.07
Total PVT		72.65	4,21,143.36	3,25,982.28	77.40	0.00	77.40
33	Au Small finance Bank	32.63	2,066.81	808.37	39.11	0.00	39.11
34	ESAF SF Bank	486.95	170.37	836.48	490.98	0.00	490.98
35	Jana Small Finance Bank	51.22	2,811.50	1,613.10	57.38	0.00	57.38
36	Ujjivan Small Finance Bank	105.07	4,261.35	4,845.52	113.71	0.00	113.71
37	Utkarsh Small Finance Bank	19.41	1,266.98	237.01	18.71	0.00	18.71
Total Small Finance		72.93	10,577.02	8,340.48	78.85	0.00	78.85
38	WBGB (PNB)	55.66	35,026.16	21,269.04	60.72	15835.55	105.93
Total RRB		55.66	35,026.16	21,269.04	60.72	15835.55	105.93
39	WB State Co-Op Bank Ltd.	62.84	44,168.57	27,324.92	61.87	0.00	61.87
40	WBSCARD Bank Ltd.	500.94	274.36	1,438.04	524.14	0.00	524.14
Total Co-Optv		65.67	44,442.93	28,762.96	64.72	0.00	64.72
Total		68.72	13,63,273.77	9,40,106.79	68.96	51388.90	72.73
Interbank Deposit			24,498.27				
Grand total			13,38,775.50				
RIDF Support		70.23		8,667.61			
Total Credit in the State				9,48,774.40			
Credit Deposit Ratio					70.87		
Total Credit + Investment				10,00,163.30			
Total Credit + Investment Deposit Ratio					74.71		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2026									
(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	64	195	318	3861.41	5881.06	35766.73	45509.20
2	Bank of India	155	87	149	391	10802.61	7450.10	28786.49	47039.20
3	Bank of Maharashtra	3	18	50	71	156.36	162.57	2603.95	2922.88
4	Canara Bank	161	88	163	412	4705.51	4353.30	31283.50	40342.30
5	Central Bank of India	137	67	113	317	8280.86	5924.18	17723.53	31928.57
6	Indian Bank	269	93	228	590	18630.02	9677.63	51654.23	79961.88
7	Indian Overseas Bank	34	22	101	157	2232.44	1743.71	13002.58	16978.73
8	Punjab & Sind Bank	4	6	32	42	87.34	81.06	3272.02	3440.42
9	Punjab National Bank	566	177	401	1144	46777.81	20254.81	84988.23	152020.85
10	State Bank of India	561	240	468	1269	74814.83	52768.61	207474.92	335058.36
11	UCO Bank	154	75	161	390	9681.44	7710.11	23288.73	40680.29
12	Union Bank of India	68	57	161	286	4864.23	4283.69	31186.35	40334.26
Total PSU		2171	994	2222	5387	184894.86	120290.83	531031.26	836216.95
13	Axis Bank	94	97	253	444	3150.21	9318.33	60548.21	73016.75
14	Bandhan Bank	928	421	378	1727	11842.45	8440.12	45935.02	66217.59
15	Catholic Syrian Bank Ltd.	0	0	8	8	0.00	0.00	1377.84	1377.84
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	358.26	358.26
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	107.90	107.90
18	Federal Bank	8	2	27	37	226.94	200.39	5372.84	5800.17
19	HDFC Bank	51	74	237	362	2773.16	6281.59	107064.74	116119.49
20	ICICI Bank	52	57	258	367	1923.66	4633.09	70826.63	77383.38
21	IDBI Bank	22	28	60	110	1314.47	1955.89	12887.42	16157.78
22	IDFC First Bank	3	4	43	50	0.00	1.01	9082.56	9083.58
23	Indusind Bank	5	30	92	127	520.51	1121.00	13400.53	15042.04
24	Karnataka Bank Ltd.	1	2	18	21	29.92	61.85	1385.81	1477.58
25	Karur Vysya Bank	1	4	9	14	76.48	257.88	1392.45	1726.81
26	Kotak Mahindra Bank	1	1	53	55	105.86	130.13	12699.74	12935.72
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	44.82	0.00	1110.65	1155.47
28	Ratnakar Bank Ltd	0	2	20	22	0.00	78.24	8896.51	8974.75
29	South Indian Bank Ltd.	2	0	17	19	47.45	0.00	1436.48	1483.93
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	624.37	624.37
32	YES Bank	0	2	42	44	0.00	90.36	11932.07	12022.43
Total PVT		1169	724	1526	3419	22055.93	32569.88	366440.04	421065.85
33	Au Small finance Bank	14	10	30	54	2.48	2.01	1966.83	1971.33
34	ESAF SF Bank	0	4	10	14	0.00	13.77	140.63	154.40
35	Jana Small Finance Bank	5	12	26	43	47.34	205.66	2437.91	2690.91
36	Ujjivan Small Finance Bank	53	16	34	103	508.65	617.84	2962.62	4089.11
37	Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	1218.24	1218.24
Total Small Finance		72	42	117	231	558.47	839.28	8726.23	10123.98
38	WBGB (PNB)	789	131	40	960	27335.92	5630.62	2494.70	35461.24
Total RRB		789	131	40	960	27335.92	5630.62	2494.70	35461.24
39	WB State Co-Op Bank Ltd.	211	68	94	373	16414.37	5501.32	20451.53	42367.22
40	WBSCARD Bank Ltd.	10	0	1	11	15.98	0.00	249.17	265.15
Total Co-Optv		221	68	95	384	16430.35	5501.32	20700.70	42632.37
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
Total Payment Banks		1	9	15	25	0.00	0.00	0.00	0.00
Grand Total		4423	1968	4015	10406	251275.53	164831.93	929392.93	1345500.39

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2026									
(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	1556.58	2186.78	27774.56	31517.92	40.31	37.18	77.65	69.26
2	Bank of India	5584.03	3558.56	20984.46	30127.05	51.69	47.77	72.90	64.05
3	Bank of Maharashtra	79.00	204.31	3341.30	3624.61	50.52	125.68	128.32	124.01
4	Canara Bank	3291.80	2924.46	28453.55	34669.81	69.96	67.18	90.95	85.94
5	Central Bank of India	3668.36	2042.47	7707.40	13418.23	44.30	34.48	43.49	42.03
6	Indian Bank	6607.92	3449.89	44517.43	54575.24	35.47	35.65	86.18	68.25
7	Indian Overseas Bank	1032.87	752.40	7329.89	9115.16	46.27	43.15	56.37	53.69
8	Punjab & Sind Bank	52.09	71.63	3585.15	3708.87	59.64	88.37	109.57	107.80
9	Punjab National Bank	18966.25	7162.13	76141.26	102269.64	40.55	35.36	89.59	67.27
10	State Bank of India	27300.52	21924.64	154719.36	203944.52	36.49	41.55	74.57	60.87
11	UCO Bank	3356.95	3334.89	20386.67	27078.51	34.67	43.25	87.54	66.56
12	Union Bank of India	1548.25	1624.59	28072.46	31245.30	31.83	37.92	90.02	77.47
Total PSU		73044.63	49236.74	423013.49	545294.86	39.51	40.93	79.66	65.21
13	Axis Bank	2324.02	8524.94	39315.15	50164.12	73.77	91.49	64.93	68.70
14	Bandhan Bank	12323.45	6888.20	18757.09	37968.74	104.06	81.61	40.83	57.34
15	Catholic Syrian Bank Ltd.	0.00	0.00	524.39	524.39	#DIV/0!	#DIV/0!	38.06	38.06
16	City Union Bank Ltd.	0.00	0.00	372.56	372.56	#DIV/0!	#DIV/0!	103.99	103.99
17	Dhanlaxmi Bank Ltd.	0.00	0.00	73.17	73.17	#DIV/0!	#DIV/0!	67.81	67.81
18	Federal Bank	413.91	56.92	5230.01	5700.84	182.39	28.40	97.34	98.29
19	HDFC Bank	3094.33	6289.00	66982.33	76365.66	111.58	100.12	62.56	65.76
20	ICICI Bank	763.13	2927.44	67955.75	71646.32	39.67	63.19	95.95	92.59
21	IDBI Bank	672.13	936.47	9120.90	10729.50	51.13	47.88	70.77	66.40
22	IDFC First Bank	32.52	65.82	8683.28	8781.61	#DIV/0!	6487.65	95.60	96.68
23	Indusind Bank	13625.94	2560.27	1709.94	17896.15	2617.79	228.39	12.76	118.97
24	Karnataka Bank Ltd.	28.64	50.08	1994.17	2072.89	95.72	80.97	143.90	140.29
25	Karur Vysya Bank	26.55	103.23	1027.31	1157.09	34.71	40.03	73.78	67.01
26	Kotak Mahindra Bank	615.33	7.07	12667.01	13289.41	581.27	5.43	99.74	102.73
27	Lakshmi Vilas Bank (DBS)	51.08	0.00	1377.91	1428.99	113.97	#DIV/0!	124.06	123.67
28	Ratnakar Bank Ltd	0.00	131.62	5815.58	5947.20	#DIV/0!	168.22	65.37	66.27
29	South Indian Bank Ltd.	24.49	0.00	1201.59	1226.08	51.61	#DIV/0!	83.65	82.62
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	111.15	111.15	#DIV/0!	#DIV/0!	17.80	17.80
32	YES Bank	0.00	113.32	13954.06	14067.39	#DIV/0!	125.42	116.95	117.01
Total PVT		33995.52	28654.38	256962.60	319612.50	154.13	87.98	70.12	75.91
33	Au Small finance Bank	130.23	74.19	454.80	659.22	5253.55	3683.78	23.12	33.44
34	ESAF SF Bank	0.00	189.06	627.60	816.66	#DIV/0!	1372.98	446.28	528.92
35	Jana Small Finance Bank	247.21	268.04	932.02	1447.27	522.19	130.34	38.23	53.78
36	Ujjivan Small Finance Bank	978.72	1307.91	2390.15	4676.78	192.42	211.69	80.68	114.37
37	Utkarsh Small Finance Bank	0.00	0.00	239.59	239.59	#DIV/0!	#DIV/0!	19.67	19.67
Total Small Finance		1356.16	1839.21	4644.16	7839.52	242.83	219.14	53.22	77.44
38	WBGB (PNB)	16557.68	3202.78	1175.56	20936.02	60.57	56.88	47.12	59.04
Total RRB		16557.68	3202.78	1175.56	20936.02	60.57	56.88	47.12	59.04
39	WB State Co-Op Bank Ltd.	9385.12	2930.82	13251.48	25567.42	57.18	53.27	64.79	60.35
40	WBSCARD Bank Ltd.	0.00	0.00	1445.30	1445.30	0.00	#DIV/0!	580.05	545.09
Total Co-Optv		9385.12	2930.82	14696.78	27012.72	57.12	53.27	71.00	63.36
41	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
42	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
43	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Payment Banks		0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		134339.10	85863.93	700492.59	920695.62	53.46	52.09	75.37	68.43

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2026								
(Amount in Crore)								
Name of Banks	NO. OF BRANCHES				D E P O S I T S			
	Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
Bank of Baroda	59	64	192	315	3721.81	5745.95	34975.65	44443.41
Bank of India	155	87	149	391	10497.24	7316.11	28819.95	46633.30
Bank of Maharashtra	4	15	58	77	158.00	161.52	3031.40	3350.92
Canara Bank	161	88	164	413	4664.35	4426.44	34953.39	44044.18
Central Bank of India	137	68	115	320	8127.04	5944.06	17842.79	31913.89
Indian Bank	269	93	229	591	18289.61	9725.18	52876.53	80891.32
Indian Overseas Bank	36	22	101	159	1993.74	1496.82	15194.79	18685.35
Punjab & Sind Bank	4	6	32	42	84.73	82.63	3228.89	3396.25
Punjab National Bank	566	177	402	1145	45964.39	20200.89	84620.18	150785.47
State Bank of India	561	240	469	1270	70991.29	54256.75	218502.02	343750.07
UCO Bank	162	80	165	407	10459.30	8322.31	24755.63	43537.24
Union Bank of India	68	57	161	286	4757.92	4248.08	31646.91	40652.91
Total PSU	2182	997	2237	5416	179709.43	121926.76	550448.13	852084.31
Axis Bank	94	97	253	444	3118.52	9075.37	60859.59	73053.48
Bandhan Bank	254	119	175	548	11448.97	8254.41	47823.73	67527.12
Catholic Syrian Bank Ltd.	0	0	8	8	0.00	0.00	327.76	327.76
City Union Bank Ltd.	0	0	6	6	0.00	0.00	368.26	368.26
Dhanlaxmi Bank Ltd.	0	1	1	2	0.00	45.33	38.00	83.33
Federal Bank	8	2	27	37	224.99	213.34	5362.14	5800.47
HDFC Bank	51	74	237	362	2828.52	6296.11	108161.24	117285.86
ICICI Bank	53	57	258	368	1976.75	4577.75	69167.53	75722.03
IDBI Bank	22	25	68	115	1276.48	1999.50	12092.52	15368.50
IDFC First Bank	3	4	44	51	0.00	5.12	9353.65	9358.77
Indusind Bank	5	29	91	125	544.84	1082.95	13541.58	15169.37
Karnataka Bank Ltd.	1	2	18	21	27.49	34.29	1478.96	1540.74
Karur Vysya Bank	1	4	9	14	84.12	215.23	1767.34	2066.69
Kotak Mahindra Bank	1	1	53	55	108.68	132.48	13993.49	14234.65
Lakshmi Vilas Bank (DBS)	1	0	4	5	46.47	0.00	1075.51	1121.98
Ratnakar Bank Ltd	0	2	21	23	0.00	82.60	8367.26	8449.86
South Indian Bank Ltd.	2	0	17	19	47.65	0.00	1339.04	1386.69
SIDBI	0	0	1	1	0.00	0.00	0.00	0.00
Tamilnad Mercantile Bank	0	0	1	1	0.00	0.00	624.37	624.37
YES Bank	0	2	42	44	0.00	93.36	11560.08	11653.44
Total PVT	496	419	1334	2249	21733.49	32107.82	367302.05	421143.36
Au Small finance Bank	14	17	35	66	1.49	1.18	2064.14	2066.81
ESAF SF Bank	0	4	11	15	0.00	14.62	155.75	170.37
Jana Small Finance Bank	6	12	26	44	61.43	235.26	2514.82	2811.50
Ujjivan Small Finance Bank	50	16	34	100	539.61	608.30	3113.44	4261.35
Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	1266.98	1266.98
Total Small Finance	70	49	123	242	602.53	859.36	9115.13	10577.02
WBGB (PNB)	789	131	40	960	26916.12	5587.58	2522.46	35026.16
Total RRB	789	131	40	960	26916.12	5587.58	2522.46	35026.16
WB State Co-Op Bank Ltd.	210	68	94	372	17042.79	6044.49	21081.29	44168.57
WBSCARD Bank Ltd.	10	0	1	11	26.41	0.00	247.95	274.36
Total Co-Optv	220	68	95	383	17069.20	6044.49	21329.24	44442.93
India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
Fino Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
Total Payment Banks	1	9	15	25	0.00	0.00	0.00	0.00
Grand Total	3758	1673	3844	9275	246030.77	166526.00	950717.01	1363273.77

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2026								
(Amount in Crore)								
Name of Banks	ADVANCES				CREDIT - DEPOSIT RATIO (%)			
	Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	TOTAL
Bank of Baroda	1566.73	2188.37	17922.38	21677.49	42.10	38.09	51.24	48.78
Bank of India	5649.11	3580.34	21532.20	30761.65	53.82	48.94	74.71	65.96
Bank of Maharashtra	83.01	190.48	3093.41	3366.90	52.54	117.93	102.05	100.48
Canara Bank	3391.09	3059.18	30507.51	36957.78	72.70	69.11	87.28	83.91
Central Bank of India	3818.62	2118.74	9040.25	14977.61	46.99	35.64	50.67	46.93
Indian Bank	6795.48	3512.65	45781.78	56089.90	37.15	36.12	86.58	69.34
Indian Overseas Bank	837.60	469.40	6971.41	8278.42	42.01	31.36	45.88	44.30
Punjab & Sind Bank	53.34	82.31	3736.88	3872.53	62.95	99.61	115.73	114.02
Punjab National Bank	19432.41	7324.66	74846.00	101603.08	42.28	36.26	88.45	67.38
State Bank of India	27894.38	22464.00	172188.91	222547.28	39.29	41.40	78.80	64.74
UCO Bank	3772.66	2554.03	16538.77	22865.46	36.07	30.69	66.81	52.52
Union Bank of India	1553.50	1596.43	29604.01	32753.94	32.65	37.58	93.54	80.57
Total PSU	74847.92	49140.59	431763.51	555752.03	41.65	40.30	78.44	65.22
Axis Bank	2329.62	7736.89	39831.23	49897.73	74.70	85.25	65.45	68.30
Bandhan Bank	11750.47	6574.33	20229.50	38554.29	102.63	79.65	42.30	57.09
Catholic Syrian Bank Ltd.	0.00	0.00	1479.79	1479.79	#DIV/0!	#DIV/0!	451.49	451.49
City Union Bank Ltd.	0.00	0.00	375.45	375.45	#DIV/0!	#DIV/0!	101.95	101.95
Dhanlaxmi Bank Ltd.	0.00	19.72	35.37	55.09	#DIV/0!	43.50	93.08	66.11
Federal Bank	425.24	55.45	5286.34	5767.03	189.00	25.99	98.59	99.42
HDFC Bank	3170.64	6578.93	67570.51	77320.08	112.10	104.49	62.47	65.92
ICICI Bank	806.69	2984.54	69227.56	73018.78	40.81	65.20	100.09	96.43
IDBI Bank	679.06	1014.42	9342.02	11035.50	53.20	50.73	77.25	71.81
IDFC First Bank	31.34	70.28	9452.81	9554.43	#DIV/0!	1373.81	101.06	102.09
Indusind Bank	2591.05	1700.64	14682.38	18974.08	475.56	157.04	108.42	125.08
Karnataka Bank Ltd.	0.00	0	1989.1	1989.10	0.00	0.00	134.49	129.10
Karur Vysya Bank	18.65	94.01	1025.12	1137.78	22.17	43.68	58.00	55.05
Kotak Mahindra Bank	629.67	8.62	12622.11	13260.40	579.39	6.51	90.20	93.16
Lakshmi Vilas Bank (DBS)	81.85	0.00	1279.03	1360.88	176.14	#DIV/0!	118.92	121.29
Ratnakar Bank Ltd	0.00	131.39	6238.30	6369.69	#DIV/0!	159.08	74.56	75.38
South Indian Bank Ltd.	24.11	0.00	1032.69	1056.80	50.60	#DIV/0!	77.12	76.21
SIDBI	0.00	0.00	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Tamilnad Mercantile Bank	0.00	0.00	111.15	111.15	#DIV/0!	#DIV/0!	17.80	17.80
YES Bank	0.00	116.89	14458.08	14574.97	#DIV/0!	125.21	125.07	125.07
Total PVT	22538.38	27086.11	276357.79	325982.28	103.70	84.36	75.24	77.40
Au Small finance Bank	151.42	114.53	542.41	808.37	10138.90	9695.89	26.28	39.11
ESAF SF Bank	0.00	190.81	645.67	836.48	#DIV/0!	1305.13	414.56	490.98
Jana Small Finance Bank	301.81	323.61	987.68	1613.10	491.34	137.56	39.27	57.38
Ujjivan Small Finance Bank	1037.30	1361.50	2446.72	4845.52	192.23	223.82	78.59	113.71
Utkarsh Small Finance Bank	0.00	0.00	237.01	237.01	#DIV/0!	#DIV/0!	18.71	18.71
Total Small Finance	1490.53	1990.45	4859.50	8340.48	247.38	231.62	53.31	78.85
WBGB (PNB)	16809.01	3264.60	1195.43	21269.04	62.45	58.43	47.39	60.72
Total RRB	16809.01	3264.60	1195.43	21269.04	62.45	58.43	47.39	60.72
WB State Co-Op Bank Ltd.	9933.08	3374.14	14017.71	27324.92	58.28	55.82	66.49	61.87
WBSCARD Bank Ltd.	0.00	0.00	1438.04	1438.04	0.00	#DIV/0!	579.97	524.14
Total Co-Optv	9933.08	3374.14	15455.75	28762.96	58.19	55.82	72.46	64.72
India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Payment Banks	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total	125618.93	84855.89	729631.98	940106.79	51.06	50.96	76.75	68.96

Position of ATMs & BC Outlets in West Bengal as on 31.03.2026									
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	507	553	714	1774
2	Bank of India	20	37	310	367	847	488	307	1642
3	Bank of Maharashtra	3	18	50	71	18	166	175	359
4	Canara Bank	113	72	201	386	321	113	31	465
5	Central Bank of India	81	55	87	223	899	330	137	1366
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	488	218	550	1256	6360	0	236	6596
10	State Bank of India	522	1196	2586	4304	5748	759	505	7012
11	UCO Bank	68	57	132	257	484	183	244	911
12	Union Bank of India	57	57	177	291	561	609	283	1453
Total PSU		1476	1908	4695	8079	17537	3583	3109	24229
13	Axis Bank	305	270	603	1178	1578	2484	2649	6711
14	Bandhan Bank	2	15	102	119	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	1	1	0	0	0	0
16	City Union Bank Ltd.	0	0	2	2	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0	0	0	0
18	Federal Bank	6	2	24	32	0	0	0	0
19	HDFC Bank	30	106	427	563	96	347	159	602
20	ICICI Bank	67	90	477	634	14	0	0	14
21	IDBI Bank	26	36	121	183	0	0	0	0
22	IDFC First Bank	0	8	18	26	443	73	7	523
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	36	36
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	0	152	475	627
29	South Indian Bank Ltd.	2	0	16	18	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	46	48	0	6683	63174	69857
Total PVT		453	571	2125	3149	5077	25220	66500	96797
33	Au Small finance Bank	0	0	20	20	0	0	0	0
34	ESAF SF Bank	0	4	10	14	0	47	99	146
35	Jana Small Finance Bank	0	2	3	5	6	0	0	6
36	Ujjivan Small Finance Bank	23	16	35	74	5	0	0	5
37	Utkarsh Small Finance Bank	0	0	17	17	0	0	0	0
Total Small Finance		23	22	85	130	11	47	99	157
38	WBGB (PNB)	0	0	0	0	4465	327	64	4856
Total RRB		0	0	0	0	4465	327	64	4856
39	WB State Co-Op Bank Ltd.	106	23	62	191	45	0	0	45
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		106	23	62	191	45	0	0	45
41	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
42	Airtel Payment Bank	0	0	0	0	44885	9330	4086	58301
43	Fino Payment Bank	0	0	0	0	33230	6682	4476	44388
Total of Payment Banks		0	0	0	0	78188	18278	14760	111226
Grand Total		2058	2524	6967	11549	105323	47455	84532	237310

Position of ATMs & BC Outlets in West Bengal as on 30.06.2026									
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	479	496	578	1553
2	Bank of India	20	37	310	367	847	488	307	1642
3	Bank of Maharastra	4	18	55	77	18	166	175	359
4	Canara Bank	113	72	201	386	314	188	138	640
5	Central Bank of India	81	55	87	223	899	330	137	1366
6	Indian Bank	64	57	147	268	2014	83	230	2327
7	Indian Overseas Bank	18	35	73	126	511	33	303	847
8	Punjab & Sind Bank	3	8	28	39	6	16	50	72
9	Punjab National Bank	470	194	516	1180	6360	1539	498	8397
10	State Bank of India	1724	881	1770	4375	5726	759	506	6991
11	UCO Bank	68	57	132	257	484	183	244	911
12	Union Bank of India	58	59	187	304	576	626	313	1515
Total PSU		2667	1538	3888	8093	18234	4907	3479	26620
13	Axis Bank	305	269	603	1177	1578	2484	2649	6711
14	Bandhan Bank	4	16	110	130	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	1	1	0	0	0	0
16	City Union Bank Ltd.	0	0	6	6	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	1	1	2	0	0	0	0
18	Federal Bank	6	2	26	34	0	0	0	0
19	HDFC Bank	30	107	427	564	536	52	13	601
20	ICICI Bank	70	88	481	639	1	0	0	1
21	IDBI Bank	26	36	121	183	0	0	0	0
22	IDFC First Bank	0	0	28	28	459	67	7	533
23	Indusind Bank	9	33	148	190	2946	15339	0	18285
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	36	36
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	0	153	463	616
29	South Indian Bank Ltd.	2	0	16	18	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	46	48	0	7545	70528	78073
Total PVT		458	564	2144	3166	5520	25640	73696	104856
33	Au Small finance Bank	0	0	20	20	0	0	0	0
34	ESAF SF Bank	0	4	10	14	0	47	105	152
35	Jana Small Finance Bank	0	2	3	5	6	0	0	6
36	Ujjivan Small Finance Bank	19	16	35	70	19	16	35	70
37	Utkarsh Small Finance Bank	0	0	17	17	0	0	0	0
Total Small Finance		19	22	85	126	25	63	140	228
38	WBGB (PNB)	0	0	0	0	4029	548	66	4643
Total RRB		0	0	0	0	4029	548	66	4643
39	WB State Co-Op Bank Ltd.	109	23	62	194	45	0	0	45
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		109	23	62	194	45	0	0	45
41	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
42	Airtel Payment Bank	0	0	0	0	44885	9330	4086	58301
43	Fino Payment Bank	0	0	0	0	32333	5859	3306	41498
Total of Payment Banks		0	0	0	0	77291	17455	13590	108336
Grand Total		3253	2147	6179	11579	105144	48613	90971	244728

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

Negative trend is shown in the districts namely Bankura, Birbhum, Coochbehar, Hooghly, Kolkata, Paschim Medinipur, Pura Medinipur, Purulia, 24 Parganas (N) and 24 Parganas (S) District as on March 2026 in comparison to March 2025. If performance of June 2026 quarter is considered, districts viz. Alipurduar, Birbhum, Hooghly, Jhargram, Paschim Medinipur, Purulia and North 24 Parganas have shown negative trend if compared with March 2026 quarter. Overall, 10 districts were showing negative trend in March 2026; however, the number has improved to 7 if June 2026 figures are considered which is satisfactory.

These districts to initiate remedial measures to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 31.03.2026 and 30.06.2026								
Sr. No.	Name of District	Lead Bank	CD Ratio as on March 2025	CD Ratio as on March 2026	Increase/Decrease	CD ratio as on June 2025	CD ratio as on June 2026	Increase/Decrease (in June 2026 as compared to March 2026)
1	Alipurduar	CBI	63.43	66.55	+	63.82	65.39	+
2	Bankura	PNB	57	56.9	-	57.00	56.91	-
3	Birbhum	UCO	53.51	51.2	-	45.73	49.36	+
4	Coochbehar	CBI	105.74	87.06	-	105.04	121.93	+
5	Dakshin Dinajpur	PNB	69.96	70.73	+	69.17	71.81	+
6	Darjeeling	CBI	68.56	69.23	+	68.73	69.68	+
7	Hooghly	UCO	47.14	46.27	-	47.18	45.74	-
8	Howrah	UCO	49.71	50.6	+	50.22	55.39	+
9	Jalpaiguri	CBI	77.17	77.67	+	77.25	78.22	+
10	Jhargram	PNB	45.3	48.1	+	46.18	43.84	-
11	Kalimpong	SBI	50.99	51.03	+	51.01	61.80	+
12	Kolkata	SBI	103.89	91.13	-	92.54	91.48	-
13	Malda	PNB	60.43	60.46	+	60.36	65.07	+
14	Murshidabad	PNB	59.92	60.87	+	59.32	60.94	+
15	Nadia	PNB	51.08	51.78	+	51.15	52.07	+
16	Paschim Burdwan	SBI	54.12	55.82	+	58.51	56.58	-
17	Paschim Medinipur	PNB	53.8	51.56	-	50.73	50.92	+
18	Purba Burdwan	UCO	55.2	56.38	+	55.15	57.53	+
19	Purba Medinipur	PNB	53.58	53.46	-	57.56	56.04	-
20	Purulia	PNB	49.24	49.24	-	49.24	46.52	-
21	Uttar Dinajpur	PNB	69.46	82.37	+	71.00	87.98	+
22	24 Pgs. (N)	Indian	48.25	48.25	-	47.10	46.08	-
23	24 Pgs. (S)	PNB	50.81	40.34	-	44.75	42.26	-

AGENDA – 5

Deployment of Credit in Agriculture including

- (i) **KCC**
 - **Collateral free agricultural loans up to Rs.2.00 Lakh**
 - **Review of integration of ULI for issuance of Digital KCC.**
- (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
31.03.2025	1,15,852	97,486	84%
31.03.2026	1,15,855	1,17,080	101%
30.06.2025	1,15,855	34,687	30%
30.06.2026	1,22,827	40,665	33%

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 March Quarter for the financial year 2025-26 is Rs.1,17,080 Crore, which was Rs.97,486 Crore for the corresponding period of FY 2024-25. The disbursement in Farm Credit for the FY 2025-26 is Rs.66,899.54 Crore which is approx. 62% of the total agriculture deployment. The banks are now looking beyond traditional Agri loans and focusing on Agri Infrastructure and Agri Ancillary Sectors to increase their agriculture credit portfolio.

The agriculture disbursement as on June Quarter for the financial year 2026-27 is Rs.40,665 Crore, which was Rs.34,687 Crore for the corresponding period of FY 2025-26. The disbursement in Farm Credit for the FY 2026-27 is Rs.16078.99 Crore which is approx. 40% of the total agriculture deployment. The banks are now looking beyond traditional Agri loans and focusing on Agri Infrastructure and Agri Ancillary Sectors to increase their agriculture credit portfolio

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 March Quarter 2026 as well as June quarter 2026 with the same period of corresponding financial year is given in the table:

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2025	35,00,000	31,39,373	90%
31.03.2026	35,00,000	28,97,243	83%
30.06.2025	35,00,000	8,21,264	23 %
30.06.2026	35,00,000	6,75,371	19%

Bank wise KCC position as on 31.03.2026											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2025 to 31.03.2026)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2026	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	1218	11.94	4282	44.50	5500	56.44	22.00	24687	160.65
2	Bank of India	117000	2581	65.80	66908	334.54	69489	400.34	59.39	156807	768.10
3	Bank of Maharastra	2200	45	0.79	94	2.05	139	2.84	6.32	2042	41.13
4	Canara Bank	28500	13966	114.29	9398	81.22	23364	195.51	81.98	58734	496.12
5	Central Bank of India	32500	988	10.07	24279	182.18	25267	192.25	77.74	62195	437.96
6	Indian Bank	148500	575	4.60	141725	708.62	142300	713.22	95.82	405763	1853.24
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	48610	371.31	298450	1025.73	347060	1397.04	85.27	433843	2682.98
10	State Bank of India	285000	108474	1118.88	142343	1189.12	250817	2308.00	88.01	278821	2819.00
11	UCO Bank	40000	1068	6.74	33256	184.32	34324	191.06	85.81	68211	374.06
12	Union Bank of India	25000	1666	22.85	15959	166.19	17625	189.04	70.50	45452	715.23
	Total PSU	1117750	180675	1738.68	743349	3942.40	924024	5681.08	82.67	1552039	10391.37
13	Axis Bank	2750	1677	63.30	27396	3593.28	29073	3656.58	1057.20	35164	3662.89
14	Bandhan Bank	0	112	0.41	0	0.00	112	0.41	#DIV/0!	149	1.37
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	5414	135.06	469	9.00	5883	144.06	392.20	10593	153.06
19	HDFC Bank	24500	379	12.91	84445	515.24	84824	528.15	346.22	308789	1125.37
20	ICICI Bank	2500	0	0.00	639	11.01	639	11.01	25.56	2654	74.78
21	IDBI Bank	10000	70	1.54	898	24.00	968	25.54	9.68	8633	121.76
22	IDFC First Bank	0	3	0.42	0	0.00	3	0.42	#DIV/0!	2	0.12
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	628	9.34
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	40	0.08	0	0.00	40	0.08	4.00	162	0.21
	Total PVT	42250	7695	213.72	113847	4152.53	121542	4366.25	287.67	366774	5148.89
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	WBGB (PNB)	355000	9934	55.14	362168	1207.41	372102	1262.55	104.82	428687	2549.30
	Total RRB	355000	9934	55.14	362168	1207.41	372102	1262.55	104.82	428687	2549.30
39	WB State Co-Op Bank Ltd.	1985000	28421	69.67	1451154	4900.89	1479575	4970.55	74.54	1545225	5006.25
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	28421	69.67	1451154	4900.89	1479575	4970.55	74.54	1545225	5006.25
	Grand Total	3500000	226725	2077.21	2670518	14203.23	2897243	16280.44	82.78	3892725	23095.81

Bank wise KCC position as on 30.06.2026											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2026 to 30.06.2026)						% of Achieve ment	Outstanding Position (including NPA & Written off A/c's) as on 30.06.2026	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)				
			No.	Amount	No.	Amount	No.	Amount		No.	Amount
1	Bank of Baroda	25000	438	4.00	1000	9.73	1438	13.73	5.75	25565	166.82
2	Bank of India	117000	791	15.32	18317	69.87	19108	85.19	16.33	155681	757.26
3	Bank of Maharastra	2200	7	0.15	26	0.52	33	0.67	1.50	2045	49.30
4	Canara Bank	28500	2636	20.15	2061	17.61	4697	37.76	16.48	58547	495.27
5	Central Bank of India	32500	134	1.11	6973	50.41	7107	51.52	21.87	61446	429.04
6	Indian Bank	148500	289	2.31	35670	178.35	35959	180.66	24.21	405857	1854.68
7	Indian Overseas Bank	7000	282	3.10	1035	5.13	1317	8.23	18.81	15437	42.27
8	Punjab & Sind Bank	50	1	0.02	0	0.00	1	0.02	2.00	40	0.58
9	Punjab National Bank	407000	6349	119.39	18125	115.58	24474	234.97	6.01	378704	2283.61
10	State Bank of India	285000	26138	219.47	28546	247.71	54684	467.18	19.19	274305	2782.49
11	UCO Bank	40000	152	1.22	9314	71.01	9466	72.23	23.67	61818	452.00
12	Union Bank of India	25000	232	3.27	5677	93.33	5909	96.60	23.64	39550	494.54
Total PSU		1117750	37449	389.51	126744	859.25	164193	1248.76	14.69	1478995	9807.87
13	Axis Bank	2750	3626	22.79	2691	12.14	6317	34.93	229.71	35164	3662.89
14	Bandhan Bank	0	25	0.11	0	0.00	25	0.11	#DIV/0!	168	1.37
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	984	26.53	38	0.67	1022	27.20	68.13	861	22.79
19	HDFC Bank	24500	10	0.15	515	21.90	525	22.05	2.14	3126	150.63
20	ICICI Bank	2500	0	0.00	145	2.20	145	2.20	5.80	2654	74.78
21	IDBI Bank	10000	29	0.46	158	2.45	187	2.91	1.87	8572	120.93
22	IDFC First Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	628	9.34
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	40	0.08	0	0.00	40	0.08	4.00	162	0.21
Total PVT		42250	4714	50.12	3547	39.36	8261	89.47	19.55	51335	4042.94
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Small Finance		0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	WBGB (PNB)	355000	841	5.59	36969	210.92	37810	216.51	10.65	425436	2507.71
Total RRB		355000	841	5.59	36969	210.92	37810	216.51	10.65	425436	2507.71
39	WB State Co-Op Bank Ltd	1985000	11867	21.25	453240	1227.47	465107	1248.72	23.43	1957686	6102.79
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	11867	21.25	453240	1227.47	465107	1248.72	23.43	1957686	6102.79
Grand Total		3500000	54871	466.46	620500	2336.99	675371	2803.46	19.30	3913452	22461.30

District wise KCC position as on 31.03.2026							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2025 to 31.03.2026(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.03.2026	
			No.	Amount		No.	Amount
1	Alipurduar	38500	37435	223.35	97.23	43223	434.75
2	Bankura	198000	139056	714.27	70.23	171857	723.09
3	Birbhum	240000	150851	836.09	62.85	211183	726.01
4	Coochbehar	190000	106354	899.42	55.98	167920	1552.05
5	Dakshin Dinajpur	115000	81128	564.26	70.55	124241	423.33
6	Darjeeling	18500	20655	184.09	111.65	24992	183.09
7	Hooghly	395000	316004	1751.82	80.00	380334	2302.43
8	Howrah	95000	55977	328.86	58.92	93283	767.81
9	Jalpaiguri	40000	58906	554.85	147.27	74916	902.67
10	Jhargram	55000	35713	219.54	64.93	64116	243.29
11	Kalimpong	10000	8568	114.82	85.68	9496	122.74
12	Kolkata	0	1049	294.98	#DIV/0!	667	438.44
13	Malda	110000	91859	517.07	83.51	134186	732.89
14	Murshidabad	95000	106530	685.88	112.14	198100	1026.11
15	Nadia	110000	163132	1191.16	148.30	233965	1203.58
16	Paschim Burdwan	25000	36284	274.67	145.14	66962	399.08
17	Paschim Medinipur	245000	266142	1318.78	108.63	303595	1881.81
18	Purba Burdwan	280000	233028	1275.64	83.22	335085	2020.94
19	Purba Medinipur	750000	557607	1995.51	74.35	643412	3521.37
20	Purulia	35000	49172	332.53	140.49	95218	391.22
21	Uttar Dinajpur	55000	65686	572.43	119.43	160203	734.03
22	24 Pgs. (N)	230000	159882	728.55	69.51	191612	1261.25
23	24 Pgs. (S)	170000	156225	701.87	91.90	164159	1103.83
Grand Total		3500000	2897243	16280.44	82.78	3892725	23095.81

District wise KCC position as on 30.06.2026							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2025 to 30.06.2026(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2026	
			No.	Amount		No.	Amount
1	Alipurduar	38500	3316	30.41	8.61	38537	394.71
2	Bankura	198000	19112	81.65	9.65	201268	1018.42
3	Birbhum	240000	19756	130.43	8.23	233733	966.93
4	Coochbehar	190000	12055	142.41	6.34	188048	2155.16
5	Dakshin Dinajpur	115000	23019	146.75	20.02	139635	678.74
6	Darjeeling	18500	2353	18.82	12.72	25572	218.26
7	Hooghly	395000	31770	147.01	8.04	339746	2123.73
8	Howrah	95000	8771	41.02	9.23	70087	322.04
9	Jalpaiguri	40000	5444	50.06	13.61	84598	1276.27
10	Jhargram	55000	10516	49.45	19.12	47827	285.83
11	Kalimpong	10000	771	6.85	7.71	10832	100.96
12	Kolkata	0	11	0.27	#DIV/0!	225	76.73
13	Malda	110000	18992	104.69	17.27	119260	698.89
14	Murshidabad	95000	18520	106.60	19.49	174595	925.11
15	Nadia	110000	23399	122.12	21.27	258624	1615.06
16	Paschim Burdwan	25000	1812	11.95	7.25	21295	134.07
17	Paschim Medinipur	245000	43100	139.28	17.59	318747	1367.83
18	Purba Burdwan	280000	34087	228.56	12.17	371446	2552.96
19	Purba Medinipur	750000	322222	785.19	42.96	693929	2334.88
20	Purulia	35000	17806	72.45	50.87	97862	333.72
21	Uttar Dinajpur	55000	7181	45.09	13.06	145468	704.34
22	24 Pgs. (N)	230000	22479	164.99	9.77	171341	1157.55
23	24 Pgs. (S)	170000	28879	177.41	16.99	160777	1019.11
Grand Total		3500000	675371	2803.46	19.30	3913452	22461.30

NB: All the banks operating in the State have disbursed 28,97,243 number of KCCs including renewal cases up to March Quarter during FY 2025-26, registering 82.78% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.23,095.81 Crore covering 38,92,725 number of accounts as on 31.03.2026. The average ticket size of outstanding KCC loans stands at Rs.59,331/- as on 31.03.2026 and the same is Rs.57,394/- as on 30.06.2026.

PMFBY:

GoWB; agriculture department issued PMFBY notification on 14th July 2026 vide notification number 675-AG-11031(11)/1/2026-NAB which was circulated to all member banks and LDMs for implementation of the same. Gist of the notification is as under:

- Scheme: Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2026 in West Bengal.
- Crops Covered: Paddy (Aus & Aman) and Kharif Maize only.
- Insurance Unit: Gram Panchayat for Paddy and Block for Kharif Maize.
- Urban cultivation linked to adjoining Gram Panchayat/Block.
- Implemented as per PMFBY Operational Guidelines, 2023 (as amended).
- Four empaneled insurers allotted district clusters.
- Coverage against notified crop losses due to natural calamities, adverse weather, pests and diseases.
- Eligible: Loanee and non-loanee farmers cultivating notified crops in notified areas.
- Claims based on CCEs and other approved assessment methods.

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.

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.

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 31.03.2026, member banks have cumulatively sanctioned 8578 number of AIF applications amounting Rs.3,367.72 Crore, out of which disbursement done in 8,038 number of accounts covering Rs.3,123.40 Crore.

As on 30.06.2026, member banks have cumulatively sanctioned 9174 number of AIF applications amounting Rs.3,545.56 Crore, out of which disbursement done in 8,642 number of accounts covering Rs.3,300.68 Crore.

Bank wise progress in the state under AIF as on 31.03.2026:

WB AIF BANK WISE SUMMARY as on 31.03.2026										
Bank Name	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned		Out of (A) Only Approved by Bank (Disbursement Pending)		Out of (A) Only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	No.	Amount (Rs. in Cr.)
Agriwise Finserv Ltd	2	0	0.00	0	0.00	0	0.00	0	0	0.00
AU Small Finance Bank Limited	3	0	0.00	0	0.00	0	0.00	0	1	0.23
Axis Bank	133	26	56.29	0	0.00	26	56.29	66	8	12.13
Bandhan Bank Ltd	7	0	0.00	0	0.00	0	0.00	0	6	2.20
Bank Of Baroda	1053	562	157.75	50	16.92	512	140.83	381	20	5.25
Bank Of India	1509	728	266.54	54	24.59	674	241.95	633	39	8.69
Bank of Maharashtra	56	18	5.86	3	0.71	15	5.15	20	11	3.66
Canara Bank	413	122	182.30	14	48.71	108	133.59	212	9	5.47
CAPITAL SMALL FINANCE BANK Ltd.	1	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	567	208	173.74	34	16.59	174	157.15	242	29	5.67
DCB Bank	4	0	0.00	0	0.00	0	0.00	4	0	0.00
ESAF Small Finance Bank Limited	1	0	0.00	0	0.00	0	0.00	0	0	0.00
HDFC Bank	323	91	108.12	5	4.89	86	103.22	127	64	68.62
ICICI Bank	23	6	7.08	1	2.00	5	5.08	10	0	0.00
IDBI BANK LTD	74	13	4.25	1	1.89	12	2.36	42	1	0.20
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
Indian Bank	767	283	316.69	38	12.95	245	303.73	348	19	11.94
Indian Overseas Bank	140	60	12.20	11	2.10	49	10.09	55	1	0.04
IndusInd Bank	3	0	0.00	0	0.00	0	0.00	1	0	0.00
Karnataka Bank	39	17	3.64	0	0.00	17	3.64	14	4	0.96
Kotak Mahindra Bank	11	2	2.10	0	0.00	2	2.10	1	3	4.17
Mahindra and Mahindra Financial S	1	0	0.00	0	0.00	0	0.00	0	1	0.01
NABKISAN Finance Ltd	13	0	0.00	0	0.00	0	0.00	8	0	0.00
Punjab and Sind Bank	19	3	9.64	0	0.00	3	9.64	13	0	0.00
Punjab National Bank	5926	3368	1008.61	130	22.84	3238	985.77	1996	163	42.21
STATE BANK OF INDIA	5526	2267	666.78	109	41.52	2158	625.26	2496	224	62.08
The Federal Bank Ltd	13	6	3.88	0	0.00	6	3.88	6	0	0.00
UCO Bank	481	212	156.39	35	31.75	177	124.64	186	19	7.35
Union Bank of India	452	223	106.28	17	3.08	206	103.21	142	30	6.41
West Bengal Gramin Bank	716	220	45.69	21	4.52	199	41.16	341	79	19.74
YES BANK LTD	6	3	23.53	0	0.00	3	23.53	3	0	0.00
All Cooperative Banks	423	140	50.38	17	9.25	123	41.13	87	35	21.18
Grand Total	18706	8578	3367.72	540	244.33	8038	3123.40	7435	766	288.22

Bank wise progress in the state under AIF as on 30.06.2026:

WB AIF BANK WISE SUMMARY as on 30.06.2026										
Bank Name	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned		Out of (A) Only Approved by Bank (Disbursement Pending)		Out of (A) Only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	No.	Amount (Rs. in Cr.)
Agriwise Finserv Ltd	2	0	0.00		0.00		0.00		2	7.04
AU Small Finance Bank Limited	4	0	0.00		0.00		0.00		3	0.24
Axis Bank	137	28	57.09	2	0.80	26	56.29	67	30	36.65
Bandhan Bank Ltd	16	1	0.52	1	0.52		0.00	6	8	3.26
Bank Of Baroda	1069	570	161.14	33	15.32	537	145.83	388	103	27.65
Bank Of India	1558	762	274.22	33	19.78	729	254.43	647	120	110.20
Bank of Maharashtra	58	21	6.52	4	0.93	17	5.59	27	7	2.72
Canara Bank	424	124	182.77	15	48.97	109	133.80	223	59	31.03
CAPITAL SMALL FINANCE BANK Ltd.	1	0	0.00		0.00		0.00		1	0.16
Central Bank Of India	613	224	177.33	26	5.04	198	172.29	267	90	26.78
DCB Bank	4	0	0.00		0.00		0.00	4	0	0.00
ESAF Small Finance Bank Limited	1	0	0.00		0.00		0.00		1	0.16
HDFC Bank	331	94	110.84	8	7.62	86	103.22	178	46	55.55
ICICI Bank	23	6	7.08		0.00	6	7.08	10	7	5.87
IDBI BANK LTD	75	13	4.25	1	1.89	12	2.36	43	18	10.28
IDFC FIRST Bank Ltd.	1	0	0.00		0.00		0.00	1	0	0.00
Indian Bank	811	307	344.17	28	14.50	279	329.67	372	102	73.93
Indian Overseas Bank	151	63	12.69	8	1.43	55	11.27	56	25	3.89
IndusInd Bank	3	0	0.00		0.00		0.00	1	0	0.00
Karnataka Bank	39	17	3.64		0.00	17	3.64	16	6	1.17
Kotak Mahindra Bank	11	2	2.10		0.00	2	2.10	3	4	6.13
Mahindra and Mahindra Financial Services Ltd.	1	0	0.00		0.00		0.00	1	0	0.00
NABKISAN Finance Ltd	13	0	0.00		0.00		0.00	8	4	12.21
Punjab and Sind Bank	19	3	9.64		0.00	3	9.64	13	3	3.39
Punjab National Bank	6246	3587	1,057.44	153	26.78	3434	1030.66	2110	466	175.67
STATE BANK OF INDIA	5743	2438	713.36	134	55.91	2304	657.46	2679	529	189.71
The Federal Bank Ltd	13	6	3.88		0.00	6	3.88	6	1	0.20
UCO Bank	506	219	161.61	37	23.95	182	137.66	206	54	27.64
Union Bank of India	482	257	113.80	20	3.58	237	110.23	154	60	29.67
West Bengal Gramin Bank	801	286	60.54	13	3.48	273	57.07	402	96	13.32
WB state co-operative bank	425	143	57.39	16	14.40	127	42.99	87	119	62.19
YES BANK LTD	6	3	23.53		0.00	3	23.53	3	0	0.00
Grand Total	19587	9174	3,545.56	532	244.88	8642	3300.68	7978	1964	916.70

District wise cumulative progress in the state under AIF as on 31.03.2026:

<u>WB AIF DISTRICT WISE SUMMARY as on 31.03.2026</u>										
District Name	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned		Out of (A) Only Approved by Bank (Disbursement Pending)		Out of (A) Only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	No.	Amount (Rs. in Cr.)
Alipurduar	239	75	65.08	7	0.95	68	64.12	115	8	7.76
Bankura	1866	940	234.05	65	18.93	875	215.12	741	74	14.59
Birbhum	1278	686	191.82	37	23.66	649	168.16	424	59	13.11
Cooch Behar	676	172	239.48	22	39.39	150	200.09	388	17	4.91
Dakshin Dinajpur	434	151	38.72	13	2.25	138	36.47	192	39	7.48
Darjeeling	205	42	27.51	6	1.26	36	26.25	121	3	5.79
Hooghly	1574	1056	421.02	41	21.54	1015	399.48	365	48	28.54
Howrah	252	128	107.79	13	5.16	115	102.63	84	13	14.11
Jalpaiguri	342	104	249.73	5	12.64	99	237.09	180	8	2.34
Jhargram	401	199	70.31	18	5.21	181	65.10	162	13	3.84
Kalimpong	40	14	0.72	0	0.00	14	0.72	20	0	0.00
Kolkata	29	12	19.50	1	1.20	11	18.30	7	2	2.97
Malda	876	257	84.11	29	6.33	228	77.78	456	28	4.61
Murshidabad	1858	369	114.94	50	13.40	319	101.54	1186	53	8.63
Nadia	447	127	56.95	23	3.88	104	53.07	240	18	12.90
North 24 Parganas	790	201	85.98	25	12.85	176	73.13	496	19	4.72
Paschim Bardhaman	457	369	83.15	6	1.06	363	82.09	40	21	12.50
Paschim Medinipur	1609	1029	325.48	49	17.46	980	308.03	409	63	18.22
Purba Bardhaman	2877	1842	621.74	73	23.84	1769	597.90	673	124	62.69
Purba Medinipur	926	301	97.53	24	10.08	277	87.45	430	61	30.32
Purulia	300	82	28.98	5	3.18	77	25.80	156	13	2.59
South 24 Parganas	673	240	84.53	12	13.55	228	70.98	253	50	15.31
Uttar Dinajpur	557	182	118.59	16	6.49	166	112.10	297	32	10.27
Grand Total	18706	8578	3367.72	540	244.33	8038	3123.40	7435	766	288.22

District wise cumulative progress in the state under AIF as on 30.06.2026:

WB AIF DISTRICT WISE SUMMARY as on 30.06.2026										
District Name	Total no. of Applications Submitted to Bank (A)	Out of (A) Sanctioned		Out of (A) Only Approved by Bank (Disbursement Pending)		Out of (A) Only Disbursed by Bank		Out of (A) Rejected	Pending at Bank Level (Verified by PMU/StCB)	
		No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	Amount (Rs. in Cr.)	No.	No.	Amount (Rs. in Cr.)
Alipurduar	240	77	72.23	7	7.85	70	64.38	120	32	10.34
Bankura	2008	1018	250.96	50	15.59	968	235.37	799	162	47.08
Birbhum	1355	749	203.18	38	23.31	711	179.87	466	111	23.10
Cooch Behar	686	180	249.96	22	41.20	158	208.76	399	93	43.45
Dakshin Dinajpur	459	174	42.60	13	2.48	161	40.12	224	54	23.37
Darjeeling	207	42	27.51	4	1.15	38	26.36	124	36	21.32
Hooghly	1675	1138	449.59	37	26.03	1101	423.56	392	106	57.80
Howrah	265	135	111.30	8	2.76	127	108.54	92	17	15.02
Jalpaiguri	357	106	250.81	4	8.79	102	242.02	187	50	54.97
Jhargram	415	205	71.47	17	5.05	188	66.41	172	29	11.45
Kalimpong	40	14	0.72	0	0.00	14	0.72	20	5	0.35
Kolkata	31	12	19.50	1	1.20	11	18.30	8	11	29.46
Malda	891	273	86.52	28	6.21	245	80.31	471	124	27.69
Murshidabad	1886	394	119.54	45	12.46	349	107.09	1227	232	68.04
Nadia	463	132	58.42	14	2.26	118	56.16	255	51	37.44
North 24 Parganas	808	214	88.76	22	12.53	192	76.23	508	66	19.67
Paschim Bardhaman	477	382	85.14	5	0.90	377	84.24	50	38	21.63
Paschim Medinipur	1696	1098	341.89	71	21.03	1027	320.85	440	127	42.34
Purba Bardhaman	3057	1950	669.09	80	28.45	1870	640.64	787	264	157.15
Purba Medinipur	978	349	108.72	33	12.06	316	96.66	457	140	81.60
Purulia	311	85	29.98	7	3.86	78	26.12	165	41	10.42
South 24 Parganas	698	258	87.95	13	3.97	245	83.97	283	121	85.39
Uttar Dinajpur	584	189	119.74	13	5.74	176	114.00	332	54	27.64
Grand Total	19587	9174	3545.56	532	244.88	8642	3300.68	7978	1964	916.70

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 31.03.2026, total 222 number of FPOs have so far been financed by member banks involving an amount of Rs. 44.10 Crore. As on 30.06.2026, total 222 number of FPOs have so far been financed by member banks involving an amount of Rs. 44.16 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 31.03.2026 & 30.06.2026: -

Consolidated Progress made under FPO/FPC											
Sr. No.	Bank Name	Achievement as on 30.06.2025		Achievement as on 30.09.2025		Achievement as on 31.12.2025		Achievement as on 31.03.2026		Achievement as on 30.06.2026	
		(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)
1	Bank of Baroda	12	61.00	12	61.00	12	61.00	12	61.00	12	61.00
2	Bank of India	3	17.83	3	17.83	3	17.83	3	17.83	3	17.83
3	Bank of Maharastra	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	11	1533.00	11	1533.00	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	34	101.00	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	17	68.05	17	68.05	17	68.05	17	68.05	17	68.05
10	State Bank of India	30	931.00	31	932.00	46	1156.00	46	1156.00	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	3	136.61	4	156.61	5	176.61	6	183.11	6	189.61
16	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	WBGB	37	576.09	37	576.09	37	576.09	37	576.09	37	576.09
20	WBSCB	50	505.37	50	505.37	50	505.37	50	505.37	50	505.37
	Total	202	4130.37	205	4159.95	221	4403.95	222	4410.45	222	4416.95

Krishak Bandhu:

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

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

Finance against Negotiable Warehouse Receipts (NWR):

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Ware House Receipts. In the Steering Committee meeting dated 03-09-2019, the matter was

discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

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

Agriculture Infrastructure in Rural areas and Credit absorption:

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

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

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

Infrastructure gaps and interventions required: -

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

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

Background:

A Credit Guarantee Fund of Rs.1000 crore with equal share from GoI 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 01.04.2025-31.03.2026)							
(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	186400	3204.28	307041	3887.06	150.95
3	Bank of Maharastra	300.85	2332	56.97	2332	46.34	0.00
4	Canara Bank	1670.60	33242	434.28	93236	1169.08	26.00
5	Central Bank of India	888.75	80974	1993.65	118481	2893.14	224.32
6	Indian Bank	3035.26	86325	3214.39	165052	4209.78	105.90
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	272666	6581.25	795864	15763.93	114.98
10	State Bank of India	8780.01	839529	12916.47	77326	12916.47	147.11
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	38146	777.78	83257	1460.17	26.64
Total PSU		30344.31	1542126	29205.00	1760507	44297.49	96.25
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	467133	4430.93	516844	3776.50	148.80
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	27165	790.64	14262	699.09	20.93
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	10878	373.28	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	67249	378.28	118153	404.14	93.51
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
Total PVT		18575.45	565159	5682.35	1389295	7230.87	30.59
33	Au Small finance Bank	0.02	27296	146.45	32558	143.75	951869.53
34	ESAF SF Bank	10.67	12499	186.58	53600	154.95	1748.80
35	Jana Small Finance Bank	81.43	14212	79.45	38016	108.17	97.56
36	Ujjivan Small Finance Bank	224.28	127827	828.39	205044	848.17	369.35
37	Utkarsh Small Finance Bank	6.83	8491	41.47	11846	43.00	606.91
Total Small Finance		323.23	190325	1282.34	341064	1298.04	396.73
38	WBGB (PNB)	747.48	702769	13478.14	757346	11081.27	1803.13
Total RRB		1368.20	702769	13478.14	757346	11081.27	985.10
39	WB State Co-Op Bank Ltd.	2008.02	1471550	5386.41	1597960	5709.89	268.24
40	WBSCARD Bank Ltd.	127.37	6897	178.65	177352	1122.17	140.26
Total Co-Optv		2135.40	1478447	5565.06	1775312	6832.06	260.61
Grand Total		52746.59	4478826	55212.89	6023524	70739.73	104.68

Bank wise flow of credit to Small & Marginal Farmers under ACP 2026-27							
(Position from 01.04.2026-30.06.2026)							
(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	53414	603.74	311686	3055.09	28.44
3	Bank of Maharastra	300.85	7	0.15	2814	61.23	0.00
4	Canara Bank	1670.60	0	0.00	86311	1090.56	0.00
5	Central Bank of India	888.75	52820	602.81	118713	2995.25	67.83
6	Indian Bank	3035.26	55719	1068.09	163698	4439.49	35.19
7	Indian Overseas Bank	681.82	5322	89.25	34562	322.25	13.09
8	Punjab & Sind Bank	243.62	1	0.16	0	0.00	0.07
9	Punjab National Bank	5723.99	59811	1825.64	816279	13207.13	31.89
10	State Bank of India	8780.01	221611	3891.59	803283	14985.80	44.32
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	9717	169.13	61615	952.85	5.79
Total PSU		30344.31	458422	8250.56	2472281	41917.61	27.19
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	121373	1151.51	600435	4149.18	38.67
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	1604	10.47	9388	557.20	0.28
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	58	0.19	116	0.08	0.05
23	Indusind Bank	1569.03	59528	379.53	499757	1441.09	24.19
24	Karnataka Bank Ltd.	131.84	52	10.77	52	32.66	8.17
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	10878	373.28	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	17960	109.47	117871	437.06	27.06
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	0	0.00	15934	224.65	0.00
Total PVT		18575.45	200575	1661.94	1254438	7215.32	8.95
33	Au Small finance Bank	0.02	7714	49.74	37428	172.30	323284.82
34	ESAF SF Bank	10.67	0	0.00	0	0.00	0.00
35	Jana Small Finance Bank	81.43	14212	79.45	38016	108.17	97.56
36	Ujjivan Small Finance Bank	224.28	32016	216.25	208473	903.63	96.42
37	Utkarsh Small Finance Bank	6.83	1684	8.52	12437	44.27	124.69
Total Small Finance		323.23	55626	353.96	296354	1228.37	109.51
38	WBGB (PNB)	747.48	158157	2337.33	755339	11155.83	312.69
Total RRB		1368.20	158157	2337.33	755339	11155.83	170.83
39	WB State Co-Op Bank Ltd.	2008.02	476925	1333.89	2017326	6799.95	66.43
40	WBSCARD Bank Ltd.	127.37	125	3.44	175891	1182.13	2.70
Total Co-Optv		2135.40	477050	1337.33	2193217	7982.08	62.63
Grand Total		52746.59	1349830	13941.11	6971629	69499.21	26.43

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2025-26							
(Position from 01.04.2025-31.03.2026)							
(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	8196	31.41	20896	68.55	120.53%
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	6748	166.14	9873	241.10	88.79%
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	8124	14542.00	34872	624.00	44.39%
11	UCO Bank	3000	0	0.00	10485	60.89	0.00%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	23610	14760.80	198763	2297.25	36.20%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	223803	2505.06	372128	2475.43	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		18500	223803	2505.06	372128	2475.43	1209.75%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	2268	8.67	30562	63.21	14.92%
Total RRB		15200	2268	8.67	30562	63.21	14.92%
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%
Total Co-Optv		107000	55132	99.10	39884	41.28	51.53%
Grand Total		205920	304813	17373.62	641337	4877.16	148.02%

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2026-27							
(Position from 01.04.2025-30.06.2026)							
(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	2293	7.86	20800	67.71	33.72%
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	4402	50.23	9893	249.60	57.92%
6	Indian Bank	8400	0	0.00	8574	25.88	0.00%
7	Indian Overseas Bank	760	0	0.00	42588	1138.27	0.00%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	0	0.00	71086	137.29	0.00%
10	State Bank of India	18300	0	0.00	34872	624.00	0.00%
11	UCO Bank	3000	0	0.00	10485	60.89	0.00%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	6695	58.09	198687	2304.91	10.26%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	37081	429.14	354676	2356.93	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		18500	37081	429.14	354676	2356.93	200.44%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	0	0.00	30562	63.21	0.00%
Total RRB		15200	0	0.00	30562	63.21	0.00%
39	WB State Co-Op Bank Ltd.	76000	36034	42.56	20691	22.60	47.41%
40	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	36034	42.56	20691	22.60	33.68%
Grand Total		205920	79810	529.79	604616	4747.65	38.76%

Bank wise flow of credit to Patta Holders under ACP 2025-26							
(Position from 01.04.2025-31.03.2026)							
(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	2699	66.46	3949	96.44	64.27%
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	61505	93488.00	275580	4188.00	424.17%
11	UCO Bank	7600	0	0.00	5073	6.52	0.00%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	64204	93554.46	354212	4640.99	73.46%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	7123	4.21	44125	22.69	46.86%
Total RRB		15200	7123	4.21	44125	22.69	46.86%
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%
Total Co-Optv		26300	55132	99.10	39884	41.28	209.63%
Grand Total		141200	126459	93657.76	438221	4704.96	89.56%

Bank wise flow of credit to Patta Holders under ACP 2026-27							
(Position from 01.04.2026-30.06.2026)							
(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	1761	20.09	3957	99.84	41.92%
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	0	0.00	275580	4188.00	0.00%
11	UCO Bank	7600	0	0.00	5073	6.52	0.00%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	1761	20.09	354220	4644.39	2.01%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	WBGB (PNB)	15200	0	0.00	44125	22.69	0.00%
Total RRB		15200	0	0.00	44125	22.69	0.00%
39	WB State Co-Op Bank Ltd.	24800	36034	42.56	20690	22.60	145.30%
40	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	36034	42.56	20690	22.60	137.01%
Grand Total		141200	37795	62.65	419035	4689.68	26.77%

Bank wise flow of credit to New Farmers under ACP 2025-26							
(Position from 01.04.2025-31.03.2026)							
(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	568	7.92	1644	52.64	5.68%
2	Bank of India	66500	85601	1399.92	85762	1391.72	128.72%
3	Bank of Maharastra	15	2066	58.19	2066	57.10	13773.33%
4	Canara Bank	27000	13020	250.29	40784	796.22	48.22%
5	Central Bank of India	48000	4049	99.68	5924	144.66	8.43%
6	Indian Bank	101000	575	5.60	11024	137.68	0.57%
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	869771	19624.26	741745	15007.95	255.82%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	7349	139.03	7349	139.03	45.93%
Total PSU		1036037	1024297	21813.74	1376217	21717.64	98.87%
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	313	7.28	#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	50076	296.92	67824	332.82	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	50311	320.01	68137	340.10	158.53%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	29098	327.57	137338	533.09	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	89471	283.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	8491	41.47	8420	40.12	#DIV/0!
Total Small Finance		0	37589	369.04	235229	856.60	#DIV/0!
38	WBGB (PNB)	214000	36077	455.45	36077	367.97	16.86%
Total RRB		214000	36077	455.45	36077	367.97	16.86%
39	WB State Co-Op Bank Ltd.	180000	28421	69.67	16766	49.86	15.79%
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	28421	69.67	16766	49.86	15.79%
Grand Total		1461773	1176695	23027.91	1732426	23332.17	80.50%

Bank wise flow of credit to New Farmers under ACP 2026-27							
(Position from 01.04.2026-30.06.2026)							
(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	438	4.00	389	3.65	4.38%
2	Bank of India	66500	24412	390.69	24121	383.09	36.71%
3	Bank of Maharastra	15	7	0.15	2814	61.23	46.67%
4	Canara Bank	27000	2334	84.31	39697	845.53	8.64%
5	Central Bank of India	48000	2641	30.14	5936	149.76	5.50%
6	Indian Bank	101000	575	4.60	11599	142.28	0.57%
7	Indian Overseas Bank	3500	2891	31.49	34562	322.25	82.60%
8	Punjab & Sind Bank	22	1	0.16	470	157.20	4.55%
9	Punjab National Bank	337000	6349	119.39	378704	2283.61	1.88%
10	State Bank of India	340000	37459	356.00	274789	2485.91	11.02%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	1148	32.48	1148	28.32	7.18%
Total PSU		1036037	78255	1053.41	775277	6870.34	7.55%
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	115	7.88	115	9.32	#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	18122	110.39	18102	108.37	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	18237	118.27	18217	117.69	57.46%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	19763	134.37	144206	530.44	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	89471	283.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	1684	8.52	8420	40.12	#DIV/0!
Total Small Finance		0	21447	142.89	242097	853.95	#DIV/0!
38	WBGB (PNB)	214000	841	5.59	841	5.58	0.39%
Total RRB		214000	841	5.59	841	5.58	0.39%
39	WB State Co-Op Bank Ltd.	180000	11867	21.25	12228	29.19	6.59%
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	11867	21.25	12228	29.19	6.59%
Grand Total		1461773	130647	1341.40	1048660	7876.75	8.94%

Others:

Digitalization of PACs:

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

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

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

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

(Ref: RBI Master Circular No-RBI/2025-26/13/DOR.STR.REC.9/21.04.048/2025-26; Dated 01st April 2025)

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	36,710	399.97	37,778	347.63
6	FY 2026-27 (till June 2026)	3,188	25.73	5961	30.19
Total		1,25,205	1,342.91	1,29,046	1,295.03

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

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

➤ **Eligibility:**

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

➤ **Collateral Security:**

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

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

➤ **Land/ Land document:**

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

➤ **Interest Rate & Interest Subvention:**

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

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

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

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

➤ **Repayment, Review/ Renewal:**

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

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

➤ **Monitoring of end use:**

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

➤ **Insurance:**

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

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

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

➤ **Scale of Finance (SOF):**

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

➤ **KCC-IMS (AH) Portal:**

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

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

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

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

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

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

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

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

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

KCC-AH report of All Districts (Consolidated Report)							
FY 2025-26 (Period: 01.04.2025 to 31.03.2026)							
SN	District	Target for 2025-26	Sanctioned		Disbursed		Target Gap
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.
		(a)			(b)		(a - b)
1	Alipurduar	2,172	515	6.64	517	5.49	1,655
2	Bankura	5,844	2,456	23.44	2,957	20.51	2,887
3	Birbhum	6,432	1,127	14.18	1,180	12.50	5,252
4	Coochbehar	4,440	969	11.73	1,089	9.12	3,351
5	Dakhin 24 Parganas	9,888	2,079	19.90	2,316	19.16	7,572
6	Dakhin Dinajpur	2,220	1,089	11.95	1,106	8.69	1,114
7	Darjeeling & Siliguri	2,412	2,272	19.67	2,263	18.52	149
8	Hooghly	7,968	1,390	16.49	1,663	16.60	6,305
9	Howrah	5,232	999	12.63	1,015	11.69	4,217
10	Jalpaiguri	3,084	441	7.73	417	6.72	2,667
11	Jhargram	2,340	558	5.59	551	4.10	1,789
12	Kalimpong	852	974	7.98	987	7.37	-135
13	Kolkata	0	440	6.88	439	6.82	-439
14	Malda	4,980	1,312	16.87	1,175	14.28	3,805
15	Murshidabad	8,316	1,826	22.41	1,977	19.59	6,339
16	Nadia	6,672	1,312	15.28	1,394	12.37	5,278
17	Paschim Bardhaman	3,168	262	5.24	373	5.46	2,795
18	Paschim Medinipur	7,440	4,073	42.01	3,751	34.15	3,689
19	Purba Bardhaman	7,920	2,467	25.75	4,181	29.65	3,739
20	Purba Medinipur	8,664	3,773	48.30	3,605	40.30	5,059
21	Purulia	3,684	750	12.97	756	12.16	2,928
22	Uttar 24 Parganas	7,260	4,633	37.67	3,083	25.83	4,177
23	Uttar Dinajpur	2,868	995	8.65	986	6.56	1,882
Total		1,13,856	36,710	399.97	37,778	347.63	76,078

KCC-AH report of All Banks (Consolidated Report)									
FY 2025-26 (Period: 01.04.2025 to 31.03.2026)									
SN	District	Target for 2025-26	Sanctioned		Disbursed		Rejected	Pending (KCC IMS)	Target Gap
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.	No.	No.
		(a)			(b)				(a - b)
1	Bank of Baroda	2,640	350	5.69	297	4.80	40	21	2,343
2	Bank of India	5,424	1,698	20.81	5,334	35.37	0	0	90
3	Canara Bank	5,544	527	7.25	515	6.92	22	6	5,029
4	Central Bank of India	4,776	109	2.64	72	1.58	335	510	4,704
5	Indian Bank	8,688	721	6.84	472	4.31	210	37	8,216
6	Indian Overseas Bank	1,608	70	1.08	70	1.08	89	73	1,538
7	Punjab National Bank	17,856	5,997	139.32	5,997	139.32	0	0	11,859
8	State Bank of India	18,960	2,167	17.59	2,167	17.59	3,297	1,540	16,793
9	UCO Bank	5,472	253	2.92	253	2.92	43	29	5,219
10	Union Bank of India	2,904	131	1.69	131	1.69	0	20	2,773
11	Bank of Maharastra	264	0	0.00	0	0.00	0	0	264
12	West Bengal Gramin Bank	22,080	11,347	79.98	11,347	44.05	528	14	10,733
13	Cooperate Banks	12,864	12,137	74.17	10,129	60.39	63	18	2,735
14	HDFC Bank	1,164	594	4.39	594	4.39	400	0	570
15	Axis Bank	1,668	609	35.59	400	23.23	689	24	1,268
16	IDBI Bank	540	0	0.00	0	0.00	0	0	540
17	ICICI Bank	996	0	0.00	0	0.00	0	0	996
18	IndusInd Bank	408	0	0.00	0	0.00	0	0	408
Total		1,13,856	36,710	399.97	37,778	347.63	5,716	2,292	76,078

KCC-AH report of All Districts (Consolidated Report)

FY 2025-26 (Period: 01.04.2026 to 30.06.2026)

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

SN	District	Target for 2025-26	Sanctioned		Disbursed		Rejected	Pending (KCC IMS)	Target Gap
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.	No.	No.
		(a)			(b)				(a - b)
1	Alipurduar	2,172	9	0.07	15	0.08	2	53	2,157
2	Bankura	5,844	91	1.27	667	2.10	3	165	5,177
3	Birbhum	6,432	30	0.51	104	0.61	4	124	6,328
4	Coochbehar	4,440	11	0.42	158	0.69	2	281	4,282
5	Dakhin 24 Parganas	9,888	587	3.92	679	4.10	15	30	9,209
6	Dakhin Dinajpur	2,220	122	0.76	156	0.78	2	28	2,064
7	Darjeeling & Siliguri	2,412	352	2.55	353	2.55	3	18	2,059
8	Hooghly	7,968	94	0.53	140	0.87	24	141	7,828
9	Howrah	5,232	20	0.35	39	0.36	4	106	5,193
10	Jalpaiguri	3,084	10	0.35	15	0.35	2	5	3,069
11	Jhargram	2,340	73	1.62	77	1.60	23	106	2,263
12	Kalimpong	852	272	1.72	279	1.73	1	5	573
13	Kolkata	0	0	0.00	0	0.00	0	0	0
14	Malda	4,980	36	0.28	40	0.30	5	10	4,940
15	Murshidabad	8,316	742	3.20	901	3.57	6	154	7,415
16	Nadia	6,672	30	0.26	86	0.48	4	191	6,586
17	Paschim Bardhaman	3,168	9	0.32	60	0.46	3	48	3,108
18	Paschim Medinipur	7,440	286	3.55	285	3.27	11	86	7,155
19	Purba Bardhaman	7,920	84	1.35	1,377	3.06	4	241	6,543
20	Purba Medinipur	8,664	192	1.56	218	1.60	26	5	8,446
21	Purulia	3,684	15	0.46	31	0.45	5	31	3,653
22	Uttar 24 Parganas	7,260	56	0.38	209	0.86	4	53	7,051
23	Uttar Dinajpur	2,868	67	0.31	72	0.31	3	40	2,796
Total		1,13,856	3,188	25.74	5,961	30.19	156	1,921	1,07,895

KCC-AH report of All Banks (Consolidated Report)									
FY 2025-26 (Period: 01.04.2026 to 30.06.2026)									
SN	District	Target for 2025-26	Sanctioned		Disbursed		Rejected	Pending (KCC IMS)	Target Gap
		No.	No.	Amount (Crore)	No.	Amount (Crore)	No.	No.	No.
		(a)			(b)				(a - b)
1	Bank of Baroda	2,640	14	0.23	14	0.21	0	0	2,626
2	Bank of India	5,424	158	2.38	2,904	6.96	0	0	2,520
3	Canara Bank	5,544	77	1.05	72	0.99	0	2	5,472
4	Central Bank of India	4,776	18	0.15	18	0.15	79	333	4,758
5	Indian Bank	8,688	41	0.41	18	0.18	60	0	8,670
6	Indian Overseas Bank	1,608	8	0.11	8	0.11	15	17	1,600
7	Punjab National Bank	17,856	35	0.32	35	0.32	0	0	17,821
8	State Bank of India	18,960	69	2.06	69	2.06	0	1,540	18,891
9	UCO Bank	5,472	19	0.21	17	0.21	2	5	5,455
10	Union Bank of India	2,904	7	0.09	7	0.09	0	20	2,897
11	Bank of Maharashtra	264	0	0.00	0	0.00	0	0	264
12	West Bengal Gramin Bank	22,080	92	1.09	89	0.99	0	0	21,991
13	Cooperative Banks	12,864	2,339	12.39	2,399	12.68	0	4	10,465
14	HDFC Bank	1,164	0	0.00	0	0.00	0	0	1,164
15	Axis Bank	1,668	311	5.24	311	5.24	0	0	1,357
16	IDBI Bank	540	0	0.00	0	0.00	0	0	540
17	ICICI Bank	996	0	0.00	0	0.00	0	0	996
18	IndusInd Bank	408	0	0.00	0	0.00	0	0	408
Total		1,13,856	3,188	25.74	5,961	30.19	156	1,921	1,07,895

❖ **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 & 2026-27

SN	Animal Husbandry Activity	Unit Size	Scale of Finance (Amount in Rs.) for 2025-26	Scale of Finance (Amount in Rs.) for 2026-27
I	Dairy			
	A For Graded/ Cross Breed Cow	2 Cows Unit (1+1)	63,520	65,410
		4 Cows Unit (2+2)	1,27,040	1,30,820
		10 Cows Unit (5+5)	3,22,950	3,29,128
	B For Non-descript Cow	2 Cows Unit (1+1)	24,715	25,443
		4 Cows Unit (2+2)	49,430	50,885
	C For Graded/ Cross Breed Buffalo	2 Buffaloes Unit (1+1)	59,815	61,563
		4 Buffaloes Unit (2+2)	1,19,630	1,23,125
		10 Buffaloes Unit (5+5)	3,03,525	3,10,672
	D For Non-descript Buffalo	2 Buffaloes Unit (1+1)	24,300	25,025
		4 Buffaloes Unit (2+2)	48,600	50,050
II	Bullock (<i>Commercial Use</i>)	A Pair of Bullock Unit	46,005	46,775
III	Goatery	6 Animals Goatery Unit (5 + 1)	17,860	18,326
		11 Animals Goatery Unit (10 + 1)	34,588	35,515
		43 Animals Goatery Unit (40 + 3)	1,33,827	1,37,534
IV	Sheep Rearing	6 Animals Sheep Rearing Unit (5 + 1)	16,607	16,942
		11 Animals Sheep Rearing Unit (10 + 1)	32,288	32,985
		43 Animals Sheep Rearing Unit (40 + 3)	1,24,866	1,28,127
V	Piggery	6 Animals Piggery Unit (5 + 1)	81,223	83,158
		11 Animals Piggery Unit (10 + 1)	1,58,951	1,62,726
		22 Animals Piggery Unit (20 + 2)	3,12,323	3,24,553
VI	Poultry- Broiler Farming	2,000 Broiler Birds Unit (500 x 4)	1,12,615	1,14,245
		4,000 Broiler Birds Unit (1,000 x 4)	2,25,230	2,28,490
VII	Poultry- Layer Farming (<i>Cage System</i>)	5,000 Layer Birds Unit (1,000 x 5)	2,76,198	2,76,787
		10,000 Layer Birds Unit (2,000 x 5)	5,61,238	5,63,517
VIII	Backyard Poultry Farming (<i>LIT etc. for egg/ dual purpose</i>)	200 Birds Unit	26,934	27,351
		400 Birds Unit	53,789	54,623
IX	Duckery	50 Ducks Unit	27,981	28,467
		200 Ducks Unit	1,12,165	1,14,015
X	Domestic or Pack Mule/ Donkey/ Pony/ Small or Medium sized Horse Rearing (<i>Commercial Use</i>)	One Unit (1 Animal)	31,225	31,618
XI	Rabbit Rearing (<i>Meat & Skin purpose</i>)	Rabbit Unit (10 + 2)	32,035	32,819
		Rabbit Unit (100+ 20)	3,26,590	3,34,907

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 31.03.2026:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
31.03.2025	1,10,987	1,229.90	19,271	353.88	78,164	612.96	68,873	604.39
31.03.2026	3,31,723	3,368.75	53,748	752.92	1,19,961	942.28	2,09,418	2705.49

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2025-26 (01.04.2025 - 31.03.2026) (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	27511	56.19	30997	83.38	32679	101.50	2667	12.69	1474	12.69	1920	16.75	254	12.69	32572	433.19	130074	729.06
2	Bank of India	64141	367.52	9767	97.77	1603	30.85	1697	26.35	4158	61.94	195	2.36	245	17.81	91065	1550.31	172871	2154.93
3	Bank of Maharashtra	176	4.25	1540	32.67	206	5.74	0	0.00	0	0.00	0	0.00	1	0.02	143	15.51	2066	58.19
4	Canara Bank	68039	998.16	766	14.18	181	9.20	111	17.30	48	0.92	1	0.03	3	0.44	510	1.74	69659	1041.97
5	Central Bank of India	26225	125.72	238	1.17	62	3.01	52	2.80	43	0.63	0	0.00	0	0.00	63351	2081.84	89971	2215.17
6	Indian Bank	54625	1225.34	1826	23.45	488	3.65	532	7.58	981	10.08	96	1.21	5638	125.24	75524	2962.08	139710	4358.63
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	9649	120.28	12693	138.37
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	554975	11564.08	1054	49.14	242	11.54	687	39.99	1370	11.98	34	1.94	3430	259.97	46722	852.74	608514	12791.37
10	State Bank of India	250817	2308.34	370	12.91	457	30.78	382	102.08	1201	87.00	86	3.01	185	27.05	366184	5444.34	619682	8015.51
11	UCO Bank	49581	2143.71	424	1.94	138	0.26	42	0.12	8	0.94	1	0.05	4	0.17	10835	865.58	61033	3012.77
12	Union Bank of India	27905	590.12	5328	162.38	184	12.04	870	50.14	1133	12.53	0	0.00	2	0.15	7029	303.16	42451	1130.52
Total PSU		1126983	19398.90	52314	479.17	36240	208.57	7044	259.12	10417	198.79	2335	25.53	9810	445.72	703584	14630.77	1948727	35646.56
13	Axis Bank	84589	698.58	0	0.00	207	16.70	0	0.00	0	0.00	0	0.00	4899	36.46	112514	312.86	202209	1064.60
14	Bandhan Bank	137	11.00	238706	2357.39	38005	384.74	28538	283.10	160345	1463.96	0	0.00	0	0.00	5365	203.37	471096	4703.54
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	398	13.27	245	1.95	153	8.08	619	11.26	12	0.34	27	0.13	21095	161.91	109407	732.54	131956	929.49
20	ICICI Bank	507	39.68	0	0.00	7	0.23	0	0.00	0	0.00	0	0.00	0	0.00	32026	554.90	32540	594.81
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14991	157.84	14991	157.84
22	IDFC First Bank	3	0.42	36	0.18	9	1.87	11	0.48	82	0.27	0	0.00	190	3.20	0	0.00	331	6.43
23	Indusind Bank	0	0.00	0	0.00	15911	70.56	0	0.00	0	0.00	0	0.00	0	0.00	277887	1294.77	293798	1365.33
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	363	8.39	363	8.39
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	4	0.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5298	308.95	5302	309.28
27	Lakshmi Vilas Bank (DBS)	14645	94.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14645	94.00
28	Ratnakar Bank Ltd	0	0.00	3912	23.62	2013	11.67	1631	9.50	0	0.00	0	0.00	0	0.00	61001	340.10	68557	384.89
29	South Indian Bank Ltd.	0	0.00	200	4.20	60	2.90	160	5.00	88	1.56	0	0.00	90	2.99	900	20.12	1498	36.77
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4901	25.55	4901	25.55
Total PVT		100283	857.28	243134	2389.05	56739	536.18	30966	309.52	160527	1466.13	27	0.13	26274	204.57	924246	4286.22	1247667	9914.53
33	Au Small finance Bank	0	0.00	7983	40.84	11425	58.48	9480	48.05	0	0.00	1809	8.76	0	0.00	419	22.39	31116	178.52
34	ESAF SF Bank	0	0.00	4568	24.04	7607	39.27	2606	15.42	0	0.00	0	0.00	5	0.03	14312	248.81	29098	327.57
35	Jana Small Finance Bank	0	0.00	11	0.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	32737	290.25	32748	290.31
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	133540	922.65	133540	922.65
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	8491	41.47	8491	41.47
Total Small Finance		0	0.00	12562	64.94	19032	97.75	12086	63.47	0	0.00	1809	8.76	5	0.03	189499	1525.57	234993	1760.52
38	WBGB (PNB)	372102	1262.55	16065	391.10	2279	47.01	3434	118.45	36147	1025.31	0	0.00	956	36.88	297683	10850.87	728666	13732.17
Total RRB		372102	1262.55	16065	391.10	2279	47.01	3434	118.45	36147	1025.31	0	0.00	956	36.88	86947	1562.40	728666	13732.17
39	WB State Co-Op Bank Ltd.	1464045	4863.20	7628	44.12	5671	52.77	189	1.40	2315	15.10	0	0.00	57988	631.06	0	0.00	1537836	5607.64
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	4257	202.57	9196	238.20
Total Co-Optv		1464045	4863.20	7648	44.50	5671	52.77	218	2.37	2327	15.26	4800	27.25	58066	637.93	4257	202.57	1547032	5845.84
Grand Total		3063413	26381.93	331723	3368.75	119961	942.28	53748	752.92	209418	2705.49	8971	61.67	95111	1325.13	2298719	37064.22	5707085	66899.63

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2026:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
31.03.2025	1,10,987	1,229.90	19,271	353.88	78,164	612.96	68,873	604.39
31.03.2026	4,29,180	3,618.39	83,363	1,080.12	153,628	1,099.60	2,32,453	2,270.76

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2026 (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	86655	537.43	5047	2.43	3610	33.77	2534	21.84	573	18.20	1204	30.33	463	6.07	76186	371.22	176272	1021.28
2	Bank of India	154645	735.72	21424	170.33	1904	36.87	2922	45.97	5922	75.49	256	3.00	1523	74.04	120281	1850.88	308877	2992.29
3	Bank of Maharastra	2271	44.94	1566	33.06	209	5.78	4	0.06	1	0.03	0	0.00	2	0.03	212	4.43	4265	88.33
4	Canara Bank	109217	1823.06	1990	36.90	235	6.51	274	14.26	427	8.28	60	2.64	43	4.05	4198	9.59	116444	1905.29
5	Central Bank of India	61715	429.40	473	4.06	144	5.53	107	3.49	118	1.51	288	0.95	374	3.29	68427	2766.37	131646	3214.60
6	Indian Bank	69844	647.42	8557	248.58	659	22.12	542	111.90	1736	56.24	240	9.17	5561	186.18	88365	3356.53	175504	4638.14
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	6157	93.91	35488	320.13
8	Punjab & Sind Bank	47	0.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47	0.67
9	Punjab National Bank	647534	8209.65	7859	250.96	2139	74.22	4751	193.43	4299	25.68	179	3.66	21929	1070.11	67381	1623.35	756071	11451.06
10	State Bank of India	278821	2819.51	370	12.91	256	21.13	190	75.94	1080	78.19	130	4.55	487	73.05	338140	4695.13	619474	7780.41
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	1293.12	95673	3318.34
12	Union Bank of India	67510	1116.76	13708	249.14	1261	24.21	2283	55.44	1283	15.50	0	0.00	17	0.86	10521	324.51	96583	1786.42
Total PSU		1558549	18082.32	61977	1017.68	11506	258.99	14589	530.62	16322	284.32	3614	70.99	37896	1883.01	811891	16389.04	2516344	38516.96
13	Axis Bank	23181	545.27	0	0.00	213	29.14	0	0.00	0	0.00	0	0.00	47773	112.59	256618	632.55	327785	1319.56
14	Bandhan Bank	56867	252.04	265156	1980.04	45849	343.93	33937	261.41	170337	1231.04	0	0.00	0	0.00	517997	2189.70	1090143	6258.16
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	88	10.73	528	53.84
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	26654	213.14	26654	213.14
19	HDFC Bank	544	19.80	32502	52.26	181	9.03	1874	16.70	13	0.35	0	0.00	2171	112.27	262576	974.17	299861	1184.59
20	ICICI Bank	2895	145.78	0	0.00	50	7.09	0	0.00	0	0.00	0	0.00	0	0.00	12557	400.63	15502	553.50
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	38348	274.19	38348	274.19
22	IDFC First Bank	5	3.85	714	0.69	448	1.90	193	1.28	1969	1.58	0	0.00	1897	4.06	0	0.00	5226	13.36
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	365	9.77	365	9.77
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	4	0.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15173	571.15	15177	571.47
27	Lakshmi Vilas Bank (DBS)	30669	89.31	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	30669	89.31
28	Ratnakar Bank Ltd	0	0.00	4684	22.49	2241	10.62	1761	8.75	0	0.00	0	0.00	0	0.00	114545	373.23	123231	415.09
29	South Indian Bank Ltd.	0	0.00	400	10.20	111	5.56	250	8.12	101	3.56	0	0.00	150	1.26	728	9.94	1740	38.64
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	16630	47.76	16630	47.76
Total PVT		114165	1056.38	303491	2067.39	98540	563.64	38022	296.44	172420	1236.53	0	0.00	51991	230.19	1931017	7390.722	2709646	12841.29
33	Au Small finance Bank	0	0.00	7947	35.96	11350	50.97	9498	42.17	0	0.00	1789	7.47	0	0.00	2331	22.44	32915	159.01
34	ESAF SF Bank	0	0.00	19801	63.46	19161	66.88	9689	46.07	0	0.00	0	0.00	94	0.12	88593	356.56	137338	533.09
35	Jana Small Finance Bank	0	0.00	176	0.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66692	347.33	66868	347.66
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	241698	1054.69	241698	1054.69
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	11846	43.00	11846	43.00
Total Small Finance		0	0.00	27924	99.75	30511	117.85	19187	88.24	0	0.00	1789	7.47	94	0.12	411160	1824.026	490665	2137.45
38	WBGB (PNB)	410854	2443.21	18249	299.25	2282	47.96	3412	83.22	36476	697.79	0	0.00	974	68.74	297923	7636.54	770170	11276.71
Total RRB		410854	2443.21	18249	299.25	2282	47.96	3412	83.22	36476	697.79	0	0.00	974	68.74	297923	7636.54	770170	11276.71
39	WB State Co-Op Bank Ltd.	1528781	4881.80	7955	47.79	6711	75.72	179	2.15	2796	17.25	0	0.00	55927	700.22	6	0.05	1602355	5724.97
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
Total Co-Optv		1528781	4881.80	17539	134.32	10789	111.17	8153	81.60	7235	52.12	104611	694.24	57638	763.94	44961	127.9559	1779707	6847.14
Grand Total		3612349	26463.70	429180	3618.39	153628	1099.60	83363	1080.12	232453	2270.76	110014	772.69	148593	2946.00	3023364	19866.02	8266532	71619.55

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2026:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
30.06.2025	44,056	411.98	5,620	96.80	22,655	152.16	21,436	195.59
30.06.2026	80482	784.20	14978	233.45	27261	472.91	64467	663.23

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2026-27 (01.04.2026 - 30.06.2026) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/Plantat ion		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	4331	319.48	500	1.50	1041	245.70	249	10.53	252	2.54	384	3.35	50	2.53	124	85.90	6931	671.53
2	Bank of India	16524	80.30	3790	27.35	614	10.53	622	7.83	1536	20.42	42	0.41	47	1.69	30239	455.21	53414	603.74
3	Bank of Maharashtra	646	10.53	0	0.00	2	0.06	1	0.01	0	0.00	0	0.00	0	0.00	185	6.87	834	17.47
4	Canara Bank	29932	421.14	328	5.99	79	3.88	48	7.30	20	0.40	0	0.00	3	0.20	223	3.57	30633	442.48
5	Central Bank of India	26279	126.63	242	1.17	65	3.01	59	2.80	45	0.63	0	0.00	0	0.00	31999	535.55	58689	669.79
6	Indian Bank	18225	350.40	1536	7.32	185	1.26	226	1.79	455	1.54	65	0.51	1654	112.20	34830	1281.88	57176	1756.90
7	Indian Overseas Bank	2125	16.25	4	0.18	0	0.00	4	0.07	1	0.08	2	0.18	48	2.18	989	15.65	3173	34.59
8	Punjab & Sind Bank	41	29.98	23	0.17	6	0.50	18	14.97	1	0.12	0	0.00	0	0.00	0	0.00	89	45.74
9	Punjab National Bank	77274	1443.04	274	12.92	57	3.46	167	7.83	323	2.65	8	0.29	694	56.30	17949	332.45	96746	1858.95
10	State Bank of India	55339	462.79	90	3.28	82	5.92	161	42.89	278	2.64	11	0.09	185	27.05	82292	1375.74	138438	1920.40
11	UCO Bank	6732	222.44	24	0.24	38	0.26	21	0.12	8	0.94	1	0.05	4	0.17	2928	155.55	9756	379.77
12	Union Bank of India	9880	214.93	2482	65.00	29	0.52	122	13.80	247	2.74	0	0.00	0	0.00	329	2.02	13089	299.01
Total PSU		247328	3697.91	9293	125.12	2198	275.10	1698	109.94	3166	34.70	513	4.88	2685	202.32	202087	4250.39	468968	8700.36
13	Axis Bank	6309	35.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3053	18.84	50820	367.02	60182	421.40
14	Bandhan Bank	39	5.06	53208	524.32	9436	94.73	8362	79.81	50417	463.63	0	0.00	0	0.00	696	6.62	122158	1174.17
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	216	25.78	216	25.78
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	2807	73.45	2807	73.45
19	HDFC Bank	312	7.14	8	0.18	125	4.34	279	3.67	6	0.24	0	0.00	213	14.91	31329	195.32	32272	225.80
20	ICICI Bank	167	9.53	0	0.00	7	0.23	0	0.00	0	0.00	0	0.00	0	0.00	1660	11.87	1834	21.64
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1740	58.10	1740	58.10
22	IDFC First Bank	0	0.00	33	0.12	8	1.37	11	0.11	73	0.25	0	0.00	138	1.00	125	1.85	388	4.69
23	Indusind Bank	0	0.00	0	0.00	5000	32.66	0	0.00	0	0.00	0	0.00	0	0.00	54606	366.65	59606	399.31
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	388	12.78	388	12.78
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	10	0.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1252	60.99	0	0.00	1262	61.83
27	Lakshmi Vilas Bank (DBS)	10529	58.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10529	58.38
28	Ratnakar Bank Ltd	0	0.00	5926	27.92	2688	12.40	2406	11.51	0	0.00	0	0.00	0	0.00	110802	394.28	121822	446.11
29	South Indian Bank Ltd.	0	0.00	148	2.13	13	0.17	0	0.00	0	0.00	0	0.00	0	0.00	48	0.77	209	3.07
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	522	2.93	522	2.93
Total PVT		17366	116.50	59323	554.67	17277	145.90	11058	95.10	50496	464.11	0	0.00	4656	95.74	924246	4286.22	415935	2989.44
33	Au Small finance Bank	0	0.00	2923	16.40	2031	11.03	1064	5.86	0	0.00	0	0.00	1449	7.90	479	21.27	7946	62.46
34	ESAF SF Bank	0	0.00	2929	15.69	3110	16.64	0	0.00	0	0.00	0	0.00	0	0.00	13724	102.05	19763	134.38
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	13012	129.78	13012	129.78
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	31731	215.95	0	0.00	31731	215.95
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	1684	8.52	1684	8.52
Total Small Finance		0	0.00	5852	32.09	5141	27.67	1064	5.86	0	0.00	0	0.00	33180	223.85	28899	261.62	74136	551.09
38	WBGB (PNB)	36408	210.36	4065	63.23	418	7.81	1030	21.19	10175	160.54	0	0.00	0	0.00	117960	2034.47	170056	2497.60
Total RRB		36408	210.36	4065	63.23	418	7.81	1030	21.19	10175	160.54	0	0.00	0	0.00	86947	1562.40	170056	2497.60
39	WB State Co-Op Bank Ltd.	460424	1222.41	1943	8.96	2227	16.42	115	1.05	630	3.88	0	0.00	12432	84.34	0	0.00	477771	1337.06
40	WBSCARD Bank Ltd.	0	0.00	6	0.13	0	0.00	13	0.30	0	0.00	16	0.45	14	0.90	76	1.66	125	3.44
Total Co-Optv		460424	1222.41	1949	9.09	2227	16.42	128	1.35	630	3.88	16	0.45	12446	85.24	76	1.66	477896	1340.50
Grand Total		761526	5247.18	80482	784.20	27261	472.91	14978	233.45	64467	663.23	529	5.33	52967	607.15	2298719	37064.22	1606991	16078.99

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2026:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
30.06.2025	2,60,391	1,951.18	44,401	714.41	1,21,932	993.51	87,976	855.36
30.06.2026	523681	4094.35	87009	1112.94	147809	1265.26	500101	3395.75

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2026 (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	70986	456.91	5547	3.93	4651	279.47	2783	32.37	825	20.74	1588	33.68	513	8.60	76310	257.12	163203	1092.81
2	Bank of India	153269	719.92	21922	177.03	2094	39.29	3114	47.35	6232	83.29	256	3.04	1459	70.13	123340	1915.03	311686	3055.09
3	Bank of Maharashtra	1615	31.94	21	0.29	15	0.27	8	0.37	1	0.70	0	0.00	2	0.03	0	0.00	1662	33.60
4	Canara Bank	102732	1780.89	1872	36.05	221	6.36	258	13.93	402	8.09	9	2.58	40	3.96	3997	9.37	109531	1861.23
5	Central Bank of India	61935	431.05	483	5.76	151	6.55	113	4.35	125	1.72	295	2.15	374	4.13	68427	2872.35	131903	3328.06
6	Indian Bank	65825	625.15	10614	376.92	707	24.67	556	115.29	3318	148.35	259	11.49	5586	184.65	86865	3345.37	173730	4831.89
7	Indian Overseas Bank	24754	198.36	245	4.12	285	7.49	80	1.99	47	4.33	169	4.13	570	13.04	5174	46.89	31324	280.35
8	Punjab & Sind Bank	41	0.71	23	0.11	6	0.41	18	11.46	1	0.88	0	0.00	0	0.00	595	296.59	684	310.16
9	Punjab National Bank	755409	11680.41	7686	249.31	2305	85.13	4608	190.77	4274	25.49	154	3.43	21849	1080.43	79439	1847.58	875724	15162.55
10	State Bank of India	274305	2782.49	759	21.78	246	20.43	305	94.97	1296	26.33	15	0.12	487	73.05	355771	5114.33	633184	8133.50
11	UCO Bank	7932	236.64	670	5.20	804	21.36	902	6.30	836	0.87	1088	12.56	6927	282.29	63923	751.12	83082	1316.34
12	Union Bank of India	62442	1089.02	9398	282.35	154	3.78	2236	44.96	1268	15.33	0	0.00	17	0.84	1196	362.73	76711	1799.01
Total PSU		1581245	20033.49	59240	1162.85	11639	495.21	14981	564.11	18625	336.12	3833	73.18	37824	1721.15	865037	16818.48	2592424	41204.59
13	Axis Bank	12101	113.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	31523	101.74	322899	1628.65	366523	1844.05
14	Bandhan Bank	126941	536.70	372977	2319.13	52293	372.02	40156	290.36	438676	2302.14	0	0.00	0	0.00	117830	718.12	1148873	6538.47
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	601	65.76	601	65.76
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	10785	227.73	10785	227.73
19	HDFC Bank	546	18.43	20542	34.58	177	7.59	1707	12.26	12	0.24	0	0.00	2482	129.68	262437	969.56	287903	1172.34
20	ICICI Bank	2484	113.22	0	0.00	50	7.09	0	0.00	0	0.00	0	0.00	0	0.00	7882	301.92	10416	422.24
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	36011	273.28	36011	273.28
22	IDFC First Bank	0	0.00	515	0.25	276	1.46	85	1.19	1177	0.49	0	0.00	816	1.60	0	0.00	2869	4.99
23	Indusind Bank	0	0.00	0	0.00	36328	106.43	0	0.00	0	0.00	0	0.00	0	0.00	491635	1507.47	527963	1613.90
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	388	12.78	388	12.78
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	11	0.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15471	578.68	0	0.00	15482	579.55
27	Lakshmi Vilas Bank (DBS)	40476	123.16	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40476	123.16
28	Ratnakar Bank Ltd	0	0.00	5926	27.92	2688	12.40	2406	11.51	0	0.00	0	0.00	0	0.00	110802	394.28	121822	446.11
29	South Indian Bank Ltd.	0	0.00	1018	20.45	173	4.47	7	0.13	97	2.72	0	0.00	0	0.00	53	1.05	1348	28.82
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	15834	36.66	15834	36.66
Total PVT		182559	906.05	400978	2402.33	91985	511.46	44361	315.45	439962	2305.58	0	0.00	50292	811.70	1377157	6137.251	2587294	13389.83
33	Au Small finance Bank	0	0.00	14334	64.23	10142	41.58	5124	21.14	0	0.00	0	0.00	6581	27.85	1790	44.50	37971	199.30
34	ESAF SF Bank	0	0.00	19771	58.64	20297	63.37	11302	49.63	0	0.00	0	0.00	54	0.10	92782	358.71	144206	530.45
35	Jana Small Finance Bank	0	0.00	114	0.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	70811	412.80	70925	413.06
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	242533	1084.71	0	0.00	242533	1084.71
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	12437	44.27	12437	44.27
Total Small Finance		0	0.00	34219	123.12	30439	104.95	16426	70.77	0	0.00	0	0.00	249168	1112.66	177820	860.2889	508072	2271.79
38	WBGB (PNB)	416565	2456.22	11285	269.65	1622	34.29	3023	80.26	34281	700.29	0	0.00	0	0.00	309151	7929.84	775927	11470.55
Total RRB		416565	2456.22	11285	269.65	1622	34.29	3023	80.26	34281	700.29	0	0.00	0	0.00	309151	7929.84	775927	11470.55
39	WB State Co-Op Bank Ltd.	1939444	5965.17	8375	49.87	8046	83.90	244	2.90	2794	18.88	0	0.00	67093	597.50	0	0.00	2025996	6718.23
40	WBSCARD Bank Ltd.	0	0.00	9584	86.53	4078	35.45	7974	79.45	4439	34.87	103469	736.51	1711	63.64	44636	145.68	175891	1182.13
Total Co-Optv		1939444	5965.17	17959	136.40	12124	119.35	8218	82.35	7233	53.75	103469	736.51	68804	661.14	44636	145.68	2201887	7900.36
Grand Total		4119813	29360.93	523681	4094.35	147809	1265.26	87009	1112.94	500101	3395.75	107302	809.69	406088	4306.66	3023364	19866.02	8665604	76237.12

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 31.03.2026. 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 31.03.2026 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	48,146	48,146	19,686	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 31.03.2026 & 30.06.2026 (cumulative):

Bank-wise Weekly KCC AH as on 31.03.2026																
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 traceable (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	687	687	301	31	27	61	0	11	44	58	0	0	34	0	120	0
Bank of India	2174	2174	1179	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	3700	3700	1784	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	13587	13587	4844	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	48146	48146	19686	2713	879	7164	65	1536	5319	2552	345	765	1504	277	5341	0

Bank-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2026																
Bank Name	Cumulative No of Applications Received	Cumulative No of Applications Accepted	Cumulative No of Applications Sanctioned	Cumulative - Already having KCC with Some other Bank	Cumulative - Already availed loan for same purpose from other Banks	Cumulative - Applicant in default NPA	Cumulative - TPA not furnished / Collection account is in other Bank	Cumulative - Application for purpose of cattle	Cumulative - Milch animal in possession/No space available for cattle shed	Cumulative - Applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cumulative - Members of the family applying for KCC against same milch animal	Cumulative - Not a member of Pacs	Cumulative - Wrong/incomplete information furnished	Cumulative - Second application submitted for same/other reasons	Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	687	687	301	31	27	61	0	11	44	58	0	0	34	0	120	0
Bank of India	2174	2174	1179	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	3700	3700	1784	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	13589	13589	4846	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	48148	48148	19688	2713	879	7164	65	1536	5319	2552	345	765	1504	277	5341	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 31.03.2026 & 30.06.2026 (cumulative):

District-wise Weekly KCC AH as on 31.03.2026																
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 - Applicant on 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 Pendancy more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4805	4805	2157	267	106	1616	2	19	503	59	0	6	0	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1128	1128	689	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	48146	48146	19686	2713	879	7164	65	1536	5319	2552	345	765	1504	277	5341	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2026																
District 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 other Banks	Cummulative - Applicant in default NPA	Cummulative - TPA not furnished/ Collection account is in other Bank	Cummulative - Applicant on purpose of cattle	Cummulative - Milch animal in possession/ No space available for cattle shed	Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Cummulative - Members of the family applying for KCC against same milch animal	Cummulative - Not a member of Pacs	Cummulative - Wrong/ incomplete information furnished	Cummulative - Second application submitted for same/other reasons	Cummulative - Any Other Reason	Pendancy more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4805	4805	2157	267	106	1616	2	19	503	59	0	6	0	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1130	1130	691	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	48148	48148	19688	2713	879	7164	65	1536	5319	2552	345	765	1504	277	5341	0

Bank-wise Summary of Weekly KCC-Fishery as on 31.03.2026 & 30.06.2026 (cumulative):

Bank-wise Weekly Fishery as on 31.03.2026														
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pending 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
Grand Total	3865	3855	1498	242	19	928	5	721	4	242	149	1	37	9

Bank-wise Weekly KCC-Fishery as on 30.06.2026														
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pending 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
Grand Total	3865	3855	1498	242	19	928	5	721	4	242	149	1	37	9

District-wise Summary of Weekly KCC-Fishery as on 31.03.2026 & 30.06.2026 (cumulative):

District-wise Weekly Fishery as on 31.03.2026														
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 No of Applications Already having KCC with Some other Bank	Sum of Cumulative No of Applications Already availed loan for same purpose from other Banks	Sum of Cumulative No of Applications in default NPA	Sum of Cumulative No of Applications on for vending	Sum of Cumulative No of Applications Not having permission/licence for pond/reservoir	Sum of Cumulative No of Applications Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pending 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 Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
Grand Total	3865	3855	1498	242	19	928	5	721	4	242	149	1	37	9

District-wise Weekly KCC-Fishery as on 30.06.2026														
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 No of Applications Already having KCC with Some other Bank	Sum of Cumulative No of Applications Already availed loan for same purpose from other Banks	Sum of Cumulative No of Applications in default NPA	Sum of Cumulative No of Applications on for vending	Sum of Cumulative No of Applications Not having permission/licence for pond/reservoir	Sum of Cumulative No of Applications Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pending 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 Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
Grand Total	3865	3855	1498	242	19	928	5	721	4	242	149	1	37	9

National Livestock Mission (NLM):

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

SI	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 (PBGsBS) 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.
- ❖ As of now, 20 EDP proposals worth Rs.10.83 Crore with subsidy of Rs.4.98 Crore have been approved by DAHD, GOI.
- ❖ The Department of Animal Husbandry & Dairying (DAHD) under Ministry of Fisheries, Animal Husbandry & Dairying of GoI in consultation with the Department of Financial Services (DFS) under Ministry of Finance of GoI, 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 Trustee 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" online portal.
- ❖ As of now, 48 Projects worth Rs.705 Crore with bank loan of Rs.482 Crore have been approved.

Tie Up with Milk Unions: -

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

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

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

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 31.03.2026, the member banks have cumulatively sanctioned 35,920 number of MJCC cases amounting to Rs.261.76 Crore.

The target of 1,00,000 number of fresh MJCC has been fixed by Govt. of West Bengal for FY 2026-27. As on 30.06.2026, the member banks have cumulatively sanctioned 37,802 number of MJCC cases amounting to Rs.278.32 Crore.

Bank-wise progress of MJCC as on 31.03.2026:

Cumulative MJCC progress report as on 31.03.2026					
Bank Name	Total No. of cases physically received	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amt (in Cr)		
Bank of Baroda	721	389	2.55	332	0
Bank of India	2329	800	4.80	1499	30
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1987	1282	8.55	702	3
Central Bank Of India	1527	222	3.90	1280	25
Indian Bank	5619	2717	29.22	2538	364
Indian Overseas Bank	360	129	0.22	223	11
Punjab & Sind Bank	10	0	0.00	0	10
Punjab National Bank	11232	5024	21.99	5844	364
State Bank Of India	9855	1238	11.79	8575	42
UCO Bank	1694	684	6.54	992	18
Union Bank of India	587	268	2.62	286	33
TOTAL PSU	35930	12759	92.21	22271	903
Axis Bank	71	0	0.00	0	71
Bandhan Bank	184	0	0.00	80	104
Federal Bank	7	0	0.00	0	7
HDFC	42	0	0.00	40	2
ICICI	1	0	0.00	1	0
IDBI	73	0	0.00	0	73
Indus Ind Bank	4	0	0.00	0	4
Karnataka Bank	3	0	0.00	0	3
Karur vaisyabank	2	0	0.00	0	2
TOTAL PVT	387	0	0.00	121	266
Airtel Payments Bank	1	0	0.00	0	1
Indian Post Payment Bank	2	0	0.00	0	2
TOTAL PAYMENT BANKS	3	0	0.00	0	3
WBGB	10046	3333	32.68	6699	14
TOTAL RRB	10046	3333	32.68	6699	14
WBSCB	56389	19828	136.87	36376	185
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	56404	19828	136.87	36383	193
GRAND TOTAL	102770	35920	261.76	65474	1379

Cumulative MJCC progress report as on 30.06.2026					
Bank Name	Total No. of cases physically received	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amt (in Cr)		
Bank of Baroda	759	403	2.70	356	0
Bank of India	2329	807	4.90	1501	21
Bank of Maharashtra	9	6	0.03	0	3
Canara Bank	2023	1315	9.01	703	5
Central Bank Of India	1527	227	3.96	1290	15
Indian Bank	5644	2727	29.30	2763	164
Indian Overseas Bank	361	130	0.24	223	11
Punjab & Sind Bank	10	0	0.00	0	10
Punjab National Bank	11232	5056	22.29	5844	332
State Bank Of India	10010	1388	13.69	8590	32
UCO Bank	1694	684	6.56	992	18
Union Bank of India	587	268	2.62	286	33
TOTAL PSU	36185	13011	95.30	22548	644
Axis Bank	71	0	0.00	0	71
Bandhan Bank	184	0	0.00	80	104
Federal Bank	7	0	0.00	0	7
HDFC	42	0	0.00	40	2
ICICI	1	0	0.00	1	0
IDBI	73	0	0.00	0	73
Indus Ind Bank	4	0	0.00	0	4
Karnataka Bank	3	0	0.00	0	3
Karur vaisyabank	2	0	0.00	0	2
TOTAL PVT	387	0	0.00	121	266
Airtel Payments Bank	1	0	0.00	0	1
Indian Post Payment Bank	2	0	0.00	0	2
TOTAL PAYMENT BANKS	3	0	0.00	0	3
WBGB	10068	3352	33.04	6702	14
TOTAL RRB	10068	3352	33.04	6702	14
WBSCB	58000	21439	149.98	36376	185
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	58015	21439	149.98	36383	193
GRAND TOTAL	104658	37802	278.32	65754	1120

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.2,56,629 Crore under MSME as on 31.03.2026, against the target of Rs.2,07,490 Crore with overall achievement of 123% 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
31.03.2025	1,53,509	1,86,847	122%
31.03.2026	2,07,490	2,56,745	124%
30.06.2025	2,12,490	88,287	42%
30.06.2026	2,29,568	1,16,055	50.55%

The disbursement during the corresponding period of financial year 2024-25 was Rs.1,86,847 Crore, thus a positive Y-O-Y growth of 37% 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 Crore)

As on	Target	Achievement	% of Achievement
31.03.2025	2,156	421	20%
31.03.2026	677	338	50%
30.06.2025	677	281	41%
30.06.2026	775	695	90%

RBI Guidelines on restructuring of advances to MSMEs:

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 related Stress announced for other advances, RBI have issued circular on 05.05.2021 regarding Resolution "Framework 2.0-MSME sector

Restructuring of Advances” and RBI revised the threshold limit for aggregate exposure from 25 crores to 50 crores through circular on 04.06.2021. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

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

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.06.2026									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		50138	1075.76	3708	761.03	237	1158.07	54083	2994.86
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	WBGB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
Total RRB		4188	51.01	62	12.06	0	0.00	4250	63.07
39	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1050	19.56	0	0.00	0	0.00	1050	19.56
Grand Total		56515	1151.02	3806	787.07	254	1243.76	60575	3181.85

Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed up to 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eccls dated April 1, 2021 and circular no.0388/ncgtc/eccls dated May 31, 2021 respectively.

The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.03.2026:

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 31.03.2026		Disbursement from 01.04.2025 to 31.03.2026		(Amount in Crore)	
			Amount		No.		Amount		Cumulative Achievement till 31.03.2026 (Disbursement)	
			No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	24718	438.58	0	0.00	0	0.00	438.58	58.09%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	8406	201.02	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	36497	1187.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	0	0.00	0	0.00	461.24	66.46%
Total PSU		8068.00	182193	6322.29	0	0.00	0	0.00	6322.29	78.36%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	0	0.00	0	0.00	2232.81	86.51%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	4	1.18	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	4162	1182.89	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
Total PVT		7714.00	1990125	7069.29	0	0.00	0	0.00	7069.29	91.64%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Small Finance		0.00	4527.00	13.51	0	0.00	0	0.00	13.51	#DIV/0!
38	WBGB (PNB)	156.00	6486	70.65	0	0.00	0	0.00	70.65	45.29%
Total RRB		156.00	8435	99.19	0	0.00	0	0.00	99.19	63.58%
39	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Co-Optv		0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Grand Total		15938.00	2185280	13504.27	0	0.00	0	0.00	13504.27	84.73%

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2026		Sanctioned from 01.04.2026 to 30.06.2026		Disbursement from 01.04.2026 to 30.06.2026		Cumulative Achievement till 30.06.2026 (Disbursement)	
		Amount	No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	947	264.27	528	163.58	406.70	42.59%
2	Bank of India	755.00	24718	438.58	1668	580.63	1608	517.75	956.33	126.67%
3	Bank of Maharashtra	257.00	1086	35.29	422	54.58	393	52.25	87.54	34.06%
4	Canara Bank	473.00	18370	514.60	2151	514.87	1897	481.87	996.47	210.67%
5	Central Bank of India	197.00	8406	201.02	2255	262.96	2008	252.54	453.56	230.23%
6	Indian Bank	1075.00	35133	967.23	2629	696.22	2511	682.77	1650.00	153.49%
7	Indian Overseas Bank	153.00	1910	100.20	218	94.23	218	94.23	194.43	127.08%
8	Punjab & Sind Bank	121.00	941	23.90	168	56.00	140	53.00	76.90	63.55%
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	5168	1729.66	3041	1211.90	2398.90	208.78%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	0	0.00	0	0.00	461.24	66.46%
Total PSU		8068.00	182193	6322.29	15626	4253.41	12344	3509.89	9832.17	121.87%
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	86	84.08	56	74.46	179.25	239.00%
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	153	183.84	41	23.85	23.85	6.26%
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	0	0.00	0	0.00	0	0.00	0.00	0.00%
29	South Indian Bank Ltd.	100.00	237	179.64	10	0.56	10	0.56	180.20	180.20%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
Total PVT		7714.00	1990125	7069.29	249	268.48	107	98.87	7168.16	92.92%
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	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Small Finance		0.00	4527.00	13.51	0	0.00	0	0.00	0.00	#DIV/0!
38	WBGB (PNB)	156.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
Total RRB		156.00	8435	99.19	0	0.00	0	0.00	99.19	63.58%
39	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Co-Optv		0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Grand Total		15938.00	2185280	13504.27	15875	4521.89	12451	3608.76	17099.52	107.29%

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 avallment 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 synonyms 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 31.03.2026, the member banks have cumulatively sanctioned 3,53,581 number of proposals out of total 4,56,050 number of eligible applications under this scheme. Disbursement have been done in 3,36,991 number of accounts out of total sanctioned cases.

As on 30.06.2026, the member banks have cumulatively sanctioned 3,78,646 number of proposals out of total 4,81,241 number of eligible applications under this scheme. Disbursement have been done in 3,66,728 number of accounts out of total sanctioned cases.

Bank wise pendency under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 31.03.2026

Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Returned by Bank	Ineligible	Closed
1	Axis Bank	810	70	740	63	7	0	19	0
2	Bandhan Bank	1017	2	973	2	0	42	55	1
3	Bangiya Gramin Bikash Bank	2553	1594	859	1414	180	100	56	654
4	Bank of Baroda	26420	21174	3769	20192	982	1477	739	6019
5	Bank of India	34064	25174	8343	24618	556	547	646	10205
6	Bank of Maharashtra	2421	2150	133	2114	36	138	32	633
7	Canara Bank	17885	12484	4881	12038	446	520	625	8182
8	Central Bank of India	12548	8150	3960	7438	712	438	386	3774
9	HDFC	251	202	18	113	89	31	45	86
10	ICICI	114	27	82	24	3	5	15	19
11	IDBI BANK	1233	790	197	535	255	246	101	122
12	Indian Bank	59943	51785	6953	47531	4254	1205	657	23140
13	Indian Oversease Bank	11598	10326	872	9594	732	400	216	4649
14	IndusInd Bank	176	2	89	0	2	85	0	0
15	Paschim Banga Gramin Bank	1002	816	144	519	297	42	1	189
16	Punjab & Sindh Bank	2478	2238	207	2147	91	33	36	700
17	Punjab National Bank	69627	53815	13417	52731	1084	2395	1228	15108
18	State Bank of India	164795	125133	34515	121073	4060	5147	3618	58835
19	UCO Bank	21463	17784	2610	16688	1096	1069	693	4137
20	Ujjivan Small Finance Bank	389	36	352	32	4	1	5	9
21	Union Bank of India	23864	18880	4086	17208	1672	898	624	8204
22	Uttarbanga Khetriya Gramin Bank	1399	949	330	917	32	120	45	504
	Total	456050	353581	87530	336991	16590	14939	9842	145170

Bank wise pendency under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 30.06.2026

Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	843	69	773	63	6	0.00	1	19	0
2	Bandhan Bank	434	3	316	3	0	0.69	115	55	1
4	Bank of Baroda	27439	21853	3710	20848	1005	75.98	1876	739	6789
5	Bank of India	39752	26772	12115	26261	511	66.06	865	646	14794
6	Bank of Maharashtra	2668	2386	98	2320	66	86.96	184	32	802
7	Canara Bank	16378	13034	2617	12463	571	76.10	727	625	8527
8	Central Bank of India	11922	8740	1508	8498	242	71.28	1674	386	4066
9	HDFC	218	135	16	121	14	55.50	67	45	86
10	ICICI	118	27	86	24	3	0.00	5	15	19
11	IDBI BANK	1327	767	247	665	102	50.11	313	101	145
12	Indian Bank	61255	54382	4103	52962	1420	86.46	2770	657	24945
13	Indian Oversease Bank	12274	11011	711	10368	643	84.47	552	216	4978
14	IndusInd Bank	174	2	129	0	2	0.00	43	0	0
16	Punjab & Sindh Bank	2642	2501	85	2399	102	90.80	56	36	807
17	Punjab National Bank	78437	59564	11702	57560	2004	73.38	7171	1228	24976
18	State Bank of India	174099	136415	31520	132947	3468	76.36	6164	3618	66258
19	UCO Bank	21625	18268	1739	17886	382	82.71	1618	693	4846
20	Ujjivan Small Finance Bank	288	37	142	37	0	0.00	109	5	13
21	Union Bank of India	24071	19258	3826	18310	948	76.07	987	624	8493
22	West Bengal Gramin Bank	5277	3422	1568	2993	429	56.72	287	45	1454
	Total	481241	378646	77011	366728	11918	76.20	25584	9785	171999

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2025-26					
(Position from 01.04.2025-31.03.2026)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	15	0.14
3	Bank of 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
Total PSU		0	0.00	989	7.16
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	10472	16.35	9510	35.63
Total RRB		10472	16.35	9510	35.63
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		10472	16.35	10499	42.79

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2026-27					
(Position from 01.04.2026-30.06.2026)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	0	0.00
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
Total PSU		0	0.00	974	7.02
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	0	0.00	841	5.58
Total RRB		0	0.00	841	5.58
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		0	0.00	1815	12.60

Bank wise flow of credit to General Credit Card (GCC) under ACP 2025-26					
(Position from 01.04.2025-31.03.2026)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	346	2.03
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	4857	55.79
12	Union Bank of India	0	0.00	175	0.35
Total PSU		0	0.00	7067	111.77
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
Total PVT		949	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	30652	90.12	27686	145.05
Total RRB		30652	90.12	27686	145.05
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		31601	90.12	34753	256.82

Bank wise flow of credit to General Credit Card (GCC) under ACP 2026-27					
(Position from 01.04.2026-30.06.2026)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	346	2.03
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	4857	55.79
12	Union Bank of India	0	0.00	0	0.00
Total PSU		0	0.00	6892	111.42
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
Total PVT		949	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	0	0.00	27686	145.05
Total RRB		0	0.00	27686	145.05
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		949	0.00	34578	256.47

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 31.03.2026 & 30.06.2026 is furnished below.

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 31.03.2026 (Cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/ generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	1510	1125	28.03	986	18.23	734	10.89	605	9.10	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	41	0.75	30	0.51
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	95	95	2.07	95	2.07	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	0.86	30	0.86	0	0.00	0	0.00	60	0.34	60	0.34
13	Malda	Punjab National Bank	165	79	0.99	70	0.74	220	1.60	112	1.10	12	0.07	12	0.07
14	Murshidabad	Punjab National Bank	1027	667	39.66	560	34.31	892	12.51	814	10.56	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	5360	317	11.83	314	11.70	44	1.54	44	1.54	4006	158.02	3999	157.25
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	79	1.77	79	1.77	865	10.67	865	10.67	245	3.88	245	3.88
19	Purba Medinipur	Punjab National Bank	166	166	5.93	143	5.46	1213	50.14	1041	46.13	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	2401	2401	111.82	2401	111.82	61	4.69	61	4.69	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	226	160	21.01	143	17.42	0	0.00	0	0.00	57	10.16	54	10.04
23	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
Total			18054	10011	472.79	9579	449.98	6032	120.12	5162	106.38	5364	253.28	5028	223.17

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 30.06.2026 (Cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/ generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	2464	1193	29.71	1045	19.33	778	11.54	641	9.65	nil	nil	nil	nil
2	Bankura	Punjab National Bank	136	136	4.29	136	4.29	45	0.13	45	0.13	128	1.95	128	1.95
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	47	0.98	43	0.82	42	0.74	36	0.61	38	0.65	29	0.48
6	Darjeeling	Central Bank of India	60	128	1.10	128	0.86	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	95	97	2.12	97	2.12	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	190	201	111.29	201	111.29	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	11	0.06	11	0.06
11	Kalimpong	State Bank of India	52	52	0.83	52	0.83	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	86	30	0.86	30	0.86	0	0.00	0	0.00	60	0.34	60	0.34
13	Malda	Punjab National Bank	165	148	2.09	148	2.09	220	1.60	112	1.10	12	0.07	12	0.07
14	Murshidabad	Punjab National Bank	214	214	9.56	214	9.56	184	7.41	184	7.41	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	5360	317	11.83	314	11.70	48	1.56	48	1.56	4006	158.02	3999	157.25
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	5	81	1.81	81	1.81	929	11.38	929	11.38	253	4.01	253	4.01
19	Purba Medinipur	Punjab National Bank	166	166	5.93	143	5.46	1213	50.14	1041	46.13	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	2401	2401	111.82	2401	111.82	61	4.69	61	4.69	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	226	160	21.01	143	17.42	0	0.00	0	0.00	57	10.16	54	10.04
23	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
Total			18113	9779	446.20	9454	428.17	5437	116.40	4636	104.51	5438	253.69	5104	223.65

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

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.53,827.58 Crore against sanction amount of Rs.54156.20 Crore under MUDRA Loan category up to 31.03.2026. Performance of the banks in the State of West Bengal from 01.04.2025 to 31.03.2026 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2025-26 as on 31.03.2026:

(Amt in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	160238	435.43	213156	4851.37	104567	8381.51	2311	282.46	480272	13950.77
PVT	972455	3792.14	1929976	22219.06	18642	1358.81	827	125.04	2921900	27495.05
RRB	5797	18.51	38089	1132.89	11444	796.03	63	9.26	55393	1956.69
MFI & NBFC	613729	2531.61	591524	5218.46	10449	658.05	27	3.53	1215729	8411.65
Small Fin.	111568	464.45	250977	1848.51	403	29.08	0	0.00	362948	2342.04
Total	1863787	7242.14	3023722	35270.29	145505	11223.48	3228	420.29	5036242	54156.20

Achievement (Sanction) of Mudra Loan in 2026-27 as on 30.06.2026:

(Rs in cr)

Bank Name	Shishu		Kishor		Tarun		TarunPlus		Total		
	(Loans up to Rs.		(Loans above Rs		(Loans above Rs 5		(Loans above Rs 10				
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
PSU	20205	56.25	50241	1228.86	25764	2041.55	1146	73.78	97356	3400.43	3095.6
PVT	113264	464.75	275005	3138.2	5544	408.81	420	59.57	394233	4071.33	3902.45
MFI & NBFC	108899	467.24	116368	948.91	87	6.34	6	0.7	225360	1423.19	1421.63
Small Fin	15952	65.87	58170	426.94	12	0.99	0	0	74134	493.8	493.8
Total	258320	1054.11	499784	5742.91	31407	2457.69	1572	134.05	791083	9388.75	8913.48

Comparative study for disbursement as on March 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
31.03.25	35,70,089	12,681.51	23,45,843	25,080.68	1,07,558	7,898.46	0	0	60,23,490	45,660.65
31.03.26	18,63,787	7,225.13	30,23,722	35,126.25	1,45,505	11,057.50	3,228	418.7	50,36,242	53,827.52

Comparative study for disbursement as on June Quarter last year & FY 2026-27:**(Amt in Crore)**

Position as on	SHISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
30.06.25	2,34,990	929.35	2,99,815	3,687.99	21,936	1,687.22	232	31.50	5,56,973	6,336.05
30.06.26	2,58,320	1049.45	4,99,784	5,520.33	31,407	2,222.68	1572	121.06	7,91,083	8,913.48

Bank wise & District wise performance of MUDRA loan from 01.04.2025 to 31.03.2026 is annexed below:

Bank wise performance of MUDRA Loan in FY 2025-26 up to 31.03.2026																	
Serial No.	Bank Name	Shishu			Kishor			Tarun			TarunPlus			Total			
		(Loans up to Rs. 50,000)			(Loans above Rs 50,000 upto Rs 5 Lakh)			(Loans above Rs 5 Lakh upto Rs 10 Lakh)			(Loans above Rs 10 lakh upto Rs 20 Lakh)						
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
	1	State Bank of India	53236	141.91	141.88	58734	1100.11	1098.52	16145	1359.42	1359.22	296	42.43	42.43	128411	2643.87	2642.04
	2	Bank of Baroda	15312	40.62	40.1	6991	200.64	199.7	4579	401.65	401.41	123	21.1	21.1	27005	664	662.31
	3	Bank of India	6145	14.73	14.41	9577	224.56	207.31	8910	643.94	617.86	141	18.87	18.74	24773	902.1	858.32
	4	Bank of Maharashtra	25609	87.48	87.48	5430	61.72	61.72	221	15.3	15.3	78	9.56	9.56	31338	174.06	174.06
	5	Canara Bank	5104	11.93	11.9	11616	330.08	329.75	6677	575.73	575.58	26	4.86	4.86	23423	922.6	922.09
	6	Central Bank of India	1863	4.44	3.84	4191	128.6	118.53	2638	217.02	207.47	53	9.16	8.9	8745	359.22	338.74
	7	Indian Bank	13785	31.07	31.07	23592	617.55	608.41	11071	897.86	887.03	540	86.98	86.98	48988	1633.46	1613.48
	8	Indian Overseas Bank	2484	5.97	5.93	7158	162.25	161.9	3208	243.36	242.59	53	8.91	8.91	12903	420.49	419.33
	9	Punjab National Bank	19844	52.06	50.06	48559	1176.78	1174.88	36133	2809.37	2807.96	903	64.47	64.22	105439	4102.68	4097.12
	10	Union Bank of India	7177	15.8	12.73	13600	380.56	338.9	7738	631.14	613.13	34	5.65	5.65	28549	1013.15	970.4
	11	Punjab & Snd Bank	604	1.62	1.53	1009	29.72	29.45	673	57.62	57.46	6	1.07	1.07	2292	90.02	89.51
	12	UCO Bank	9075	27.8	25.28	22699	458.8	448.45	6574	529.1	525.41	58	9.4	9.23	38406	1025.1	1008.37
		Total PSU Bank	160238	435.43	426.21	213156	4851.37	4777.52	104567	8381.51	8310.42	2311	282.46	281.65	480272	13950.75	13795.77
	13	Federal Bank	12	0.04	0.04	1373	25.23	24.56	32	2.65	2.48	1	0.18	0.18	1418	28.11	27.25
	14	Dhanlaxmi Bank	0	0	0	0	0	0	1	0.1	0.1	0	0	0	1	0.1	0.1
	15	Jammu & Kashmir Bank	8	0.02	0.02	9	0.36	0.36	14	0.98	0.98	0	0	0	31	1.35	1.35
	16	Karnataka Bank	17	0.05	0.02	16	0.33	0.22	15	1.14	0.89	0	0	0	48	1.51	1.13
	17	Karur Vysya Bank	0	0	0	10	0.32	0.31	20	1.73	1.3	0	0	0	30	2.05	1.61
	18	Ratnakar Bank	30086	116.85	116.85	57487	374.28	374.28	0	0	0	0	0	0	87573	491.13	491.13
	19	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	20	ICICI Bank	225	0.82	0.75	7542	208.4	195.11	2928	222.24	213.28	437	61.16	60.64	11132	492.61	469.78
	21	Axis Bank	137704	530.84	530.83	97879	899.31	879.11	4266	316.21	293.48	141	19.75	19.75	239990	1768.11	1723.17
	22	IndusInd Bank	346147	1243.8	1243.8	242892	2231.69	2231.69	2437	162.81	162.81	0	0	0	591476	3638.3	3638.3
	23	Yes Bank	2265	10.48	9.59	3063	30.56	30.22	479	34.88	34.8	0	0	0	5807	75.91	74.61
	24	HDFC Bank	28111	109.4	109.4	41010	410.29	410.29	3156	238.15	238.15	18	2.65	2.65	72295	760.49	760.49
	25	Kotak Mahindra Bank	0	0	0	0	0	0	211	15.47	15.47	0	0	0	211	15.47	15.47
	26	Bandhan Bank	418923	1745.49	1745.49	1474725	17951.35	17951.35	2548	151.44	151.44	0	0	0	1896196	19848.28	19848.28
	27	IDFC Bank Limited	450	1.32	1.32	1230	33.96	33.93	603	40.37	40.37	0	0	0	2283	75.65	75.62
	28	IDBI Bank Limited	8507	33.03	33.03	2740	52.98	52.98	1932	170.64	170.64	230	41.3	41.3	13408	297.95	297.95
		Total PVT Banks	972455	3792.14	3791.14	1929976	22219.06	22184.41	18642	1358.81	1326.19	827	125.04	124.52	2921900	27495.02	27426.24
	29	West Bengal Gramin Bank	5797	18.51	18.38	38089	1132.89	1098.81	11444	796.03	733.76	63	9.26	9	55393	1956.69	1859.94
		Total RRBs	5797	18.51	18.38	38089	1132.89	1098.81	11444	796.03	733.76	63	9.26	9	55393	1956.69	1859.94
	30	VEDIKA CREDIT CAPITAL LTD	50961	254.17	254.17	0	0	0	0	0	0	0	0	0	50961	254.17	254.17
	31	Annapurna Microfinance Pvt. Ltd.	28764	128.17	128.17	15709	122.18	122.18	156	11.15	11.15	11	1.4	1.4	44640	262.9	262.9
	32	Muthoot Microfin Ltd	8372	36.32	36.32	25997	207.16	207.16	0	0	0	0	0	0	34369	243.47	243.47
	33	IFIL Samasta Microfinance Limited	41771	160.57	160.57	47208	351.12	351.12	0	0	0	0	0	0	88979	511.69	511.69
	34	NIGHTINGALE FINVEST PVT. LTD.	60	0.23	0.23	0	0	0	0	0	0	0	0	0	60	0.23	0.23
	35	CreditAccess Grameen Limited	34561	120.37	120.37	11416	78.08	78.08	0	0	0	0	0	0	45977	196.45	196.45
		Belstar Investment and Finance Private Limited	57648	250.19	250.19	51205	403.53	403.53	0	0	0	0	0	0	108853	653.72	653.72
	36	SVATANTRA MICROFIN PRIVATE LIMITED	113373	468.42	468.42	82634	666.51	666.51	0	0	0	0	0	0	196007	1134.94	1134.94
	38	Satin Creditcare Network Limited	7071	30.98	30.98	9205	65.04	65.04	0	0	0	0	0	0	16276	96.02	96.02
	39	Fusion Micro Finance Limited	24123	93.1	90.08	10377	71.91	70.45	0	0	0	0	0	0	34500	165.01	160.53
	40	Arohan Financial Services Pvt. Ltd.	180016	733.39	733.39	143525	1009.55	1009.55	0	0	0	0	0	0	323541	1742.94	1742.94
	41	Light Microfinance Private Limited	358	1.13	1.13	3013	20.03	20.03	6	0.39	0.39	6	0.68	0.68	3383	22.23	22.23
	42	Midland Microfinance Limited	36032	120	120	5815	39.24	39.24	0	0	0	0	0	0	41847	159.25	159.25
	43	Utrayan Financial Services Private Limited	3462	14.79	14.79	7878	62.2	62.2	0	0	0	0	0	0	11340	76.99	76.99
	44	SATYA MicroCapital Limited	3270	11.56	11.56	9157	67.85	67.85	0	0	0	0	0	0	12427	79.41	79.41
		Total MFIs	589842	2423.4	2420.38	423139	3164.4	3162.94	162	11.55	11.55	17	2.07	2.07	1013160	5601.42	5596.94
	45	Bajaj Finance Limited	1888	8.48	8.48	91238	1077.46	1077.46	3667	223.4	223.4	0	0	0	96793	1309.35	1309.35
	46	Shriram Transport Finance Co. Ltd.	0	0	0	11050	358.29	358.29	5555	343.4	343.4	0	0	0	16605	701.69	701.69
		Cholamandalam Investment and Finance Private Limited.	1	0	0	159	5.46	5.46	689	53.9	53.9	0	0	0	849	59.36	59.36
	48	L&T Finance Limited	21324	97.81	94.2	64865	593.71	593.71	0	0	0	0	0	0	86189	691.53	687.91
	49	LENDINGKART FINANCE LIMITED	0	0	0	56	1.88	1.88	83	6.38	6.38	0	0	0	139	8.26	8.26
	50	Protium Finance Limited	0	0	0	55	1.75	1.75	128	9.82	9.82	8	1.15	1.15	191	12.72	12.72
	51	Northern Arc Capital Limited	99	0.36	0.36	283	4.3	4.3	23	1.33	1.33	2	0.3	0.3	407	6.3	6.3
	52	MAS FINANCIAL SERVICES LTD	4	0.01	0.01	71	1.17	1.17	0	0	0	0	0	0	75	1.18	1.18
	53	Tata Capital Limited	0	0	0	156	3.15	3.15	123	7.04	7.04	0	0	0	279	10.19	10.19
	54	Aditya Birla Capital Limited	0	0	0	39	1.33	1.33	17	1.12	1.12	0	0	0	56	2.44	2.44
	55	ARKA Fincap Limited	0	0	0	1	0.02	0.02	2	0.11	0.11	0	0	0	3	0.14	0.14
	56	Vivriti Capital Limited	571	1.53	1.53	412	5.53	5.53	0	0	0	0	0	0	983	7.06	7.06
		Total NBFCs	23887	108.21	104.59	168385	2054.06	2054.06	10287	646.5	646.5	10	1.46	1.46	202569	2810.23	2806.61</

District wise performance under MUDRA loan in FY 2025-06 upto 31-03-2026																(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	43238	172.26	172.08	71573	816.73	815.24	1921	138.48	128.73	20	2.49	2.49	116752	1129.96	1118.53
2	Bankura	50578	181.70	181.36	44233	552.36	549.74	4215	320.43	316.38	75	10.14	10.14	99101	1064.63	1057.62
3	Bardhaman	70470	259.96	258.99	86183	1025.70	1018.27	5556	424.51	417.76	122	17.58	17.41	162331	1727.75	1712.44
4	Birbhum	85158	313.97	313.63	109112	1444.42	1429.30	5951	447.91	441.41	57	8.66	8.66	200278	2214.96	2193.01
5	Cooch Behar	47164	196.26	195.77	120265	1438.56	1435.24	3764	278.48	262.59	45	7.23	7.23	171238	1920.54	1900.83
6	Dakshin Dinajpur	29285	117.75	117.67	53501	621.33	619.86	1675	126.63	124.93	28	3.84	3.84	84489	869.55	866.30
7	Darjiling	36049	140.78	140.07	89586	1178.41	1171.74	4775	367.08	347.53	79	11.65	11.55	130489	1697.92	1670.88
8	Howrah	107768	420.08	419.43	186112	2321.44	2311.48	6817	519.61	511.09	145	20.29	20.29	300842	3281.43	3262.30
9	Hugli	100225	376.70	375.60	160466	1895.49	1884.86	8536	656.82	647.71	167	22.24	22.15	269394	2951.25	2930.32
10	Jalpaiguri	71267	281.85	281.00	102235	1179.35	1173.81	4014	299.25	285.31	55	6.86	6.75	177571	1767.31	1746.88
11	Jhargram	12982	49.98	49.91	17722	223.66	223.08	1556	113.44	112.15	25	3.01	3.01	32285	390.09	388.16
12	Kalimpong	2034	7.99	7.97	5365	71.56	71.01	778	56.78	52.25	8	0.92	0.80	8185	137.25	132.04
13	Kolkata	100589	394.05	393.67	212913	2337.96	2326.35	17004	1458.17	1446.12	542	77.52	77.09	331048	4267.71	4243.23
14	Maldah	76257	317.27	317.06	165471	1870.71	1866.86	4159	310.09	305.18	87	11.58	11.58	245974	2509.65	2500.68
15	Murshidabad	190439	753.35	752.84	344859	3699.42	3692.16	8879	686.10	681.65	176	23.22	23.22	544353	5162.10	5149.88
16	Nadia	122535	468.67	468.24	176004	1985.09	1979.82	6497	499.77	495.13	191	24.65	24.52	305227	2978.18	2967.71
17	North 24 Parganas	202814	761.92	759.75	287269	3401.45	3389.81	15489	1191.48	1181.06	388	49.57	49.21	505960	5404.43	5379.83
18	Other	22251	100.52	96.89	57770	743.81	743.89	5609	357.56	357.88	6	0.69	0.70	85636	1202.49	1199.26
19	PaschimMedinipur	83057	318.93	318.06	97246	1131.11	1126.18	7996	640.32	635.30	240	26.66	26.66	188539	2117.02	2106.20
20	PURBA BARDHAMAN	80209	304.16	302.99	108855	1386.62	1370.48	7793	599.84	595.31	102	16.44	16.44	196959	2307.06	2285.23
21	Purba Medinipur	78463	321.79	321.13	168307	1874.56	1870.29	8611	674.50	669.04	361	34.52	34.48	255742	2905.37	2894.93
22	Puruliya	36933	129.47	129.00	26830	322.42	321.40	2765	201.92	199.17	53	5.76	5.76	66581	659.57	655.32
23	South 24 Parganas	157809	619.86	619.24	208102	2324.62	2314.95	8382	638.32	631.06	227	30.68	30.68	374520	3613.48	3595.93
24	Uttar Dinajpur	56213	232.87	232.78	123743	1423.51	1420.43	2763	215.99	212.76	29	4.09	4.04	182748	1876.45	1870.01
Total		1863787	7242.14	7225.13	3023722	35270.29	35126.25	145505	11223.48	11057.50	3228	420.29	418.70	5036242	54156.15	53827.52

Bank wise & District wise performance of MUDRA loan from 01.04.2026 to 30.06.2026 is annexed below:

[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 10 Lakh)			TarunPlus (Loans above Rs 10 lakh upto Rs 20 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Bank of Baroda	1766	2.41	2.32	1847	53.07	50.86	1234	109.12	107.55	30	4.85	4.85	4877	169.44	165.58
2	Bank of India	837	2.74	1.24	9706	267.25	148.69	3837	255.09	127.02	12	1.6	0.95	14392	526.68	277.91
3	Bank of Maharashtra	7	0.02	0.01	134	2.51	2.4	29	2.13	1.96	0	0	0	170	4.67	4.37
4	Canara Bank	990	2.52	2.51	1957	55.46	55.45	1131	97.92	97.82	18	3.31	3.31	4096	159.21	159.08
5	Central Bank of India	251	0.74	0.64	1243	31.49	30.03	558	45.09	43.51	6	0.95	0.94	2058	78.26	75.11
6	Indian Bank	389	1.39	1.39	4023	108.6	106.05	2055	167.05	166.94	18	3.16	3.16	6485	280.2	277.54
7	Punjab National Bank	3468	10.08	8.85	8747	214.56	197.39	8124	660	656.62	924	38.5	32.35	21263	923.14	895.21
8	Union Bank of India	514	1.25	1.15	2722	73.07	66.61	1690	136.4	131.8	10	1.9	1.7	4936	212.62	201.26
9	Punjab & Sind Bank	121	0.4	0.37	220	6.41	6.4	157	13.75	13.74	0	0	0	498	20.56	20.51
10	UCO Bank	1321	4.32	4.01	3159	71.73	69.54	1314	107.43	103.93	22	3.45	2.96	5816	186.93	180.44
	SBI	10541	30.38	30.38	16483	344.71	344.64	5635	447.57	447.51	106	16.06	16.06	32765	838.72	838.59
	Total PSU Bank	20205	56.25	52.87	50241	1228.86	1078.06	25764	2041.55	1898.4	1146	73.78	66.28	97356	3400.43	3095.6
11	Federal Bank	0	0	0	198	3.58	3.37	3	0.25	0.18	0	0	0	201	3.83	3.55
12	Jammu & Kashmir Bank	3	0.01	0.01	5	0.14	0.14	1	0.08	0.08	0	0	0	9	0.23	0.22
13	Karnataka Bank	2	0.01	0.01	0	0	0	2	0.17	0.12	0	0	0	4	0.18	0.13
14	Karur Vysya Bank	0	0	0	1	0.05	0.01	3	0.24	0.16	0	0	0	4	0.28	0.17
15	South Indian Bank	0	0	0	3	0.13	0.13	5	0.42	0.42	0	0	0	8	0.55	0.55
16	ICICI Bank	164	0.57	0.51	6028	168.97	143.06	2117	158.79	133.54	376	52.48	46.98	8685	380.8	324.09
17	Axis Bank	24597	99.18	99.16	34680	319.93	274.71	2138	155.69	89.32	20	2.87	2.87	61435	577.66	466.05
18	IndusInd Bank	42992	173.61	173.61	62477	601.95	601.95	380	25.3	25.3	0	0	0	105849	800.86	800.86
19	Yes Bank	78	0.34	0.3	382	3.24	3.23	32	2.37	2.37	0	0	0	492	5.96	5.91
20	HDFC Bank	5714	22.77	22.77	8798	77.18	77.18	430	32.6	32.6	3	0.46	0.46	14945	133.01	133.01
21	Bandhan Bank	39334	166.82	166.82	161982	1952.31	1952.31	68	4.68	4.68	0	0	0	201384	2123.81	2123.81
22	IDFC Bank Limited	0	0	0	196	5.86	5.84	132	8.53	8.48	0	0	0	328	14.39	14.32
23	IDBI Bank Limited	380	1.44	1.44	255	4.88	4.88	233	19.69	19.69	21	3.77	3.77	889	29.79	29.79
	Total Private Bank	113264	464.75	464.63	275005	3138.22	3066.81	5544	408.81	316.94	420	59.58	54.08	394233	4071.35	3902.46
24	VEDIKA CREDIT CAPITAL LTD	6385	45.22	45.22	0	0	0	0	0	0	0	0	0	6385	45.22	45.22
25	Annapurna Microfinance Pvt.	6076	26.9	26.9	4543	35.98	35.98	21	1.5	1.5	0	0	0	10640	64.37	64.37
26	Muthoot Microfin Ltd	987	4.31	4.31	3739	30.13	30.13	0	0	0	0	0	0	4726	34.44	34.44
27	IIFL Samasta Microfinance	8911	37.81	37.81	15068	127.45	127.45	0	0	0	0	0	0	23979	165.26	165.26
28	Belstar Investment and Finance Private Limited	10618	44.97	44.97	10042	79.58	79.58	0	0	0	0	0	0	20660	124.55	124.55
29	SVATANTRA MICROFIN PRIVATE LIMITED	28608	118.67	118.67	22671	190.86	190.86	0	0	0	0	0	0	51279	309.53	309.53
30	Fusion Finance Limited	4504	20	19.52	2873	20.91	20.51	0	0	0	0	0	0	7377	40.91	40.03
31	Arohan Financial Services Pvt.	25447	110.26	110.26	30066	221.37	221.37	0	0	0	0	0	0	55513	331.63	331.63
32	Light Microfinance Private	111	0.33	0.33	2252	14.94	14.94	4	0.32	0.32	5	0.58	0.58	2372	16.16	16.16
33	Midland Microfinance Limited	10674	29.25	29.25	1301	7.95	7.95	0	0	0	0	0	0	11975	37.21	37.21
34	SATYA MicroCapital Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total MFIs	102321	437.72	437.24	92555	729.17	728.77	25	1.82	1.82	5	0.58	0.58	194906	1169.28	1168.4
35	L&T Finance Limited	6578	29.51	28.83	23772	218.44	218.44	0	0	0	0	0	0	30350	247.95	247.27
36	Protium Finance Limited	0	0	0	41	1.31	1.31	62	4.53	4.53	1	0.12	0.12	104	5.96	5.96
	Total NBFC	6578	29.51	28.83	23813	219.75	219.75	62	4.53	4.53	1	0.12	0.12	30454	253.91	253.23
37	Utkarsh Small Finance Bank	1179	5.11	5.11	495	3.35	3.35	0	0	0	0	0	0	1674	8.45	8.45
38	Ujjivan Small Finance Bank	9529	38.41	38.41	43439	316.53	316.53	0	0	0	0	0	0	52968	354.94	354.94
39	Jana Small Finance Bank	1038	4.91	4.91	7383	63.96	63.96	0	0	0	0	0	0	8421	68.87	68.87
40	slice Small Finance Bank	0	0	0	7	0.32	0.32	10	0.79	0.79	0	0	0	17	1.11	1.11
41	ESAF Small Finance Bank	4206	17.45	17.45	6846	42.78	42.78	2	0.2	0.2	0	0	0	11054	60.42	60.42
	Total Small Finance Banks	15952	65.88	65.88	58170	426.94	426.94	12	0.99	0.99	0	0	0	74134	493.79	493.79
	Grand Total	258320	1054.11	1049.45	499784	5742.91	5520.29	31407	2457.69	2222.69	1572	134.03	121.04	791083	9388.73	8913.47

District wise disbursement of Mudra loan in FY 2026-27 till 30.06.2026

Serial No	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	6969	29.14	29.12	10003	112.81	111.39	681	49.26	47.61	8	0.43	0.31	17661	191.64	188.42
2	Bankura	7532	27.77	27.44	7553	100.36	89.63	867	65.78	57.06	57	3.28	2.88	16009	197.18	177.01
3	Bardhaman	10313	41.53	41.06	15158	180.86	166.72	1712	122.48	86.03	62	5.12	4.76	27245	349.99	298.57
4	Birbhum	12627	49.05	48.96	18081	202.04	198.79	963	74.9	69.53	27	2.77	2.77	31698	328.76	320.04
5	Cooch Behar	8140	34.07	33.95	17447	198.02	193.24	604	47.34	45.05	25	1.57	1.52	26216	281	273.77
6	Dakshin Dinajpur	5326	21.5	21.38	9369	110.84	101.78	438	33.52	29.39	32	2.09	1.8	15165	167.94	154.35
7	Darjiling	5037	20.59	20.48	11822	153.42	146.81	838	69.47	64.49	54	5.18	4.78	17751	248.66	236.55
8	Howrah	10682	43.62	43.42	27024	332.77	316.39	1355	105.88	92.26	63	7.04	5.9	39124	489.3	457.96
9	Hugli	11767	48.43	48.2	24513	311.06	291.24	2076	160.44	145.87	76	6.55	5.75	38432	526.48	491.06
10	Jalpaiguri	10484	43.35	43.11	14752	170.8	160.25	803	62.82	58.64	51	3.23	2.9	26090	280.2	264.89
11	Jhargram	1930	7.83	7.8	2362	26.55	26.27	447	31.13	25.9	6	0.64	0.64	4745	66.15	60.62
12	Kalimpong	284	1.04	1.04	614	8.83	8.65	56	4.63	4.48	2	0.27	0.27	956	14.78	14.44
13	Kolkata	9976	40.94	40.72	31654	382.04	363.1	3394	292.13	273.14	305	36.02	32.05	45329	751.13	709.02
14	Maldah	11757	49.11	48.92	28155	306.43	297.71	926	70.48	65.32	50	2.38	2.13	40888	428.4	414.08
15	Murshidabad	27440	109.7	109.43	58749	647.73	630.93	2368	184.83	171.11	121	7.47	6.9	88678	949.73	918.37
16	Nadia	15761	65.15	64.99	28364	318.91	310.96	1447	115.27	104.24	86	6.66	5.91	45658	505.98	486.1
17	North 24 Parganas	25499	104.65	104.32	45756	539.59	521.91	3359	256.99	230.04	88	7.89	6.65	74702	909.12	862.92
18	Other	6689	29.84	29.16	26024	233.37	233.37	4	0.32	0.32	5	0.58	0.58	32722	264.11	263.43
19	Paschim Medinipur	12432	49.07	48.88	16893	201.9	189.46	2028	162.85	148.58	149	6.7	6.17	31502	420.52	393.08
20	PURBA BARDHAMAN	10342	41.17	41.02	18706	227.59	222.24	1687	134.99	131.67	53	5.65	5.47	30788	409.39	400.4
21	Purba Medinipur	10948	46.47	46.38	25690	283.67	274.26	2008	158.11	147.78	96	10.59	10.11	38742	498.84	478.52
22	Puruliya	5663	21.29	21.16	4896	60.68	53.99	626	46.05	40.96	48	1.83	1.44	11233	129.85	117.56
23	South 24 Parganas	19759	83.98	83.81	35889	406.24	393.49	1911	143.26	125.64	86	8.57	8.2	57645	642.06	611.13
24	Uttar Dinajpur	10963	44.82	44.7	20310	226.41	217.72	809	64.77	57.62	22	1.53	1.16	32104	337.53	321.19
25	Total	258320	1054.11	1049.45	499784	5742.91	5520.29	31407	2457.69	2222.69	1572	134.03	121.04	791083	9388.73	8913.47

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,511.25 Crore and Rs.1482.83 Crore as on 31.03.2026 and 30.06.2026 respectively. **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	
31.03.2025	672.74	925.83	1,598.57
31.03.2026	633.73	877.52	1,511.25
30.06.2025	612.11	895.62	1,507.72
30.06.2026	605.69	877.14	1482.83

STAND UP INDIA PROGRESS REPORT AS ON 31.03.2026									
(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	318	274	668	265	933	41.25	30.12	71.37
2	Bank of India	391	257	492	124	616	44.14	7.87	52.01
3	Bank of Maharashtra	71	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	317	42	31	92	123	4.05	11.94	15.99
6	Indian Bank	590	524	593	869	1462	32.42	148.12	180.54
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	1144	946	413	690	1103	52.62	87.42	140.04
10	State Bank of India	1269	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	225	532	757	48.54	91.64	140.18
	Total PSU	5387	3849	4888	6576	11464	551.15	640.21	1191.36
13	Axis Bank	444	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1727	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	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	37	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	362	39	2	47	49	0.63	20.45	21.08
20	ICICI Bank	367	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	50	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	81	83	0.39	32.79	33.18
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.	19	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	44	2	19	39	58	4.54	6.94	11.48
	Total PVT	3419	269	161	1319	1480	33.44	217.11	250.55
33	Au Small finance Bank	54	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	103	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	17	0	0	0	0	0.00	0.00	0.00
	Total Small Finance	231	0	0	0	0	0.00	0.00	0.00
38	WBGB (PNB)	960	228	474	198	672	49.14	20.21	69.35
	Total RRB	960	228	474	198	672	49.14	20.21	69.35
39	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
	Total Co-Optv	25	0	0	0	0	0.00	0.00	0.00
	Grand Total	10406	4346	5523	8093	13616	633.73	877.52	1511.25

Stand up India Progress report as on 30.06.2026:

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	748	296	1044	46.00	34.00	80.00
2	Bank of India	391	257	441	109	550	42.06	7.79	49.85
3	Bank of Maharashtra	77	32	31	1	32	15.68	1.50	17.18
4	Canara Bank	413	350	776	442	1218	137.38	10.83	148.21
5	Central Bank of India	320	42	27	110	137	3.69	14.55	18.24
6	Indian Bank	591	524	276	595	871	32.42	148.36	180.78
7	Indian Overseas Bank	159	44	43	29	72	58.29	25.15	83.44
8	Punjab & Sind Bank	42	41	0	13	43	0.00	2.84	9.29
9	Punjab National Bank	1145	946	414	691	1105	51.90	86.23	138.13
10	State Bank of India	1270	878	1461	3089	4550	77.54	140.21	217.75
11	UCO Bank	407	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	286	214	225	542	767	48.49	92.75	141.24
Total PSU		5416	3849	4549	6352	10901	525.97	647.67	1180.09
13	Axis Bank	444	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	548	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.	6	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	37	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	362	39	2	47	49	0.58	19.22	19.80
20	ICICI Bank	368	118	38	215	253	19.08	83.06	102.14
21	IDBI Bank	115	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	51	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	125	57	31	101	132	3.30	16.95	20.25
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	69	71	0.39	27.34	27.73
27	Lakshmi Vilas Bank (DBS)	5	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	23	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	19	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	44	2	19	39	58	4.54	6.94	11.48
Total PVT		2249	269	154	1286	1440	32.60	209.61	242.21
33	Au Small finance Bank	66	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	15	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	44	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
Total Small Finance		242	0	0	0	0	0.00	0.00	0.00
38	WBGB (PNB)	960	228	474	198	672	47.12	19.86	66.98
Total RRB		960	228	474	198	672	47.12	19.86	66.98
39	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		25	0	0	0	0	0.00	0.00	0.00
Grand Total		9275	4346	5177	7836	13013	605.69	877.14	1482.83

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:

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.2025	6,606	273.24	2,585	103.39	1,342	52.30
31.03.2026	3844	194.03	851	48.06	885	37.98

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 31.03.2026 is annexed below:

Bank wise performance in PMEGP loan from 01-04-2025 to 31-03-2026																			
(Amount in Lakh)																			
Sr No	Bank Name	Target for FY 2025-26		Sponsored in FY 2025-26		Sanctioned		MM Claimed		MM Disbursed		Returned		Pending at Bank		Pending for MM Disbursement		% Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve
1	BANK OF BARODA	33	124.35	133	665.15	26	203.21	27	198.69	5	17.25	12	35.14	103	488.47	25	194.57	15.15%	13.87%
2	BANK OF INDIA	42	155.04	427	1576.51	167	563.33	733	2403.98	356	1177.24	69	232.28	247	950.80	619	2017.26	847.62%	759.31%
3	BANK OF MAHARASHTRA	6	22.61	22	262.09	16	202.54	17	194.78	8	78.49	4	40.00	5	54.15	12	143.39	133.33%	347.15%
4	CANARA BANK	43	161.50	179	992.88	48	254.10	87	455.03	42	188.43	68	315.31	70	453.41	62	324.76	97.67%	116.67%
5	CENTRAL BANK OF INDIA	35	130.81	168	1024.89	32	301.61	42	291.75	21	114.88	24	133.70	121	676.52	36	267.58	60.00%	87.82%
6	INDIAN BANK	66	245.47	418	2185.63	86	637.83	163	923.29	44	286.44	107	491.29	244	1204.23	134	679.41	66.67%	116.69%
7	INDIAN OVERSEAS BANK	17	64.60	68	398.56	24	130.37	38	222.96	12	57.11	22	134.85	26	155.14	29	171.31	70.59%	88.41%
8	PUNJAB AND SIND BANK	5	17.77	8	60.25	2	2.83	4	12.70	2	6.73	0	0.00	8	60.25	2	5.97	40.00%	37.87%
9	PUNJAB NATIONAL BANK	164	609.14	678	3103.95	112	457.55	322	1261.37	111	458.27	153	687.35	434	2062.68	254	978.28	67.68%	75.23%
10	STATE BANK OF INDIA	168	623.88	1004	4900.83	60	336.25	209	845.91	56	212.65	117	520.31	848	4136.64	170	679.55	33.33%	34.09%
11	UCO BANK	44	163.11	178	927.49	54	286.80	70	301.67	22	124.26	112	548.59	17	103.96	59	245.77	50.00%	76.18%
12	UNION BANK OF INDIA	32	117.89	158	867.62	60	329.38	120	623.40	56	295.41	51	243.66	55	334.18	89	447.52	175.00%	250.58%
	Total PSU	655	2436.16	3441	16965.85	687	3705.80	1832	7735.53	735	3017.16	739	3382.48	2178	10680.43	1491	6155.37	112.21%	123.85%
13	AXIS BANK LTD	40	148.57	4	16.75	0	0.00	0	0.00	0	0.00	0	0.00	4	16.75	0	0.00	0.00%	0.00%
14	BANDHAN BANK LTD	36	133.24	3	8.78	0	0.00	0	0.00	0	0.00	0	0.00	3	8.78	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	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	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	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	1	4.50	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	1	0.90	1	3.50	1	2.70	0.00%	0.00%
20	ICICI BANK LTD	33	121.12	31	453.82	10	154.20	10	153.83	3	43.00	0	0.00	21	299.62	7	110.83	9.09%	35.50%
21	IDBI BANK	11	40.37	31	169.98	10	80.33	11	88.46	0	0.00	2	7.21	21	103.19	11	88.46	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	0.00	0	0.00	0.00%	0.00%
23	INDUSIND BANK	14	53.30	2	4.92	0	0.00	0	0.00	0	0.00	0	0.00	2	4.92	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	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	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	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	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	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	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	0.00	0	0.00	0.00%	0.00%
	Total PVT	200	740.49	74	663.15	20	234.53	22	244.99	3	43.00	3	8.11	53	441.26	19	201.99	1.50%	5.81%
32	WEST BENGAL GRAMIN BANK	108	402.13	195	782.85	61	205.94	90	319.29	81	266.33	18	62.43	129	540.39	60	213.78	75.00%	66.23%
33	THE WEST BENGAL STATE COOPERATIVE BANK	42	156.65	134	991.19	83	659.73	93	654.71	66	472.09	1	1.56	65	399.93	76	530.51	157.14%	301.37%
	Grand Total	1005	3735.43	3844	19403.04	851	4806.00	2037	8954.52	885	3798.58	761	3454.58	2425	12062.01	1646	7101.65	88.06%	101.69%

District wise performance in PMEGP loan from 01-04-2025 to 31-03-2026																				
																			(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 Disbursement		% Achievement (MM Disbursed)		
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	
1	ALIPURDUAR	18	66.90	146	779.86	30	205.55	66	326.49	46	159.24	26	87.08	97	560.69	40	222.02	255.56%	238.03%	
2	BANKURA	39	144.96	125	962.56	27	205.97	47	361.3	13	102.55	31	245.4	69	517.17	37	268.83	33.33%	70.74%	
3	PURBA BARDHAMAN	37	137.52	166	786.23	25	155.31	42	194.1	9	22.1	17	81.56	132	590.16	39	189.21	24.32%	16.07%	
4	BIRBHUM	30	111.51	160	793.43	33	152.61	70	201.47	24	77.73	45	206.59	90	489.31	64	191.32	80.00%	69.71%	
5	COOCHBEHAR	18	66.90	125	581.73	17	74.61	64	222.43	39	107.74	13	42.62	97	468.14	51	184.16	216.67%	161.05%	
6	DARJEELING	18	66.90	93	520.57	15	68.04	64	228.02	23	85.58	24	113.98	60	347.35	51	173.25	127.78%	127.92%	
7	HOOGHLY	58	215.58	180	900.63	26	115.1	72	345.24	26	113.31	33	137.08	127	650.14	59	287.78	44.83%	52.56%	
8	HOWRAH	51	189.57	178	918.48	29	162.02	113	473.46	31	111.98	86	379.83	71	398.88	95	403.73	60.78%	59.07%	
9	JALPAIGURI	42	156.12	93	504.45	21	146.5	63	317.29	26	125.62	12	43.28	64	357.45	38	194.17	61.90%	80.46%	
10	JHARGAM	12	44.61	35	151.36	8	32.65	15	51.7	6	18.24	8	38.14	20	84.14	12	43.96	50.00%	40.89%	
11	KALIMPONG	12	44.61	14	74.69	7	30.36	20	48.94	9	22.97	1	3.5	11	47.58	14	34.81	75.00%	51.49%	
12	KOLKATA	48	178.41	86	220.18	10	35.64	15	30.75	6	10.12	14	27.97	63	149.92	11	22.56	12.50%	5.67%	
13	MALDA	42	156.12	101	566.51	26	165.87	36	183.21	18	65.39	22	93.04	64	385.2	30	160.5	42.86%	41.88%	
14	PURBA MEDINIPUR	76	282.48	617	3624.32	255	1624.65	683	2993.71	332	1540.89	114	511.67	304	1738.87	582	2461.7	436.84%	545.49%	
15	MURSHIDABAD	54	200.70	128	598.16	22	103.18	77	293.86	27	119.65	13	58.98	97	453.94	68	261.29	50.00%	59.62%	
16	NADIA	106	393.99	105	716.13	16	89.13	66	361.38	21	112.49	15	124.29	81	543.91	51	275.75	19.81%	28.55%	
17	UTTAR DINAJPUR	9	33.45	66	282.74	2	5.87	12	101.92	6	50.31	13	68.27	52	211.84	7	53.53	66.67%	150.40%	
18	NORTH 24 PARGANAS	61	226.73	614	2495.47	96	425.24	156	634.63	98	405.25	136	524.01	397	1604.13	104	396.88	160.66%	178.74%	
19	PASCHIM BARDHAMAN	79	293.57	21	110.76	8	62.06	12	72.23	2	8.75	3	20.46	14	72.55	11	70.98	2.53%	2.98%	
20	PASCHIM MEDINIPUR	46	170.97	215	1089.6	55	306.18	148	592.99	29	149.14	38	171.33	139	672.43	131	503.3	63.04%	87.23%	
21	PURULIA	31	115.23	67	323.93	7	63.19	38	189.5	12	39.05	16	53.4	48	247.03	32	162.79	38.71%	33.89%	
22	DAKSHIN DINAJPUR	85	315.93	58	313.46	9	66.37	28	184.85	16	89.71	7	46.13	43	213.56	21	135.42	18.82%	28.40%	
23	SOUTH 24 PARGANAS	33	122.67	451	2087.79	107	509.9	130	545.05	66	260.77	74	375.97	285	1257.62	98	403.71	200.00%	212.58%	
	Grand Total	1005	3735.43	3844	19403.04	851	4806.00	2037	8954.52	885	3798.58	761	3454.58	2425	12062.01	1646	7101.65	88.06%	101.69%	

SVSKP loan:

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

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

Comparison of SVSKP loans of the last financial year:

As on	(Amount in Crore)				
	Sponsored	Loan Sanctioned		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount
31.03.2025	0	0	0.00	633	4.60
31.03.2026	0	0	0.00	221	1.73
30.06.2026	0	0	0.00	221	1.73

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.1.73 Crore subsidy is now pending for disbursement in 221 number of accounts as on 30.06.2026. SLBC requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

PM Vishwakarma Scheme:

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

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

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

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

Few salient features of the scheme are as under:

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

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

AGENDA – 9

Review of Progress in SHG-NRLM & Joint Liability Group (JLG) Finance:

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

(Amt. in Rs. Crore)

As on	Annual Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
30.06.2025	10,99,894	35,410.94	3,61,331	7,070.84
31.03.2025	7,51,587	30,002.71	10,37,472	30,006.20
31.03.2026	10,99,894	35,410.94	11,17,192	35,010.85
30.06.2026	10,75,420	40,042	7,28,297	8709.02

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. For FY 2026-27, target for number of SHG is 10,75,420 with amount of Rs.40,042.00 cr.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of March Quarter 2026, disbursed credit linkage of SHG stood at Rs.35,010.85 Crore (98% of financial target) covering 11,17,192 number of groups. In June quarter 2026, disbursed credit linkage of SHG groups is Rs.8,709.02 cr as against annual target of Rs.40,042 cr i.e. 21.75% of annual target for FY 2026-27.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended March 2026 and June 2026 stood at Rs.36,125.63 cr and Rs.36,852.82 cr respectively.

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 31.03.2026 is furnished below:

BANK WISE ACHIVEMENT OF CREDITLINKAGE AS ON MARCH 2026										Rs. In Crore		
SI	Bank	Target 2025-26		Total Sanction March 26		Total disbursement as on March 26		Outstanding loan as on March-26		% of disbursement		Average per SHG (in lakh)
		No.	Amt	No	Amt	No.	Amt	No	Amt	No	Amt	
1	Bank of Baroda	13231	421.13	8353	365.82	11259	322.98	12814	378.68	85	76.69	2.87
2	Bank of India	41860	1349.08	25638	1462.07	41116	1489.13	50138	1735.12	98	110.38	3.62
3	Bank of Maharashtra	0	0.00	0	0.00	318	8.90	922	10.35	0	0.00	2.80
4	Canara Bank	27417	894.57	17339	722.83	23029	639.65	27095	746.67	84	71.50	2.78
5	Central Bank of India	59120	1897.26	47105	2280.74	55658	1744.86	66770	2603.22	94	91.97	2.94
6	IDBI Ltd	573	20.85	591	24.45	61	1.49	932	10.66	11	7.13	2.44
7	Indian Bank	93455	3063.89	65958	3220.36	86855	3148.29	120993	3865.80	93	102.75	3.62
8	Indian Overseas Bank	5552	179.30	3577	163.13	3924	141.63	8912	159.06	71	78.99	3.61
9	Punjab & Sind Bank	0	0.00	0	0.00	254	6.36	310	3.43	0	0.00	2.50
10	Punjab National Bank	196313	6446.51	135853	6749.89	190930	6445.73	233090	7102.62	97	99.99	3.38
11	State Bank of India	162909	5447.47	121911	5812.01	139560	5284.72	164879	5429.45	86	97.01	3.79
12	UCO Bank	42920	1381.52	33349	1405.74	46901	1591.95	49483	1285.10	109	115.23	3.39
13	Union Bank of India	12461	429.26	8562	358.35	11794	363.66	16047	370.36	95	84.72	3.08
	Total of PSB	655811	21530.83	468236	22565.39	611659	21189.34	752385	23700.52	93	98.41	3.45
14	Bangiya Gramin Vikas Bank	205769	6651.13	135310	5657.04	231775	6649.48	252898	6444.85	113	99.98	2.84
15	Paschim Banga Gramin Bank	83357	2667.09	65513	2608.93	87715	2845.56	90424	2181.50	105	106.69	3.24
16	Uttar Banga Kshetriya Gramin Bank	49871	1560.59	20931	1646.48	60214	1654.64	63151	1789.30	121	106.03	2.64
	Total of RRBs	338997	10878.82	221754	9912.45	379704	11149.68	406473	10415.65	112	102.49	2.90
17	HDFC	18	0.27	0	0.00	2	0.06	0	0.00	11	20.52	2.77
18	ICICI Bank	68	1.02	0	0.00	0	0.00	1	0.00	0	0.00	0.00
19	AXIS Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
	Total of Private Bank	86	1.29	0	0.00	2	0.06	1	0.00	2	4.29	2.77
20	Co-Op Bank	0	0.00	0	0.00	1556	44.98	2844	45.19	0	0.00	2.89
	Total of Co-Op Bank	0	0.00	0	0.00	1556	44.98	2844	45.19	0	0.00	2.89
	DMMU Total	994894	32410.94	689990	32477.85	992921	32384.06	1161703	34161.35	100	99.92	3.26
	Cooperative Bank(Non portal)	105000	3000.00	124271	2626.79	124271	2626.79	130877	1964.28	118	87.56	2.11
		1099894	35410.94	814261	35104.64	1117192	35010.85	1292580	36125.63	102	98.87	3.13

BANK WISE ACHIVMENT OF CREDIT LINKAGE AS ON 30.06.2026										Rs.In cr		
SL	Name of the Bank	Target for 2026-27		Total Sanction		Disbursement as on 20.07.2026		Outstanding Loan		% Of achivment against disbursement		Average
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	Bank of Baroda	11463	416.15	1235	66.21	6218	84.31	12900	393.91	54.24	20.26	0.01
2	Bank of India	41776	1509.52	3806	197.66	17632	323.67	50606	1749.93	42.21	21.44	0.02
3	Canara Bank	25631	909.54	2868	129.78	6856	115.42	27235	769.75	26.75	12.69	0.02
4	Central Bank of India	59648	2176.65	8556	454.21	26360	279.77	67064	2649.79	44.19	12.85	0.01
5	Indian Bank	94289	3713.95	11556	641.42	47863	1026.18	121943	4114.33	50.76	27.63	0.02
6	Indian Overseas Bank	5273	200.70	799	39.56	900	22.94	9109	159.68	17.07	11.43	0.03
7	Punjab National Bank	194421	7591.99	25627	1486.27	170086	1689.71	235430	7230.25	87.48	22.26	0.01
8	State Bank of India	160675	6100.94	24519	1294.23	63744	1596.50	167464	5438.75	39.67	26.17	0.03
9	Union Bank of India	13226	491.08	1342	64.80	3619	77.33	16191	372.22	27.36	15.75	0.02
10	Uco Bank	44720	1606.20	6080	277.86	2084	62.03	49968	1315.17	4.66	3.86	0.03
11	IDBI	391	14.66	66	2.62	30	0.47	195	3.31	7.67	3.18	0.02
12	BANK OF MAHARASTHRA	0	0.00	0	0.00	63	1.89	930	10.31	-	-	0.00
13	PUNJAB & SIND BANK	0	0.00	0	0.00	165	3.82	314	2.92	-	-	0.02
	Total of PSB	651513	24731.37	86454	4654.63	345620	5284.03	759349	24210.31	53.05	21.37	0.02
14	WBGB	337407	12296.61	39452	1820.05	365803	3024.58	400366	10527.54	108.42	24.60	0.01
	Total of Gramin Banks	337407	12296.61	39452	1820.05	365803	3024.58	400366	10527.54	108.42	24.60	0.01
17	HDFC	28	0.42	0	0.00	0	0.00	13	0.10	0.00	0.00	#DIV/0!
18	Axis Bank	33	0.50	0	0.00	0	0.00	5	0.01	0.00	0.00	0.00
19	ICICI Bank	0	0.00	0	0.00	0	0.00	3	0.01	-	-	0.00
	Total Pvt. Bank	61	0.92	0	0.00	0	0.00	21	0.11	0.00	0.00	#DIV/0!
20	Co-Operative Bank	0	0.00	0	0.00	1249	34.93	2854	44.79	0.00	0.00	0.03
	Total Co-Op Bank	0	0.00	0	0.00	1249	34.93	2854	44.79	0.00	0.00	0.03
	DMMU Total	988981	37028.89	125906	6474.68	712672	8343.54	1162590	34782.75	72.06	22.53	0.01
	Co-Op Bank total(Non Portal)	86439	3012.95	15625	365.48	15625	365.48	131681	2070.08	18.08	12.13	0.02
	Total	1075420	40041.85	141531	6840.16	728297	8709.02	1294271	36852.83	67.72	21.75	0.01

DISTRICT WISE SANCTION DISBURSEMENT & OUTSTANDING LOANS AS ON MARCH-2026													
								Amount in Crore				30.04.2026	
Sl	District	Target FY 2025-26		Sanctioned upto March 26		Disbursement upto March26		Outsanding loans as on March-26		% of achievement against disbursement		Average Disburse ment (in lakh)	Undrawn Amount
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt		
	1 Alipurduar	25454	762.48	17,038	849.84	23,370	730.51	25,662	924.08	92	95.81	3.13	209.83
	2 Bankura	58226	1812.42	31,511	1,395.34	53,795	1,519.61	62,647	1550.69	92	83.84	2.82	1033.01
	3 Birbhum	63945	1918.35	45,137	1,929.26	62,090	2,080.53	69,421	1823.49	97	108.45	3.35	1119.90
	4 Coochbehar	53915	1617.45	33,026	1,934.38	53,820	1,675.21	58,870	2261.75	100	103.57	3.11	464.35
	5 Dakshin Dinajpur	23524	705.72	18,871	788.43	24,800	691.97	28,590	724.13	105	98.05	2.79	322.25
	6 Darjeeling GTA	5024	221.97	5,750	322.67	11,355	420.48	12,195	445.09	226	189.43	3.70	128.07
	7 Hooghly	37582	1723.29	40,606	1,815.31	48,972	1,576.54	54,656	1602.48	130	91.48	3.22	689.32
	8 Howrah	38810	1164.23	29,503	1,222.84	35,909	1,152.13	39,605	1083.11	93	98.96	3.21	471.40
	9 Jalpaiguri	33523	1005.69	26,485	1,259.61	36,072	963.78	40,501	1182.37	108	95.83	2.67	450.61
	10 Jhargram	21400	642.73	20,664	760.89	15,944	481.42	20,141	584.95	75	74.90	3.02	318.11
	11 Kalimpong	2443	103.77	2,302	129.60	3,299	148.48	3,703	158.60	135	143.09	4.50	33.07
	12 Malda	61359	1840.77	49,692	1,921.70	59,578	1,693.40	67,816	1847.35	97	91.99	2.84	809.41
	13 Murshidabad	83563	2747.88	49,840	2,237.42	74,488	2,022.62	89,545	2108.65	89	73.61	2.72	1243.48
	14 Nadia	70285	2108.61	28,632	1,577.30	56,535	1,629.31	67,923	1780.87	80	77.27	2.88	943.19
	15 North 24 Parganas	70671	2119.71	42,744	1,884.07	70,862	1,950.40	84,358	2308.45	100	92.01	2.75	926.31
	16 Paschim Bardhaman	12154	364.58	12,900	340.64	10,967	366.87	13,124	325.47	90	100.63	3.35	225.26
	17 Paschim Medinipur	51603	1931.52	48,342	2,880.41	59,179	2,585.06	70,634	2742.55	115	133.84	4.37	1086.81
	18 Purba Bardhaman	63180	2023.41	49,164	2,117.74	58,520	2,052.87	70,727	1973.49	93	101.46	3.51	1207.15
	19 Purba Medinipur	72818	2184.51	46,967	3,067.99	69,796	3,672.13	85,207	3668.31	96	168.10	5.26	1640.94
	20 Purulia	37509	1274.37	19,769	762.26	33,817	721.20	43,409	875.57	90	56.59	2.13	677.76
	21 Siliguri M.P.	8510	328.80	8,847	359.34	7,992	243.24	8,998	323.75	94	73.98	3.04	55.90
	22 South 24 Parganas	70019	2625.00	36,476	1,683.71	79,579	2,752.28	92,787	2534.76	114	104.85	3.46	1291.89
	23 Uttar Dinajpur	29377	1183.68	25,724	1,237.11	41,208	1,233.64	47,534	1291.29	140	104.22	2.99	566.40
	24 Kolkata	-	-	-	-	974	20.39	3,650	40.12	-	0.00	2.09	23.80
DMMU Total		994894	32410.94	6,89,990	32,477.85	9,92,921	32,384.06	11,61,703	34161.35	100	99.92	3.26	15938.21
Co-operative Bank (non-portal)		105000	3000.00	1,24,271	2,626.79	1,24,271	2,626.79	1,30,877	1964.28	118	87.56	2.11	0.00
State Total		10,99,894	35,410.94	8,14,261	35,104.64	11,17,192	35,010.85	12,92,580	36125.63	102	98.87	3.13	15938.21

DISTRICT WISE SANCTION & DISBURSEMENT & OUTSTANDING LOAN AS ON 30.06.2026											Amount in cr		
SL	Districts	Target for Disbursement 2026-27		Sanctioned Upto May-27		Disbursement upto 30.06.2026		Outstanding loan as on 30.06.2026		% of Achievement against Disbursement		Average Disbursement (in lakh)	Undrawn Amount
		No. of SHG	Amt.	No	Amt	No	Amt	No	Amt	No	Amount		
1	Alipurduar	23854	834.9	2913	146.82	15,873	139.00	25,885	949.69	66.54	16.65	0.01	173.97
2	Bankura	56241	1736.7	6,045	278.53	39,790	332.73	62,679	1,570.87	70.75	19.16	0.01	1077.41
3	Birbhum	67141	2377.7	9496	428.08	42,907	510.29	68,959	1,845.32	63.91	21.46	0.01	1180.68
4	Coochbehar	54701	1914.5	4,774	298.64	39,587	331.38	59,032	2,318.59	72.37	17.31	0.01	429.49
5	Dakshin Dinajpur	22595	790.8	2614	121.56	20,232	211.95	28,537	745.81	89.54	26.80	0.01	330.87
6	Darjeeling	8080	499.1	1,338	80.66	11,207	144.74	15,053	529.23	138.70	29.00	0.01	147.99
7	Hooghly	36940	1801.1	9,353	484.41	31,543	415.42	54,518	1,638.49	85.39	23.06	0.01	707.16
8	Howrah	36349	1316.8	3,727	176.70	25,310	336.45	39,709	1,110.41	69.63	25.55	0.01	488.76
9	Jalpaiguri	31470	1101.5	4,982	255.60	26,932	178.43	40,545	1,213.54	85.58	16.20	0.01	399.55
10	Jhargram	15720	550.2	2,085	108.80	11,046	132.02	20,290	596.65	70.27	23.99	0.01	337.75
11	Kalimpong	3693	188.3	496	30.46	2,212	40.59	3,795	163.40	59.90	21.56	0.02	38.32
12	Malda	72191	1935.3	9,376	372.03	47,416	440.05	68,112	1,910.99	65.68	22.74	0.01	842.64
13	Murshidabad	66008	2311.6	9,189	441.01	54,400	560.98	89,052	2,126.68	82.41	24.27	0.01	1314.14
14	Nadia	53202	1862.1	4,905	236.19	43,210	416.64	67,530	1,827.36	81.22	22.38	0.01	963.57
15	North 24 Pargana	67145	2229.0	5,379	260.07	49,332	498.31	83,841	2,308.63	73.47	22.36	0.01	966.13
16	Paschim Bardhaman	13178	419.0	2,808	73.40	7,144	85.78	13,155	324.85	54.21	20.47	0.01	244.08
17	Paschim Medinipur	68362	2954.4	11,419	740.07	46,184	817.13	71,606	2,884.83	67.56	27.66	0.02	1142.66
18	Purba Bardhaman	66174	2388.8	6,168	317.09	32,927	452.15	70,743	1,993.32	49.76	18.93	0.01	1279.60
19	Purba Medinipur	73997	4196.7	11,213	755.32	53,461	972.02	86,075	3,646.58	72.25	23.16	0.02	1832.77
20	Purulia	23374	824.2	3,551	152.77	24,474	187.80	43,827	907.85	104.71	22.79	0.01	715.13
21	Siliguri	6881	240.8	1616	76.58	2,810	34.06	6,561	263.95	40.84	14.14	0.01	25.61
22	South 24 Pargana	89870	3145.5	5,894	308.07	54,222	771.52	93,402	2,566.78	60.33	24.53	0.01	1374.71
23	Uttar Dinajpur	31815	1409.9	6,565	331.82	30,111	329.3078	46652	1307.8795	94.64	23.36	0.01	590.33
24	KOLKATA	0	0.0	0	0	342	4.7859	3032	31.0423	0.00	0.00	0.01	24.84
DMMU TOTAL		988981	37028.9	125906	6474.68	7,12,672	8,343.54	11,62,590	34,782.75	72.06	22.53	0.01	16628.17
Co-operative Bank(Non Portal)		86439	3013.0	15625	365.48	15625	365.48027	131681	2070.078845	18.08	12.13	0.02	0.00
State Total		1075420	40041.8	141531	6840.16	7,28,297	8,709.02	12,94,271	36,852.83	67.72	21.75	0.01	16628.17

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.CO.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 31.03.2026 is furnished below:

Bank Wise Status of Enterprise Finance (01.04.2025-31.03.2026)									
SI No	Bank Name	Applications Submitted		Applications Sanctioned		Applications Disbursed		Applications Pending till date	
		No.	Amt. (in cr)	No.	Amt. (in cr)	No.	Amt. (in cr)	No.	Amt. (in cr)
1	AXIS BANK	41	0.64	27	0.48	28	0.48	17	0.20
2	Bandhan Bank	130	1.72	120	1.33	120	1.33	11	0.40
3	BANK OF BARODA	1059	22.62	414	8.58	357	6.98	638	14.37
4	BANK OF INDIA	5250	64.87	3604	39.52	3538	37.51	1691	27.11
5	CANARA BANK	1915	29.80	891	13.98	918	13.76	1113	17.36
6	CENTRAL BANK OF INDIA	2011	36.08	394	7.37	335	6.03	1810	32.66
7	HDFC BANK LTD	3	0.11	1	0.05	1	0.05	2	0.06
8	ICICI BANK LTD	3	0.06	3	0.05	3	0.05	0	0.01
9	IDBI BANK LTD	95	1.61	90	1.44	90	1.44	5	0.14
10	IDFC FIRST BANK LIMITED	0	0.00	0	0.00	0	0.00	0	0.00
11	INDIAN BANK	8584	140.97	4398	69.33	4131	67.16	4389	75.74
12	INDIAN OVERSEAS BANK	564	10.95	276	5.87	256	5.33	284	5.11
13	PUNJAB AND SIND BANK	5	0.15	1	0.01	1	0.01	4	0.14
14	PUNJAB NATIONAL BANK	11015	190.10	3093	55.05	2936	52.49	8308	138.93
15	STATE BANK OF INDIA	7916	147.99	1800	29.96	1694	28.09	6874	129.20
16	UCO BANK	3758	60.34	1772	24.94	1715	23.96	2056	35.80
17	UNION BANK OF INDIA	579	11.46	181	3.66	175	2.93	483	9.00
18	All Co-Operative Banks	183	3.47	166	1.96	164	1.87	19	0.41
19	West Bengal Gramin Bank	20494	347.11	8735	131.03	8418	126.47	11844	219.23
Total		63605	1070.06	25966	394.60	24880	375.95	39548	705.87

SI No	District	Applications Submitted		Applications Sanctioned		Applications Disbursed		Applications Pending till date	
		No.	Amt. (in cr)	No.	Amt. (in cr)	No.	Amt. (in cr)	No.	Amt. (in cr)
1	24 PARGANAS NORTH	5511	83.27	2245	31.60	2172	30.56	2570	41.06
2	24 PARGANAS SOUTH	2605	44.23	1165	18.98	1178	19.40	1537	27.12
3	ALIPURUDUAR	489	8.68	197	2.95	221	3.37	415	8.32
4	BANKURA	2186	43.59	800	11.84	768	10.68	1722	40.40
5	BIRBHUM	5041	80.60	1781	23.93	1765	23.62	3142	56.43
6	COOCHBEHAR	1727	27.33	643	8.53	534	6.69	1046	18.12
7	DARJEELING GTA	797	12.88	476	6.97	469	6.83	304	5.57
8	DINAJPUR DAKSHIN	1374	20.54	501	8.61	496	8.73	669	8.98
9	DINAJPUR UTTAR	1964	30.32	761	11.33	748	16.25	1483	23.77
10	HOOGHLY	1857	29.68	1329	18.56	1272	17.35	486	10.22
11	HOWRAH	4552	119.94	2274	47.41	1880	35.42	2564	80.98
12	JALPAIGURI	1186	19.09	389	5.56	370	5.29	836	14.54
13	JHARGRAM	703	13.31	250	4.37	217	4.03	468	9.03
14	KALIMPONG	267	4.60	166	2.69	165	2.68	60	1.00
15	MALDAH	4513	52.92	560	6.48	557	6.41	6125	66.80
16	MURSHIDABAD	6545	106.32	3094	46.41	2935	44.72	3057	54.04
17	NADIA	2798	53.55	836	14.23	812	13.93	2062	41.14
18	PASCHIM BARDHAMAN	439	10.60	159	3.85	136	3.30	395	11.08
19	PASCHIM MEDINIPUR	9073	134.47	4381	60.14	4368	59.67	4880	77.85
20	PURBA BARDHAMAN	3444	60.37	1567	23.93	1476	21.79	1845	34.59
21	PURBA MEDINIPUR	4962	89.27	1558	25.48	1526	24.87	3232	62.07
22	PURULIA	1089	17.39	705	8.95	694	8.70	337	7.96
23	SILIGURI MP	483	7.09	129	1.81	121	1.65	313	4.81
Total		63605	1070.06	25966	394.60	24880	375.95	39548	705.87

Bank wise and District wise performance Enterprise Finance as on 30.06.2026 is furnished below:

Bank Wise Status of Enterprise Finance as on 30.06.2026															
SI No.	Bank Name	TARGET (Annual)		Applications pending till the previous Date		Applications Submitted		Applications Sanctioned		Applications Disbursed		Applications Rejected		Applications Pending till date	
		No.	Amt. (in crore)	No.	Amt. (in crore)	No.	Amt. (in crore)	No.	Amt. (in crore)	No.	Amt. (in crore)	No.	Amt. (in crore)	No.	Amt. (in crore)
1	AXIS BANK	5	5	14	16	3	0	2	0	1	0	0	0	15	0
2	Bandhan Bank	10	10	9	35	4	0	2	0	1	0	0	0	11	0
3	BANK OF BARODA	2406	2406	604	1246	182	3	18	0	26	1	7	0	761	12
4	BANK OF INDIA	7915	7915	1548	2258	448	6	149	2	140	1	9	0	1838	22
5	CANARA BANK	5406	5406	1061	1569	238	3	48	1	50	1	6	0	1245	16
6	CENTRAL BANK OF INDIA	8193	8193	1783	3172	198	3	27	0	28	0	14	0	1940	32
7	HDFC BANK LTD	25	25	2	6	0	0	0	0	0	0	0	0	2	0
8	IDBI BANK LTD	152	152	3	6	2	0	1	0	1	0	0	0	4	0
9	INDIAN BANK	16341	16341	4223	6781	1437	20	396	5	424	6	106	1	5158	67
10	INDIAN OVERSEAS BANK	909	909	219	402	75	1	23	0	23	0	0	0	271	4
11	PUNJAB AND SIND BANK	-	-	4	14	0	0	0	0	0	0	0	0	4	0
12	PUNJAB NATIONAL BANK	33968	33968	8228	13559	1607	31	367	6	337	6	87	1	9381	134
13	STATE BANK OF INDIA	26552	26552	6656	12163	1031	18	199	4	189	4	47	1	7441	121
14	UCO BANK	8173	8173	1746	2849	539	8	129	2	128	2	28	0	2128	28
15	UNION BANK OF INDIA	2311	2311	448	819	47	1	13	0	14	0	1	0	481	8
16	WEST BENGAL GRAMIN BANK	52356	52356	10805	18456	1978	30	646	10	646	11	194	4	11943	201
17	All Co-Operative Banks	278	278	25	47	27	0	26	0	25	0	0	0	26	1
Total		165000	165000	37378	63398	7816	124	2046	31	2033	33	499	8	42649	646

District Wise Status of Enterprise Finance as on 30.06.2026														
SI No.	District	TARGET (Annual)		TARGET (Q1+Q2)		Applications Submitted		Applications Sanctioned		Applications Disbursed		% of Achievement on Q1 & Q2 Target		
		No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)	No.	Amt. (in lakh)	Submission against Target (No.)	Sanction against submission (Amt.)	Disbursement against sanction (Amt.)
1	24 PARGANAS NORTH	10905	10905	5452	5452	252	366	43	57	48	63	5%	16%	111%
2	24 PARGANAS SOUTH	14374	14374	7187	7187	54	73	40	59	34	48	1%	81%	81%
3	ALIPURDUAR	2974	2974	1487	1487	1	2	1	2	1	2	0%	100%	100%
4	BANKURA	10905	10905	5452	5452	63	118	13	19	15	24	1%	16%	130%
5	BIRBHUM	9418	9418	4709	4709	967	1564	190	278	201	291	21%	18%	105%
6	COOCHBEHAR	5948	5948	2974	2974	38	52	12	13	10	12	1%	25%	92%
7	DARJEELING GTA	1652	1652	826	826	127	235	81	153	81	153	15%	65%	100%
8	DINAJPUR DAKSHIN	3965	3965	1983	1983	185	236	35	57	35	58	9%	24%	102%
9	DINAJPUR UTTAR	4461	4461	2230	2230	64	129	25	56	12	26	3%	44%	46%
10	HOOGHLY	8922	8922	4461	4461	745	1284	180	224	159	201	17%	17%	90%
11	HOWRAH	6939	6939	3470	3470	295	744	180	365	302	653	9%	49%	179%
12	JALPAIGURI	4461	4461	2230	2230	127	189	29	39	28	36	6%	21%	94%
13	JHARGRAM	3965	3965	1983	1983	24	33	16	23	19	26	1%	68%	113%
14	KALIMPONG	1322	1322	661	661	47	81	25	39	23	37	7%	49%	93%
15	MALDAH	7435	7435	3717	3717	95	118	3	7	3	7	3%	6%	100%
16	MURSHIDABAD	12887	12887	6444	6444	1763	2433	400	464	327	459	27%	19%	99%
17	NADIA	8922	8922	4461	4461	94	192	23	37	24	38	2%	19%	104%
18	PASCHIM BARDHAMAN	2864	2864	1432	1432	4	7	1	2	1	2	0%	26%	100%
19	PASCHIM MEDINIPUR	10409	10409	5204	5204	1692	2643	285	427	256	392	33%	16%	92%
20	PURBA BARDHAMAN	11400	11400	5700	5700	455	591	214	299	186	273	8%	51%	91%
21	PURBA MEDINIPUR	12392	12392	6196	6196	674	1270	212	424	229	458	11%	33%	108%
22	PURULIA	7160	7160	3580	3580	27	41	6	6	6	6	1%	15%	100%
23	SILIGURI MP	1322	1322	661	661	23	41	32	46	33	48	3%	114%	103%
Total		165000	165000	82500	82500	7816	12443	2046	3096	2033	3311	9%	25%	107%

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 31.03.2026, member banks have cumulatively sanctioned 4,05,684 number of JLGs involving an amount of Rs.5,715.00 Crore for FY 2025-26, whereas disbursement was done in 5,37,052 number of accounts amounting Rs.6402.36 Crore.

The outstanding position under JLG stands at Rs.8,784.78 Crore covering 9,82,247 number of accounts as on 31.03.2026. As on 30.06.2026, outstanding position under JLG is Rs.2,146.03 cr covering 1,49,532 number of accounts.

Performance of JLGs loan during the FY 2025-26 as on 31.03.2026 and 30.06.2026:

Bank wise progress of JLGs as on 31.03.2026 is annexed:

Progress of JLG in FY 2025-26 as on 31.03.2026								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.2025 to 31.03.2026)		JLGs Credit Linked (Disbursed) during the FY (01.04.2025 to 31.03.2026)		Outstanding position of JLGs as on 31.03.2026	
			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	21	0.76	47	3.31	69	3.18
3	Bank of Maharastra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	152	2.54	1113	7.99	1785	30.97
5	Central Bank of India	2400	0	0.00	0	0.00	193	1.36
6	Indian Bank	4300	55	0.56	67	0.66	1090	13.54
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	13	0.12	13	0.12	x	46.76
10	State Bank of India	9000	34088	203.14	34088	203.14	71611	240.87
11	UCO Bank	2700	25	0.52	25	0.52	472	5.77
12	Union Bank of India	900	3112	69.21	3110	69.13	15194	165.18
Total PSU		36200	37466	276.85	38463	284.88	90414	507.62
13	Axis Bank	1000	90093	397.19	215381	1005.67	408474	1159.17
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	145491	836.86	145491	836.86	197698	1018.35
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	543	1.80	543	1.80	7786	6.02
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	22132	495.59	22132	495.59	39142	532.57
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
Total PVT		8700	321043	3246.53	447605	3855.98	802944	5066.20
33	Au Small finance Bank	0	7061	123.90	7061	123.90	10096	121.96
34	ESAF SF Bank	500	27062	656.69	27062	656.69	36738	683.87
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	5356	3.98
37	Utkarsh Small Finance Bank	1000	9817	47.80	9817	47.80	14939	50.73
Total Small Finance		5000	44273	834.77	44273	834.77	80514	932.49
38	WBGB (PNB)	6000	10	0.15	3305	4.04	3227	20.39
Total RRB		6000	10	0.15	3305	4.04	3227	20.39
39	WB State Co-Op Bank Ltd.	3000	2892	1356.70	3406	1422.70	5068	2257.10
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	0.98
Total Co-Optv		3000	2892	1356.70	3406	1422.70	5148	2258.08
Grand Total		58900	405684	5715.00	537052	6402.36	982247	8784.78

Progress of JLG in FY 2026-27 as on 30.06.2026								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.2026 to 30.06.2026)		JLGs Credit Linked (Disbursed) during the FY (01.04.2026 to 30.06.2026)		Outstanding position of JLGs as on 30.06.2026	
			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	0	0.00	11	0.53	70	3.35
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	620	0.78	620	0.78	1769	30.31
5	Central Bank of India	2400	0	0.00	0	0.00	193	1.36
6	Indian Bank	4300	29	0.29	31	0.32	1099	13.63
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	4	0.08	4	0.08	3973	43.77
10	State Bank of India	9000	9690	58.79	9555	58.03	70774	239.97
11	UCO Bank	2700	0	0.00	0	0.00	519	6.85
12	Union Bank of India	900	559	12.77	559	12.00	15094	161.77
Total PSU		36200	10902	72.71	10780	71.75	93491	501.00
13	Axis Bank	1000	57506	289.74	57506	289.74	430800	1243.57
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	46044	248.23	46044	248.23	235105	1072.41
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	465	1.57	465	1.57	4511	2.05
23	Indusind Bank	500	0	0.00	0	0.00	80439	928.58
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	5673	137.13	5673	137.13	39070	570.51
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
Total PVT		8700	114637	739.56	115911	740.53	805733	3885.33
33	Au Small finance Bank	0	8813	48.64	8813	48.64	20156	186.25
34	ESAF SF Bank	500	7367	179.56	7367	179.56	39443	695.68
35	Jana Small Finance Bank	500	0	0.00	0	0.00	13385	71.95
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	3845	2.88
37	Utkarsh Small Finance Bank	1000	1757	8.90	1757	8.90	14981	50.25
Total Small Finance		5000	17937	237.10	17937	237.10	91810	1007.01
38	WBGB (PNB)	6000	0	0.00	362	0.51	2478	16.22
Total RRB		6000	0	0.00	362	0.51	2478	16.22
39	WB State Co-Op Bank Ltd.	3000	6239	1560.20	4542	1096.14	11946	3749.97
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	0.98
Total Co-Optv		3000	6239	1560.20	4542	1096.14	12026	3750.95
Grand Total		58900	149715	2609.57	149532	2146.03	1005538	9160.51

AGENDA – 10

Review of Progress in PM Vidyalaxmi & 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 31.03.2026, member banks have cumulatively sanctioned 1,06,227 number of WBSCC proposals out of which disbursement made in 80,979 number of accounts and 22,696 number of proposals are pending at various bank branches. Member banks are requested to dispose of the pending cases in time bound manner.

As on 30.06.2026, member banks have cumulatively sanctioned 1,09,527 number of WBSCC proposals out of which disbursement made in 83,409 number of accounts and 23,716 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 31.03.2026 is annexed:

S No	Bank Name	Sanctioned	Disbursed	Sanctioned but not Disbursed	Returned	Pending
1	All Co-Operative Banks	12942	6604	6338	6	392
2	Axis Bank	1524	1337	187	4	736
3	Bank of Baroda	2600	2346	254	50	2118
4	Bank of India	3168	2548	620	20	1279
5	Canara Bank	4123	3504	619	35	500
6	Central Bank of India	1563	1510	53	14	732
7	Federal Bank	10	10	0	0	32
8	HDFC Bank	4701	4560	141	68	271
9	ICICI Bank	1063	815	248	0	368
10	IDBI Bank	119	60	59	18	189
11	Indian Bank	4477	2298	2179	24	2404
12	Indian Overseas Bank	622	513	109	1	387
13	Punjab National Bank	25268	18280	6988	114	5273
14	State Bank of India	30162	25030	5132	302	4989
15	UCO Bank	5607	4650	957	36	1825
16	Union Bank of India	3371	2987	384	6	865
17	WBGB	4906	3926	980	14	330
18	YES BANK LTD	1	1	0	0	6
TOTAL		106227	80979	25248	712	22696

Bank wise progress of WBSCC as on 30.06.2026 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 30.06.2026						
S No	Bank Name	Sanctioned	Disbursed	Sanctioned but not Disbursed	Returned	Pending
1	All Co-Operative Banks	12983	6672	6311	1	410
2	Axis Bank	1564	1356	208	5	766
3	Bank of Baroda	2943	2690	253	64	1984
4	Bank of India	3345	2752	593	6	1259
5	Canara Bank	4249	3618	631	12	585
6	Central Bank of India	1620	1565	55	13	783
7	Federal Bank	10	10	0	0	35
8	HDFC Bank	4711	4592	119	3	302
9	ICICI Bank	1067	818	249	3	379
10	IDBI Bank	128	63	65	15	186
11	Indian Bank	4702	2437	2265	18	2263
12	Indian Overseas Bank	634	525	109	0	432
13	Punjab National Bank	25658	18632	7026	52	5471
14	State Bank of India	31793	25907	5886	220	5672
15	UCO Bank	5709	4750	959	7	1901
16	Union Bank of India	3456	3066	390	3	913
17	WBGB	4954	3955	999	9	370
18	YES BANK LTD	1	1	0	0	5
TOTAL		109527	83409	26118	431	23716

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)

March, 2025	June,2025	March,2026	June,2026
6,168.53	5,768.45	7,466.15	7,684.47

Comparison of disbursement position of the last financial year:

(Amount Rs in Crore)

March, 2025		June, 2025		March 2026		June 2026	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
68,528	1,944.33	23,503	428.21	72,043	2,118.18	28175	585.99

The achievement vis-à-vis annual target as on 31.03.2026 for FY 2025-26 is as follows:

Target	Achievement	% of Achievement
2,178	2,118.18	97.25%

With disbursement of Rs. 2,118.18 Crore against Annual Target of Rs. 2,178 Crore for FY 2025-26, the achievement is 97.25%. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

The achievement vis-à-vis annual target as on 30.06.2026 for FY 2026-27 is as follows:

Target	Achievement	% of Achievement
2,251	585.99	26.03%

Progress of Education Loan as on 31.03.2026					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1288	130.86	3926	426.22
2	Bank of India	2653	51.21	6249	232.86
3	Bank of Maharashtra	78	9.88	562	33.70
4	Canara Bank	3548	69.10	7387	307.57
5	Central Bank of India	2366	189.64	20054	611.49
6	Indian Bank	3982	87.98	5625	204.86
7	Indian Overseas Bank	319	6.37	1026	23.11
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	11498	191.54	27406	931.44
10	State Bank of India	28596	770.43	51619	2550.09
11	UCO Bank	1780	146.23	5589	267.13
12	Union Bank of India	2767	86.66	5886	386.39
Total PSU		58875	1739.89	122357	6440.19
13	Axis Bank	765	63.68	2443	234.48
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	2	0.48
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	8	0.20	25	2.69
19	HDFC Bank	6880	139.57	6786	149.28
20	ICICI Bank	282	116.52	2202	373.60
21	IDBI Bank	272	9.49	581	28.58
22	IDFC First Bank	27	9.50	292	76.62
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	9	0.31	9	0.39
25	Karur Vysya Bank	5	0.62	7	0.54
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	3	0.36	2	0.36
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	31	3.66	49	9.71
Total PVT		8284	344.23	12412	878.30
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	4085	16.92	4011	91.82
Total RRB		4085	16.92	4011	91.82
39	WB State Co-Op Bank Ltd.	799	17.14	1910	55.84
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		799	17.14	1910	55.84
Grand Total		72043	2118.18	140690	7466.15

Progress of Education Loan as on 30.06.2026					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	377	88.85	3932	415.07
2	Bank of India	1703	24.66	8128	282.39
3	Bank of Maharashtra	95	1.44	498	33.91
4	Canara Bank	1522	25.30	7558	326.68
5	Central Bank of India	1083	64.27	16361	544.70
6	Indian Bank	1283	13.95	6060	221.11
7	Indian Overseas Bank	42	2.35	1026	23.11
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	4437	46.55	27758	954.50
10	State Bank of India	12889	205.00	52496	2681.00
11	UCO Bank	1203	8.23	6289	159.98
12	Union Bank of India	1042	15.15	5942	391.50
Total PSU		25676	495.75	126749	6586.45
13	Axis Bank	306	19.33	2489	241.57
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	0.70	2	0.70
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	1260	29.45	6837	151.82
20	ICICI Bank	48	15.57	2182	368.98
21	IDBI Bank	128	2.86	602	30.29
22	IDFC First Bank	32	13.70	288	75.16
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	10	0.44
25	Karur Vysya Bank	2	0.18	8	0.71
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	2	0.41
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	3	0.50	50	10.10
Total PVT		1780	82.34	12482	881.68
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	WBGB (PNB)	629	4.62	4045	94.76
Total RRB		629	4.62	4045	94.76
39	WB State Co-Op Bank Ltd.	90	3.28	5748	121.59
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		90	3.28	5748	121.59
Grand Total		28175	585.99	149024	7684.47

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)

March, 2025	June, 2025	March, 2026	June, 2026
1,33,069.14	5,768.45	1,40,709.91	1,16,710.89

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

March, 2025		June, 2025		March 2026		June 2026	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
2,02,844	30,310.17	23,503	428.21	2,89,381	38,134.72	50,229	5795.89

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 31.03.2026 for FY 2025-26 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
17,747	38,134.72	215%

With disbursement of Rs. 38,134.72 Crore against Annual Target of Rs.17,747 Crore for FY 2025-26, the achievement is 215%.

The achievement vis-à-vis annual target as on 30.06.2026 for FY 2026-27 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
19,036	5795	30.44%

Progress of Housing Loan as on 31.03.2026					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	5091	1125.10	40190	4516.18
2	Bank of India	3268	874.91	28151	4500.25
3	Bank of Maharastra	817	292.94	3274	767.14
4	Canara Bank	3481	773.58	15844	2931.66
5	Central Bank of India	7795	374.75	23945	1314.67
6	Indian Bank	8628	2280.38	26210	4561.62
7	Indian Overseas Bank	1471	160.68	7110	1296.14
8	Punjab & Sind Bank	167	39.70	2350	299.90
9	Punjab National Bank	10898	1975.05	73160	10174.52
10	State Bank of India	162410	21945.00	541008	67223.00
11	UCO Bank	2180	273.58	22366	3262.37
12	Union Bank of India	2272	661.67	12499	2506.37
Total PSU		208478	30777.33	796107	103353.82
13	Axis Bank	632	190.31	9391	2554.77
14	Bandhan Bank	7095	242.45	25202	2705.64
15	Catholic Syrian Bank Ltd.	2	0.19	5	0.32
16	City Union Bank Ltd.	2	1.59	12	3.67
17	Dhanlaxmi Bank Ltd.	44	10.63	44	10.34
18	Federal Bank	39	15.07	927	296.02
19	HDFC Bank	15722	2478.15	64419	14133.09
20	ICICI Bank	2701	2165.28	26563	8812.42
21	IDBI Bank	1656	451.31	19804	3092.48
22	IDFC First Bank	86	27.65	681	148.54
23	Indusind Bank	38	12.61	113	45.26
24	Karnataka Bank Ltd.	769	141.70	769	143.35
25	Karur Vysya Bank	106	52.69	508	106.55
26	Kotak Mahindra Bank	34	6.55	213	37.25
27	Lakshmi Vilas Bank (DBS)	0	0.00	40	26.78
28	Ratnakar Bank Ltd	19	17.77	64	20.00
29	South Indian Bank Ltd.	18	19.78	142	53.25
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	145	26.15	550	132.70
Total PVT		29108	5859.88	149447	32322.44
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	18	2.28	41	7.89
35	Jana Small Finance Bank	2765	34.47	5797	67.72
36	Ujjivan Small Finance Bank	27405	641.16	58775	1212.25
37	Utkarsh Small Finance Bank	35	6.53	128	20.57
Total Small Finance		30223	684.44	64741	1308.43
38	WBGB (PNB)	19852	615.71	19074	2480.07
Total RRB		19852	615.71	19074	2480.07
39	WB State Co-Op Bank Ltd.	1635	192.14	8193	1062.71
40	WBSCARD Bank Ltd.	85	5.22	3592	182.44
Total Co-Optv		1720	197.36	11785	1245.15
Grand Total		289381	38134.72	1041154	140709.91

Progress of Housing Loan as on 30.06.2026					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1156	361.08	37621	4135.26
2	Bank of India	975	221.46	27881	4567.84
3	Bank of Maharastra	242	15.95	3284	742.93
4	Canara Bank	1118	178.34	16096	3022.53
5	Central Bank of India	1479	79.93	20382	1311.68
6	Indian Bank	1655	221.45	29735	5184.87
7	Indian Overseas Bank	249	130.33	7110	1796.92
8	Punjab & Sind Bank	35	10.42	2397	317.86
9	Punjab National Bank	3552	498.66	73230	10373.77
10	State Bank of India	22359	2099.68	212858	41510.39
11	UCO Bank	1824	171.32	24666	3588.58
12	Union Bank of India	747	176.19	12489	2591.91
Total PSU		35391	4164.82	467749	79144.53
13	Axis Bank	249	83.03	10042	2794.78
14	Bandhan Bank	1066	31.62	24743	2637.14
15	Catholic Syrian Bank Ltd.	0	0.00	1	0.14
16	City Union Bank Ltd.	0	2.20	6	2.20
17	Dhanlaxmi Bank Ltd.	44	28.46	44	28.46
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	2426	543.41	59317	14086.58
20	ICICI Bank	515	453.21	26559	8899.03
21	IDBI Bank	373	100.36	19506	3052.49
22	IDFC First Bank	92	29.09	683	147.55
23	Indusind Bank	18	4.83	130	46.59
24	Karnataka Bank Ltd.	23	4.74	769	146.18
25	Karur Vysya Bank	35	24.13	530	125.96
26	Kotak Mahindra Bank	3	0.57	210	35.76
27	Lakshmi Vilas Bank (DBS)	0	0.00	43	25.21
28	Ratnakar Bank Ltd	2	1.11	61	19.26
29	South Indian Bank Ltd.	3	5.57	143	57.13
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	28	7.09	549	130.77
Total PVT		4877	1319.42	143336	32235.23
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	40	7.65
35	Jana Small Finance Bank	1441	13.64	5097	70.36
36	Ujjivan Small Finance Bank	7118	166.89	60081	1293.19
37	Utkarsh Small Finance Bank	6	0.71	132	20.89
Total Small Finance		8565	181.24	65350	1392.09
38	WBGB (PNB)	1199	111.47	19200	2536.92
Total RRB		1199	111.47	19200	2536.92
39	WB State Co-Op Bank Ltd.	186	18.20	8975	1285.72
40	WBSCARD Bank Ltd.	11	0.74	3430	116.40
Total Co-Optv		197	18.94	12405	1402.12
Grand Total		50229	5795.89	708040	116710.89

AGENDA – 11

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.

PM Surya Ghar : Muft Bijli Yojana (PMSGMBY):

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

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

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

AGENDA-12

Review of performance of the Banks under PMFME:

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

The objectives of the scheme are:

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

One District One Product:

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

Upgradation of Individual Micro Food Processing Units:

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

Support to FPOs / SHGs / Cooperatives:

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

Seed Capital to SHG;

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

Common Infrastructure;

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

Branding and Marketing Support:

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

Procedure for applying:

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

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

As on 31.03.2026, member banks have cumulatively sanctioned 720 number of proposals under PMFME scheme, out of which 703 has been disbursed, whereas 838 proposals are still lying in pending status at various bank branches.

As on 30.06.2026, member banks have cumulatively sanctioned 800 number of proposals under PMFME scheme, out of which 780 has been disbursed, whereas 729 proposals are still lying in pending status at various bank branches.

Bank wise status of PMFME as on 31.03.2026:

Bank-wise status of PMFME as on 31.03.2026					
Bank Name	Total Application Submitted (No.)	Sanctioned (No.)	Disbursed (No.)	Rejected (No.)	Pending (No.)
AXIS BANK	25	1	1	2	22
BANDHAN BANK LIMITED	28	1	1	14	13
BANK OF BARODA	112	34	33	36	42
BANK OF INDIA	230	65	65	111	54
BANK OF MAHARASHTRA	43	17	17	18	8
CANARA BANK	120	28	28	63	29
CENTRAL BANK OF INDIA	120	30	30	69	21
FEDERAL BANK	9	1	1	3	5
HDFC BANK	43	22	19	6	15
ICICI BANK LIMITED	37	17	17	9	11
IDBI BANK	24	2	2	10	12
INDIAN BANK	343	94	92	200	49
INDIAN OVERSEAS BANK	51	9	9	26	16
INDUSIND BANK	5	0	0	1	4
KARNATAKA BANK LIMITED	1	0	0	1	0
KOTAK MAHINDRA BANK LIMITED	3	0	0	0	3
PUNJAB AND SIND BANK	4	0	0	0	4
PUNJAB NATIONAL BANK	730	92	92	406	232
STATE BANK OF INDIA	993	143	132	748	102
UCO BANK	269	78	78	135	56
Ujjivan Small Finance Bank Limited	3	0	0	1	2
UNION BANK OF INDIA	121	40	40	37	44
All Cooperative Banks	247	46	46	107	94
Grand Total	3561	720	703	2003	838

Bank-wise status of PMFME as on 30.06.2026

Bank Name	Total Application Submitted (No.)	Sanctioned (No.)	Disbursed (No.)	Rejected (No.)	Pending (No.)
AXIS BANK	28	1	1	2	25
BANDHAN BANK LIMITED	28	1	1	16	11
BANK OF BARODA	124	35	34	36	53
BANK OF INDIA	250	68	68	137	45
BANK OF MAHARASHTRA	50	18	18	23	9
CANARA BANK	137	29	29	75	33
CENTRAL BANK OF INDIA	125	31	31	80	14
FEDERAL BANK	9	1	1	3	5
HDFC BANK	44	22	19	6	16
ICICI BANK LIMITED	37	17	17	9	11
IDBI BANK	30	3	3	18	9
INDIAN BANK	382	114	110	243	25
INDIAN OVERSEAS BANK	58	13	12	29	16
INDUSIND BANK	5	0	0	1	4
KARNATAKA BANK LIMITED	1	0	0	1	0
KOTAK MAHINDRA BANK LIMITED	4	0	0	0	4
PUNJAB AND SIND BANK	4	1	1	0	3
PUNJAB NATIONAL BANK	776	105	105	492	179
STATE BANK OF INDIA	1099	151	140	850	98
UCO BANK	298	92	92	146	60
Ujjivan Small Finance Bank Limited	3	0	0	1	2
UNION BANK OF INDIA	133	51	51	54	28
YES BANK	1	0	0	0	1
WEST BENGAL GRAMIN BANK	132	19	19	69	44
WEST BENGAL STATE COOPERATIVE BANK	103	28	28	41	34
Grand Total	3861	800	780	2332	729

District wise status of PMFME as on 31.03.2026:

<u>District-wise status of PMFME as on 31.03.2026</u>					
District Name	Total Application Submitted (No.)	Sanctioned (No.)	Disbursed (No.)	Rejected (No.)	Pending (No.)
24 Paraganas North	162	39	38	64	59
24 Paraganas South	1050	76	70	847	127
Alipurduar	20	7	7	7	6
Bankura	131	35	35	62	34
Birbhum	27	8	8	10	9
Coochbehar	43	9	9	20	14
Darjeeling	29	17	17	9	3
Dinajpur Dakshin	112	10	10	84	18
Dinajpur Uttar	55	8	8	18	29
Hooghly	192	50	50	91	51
Howrah	167	39	38	86	42
Jalpaiguri	53	9	9	29	15
Jhargram	81	12	10	43	26
Kalimpong	23	5	5	15	3
Kolkata	35	19	19	6	10
Maldah	105	22	22	46	37
Medinipur East	471	162	159	155	154
Medinipur West	87	24	24	42	21
Murshidabad	194	38	37	115	41
Nadia	210	28	28	111	71
Paschim Bardhaman	19	9	9	2	8
Purba Bardhaman	206	78	76	80	48
Purulia	89	16	15	61	12
Grand Total	3561	720	703	2003	838

District wise status of PMFME as on 30.06.2026:

<u>District-wise status of PMFME as on 30.06.2026</u>					
District Name	Total Application Submitted (No.)	Sanctioned (No.)	Disbursed (No.)	Rejected (No.)	Pending (No.)
24 Paraganas North	199	43	42	86	70
24 Paraganas South	1061	85	79	881	95
Alipurduar	23	7	7	10	6
Bankura	134	38	37	72	24
Birbhum	31	9	9	12	10
Coochbehar	52	9	9	31	12
Darjeeling	35	17	17	10	8
Dinajpur Dakshin	113	11	11	91	11
Dinajpur Uttar	49	9	9	24	16
Hooghly	207	56	55	105	46
Howrah	186	43	42	103	40
Jalpaiguri	59	13	13	35	11
Jhargram	89	16	14	51	22
Kalimpong	25	7	7	15	3
Kolkata	42	20	20	11	11
Maldah	114	23	23	57	34
Medinipur East	524	185	182	220	119
Medinipur West	89	26	26	48	15
Murshidabad	200	38	37	128	34
Nadia	254	32	32	165	57
Paschim Bardhaman	28	13	13	4	11
Purba Bardhaman	253	84	81	109	60
Purulia	94	16	15	64	14
Grand Total	3861	800	780	2332	729

AGENDA – 13

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 31.03.2026)													
(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	195	25.00	54	51.09	7	1.09	26	1.09	51	1.09	0	0.00
2	Bank of India	57801	1272.07	23505	737.29	0	0.00	200895	3973.84	61898	427.27	513	7.58
3	Bank of Maharashtra	3998	46.82	220	6.84	33	0.70	0	0.00	7943	22.26	0	0.00
4	Canara Bank	65699	1073.40	12241	195.22	1779	55.10	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	46806	1450.46	19465	466.81	2889	89.04	44521	3229.21	64008	2310.01	5	0.01
7	Indian Overseas Bank	921	20.36	110	3.68	167	5.53	517	10.88	1879	13.37	61	0.81
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	52106	928.89	7426	194.73	643	14.07	0	0.00	130090	4206.76	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	23118	525.41	3024	78.22	594	14.81	2226	71.21	27494	739.05	0	0.00
Total PSU		414790	8486.01	120981	3222.70	8157	214.90	260370	8138.70	737831	21715.97	611	8.49
13	Axis Bank	114337	1798.00	4151	21.25	881	5.24	0	0.00	245862	2667.39	0	0.00
14	Bandhan Bank	800100	8496.57	163847	1858.78	13971	157.12	147971	1740.58	1994656	19120.79	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	47	1.24	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	65962	1,202.33	565	64.81	79	5.05	0	0.00	206547	4997.71	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	8777	85.25	0	0.00	3834	37.64	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	3748	295.32	118	10.48	37	2.07	0	0.00	38637	263.63	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	23919	121.03	13365	64.09	2507	11.83	7298	36.33	78357	436.69	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
Total PVT		1224250	15760.39	277860	2622.14	33954	265.67	160858	1855.38	2672788	32535.30	73	0.31
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	33053	208.72	37283	199.14	4428	23.08	20838	111.22	124116	660.59	0	0.00
35	Jana Small Finance Bank	16152	114.95	9804	66.92	4841	32.77	69525	510.73	0	0.00	0	0.00
36	Ujivan Small Finance Bank	76651	530.16	98396	735.96	13068	86.00	13583	112.11	365760	2606.97	0	0.00
37	Utkarsh Small Finance Bank	3680	17.13	116	0.65	6	0.03	2825	11.68	9915	53.72	0	0.00
Total Small Finance		139581	966.99	145603	1002.87	22343	141.88	106817	747.77	524701	3466.66	0	0.00
38	WBGB (PNB)	95622	1028.67	32009	410.23	4795	73.89	15420	215.59	401235	7585.45	0	0.00
Total RRB		95622	1028.67	32009	410.23	4795	73.89	15420	215.59	401235	7585.45	0	0.00
39	WB State Co-Op Bank Ltd.	102712	874.13	134142	750.12	0	0.00	27710	260.84	155242	664.84	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		102712	874.13	134142	750.12	0	0.00	27710	260.84	155242	664.84	0	0.00
Grand Total		1837374	26149.21	564992	7005.19	46906	554.46	464358	10470.50	3967096	62501.55	684	8.80

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2026-27 (01.04.2026 to 30.06.2026)

(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	52	0.56	5	0.10	0	0.00	5	0.10	96	2.50	0	0.00
2	Bank of India	102429	2033.69	40190	1052.40	0	0.00	354021	5474.48	127127	689.61	2096	14.55
3	Bank of Maharashtra	4884	23.69	101	2.33	80	0.30	0	0.00	10346	39.48	0	0.00
4	Canara Bank	16802	259.98	3831	62.30	441	10.79	0	0.00	23199	424.60	0	0.00
5	Central Bank of India	1055	37.09	13519	302.58	2458	48.98	0	0.00	18741	834.98	0	0.00
6	Indian Bank	7220	234.51	3457	70.55	533	12.11	14572	865.35	11274	264.90	0	0.00
7	Indian Overseas Bank	258	5.70	31	1.03	47	1.55	145	3.05	526	3.74	17	0.23
8	Punjab & Sind Bank	10	0.02	10	0.02	5	0.01	7	0.01	12	0.02	42	0.07
9	Punjab National Bank	13618	254.05	6232	177.03	520	14.07	0	0.00	32275	1067.08	2	0.01
10	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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	31622	759.58	11661	321.73	1804	76.78	7623	279.44	39418	1487.54	72	0.47
Total PSU		177950	3608.87	79037	1990.07	5888	164.59	376373	6622.43	263014	4814.45	2229	15.33
13	Axis Bank	38543	655.74	6216	34.23	1145	6.71	0	0.00	66125	749.05	0	0.00
14	Bandhan Bank	152063	1673.87	25273	283.77	1924	21.57	22602	265.69	316009	3269.15	0	0.00
15	Catholic Syrian Bank Ltd.	25	1.72	0	0.00	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	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	16252	640.64	409	46.89	30	2.37	0	0.00	57358	1439.51	0	0.00
20	ICICI Bank	6404	1451.56	600	79.81	84	6.88	0	0.00	71399	1772.38	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	114	0.42	11242	109.86	0	0.00	4988	48.72	0	0.00	0	0.00
23	Indusind Bank	60990	452.59	27089	186.18	5351	33.62	0	0.00	122999	828.03	0	0.00
24	Karnataka Bank Ltd.	97	2.48	12	0.2	1	0.07	53	2.24	27	0.48	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	939	63.04	31	2.05	13	0.73	0	0.00	14449	75.77	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	43542	140.83	24440	70.60	5032	15.08	13060	40.92	137475	498.57	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	63	39.15	2	0.10	0	0.00	0	0.00	1	59.19	0	0.00
Total PVT		319032	5122.05	96449	837.61	13737	93.31	42306	393.22	786970	8716.51	73	0.31
33	Au Small finance Bank	802	16.02	864	4.67	0	0.00	476	2.54	9054	63.28	0	0.00
34	ESAF SF Bank	10233	64.18	10392	56.22	1140	6.18	6487	35.47	33147	181.48	0	0.00
35	Jana Small Finance Bank	5070	49.25	3267	21.50	0	0.00	1564	10.21	16185	115.98	0	0.00
36	Ujjivan Small Finance Bank	19593	143.52	23657	183.31	3347	23.27	3900	32.15	86359	650.40	0	0.00
37	Utkarsh Small Finance Bank	705	3.42	33	0.18	2	0.01	1256	7.63	1795	10.76	0	0.00
Total Small Finance		36403	276.39	38213	265.88	4489	29.46	13683	88.00	146540	1021.90	0	0.00
38	WBGB (PNB)	33862	572.69	11554	235.15	3787	81.30	1916	48.39	37025	587.08	0	0.00
Total RRB		33862	572.69	11554	235.15	3787	81.30	1916	48.39	37025	587.08	0	0.00
39	WB State Co-Op Bank Ltd.	28535	158.57	43007	129.71	18130	61.34	57159	107.65	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		28535	158.57	43007	129.71	18130	61.34	57159	107.65	0	0.00	0	0.00
Grand Total		559379	9462.18	230047	3192.54	41542	400.54	477754	7171.69	1087009	14118.04	2302	15.64

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2026															
(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	9664	509.80	5580	390.23	1685	50.00	5619	477.19	5641	477.19	0	0.00
2	Bank of India	352631	5339.93	99631	1909.31	40306	1041.30	0	0.00	352631	5339.93	127033	673.69	2107	15.34
3	Bank of Maharashtra	4673	281.40	2050	110.76	445	21.95	99	4.39	0	0.00	3813	221.67	0	0.00
4	Canara Bank	136357	2989.70	94796	2134.32	25984	600.05	5563	227.35	0	0.00	93884	2221.93	8298	6.89
5	Central Bank of India	126893	3092.65	2345	68.88	33197	620.16	5445	107.53	9098	175.23	32226	1640.45	329	0.35
6	Indian Bank	188991	4824.83	39316	1012.57	9486	224.15	1403	38.01	114663	3692.25	35074	957.94	146	3.18
7	Indian Overseas Bank	23050	270.45	14132	177.22	786	17.35	1181	26.44	4807	59.62	32611	84.09	342	2.12
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	159293	2677.69	124803	3414.92	13587	315.59	119461	1470.14	322765	10256.73	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	2089.80	46494	586.30	23233	448.09			9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	77010	1332.85	32847	757.08	11839	321.11	1826	77.35	7819	280.71	40681	1485.56	71	0.26
Total PSU		2590274	43731.55	915024	17864.41	381253	10239.44	79921	2322.01	725132	17213.71	1294685	34905.19	12206	118.50
13	Axis Bank	426764	1879.88	200212	2723.25	4606	29.62	1125	16.35	0	0.00	548401	4075.23	0	0.00
14	Bandhan Bank	2198443	10999.07	1217259	7903.98	291443	1791.12	25392	153.56	260223	1670.54	2927264	16523.57	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	37	2.49	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	355878	2,896.47	135984	1,887.86	1661	163.25	214	18.88	0	0.00	421905	10,044.56	0	0.00
20	ICICI Bank	23070	1989.13	26510	2802.10	2157	141.06	390	15.91	0	0.00	142535	15547.02	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	5023	6.23	5208	6.36	2279	1.77	21506	135.02	8841	58.61	167685	858.41	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	13941	677.92	10800	549.24	344	19.26	116	4.62	0	0.00	40905	520.08	0	0.00
27	Lakshmi Vilas Bank (DBS)	2	0.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	139081	468.90	50895	152.32	29365	82.88	5793	17.11	16409	49.91	155607	552.11	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	18443	533.49	1342	198.75	102	6.67	5	0.29	0	0.00	994	2.32	0	0.00
Total PVT		4384117	22989.60	2163360	18425.56	557700	2947.64	93330	471.51	287319	1828.69	4422926	48570.07	73	0.31
33	Au Small finance Bank	34010	158.39	846	38.24	6	0.32	1	0.05	353	13.56	33677	148.40	0	0.00
34	ESAF SF Bank	193451	687.58	48320	198.94	59657	206.30	7809	25.91	31855	113.69	193451	687.58	0	0.00
35	Jana Small Finance Bank	132085	520.62	33116	158.31	20201	87.78	10102	43.65	131295	647.38	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	284879	1136.96	134231	584.10	168792	848.14	22660	100.55	21620	137.42	657896	3015.00	0	0.00
37	Utkarsh Small Finance Bank	14912	50.72	5422	50.63	515	2.96	34	0.10	15194	39.12	15195	74.17	0	0.00
Total Small Finance		659337	2554.26	221935	1030.21	249171	1145.50	40606	170.26	200317	951.16	900219	3925.15	0	0.00
38	WBGB (PNB)	1322447	13008.82	321205	4536.19	128652	1821.51	9875	98.94	92019	1421.21	712531	11991.2	89	0.00
Total RRB		1322447	13008.82	321205	4536.19	128652	1821.51	9875	98.94	92019	1421.21	712531	11991.20	89	0.00
39	WB State Co-Op Bank Ltd.	339551	1415.45	339551	1415.45	38450	63.27	0	0.00	36102	53.27	64250	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
Total Co-Optv		403551	2860.76	362064	1923.86	47900	276.68	6445	145.55	45589	267.51	80355	1256.72	0	0.00
Grand Total		9359726	85145.00	3983588	43780.24	1364676	16430.78	230177	3208.27	1350376	21682.28	7410716	100648.33	12368	118.81

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2026															
Amt in 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	9716	510.36	5585	390.33	1685	50.00	5624	477.29	5737	479.69	0	0.00
2	Bank of India	354021	5474.48	102429	2033.69	40190	1052.40	0	0.00	354021	5474.48	127127	689.61	2096	14.55
3	Bank of Maharashtra	4442	202.12	2305	120.97	579	27.05	104	5.74	0	0.00	10346	307.55	0	0.00
4	Canara Bank	136357	2989.70	93399	2270.13	26388	619.82	5475	228.42	0	0.00	94014	2312.41	6424	4.58
5	Central Bank of India	126893	3092.65	2355	69.98	33203	621.15	5506	109.56	9098	175.23	32310	1642.58	329	0.35
6	Indian Bank	187307	5051.21	39351	1041.15	19294	455.31	2859	89.33	115213	3719.75	65121	2149.46	146	3.18
7	Indian Overseas Bank	23050	270.45	14390	182.92	817	18.38	1228	27.99	4952	62.67	33137	87.83	360	2.35
8	Punjab & Sind Bank	0	0.00	10	0.02	10	0.02	5	0.01	7	0.01	12	0.02	42	0.07
9	Punjab National Bank	824441	13528.79	160272	2741.42	124046	3439.06	13560	315.80	4282	239.86	322946	10518.25	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	192607	3280.00	46494	586.30	23233	448.09	0	0.00	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	76278	1311.69	31622	759.58	11661	321.73	1804	76.78	7623	279.44	39418	1487.54	72	0.47
Total PSU		2585389	45892.36	916655	18226.52	390275	10516.34	81293	2373.63	607968	15557.96	1330712	36335.63	10382	115.89
13	Axis Bank	451456	2349.13	217525	2831.22	46116	154.16	8118	33.50	0	0.00	572630	4122.53	0	0.00
14	Bandhan Bank	2126098	10890.49	1170903	7705.36	272192	1657.81	23605	140.90	241671	1526.57	2775993	15699.40	0	0.00
15	Catholic Syrian Bank Ltd.	851	19.85	61	4.59	0	0.00	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	37	2.49	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	348851	2,934.22	135055	1,926.71	1748	180.14	224	20.17	0	0.00	420791	10,579.97	0	0.00
20	ICICI Bank	14913	2137.69	25354	2894.43	2022	146.18	383	17.11	0	0.00	141317	15958.37	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	2866	3.48	5208	6.36	2279	1.77	21506	135.02	8841	58.61	167685	858.41	0	0.00
23	Indusind Bank	982654	3403.54	410543	1902.94	183638	639.17	33318	107.63	0	0.00	836056	2979.23	0	0.00
24	Karnataka Bank Ltd.	362	14.21	484	21.35	40	1.82	5	0.84	265	13.97	130	3.02	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	14340	672.75	11142	540.32	370	21.55	125	5.00	0	0.00	36260	513.90	0	0.00
27	Lakshmi Vilas Bank (DBS)	2	0.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	137468	498.12	43542	140.83	24440	70.60	5032	15.08	13060	40.92	137475	498.57	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	17519	583.15	1296	213.10	101	6.62	5	0.26	2	0.36	660	0.81	0	0.00
Total PVT		4142038	24012.54	2039338	18426.58	534081	2903.74	92478	481.80	265442	1676.08	5091180	51262.76	73	0.31
33	Au Small finance Bank	45315	246.21	15071	103.26	4725	18.91	1	0.05	1303	5.52	44739	224.92	0	0.00
34	ESAF SF Bank	206452	705.71	53557	211.92	62700	205.97	8028	25.30	34912	118.30	206046	700.75	0	0.00
35	Jana Small Finance Bank	129328	695.59	33784	266.73	19719	91.27	0	0.00	9944	45.26	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	271806	1150.34	135341	609.51	171829	882.39	23391	106.52	23247	151.45	660164	3087.80	0	0.00
37	Utkarsh Small Finance Bank	14979	50.24	5480	48.40	483	1.69	34	0.09	10670	50.23	15242	71.19	0	0.00
Total Small Finance		667880	2848.09	243233	1239.82	259456	1200.23	31454	131.96	80076	370.76	926191	4084.66	0	0.00
38	WBGB (PNB)	1376074	13103.21	235658	2565.34	90688	1453.81	25454	461.96	11897	181.14	206565	2503.49	0	0.00
Total RRB		1376074	13103.21	235658	2565.34	90688	1453.81	25454	461.96	11897	181.14	206565	2503.49	0	0.00
39	WB State Co-Op Bank Ltd.	169558	698.50	200099	1029.05	219434	855.47	100577	402.88	211502	710.82	0	0.00	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
Total Co-Optv		233558	2143.81	222612	1537.46	228884	1068.88	107022	548.43	220989	925.06	16105	363.70	0	0.00
Grand Total		9004939	88000.01	3657496	41995.72	1503384	17143.00	337701	3997.77	1186372	18711.00	7570753	94550.24	10455	116.20

AGENDA – 14

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 5.14%, amounting Rs.47,332.14 Crore as on March Quarter, 2026 in the state of West Bengal, in comparison to Rs.46,390.74 Crore as on March Quarter, 2025.

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

(Rs. In crore)			
Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2025	8,39,797.82	46,390.74	5.52%
March 2026	9,20,695.62	47,332.14	5.14%
June, 2025	8,59,153.17	38,386.01	4.47%
June 2026	9,40,727.17	48,176.61	5.12%

NPA level has been decreased from 5.52% as on March Quarter, 2025 to 5.14% as on March Quarter, 2026. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days. In June quarter 2026, NPA level has further decreased to 5.12% as compared to 5.14% in March quarter 2026.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSME and OPS as on 31.03.2026 stood at 59.56%, 48.93% and 70.61% respectively. As on 30.06.2026, recovery percentage in these sectors viz. Agriculture, MSME and OPS are 31.16%, 44.01% and 42.38% 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 31.03.2026													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	2937.98	115.23	5904.07	615.27	7931.38	108.23	16773.43	838.73	14744.49	183.21	31517.92	1021.94
2	Bank of India	5655.09	399.91	7832.99	1401.54	3495.81	126.84	16983.88	1928.29	13143.16	1386.90	30127.05	3315.19
3	Bank of Maharashtra	97.39	63.40	2010.92	241.06	420.64	20.76	2528.95	325.22	1095.66	353.04	3624.61	678.26
4	Canara Bank	2585.17	223.56	6039.37	1176.70	1965.10	262.30	10589.63	1662.56	24080.18	112.38	34669.81	1774.94
5	Central Bank of India	3575.63	141.23	3387.91	382.26	1885.65	106.41	8849.19	629.90	4569.03	937.66	13418.22	1567.56
6	Indian Bank	6317.61	231.57	10731.66	805.81	1763.06	12.34	18812.33	1049.72	35762.91	297.78	54575.24	1347.50
7	Indian Overseas Bank	1654.90	112.04	4191.50	125.03	998.56	15.91	6844.96	252.98	2270.20	958.26	9115.16	1211.24
8	Punjab & Sind Bank	299.63	6.56	749.98	141.76	178.91	14.99	1228.52	163.31	2480.35	49.41	3708.87	212.72
9	Punjab National Bank	16732.91	2041.26	18455.95	3714.57	6961.90	238.08	42150.77	5993.91	60118.87	6397.70	102269.64	12391.61
10	State Bank of India	15007.95	304.10	22365.36	153.37	51207.64	25.25	88580.95	482.72	115363.57	610.51	203944.52	1093.23
11	UCO Bank	3634.44	254.66	8022.92	972.44	4749.95	353.64	16407.31	1580.74	10671.20	3711.19	27078.51	5291.93
12	Union Bank of India	3188.67	270.52	6905.13	438.66	1539.70	47.04	11633.50	756.22	19611.80	4688.17	31245.30	5444.39
Total PSU		61687.37	4164.04	96597.76	10168.47	83098.30	1331.79	241383.42	15664.30	303911.43	19686.21	545294.85	35350.51
13	Axis Bank	4291.50	283.33	16510.84	282.75	875.49	98.87	21677.83	664.95	28486.29	755.43	50164.12	1420.38
14	Bandhan Bank	7083.54	172.39	9970.23	373.67	2953.90	333.14	20007.67	879.20	17961.08	640.38	37968.74	1519.58
15	Catholic Syrian Bank Ltd.	184.62	1.24	8.66	0.00	3.22	0.46	196.50	1.70	327.89	1.96	524.39	3.66
16	City Union Bank Ltd.	0.20	0.00	229.21	11.20	0.29	0.09	229.70	11.29	142.87	8.73	372.57	20.01
17	Dhanlaxmi Bank Ltd.	0.00	0.00	10.59	0.51	2.34	0.00	12.93	0.51	60.24	0.00	73.17	0.51
18	Federal Bank	347.65	23.03	1244.43	20.33	56.87	6.96	1648.95	50.32	4051.89	43.56	5700.84	93.87
19	HDFC Bank	3265.04	94.25	25026.52	1056.72	6125.66	129.24	34417.23	1280.21	41948.43	485.74	76365.66	1765.95
20	ICICI Bank	2621.72	87.19	28020.46	280.58	1240.82	34.69	31883.00	402.47	39763.32	1113.55	71646.32	1516.02
21	IDBI Bank	431.15	86.90	3150.73	238.00	2054.19	88.03	5636.07	412.93	5093.42	71.06	10729.50	483.99
22	IDFC First Bank	13.36	0.82	1386.67	25.86	45.54	1.46	1445.56	28.14	7336.04	78.65	8781.60	106.80
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.	72.86	38.68	585.45	133.91	161.39	13.50	819.70	186.09	1253.19	143.39	2072.89	329.48
25	Karur Vysya Bank	1.82	0.00	229.42	0.00	44.94	0.00	276.18	0.00	880.91	61.45	1157.09	61.45
26	Kotak Mahindra Bank	1088.93	4.38	5030.08	90.53	37.25	0.34	6156.27	95.25	7133.14	110.48	13289.41	205.73
27	Lakshmi Vilas Bank (DBS)	133.43	0.00	226.66	4.64	0.03	0.00	360.12	4.64	1068.87	15.91	1428.99	20.55
28	Ratnakar Bank Ltd	484.55	20.11	1086.80	63.51	58.50	2.02	1629.85	85.64	4317.36	355.39	5947.21	441.03
29	South Indian Bank Ltd.	48.45	0.05	317.64	32.94	21.19	0.70	387.28	33.69	838.80	11.88	1226.08	45.57
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	111.15	2.02	0.00	0.00	111.15	2.02	0.00	0.16	111.15	2.18
32	YES Bank	880.75	5.42	3631.63	38.86	41.59	2.19	4553.97	46.47	9513.42	439.73	14067.39	486.20
Total PVT		22748.48	1001.58	100638.46	2810.57	13959.25	713.44	137346.19	4525.58	182266.32	4887.66	319612.51	9413.25
33	Au Small finance Bank	170.15	0.36	266.75	6.86	23.36	4.69	460.27	11.90	198.95	29.45	659.22	41.36
34	ESAF SF Bank	533.09	20.81	223.29	7.11	8.14	0.71	764.52	28.63	52.13	0.85	816.65	29.48
35	Jana Small Finance Bank	347.66	21.88	481.49	14.80	307.23	11.63	1136.38	48.31	310.89	4.37	1447.27	52.68
36	Ujjivan SF Bank	1054.69	19.61	1154.27	15.87	1149.04	20.63	3358.00	56.11	1318.78	9.10	4676.78	65.21
37	Utkarsh SF Bank	43.00	0.19	87.72	5.13	30.06	4.71	160.78	10.03	78.81	4.16	239.59	14.19
Total Small Finance		2148.59	62.84	2213.53	49.77	1517.83	42.37	5879.95	154.98	1959.56	47.93	7839.51	202.92
38	WBGB (PNB)	11363.96	445.58	3882.58	333.59	2094.11	11.08	17340.65	790.25	3595.37	72.62	20936.02	862.87
Total RRB		11363.96	445.58	3882.58	333.59	2094.11	11.08	17340.65	790.25	3595.37	72.62	20936.02	862.87
39	WB State Co-Op Bank Ltd.	5805.83	662.46	681.13	174.48	9542.76	214.28	16029.73	1078.38	9537.70	244.96	25567.43	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
Total Co-Optv		6928.00	662.46	821.82	174.48	9725.20	214.28	17475.03	1078.38	9537.70	244.96	27012.73	1502.59
Grand Total		104876.39	6336.51	204154.15	13536.88	110394.69	2312.95	419425.24	22213.50	501270.38	24939.39	920695.62	47332.14
% of NPA against Outstanding Advance													5.14

Sector wise NPA Position as on 30.06.2026													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	2429.00	89.63	6476.83	512.79	5997.34	512.79	14903.17	1115.21	6774.32	250.12	21677.49	1365.33
2	Bank of India	5816.49	420.90	8148.31	1468.06	3437.10	131.56	17401.90	2020.52	13359.75	1365.22	30761.65	3385.74
3	Bank of Maharashtra	164.68	21.95	1470.51	24.67	423.49	4.63	2058.68	51.25	1928.60	6.74	3987.28	57.99
4	Canara Bank	2653.20	225.41	6381.45	1188.64	2681.03	190.82	11715.68	1604.87	25242.10	1968.14	36957.78	3573.01
5	Central Bank of India	3725.33	143.15	3664.29	393.61	1840.48	105.71	9230.10	642.47	5747.50	923.99	14977.60	1566.46
6	Indian Bank	6561.56	231.57	11108.24	805.81	1813.35	12.34	19483.15	1049.72	36606.75	297.78	56089.90	1347.50
7	Indian Overseas Bank	1021.85	16.87	3487.02	89.29	1499.34	12.25	6008.21	118.41	2270.20	941.27	8278.42	1059.68
8	Punjab & Sind Bank	310.60	6.56	879.43	155.55	0.00	28.68	1190.03	190.79	2682.50	49.41	3872.53	240.20
9	Punjab National Bank	20800.49	2077.63	19221.96	3737.50	6008.20	179.99	46030.65	5995.12	55572.43	6393.14	101603.08	12388.26
10	State Bank of India	15217.00	528.42	23517.89	220.99	23657.61	62.61	62392.50	812.02	160154.78	416.84	222547.28	1228.86
11	UCO Bank	1558.31	254.66	7289.70	972.44	4587.38	353.64	13435.39	1580.74	9430.07	3711.19	22865.46	5291.93
12	Union Bank of India	3225.14	274.30	7268.79	473.40	1570.76	50.23	12064.69	797.93	20689.25	4676.55	32753.94	5474.48
Total PSU		63464.65	4291.05	98316.74	10042.75	53514.46	1645.26	215914.16	15979.05	340456.17	21000.39	556372.41	36979.44
13	Axis Bank	4621.70	260.04	17625.57	291.91	1029.52	97.23	23276.79	649.18	26620.94	842.59	49897.73	1491.77
14	Bandhan Bank	8629.18	205.61	9786.62	440.64	2678.11	326.36	21093.91	972.61	17460.39	689.39	38554.29	1662.00
15	Catholic Syrian Bank Ltd.	160.08	1.24	8.35	0.00	0.14	0.46	168.57	1.70	1311.22	1.96	1479.79	3.66
16	City Union Bank Ltd.	0.00	0.00	229.21	11.20	4.90	0.00	234.11	11.20	141.34	8.73	375.45	19.92
17	Dhanlaxmi Bank Ltd.	0.00	0.00	26.63	0.00	0.00	0.00	26.63	0.00	28.46	0.00	55.09	0.00
18	Federal Bank	396.58	23.03	1305.01	20.33	52.25	6.96	1753.84	50.32	4013.19	43.56	5767.03	93.87
19	HDFC Bank	3415.85	105.26	25226.33	1056.55	6013.38	121.24	34655.55	1283.05	42664.53	521.25	77320.08	1804.30
20	ICICI Bank	2546.87	85.48	29559.35	292.57	1236.33	34.68	33342.55	412.73	39676.24	1157.34	73018.78	1570.07
21	IDBI Bank	428.28	86.90	2813.75	238.00	2008.52	88.03	5250.55	412.93	5784.96	71.06	11035.50	483.99
22	IDFC First Bank	4.99	0.61	1429.49	24.80	45.54	1.59	1480.02	27.00	8074.40	108.61	9554.43	135.62
23	Indusind Bank	1613.90	159.00	3855.67	138.00	200.74	0.00	5670.30	297.00	13303.78	540.00	18974.08	837.00
24	Karnataka Bank Ltd.	98.83	38.19	598.51	144.00	61.02	3.88	758.36	186.07	1230.74	142.99	1989.10	329.06
25	Karur Vysya Bank	2.21	0.00	242.40	0.00	58.33	0.00	302.94	0.00	834.84	61.45	1137.78	61.45
26	Kotak Mahindra Bank	1020.16	5.40	5355.29	91.49	35.76	0.33	6411.22	97.23	6849.18	111.46	13260.40	208.69
27	Lakshmi Vilas Bank (DBS)	139.86	0.00	160.55	4.57	0.01	0.00	300.42	4.57	1060.46	0.37	1360.88	4.94
28	Ratnakar Bank Ltd	503.20	12.76	1130.01	0.25	56.36	1.51	1689.57	14.53	4680.12	103.06	6369.70	117.59
29	South Indian Bank Ltd.	79.80	0.20	226.02	15.07	13.31	0.39	319.13	15.66	737.67	6.78	1056.80	22.44
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	111.15	2.02	0.00	0.00	111.15	2.02	0.00	0.16	111.15	2.18
32	YES Bank	1006.59	5.42	3481.35	38.86	40.10	2.19	4528.04	46.47	10046.93	439.73	14574.97	486.20
Total PVT		24668.06	989.13	103260.50	2810.26	13534.33	684.86	141462.89	4484.26	184519.39	4850.49	325982.28	9334.74
33	Au Small finance Bank	213.64	0.79	309.01	14.31	26.41	0.06	549.06	15.17	259.31	32.80	808.37	47.97
34	ESAF SF Bank	530.44	20.81	244.55	7.11	7.82	0.71	782.81	28.63	53.67	0.85	836.48	29.48
35	Jana Small Finance Bank	413.06	23.12	451.32	16.82	300.95	13.72	1165.33	53.67	447.77	3.93	1613.10	57.60
36	Ujjivan SF Bank	1084.71	19.57	1290.16	0.00	1148.16	22.18	3523.02	41.75	1322.50	8.97	4845.52	50.72
37	Utkarsh SF Bank	44.27	0.20	86.77	8.95	28.46	4.06	159.50	13.21	77.51	6.12	237.01	19.33
Total Small Finance		2286.12	64.50	2381.81	47.20	1511.80	40.73	6179.72	152.43	2160.76	52.66	8340.48	205.09
38	WBGB (PNB)	11562.32	410.36	3851.73	327.22	1862.62	11.22	17276.67	748.79	3992.37	71.20	21269.04	820.00
Total RRB		11562.32	410.36	3851.73	327.22	1862.62	11.22	17276.67	748.79	3992.37	71.20	21269.04	820.00
39	WB State Co-Op Bank Ltd.	6763.31	404.25	673.90	134.71	9374.17	135.83	16811.38	674.79	10513.55	162.54	27324.92	837.33
40	WBSCARD Bank Ltd.	1182.13	0.00	139.51	0.00	116.40	0.00	1438.04	0.00	0.00	0.00	1438.04	0.00
Total Co-Optv		7945.44	404.25	813.41	134.71	9490.57	135.83	18249.42	674.79	10513.55	162.54	28762.96	837.33
Grand Total		109926.59	6159.29	208624.19	13362.13	79913.78	2517.90	399082.86	22039.32	541642.23	26137.28	940727.17	48176.61
% of NPA against Outstanding Advance													5.12

Sector wise NPA Position as on 31.03.2026																			
(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	426.22	3.60	4516.18	126.69	56.00	2.36	0.00	0.00	151.00	1.22	8.10	0.70	160.65	41.29	1211.00	88.31	71.37	32.34
2	Bank of India	232.86	7.77	4500.25	151.44	170.72	15.15	79.72	9.01	1552.50	4.00	22.30	1.45	768.10	145.24	1366.73	285.90	52.01	29.61
3	Bank of Maharashtra	33.70	0.93	767.14	23.41	0.32	0.00	0.00	0.00	1.18	0.07	4.32	0.41	41.13	37.47	50.93	15.02	17.18	0.35
4	Canara Bank	307.57	6.23	2931.66	118.41	43.01	7.44	0.00	0.00	191.48	1.95	0.00	0.00	496.12	50.60	73.25	0.00	164.88	7.21
5	Central Bank of India	1071.77	6.16	1314.67	63.82	40.34	4.73	130.25	2.09	2471.32	1.53	14.62	0.24	437.96	105.14	234.07	25.07	15.99	7.15
6	Indian Bank	204.86	3.15	4561.62	34.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1853.24	138.54	118.79	0.00	180.54	0.03
7	Indian Overseas Bank	23.11	0.26	1296.14	7.64	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	5.04	0.12	299.90	17.87	5.13	1.92	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.34	56.40	12.50	12.00	7.66
9	Punjab National Bank	931.44	27.04	10174.52	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	140.04	39.51
10	State Bank of India	2550.09	3.01	67223.00	22.11	106.54	12.06	4.57	2.24	4202.63	34.62	110.68	4.40	2819.00	338.53	4378.00	78.00	290.00	22.40
11	UCO Bank	267.13	8.31	3262.37	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	386.39	12.70	2506.37	80.83	22.59	1.97	0.00	0.00	437.11	5.26	511.83	7.34	715.23	43.79	1230.89	167.38	140.18	0.00
Total PSU		6440.19	79.28	103353.82	1020.56	554.76	94.68	250.54	25.34	15183.97	87.70	889.90	24.19	10391.37	1653.98	14302.85	1551.98	1191.36	167.60
13	Axis Bank	234.48	0.69	2554.77	13.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3662.89	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	2705.64	201.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.37	0.00	19351.92	769.60	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.32	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	3.67	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	10.34	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	153.06	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	149.28	2.29	14133.09	8.31	2.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1125.37	23.96	923.37	40.46	21.08	0.00
20	ICICI Bank	373.60	1.15	8812.42	118.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74.78	45.10	384.81	16.45	102.14	0.45
21	IDBI Bank	28.58	0.45	3092.48	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121.76	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	213.09	3.72	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.	0.39	0.11	143.35	8.87	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	0.54	0.00	106.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	37.25	0.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.50	0.03	30.73	3.43
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	26.78	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	0.36	0.00	20.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	463.50	10.92	0.00	0.00
29	South Indian Bank Ltd.	1.57	0.00	53.25	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	9.71	0.00	132.70	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
Total PVT		861.32	4.74	32299.96	467.99	2.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5148.89	153.95	25098.44	1141.64	250.55	5.02
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	211.27	1.08	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	393.60	11.92	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	67.72	1.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260.08	13.37	0.00	0.00
36	Ujivan SF Bank	0.00	0.00	1212.25	12.02	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	20.57	3.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.12	0.22	0.00	0.00
Total Small Finance		0.00	0.00	1308.35	17.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3025.42	92.51	0.00	0.00
38	WBGB (PNB)	91.82	3.27	2480.07	40.10	22.10	2.16	12.00	3.52	10264.97	30.45	122.18	3.06	2549.30	294.55	3133.05	237.94	69.35	6.32
Total RRB		91.82	3.27	2480.07	40.10	22.10	2.16	12.00	3.52	10264.97	30.45	122.18	3.06	2549.30	294.55	3133.05	237.94	69.35	6.32
39	WB State Co-Op Bank Ltd.	55.84	1.30	1038.85	47.40	24.88	3.46	5.18	5.37	380.25	27.51	270.49	51.09	5006.25	548.43	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
Total Co-Optv		55.84	1.30	1221.29	47.40	24.88	3.46	5.18	5.37	380.25	27.51	270.49	51.09	5006.25	548.43	0.00	0.00	0.00	0.00
Grand Total		7449.17	88.60	140663.49	1593.67	603.79	100.30	267.72	34.23	25829.19	145.65	1282.57	78.35	23095.81	2650.92	45559.76	3024.07	1511.25	178.93

Sector wise NPA Position as on 30.06.2026																				
(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	415.07	3.93	4135.26	136.24	56.00	0.97	0.00	0.00	151.00	2.26	8.10	0.55	166.82	30.18	1211.00	76.92	79.93	28.89	
2	Bank of India	282.39	8.12	4567.84	157.34	170.94	19.83	0.00	0.00	1564.10	4.23	22.00	1.50	757.26	150.73	1335.17	317.54	49.85	29.64	
3	Bank of Maharastra	34.06	0.22	742.36	5.99	0.00	0.00	0.00	0.00	0.65	0.04	3.46	0.53	49.30	37.61	83.55	29.2	0.00	0.00	
4	Canara Bank	326.68	7.47	3022.53	119.30	23.08	10.19	0.00	0.00	191.48	1.95	0.00	0.00	495.27	11.20	112.49	76.57	148.21	5.77	
5	Central Bank of India	1088.98	5.78	1311.68	123.40	40.28	3.52	130.25	3.23	2725.23	2.83	14.62	1.19	429.04	102.56	229.17	27.12	18.24	4.11	
6	Indian Bank	221.11	3.15	5184.87	34.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1854.68	138.54	118.79	0.00	180.78	0.03	
7	Indian Overseas Bank	23.11	0.00	1796.92	11.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.27	4.75	0.00	0.00	0.00	0.00	
8	Punjab & Sind Bank	8.22	0.16	317.86	18.48	5.13	1.82	0.00	0.00	0.00	0.00	0.00	0.00	0.58	0.37	56.40	8.35	9.29	7.66	
9	Punjab National Bank	954.50	27.73	10373.77	309.27	78.10	44.63	0.00	0.00	140.15	38.35	198.95	11.37	2283.61	660.12	6043.12	900.24	138.13	69.81	
10	State Bank of India	2681.00	16.17	41510.39	57.73	69.11	8.85	5.64	2.11	5161.00	63.00	233.00	5.00	2782.49	331.40	38404.35	446.32	188.00	25.04	
11	UCO Bank	267.13	8.31	3262.37	70.23	29.42	8.72	36.00	12.00	753.00	5.11	29.10	0.79	452.00	88.17	26.53	9.05	95.98	21.22	
12	Union Bank of India	391.50	12.75	2591.91	81.33	23.33	2.14	0.00	0.00	436.43	5.89	515.38	8.18	494.54	46.18	1230.51	177.72	141.24	0.00	
Total PSU		6693.75	93.79	78817.76	1125.34	495.39	100.67	171.89	17.34	11123.04	123.66	1024.61	29.11	9807.87	1601.81	48851.08	2069.03	1180.09	192.17	
13	Axis Bank	241.57	0.55	2794.78	19.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3662.89	0.00	0.00	0.00	0.00	0.00	
14	Bandhan Bank	0.00	0.00	2637.14	182.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.37	0.00	18543.59	913.88	0.00	0.00	
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.14	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.	0.70	0.00	2.20	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.00	
17	Dhanlaxmi Bank Ltd.	0.00	0.00	28.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	Federal Bank	2.69	0.05	296.02	21.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.79	0.00	0.00	0.00	0.00	0.00	
19	HDFC Bank	151.82	2.30	14086.58	111.37	0.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.63	23.96	950.20	43.45	19.80	0.35	
20	ICICI Bank	368.98	0.53	8899.03	125.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74.78	29.43	365.38	8.22	102.14	0.45	
21	IDBI Bank	28.58	0.45	3092.48	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.93	84.89	0.00	0.00	3.15	0.00	
22	IDFC First Bank	59.58	0.00	126.06	1.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223.25	3.39	0.00	0.00	
23	Indusind Bank	0.00	0.00	46.59	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3678.36	191.40	20.25	1.06	
24	Karnataka Bank Ltd.	0.44	0.11	146.18	7.81	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	0.71	0.00	125.96	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	35.76	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.37	0.03	27.73	3.43	
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	25.21	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
28	Ratnakar Bank Ltd	0.40	0.00	19.26	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.91	9.69	0.00	0.00	
29	South Indian Bank Ltd.	1.57	0.00	1.50	0.00	57.13	0.38	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	130.77	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	7.64	0.04	
Total PVT		867.15	3.99	32494.12	564.41	57.71	0.38	0.00	0.00	0.00	0.00	0.00	0.00	4042.94	138.28	24459.07	1173.75	242.21	5.32	
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	237.75	2.25	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	393.60	11.92	0.00	0.00	
35	Jana Small Finance Bank	0.00	0.00	70.36	0.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260.08	18.82	0.00	0.00	
36	Ujjivan SF Bank	0.00	0.00	1293.19	13.76	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	
37	Utkarsh SF Bank	0.00	0.00	20.89	3.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.95	0.22	0.00	0.00	
Total Small Finance		0.00	0.00	1392.25	18.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	937.38	33.21	0.00	0.00	
38	WBGB (PNB)	94.76	3.92	2536.92	38.09	14.08	2.83	11.82	3.34	10528.76	118.33	43.16	1.23	2507.71	280.01	3082.55	241.76	66.98	5.54	
Total RRB		94.76	3.92	2536.92	38.09	14.08	2.83	11.82	3.34	10528.76	118.33	43.16	1.23	2507.71	280.01	3082.55	241.76	66.98	5.54	
39	WB State Co-Op Bank Ltd.	106.31	2.77	1285.72	31.14	24.03	2.50	0.33	0.30	172.80	8.52	18.21	121.24	6102.79	359.79	0.00	0.00	0.00	0.00	
40	WBSCARD Bank Ltd.	0.00	0.00	116.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Co-Optv		106.31	2.77	1402.12	31.14	24.03	2.50	0.33	0.30	172.80	8.52	18.21	121.24	6102.79	359.79	0.00	0.00	0.00	0.00	
Grand Total		7761.97	104.46	116643.17	1777.85	591.21	106.38	184.04	20.98	21824.60	250.51	1085.99	151.58	22461.30	2379.89	77330.08	3517.74	1482.83	203.04	

Sector wise Recovery performance as on 31.03.2026																			
(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	166.36	135.92	81.70	250.94	230.10	91.70	64.89	55.27	85.17	482.19	421.29	87.37	234.75	189.71	80.81	716.94	611.00	85.22
2	Bank of India	399.91	12.51	3.13	1401.54	55.29	3.94	126.84	3.11	2.45	1928.29	70.91	3.68	1386.90	49.61	3.58	3315.19	120.52	3.64
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	20.97	3.16	15.07	417.57	26.06	6.24	18.40	4.58	24.89	456.94	33.80	7.40	91.20	4.10	4.50	548.14	37.90	6.91
5	Central Bank of India	142.28	8.35	5.87	380.70	13.86	3.64	74.09	7.46	10.07	597.07	29.67	4.97	969.11	3.67	0.38	1566.18	33.34	2.13
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	263.60	17.00	6.45	411.25	19.00	4.62	68.94	12.00	17.41	743.79	48.00	6.45	4692.05	153.00	3.26	5435.84	201.00	3.70
Total PSU		3720.50	1063.45	28.58	8381.85	3293.57	39.29	757.86	280.77	37.05	12860.21	4637.79	36.06	14873.54	6849.64	46.05	27733.75	11487.43	41.42
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	354.49	294.00	82.94	826.21	803.47	97.25	15.24	11.50	75.45	1195.94	1108.97	92.73	980.21	958.04	97.74	2176.15	2067.02	94.98
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.	38.68	0.53	1.37	133.91	0.63	0.47	13.50	0.15	1.11	186.09	1.31	0.70	143.39	0.65	0.45	329.48	1.96	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	16.51	6.08	36.80	0.00	0.00	#DIV/0!	1.08	0.39	36.72	17.59	6.47	36.80	12.15	5.22	42.91	29.74	11.69	39.29
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.07	0.00	0.00	3.07	0.00	0.00
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		422.06	301.28	71.38	974.56	817.09	83.84	38.12	19.26	50.54	1434.74	1137.64	79.29	1138.83	963.91	84.64	2573.57	2101.54	81.66
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	66.64	64.04	96.10	27.91	27.02	96.82	1.02	0.93	91.26	95.57	91.99	96.26	6.52	6.41	98.37	102.08	98.40	96.39
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	Ujjivan 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	10.65	9.90	92.96	17.23	16.18	93.91	8.90	8.20	92.13	36.78	34.28	93.20	20.68	20.01	0.35	57.46	54.29	94.48
Total Small Finance		345.29	208.94	60.51	202.39	143.16	70.73	233.89	138.68	59.29	781.58	490.78	62.79	106.85	93.66	87.66	888.43	584.44	65.78
38	WBGB (PNB)	1409.87	1158.56	82.17	853.87	775.23	90.79	366.42	326.08	88.99	2630.16	2259.87	85.92	783.22	686.79	87.69	3413.38	2946.66	86.33
Total RRB		1409.87	1158.56	82.17	853.87	775.23	90.79	366.42	326.08	88.99	2630.16	2259.87	85.92	783.22	686.79	87.69	3413.38	2946.66	86.33
39	WB State Co-Op Bank Ltd.	4772.24	3836.25	66.30	519.59	369.41	67.69	2396.91	1993.29	73.08	7688.74	6198.95	80.62	2069.50	1811.62	74.39	9758.24	8010.56	82.09
40	WBSCARD Bank Ltd.	517.09	94.04	18.19	134.95	17.23	12.77	128.03	10.73	8.38	780.07	122.00	15.64	0.00	0.00	#DIV/0!	780.07	122.00	15.64
Total Co-Optv		5289.33	3930.29	74.31	654.54	386.64	59.07	2524.94	2004.02	79.37	8468.81	6320.95	74.64	2069.50	1811.62	87.54	10538.31	8132.56	77.17
Grand Total		11187.06	6662.52	59.56	11067.21	5415.69	48.93	3921.23	2768.81	70.61	26175.50	14847.02	56.72	18971.94	10405.61	54.85	45147.44	25252.63	55.93

Sector wise Recovery performance as on 30.06.2026																			
(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	136.08	101.98	74.94	70.42	67.01	95.16	5.39	5.10	94.62	211.89	174.09	82.16	216.98	194.67	89.72	428.87	368.76	85.98
2	Bank of India	399.91	14.12	3.53	1401.54	59.78	4.27	126.84	5.02	3.96	1928.29	78.92	4.09	1386.90	53.41	3.85	3315.19	132.33	3.99
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	21.33	3.37	15.80	312.16	10.40	3.33	17.82	4.81	26.99	351.31	18.58	5.29	87.63	6.96	7.94	438.94	25.54	5.82
5	Central Bank of India	143.15	8.07	5.64	393.61	15.01	3.81	105.71	7.36	6.96	642.47	30.44	4.74	923.99	7.47	0.81	1566.46	37.91	2.42
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	209.81	62.86	29.96	168.58	82.21	48.77	167.77	28.90	17.23	546.16	173.97	31.85	361.69	98.77	27.31	907.85	272.74	30.04
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	270.52	9.21	3.40	438.66	15.54	3.54	47.04	11.24	23.89	756.22	35.99	4.76	4688.17	27.34	0.58	5444.39	63.33	1.16
Total PSU		3475.26	985.49	28.36	7892.80	2954.57	37.43	742.36	157.22	21.18	12110.42	4097.28	33.83	14853.76	6658.16	44.82	26964.18	10755.44	39.89
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	339.73	281.68	82.91	859.53	830.98	96.68	209.47	198.48	94.75	1408.74	1311.14	93.07	1333.23	1292.05	96.91	2741.96	2603.19	94.94
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.	38.19	0.53	1.39	144.00	1.21	0.84	3.88	0.04	1.03	186.07	1.78	0.96	142.99	0.64	0.45	329.06	2.42	0.74
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	2.64	1.07	40.35	0.00	0.00	#DIV/0!	0.17	0.08	49.30	2.80	1.15	40.88	0.89	2.22	247.93	3.70	3.36	90.91
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.07	0.00	0.00	3.07	0.00	0.00
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		392.94	283.94	72.26	1017.97	845.18	83.03	221.82	205.82	92.79	1632.73	1334.95	81.76	1480.18	1294.90	87.48	3112.91	2629.85	84.48
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	66.31	63.58	95.88	30.57	29.59	96.80	0.98	0.87	89.06	97.85	94.04	96.10	6.71	6.57	97.94	104.56	100.61	96.22
35	Jana Small Finance Bank	252.44	170.67	67.61	201.47	155.93	77.40	191.54	150.63	78.64	645.45	477.23	73.94	111.52	101.88	91.36	756.97	579.11	76.50
36	Ujivan Small Finance Bank	1530.68	543.98	35.54	1489.56	685.62	46.03	1457.49	545.67	37.44	4477.74	1775.28	39.65	1093.55	863.99	79.01	5571.28	2639.27	47.37
37	Utkarsh Small Finance Bank	6.12	5.90	96.41	8.25	8.00	96.97	2.50	2.15	86.00	16.87	16.05	95.14	7.20	7.02	0.35	24.07	23.07	95.85
Total Small Finance		1859.11	785.88	42.27	1729.85	879.14	50.82	1653.00	699.34	42.31	5241.96	2364.36	45.10	1219.63	980.09	80.36	6461.58	3344.45	51.76
38	WBGB (PNB)	96.07	68.32	71.12	352.58	232.40	65.91	0.01	0.01	58.25	448.66	300.73	67.03	754.40	676.83	89.72	1203.05	977.56	81.26
Total RRB		96.07	68.32	71.12	352.58	232.40	65.91	0.01	0.01	58.25	448.66	300.73	67.03	754.40	676.83	89.72	1203.05	977.56	81.26
39	WB State Co-Op Bank Ltd.	820.67	137.59	16.63	217.47	47.27	21.74	21.74	21.74	100.00	1435.46	453.35	31.58	479.35	316.19	66.00	1914.80	769.54	40.19
40	WBSCARD Bank Ltd.	627.71	4.80	0.76	57.10	0.83	1.45	130.05	1.70	1.31	814.86	7.33	0.90	0.00	0.00	#DIV/0!	814.86	7.33	0.90
Total Co-Optv		1448.38	142.39	9.83	274.57	48.10	17.52	527.37	270.20	51.24	2250.32	460.68	20.47	479.35	316.19	65.96	2729.66	776.87	28.46
Grand Total		7271.76	2266.02	31.16	11267.77	4959.39	44.01	3144.56	1332.58	42.38	21684.09	8558.00	39.47	18787.31	9926.18	52.83	40471.40	18484.17	45.67

Status of PDR Cases as on 31.03.2026:

As on 31.03.2026 there are 8,905 number of PDR (Public Demand Recovery) cases pending amounting Rs.357.46 Crore and the Certificate Officers may be advised to dispose of the cases at the earliest. As on 30.06.2026, 8854 number of PDR cases are pending amounting to Rs.305.53 cr.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2026									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2025		Cases filed from 01.04.2025 to 31.03.2026		Cases Settled from 01.04.2025 to 31.03.2026		Pending cases as on 31.03.2026	
		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	0.81	0	0.00	0	0.00	46	0.81
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	762	4.89	11	0.13	1	0.02	772	5.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	1482	51.31
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4024	157.19	626	22.56	1	0.02	4649	179.73
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	WBGB (PNB)	2868	49.41	37	0.57	0	0.00	2905	49.98
Total RRB		2868	49.41	37	0.57	0	0.00	2905	49.98
39	WB State Co-Op Bank Ltd.	1292	112.90	82	16.14	23	1.30	1351	127.75
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1292	112.90	82	16.14	23	1.30	1351	127.75
Grand Total		8184	319.50	745	39.27	24	1.32	8905	357.46

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2026									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 30.06.2026		Cases filed from 01.04.2025 to 30.06.2026		Cases Settled from 01.04.2025 to 30.06.2026		Pending cases as on 30.06.2026	
		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	0.81	0	0.00	0	0.00	46	0.81
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	762	4.89	11	0.13	1	0.02	772	5.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	1482	51.31
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4024	157.19	626	22.56	1	0.02	4649	179.73
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	WBGB (PNB)	2905	49.98	0	0.00	0	0.00	2905	49.98
Total RRB		2905	49.98	0	0.00	0	0.00	2905	49.98
39	WB State Co-Op Bank Ltd.	1282	74.91	21	0.94	3	0.03	786	38.93
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1282	74.91	21	0.94	3	0.03	1300	75.82
Grand Total		8211	282.08	647	23.50	4	0.05	8854	305.53

Recovery under SARFAESI Act, 2002

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

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 3,393 loan accounts covering an amount of Rs.1,588.62 Crore as reported by member banks as on March Quarter, 2026. The district wise details are as given hereunder.

DM permission pending under SARFAESI Act 2002 as on 31.03.2026											(Rs in cr)
Sr No.	District	Below 60 days		Above 60 days to below 6 month		6 month to below 1 Year		1 year & above		Total pending	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	24 Pgs. (N)	61	35.74	97	32.43	127	34.50	195	126.04	480	228.71
2	24 Pgs. (S)	57	35.00	67	80.97	112	49.20	194	71.28	430	236.45
3	Alipurduar	0	0.00	2	0.02	12	42.14	2	0.08	16	42.24
4	Bankura	7	1.77	13	2.09	11	8.25	21	3.80	52	15.92
5	Birbhum	15	2.41	13	3.03	19	3.21	70	18.55	117	27.21
6	Coochbehar	6	2.57	11	2.27	31	4.76	28	4.12	76	13.73
7	Dakshin Dinajpur	3	0.54	4	0.72	37	2.68	33	19.87	77	23.81
8	Darjeeling	6	2.11	24	42.12	20	10.71	39	14.90	89	69.84
9	Hooghly	23	8.38	22	3.49	66	24.86	121	41.56	232	78.29
10	Howrah	47	57.86	32	10.28	91	30.38	127	36.55	297	135.07
11	Jalpaiguri	7	1.54	7	5.15	15	12.14	19	6.25	48	25.09
12	Jhargram	2	0.38	3	0.38	3	0.21	3	0.30	11	1.27
13	Kalimpong	4	0.37	39	5.75	0	0.00	11	1.19	54	7.31
14	Kolkata	57	17.57	26	15.67	120	60.67	130	87.39	333	181.30
15	Malda	3	1.36	21	2.20	13	1.50	46	32.54	83	37.60
16	Murshidabad	12	2.59	11	2.45	25	16.04	57	14.11	105	35.19
17	Nadia	27	5.73	19	3.54	53	10.87	65	16.16	164	36.30
18	Paschim Burdwan	12	13.80	38	44.59	66	19.75	54	38.40	170	116.54
19	Paschim Medinipur	1	0.18	37	6.17	30	29.67	64	8.44	132	44.46
20	Purba burdwan	9	12.69	41	73.62	64	37.79	90	33.89	204	157.99
21	Purba Medinipur	6	2.61	21	6.93	18	1.97	65	38.08	110	49.59
22	Purulia	2	0.37	12	1.06	24	5.62	11	2.86	49	9.91
23	Uttar Dinajpur	1	0.82	7	2.47	10	2.01	46	9.50	64	14.80
Grand Total		368	206.43	567	347.40	967	408.93	1491	625.86	3393	1588.62

DM permission pending under SARFAESI Act as on 30.06.026										Rs in cr	
Serial No	District	Below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total pending	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	24 Pgs. (N)	78	24.72	62	21.72	73	19.47	127	117.90	340	183.80
2	24 Pgs. (S)	40	14.82	45	64.17	38	11.96	145	69.65	268	160.60
3	Alipurduar	1	0.30	0	0.00	0	0.00	6	0.60	7	0.90
4	Bankura	0	0.00	3	1.74	8	2.83	31	18.06	42	22.63
5	Birbhum	0	0.00	10	5.59	24	16.30	57	7.20	91	29.09
6	Coochbehar	8	3.95	4	0.47	13	3.22	39	20.77	64	28.41
7	Dakshin Dinajpur	0	0.00	0	0.00	1	0.84	62	16.57	63	17.41
8	Darjeeling	6	4.57	1	0.77	9	4.23	29	27.96	45	37.52
9	Hooghly	12	3.05	16	4.02	16	1.96	73	11.22	117	20.25
10	Howrah	22	4.24	22	4.40	21	3.06	81	20.59	146	32.29
11	Jalpaiguri	11	9.67	1	0.28	5	5.76	31	8.79	48	24.50
12	Jhargram	1	0.58	1	0.16	0	0.00	3	0.21	5	0.95
13	Kalimpong	0	0.00	0	0.00	0	0.00	7	1.67	7	1.67
14	Kolkata	2	0.80	2	1.16	3	1.56	39	27.84	46	31.35
15	Malda	4	1.26	8	1.31	9	4.14	50	10.69	71	17.40
16	Murshidabad	10	4.06	3	1.19	21	5.77	41	7.93	75	18.95
17	Nadia	35	6.88	5	3.13	19	4.99	67	10.05	126	25.05
18	Paschim Burdwan	6	5.96	8	36.40	15	5.97	40	19.30	69	67.63
19	Paschim Medinipur	1	0.58	15	2.19	13	3.00	69	13.20	98	18.98
20	Purba burdwan	28	6.31	15	3.43	36	22.09	120	636.51	199	668.34
21	Purba Medinipur	9	3.44	8	9.12	27	10.20	81	43.50	125	66.25
22	Purulia	0	0.00	0	0.00	0	0.00	8	4.13	8	4.13
23	Uttar Dinajpur	8	3.05	1	0.03	8	0.60	23	4.40	40	8.08
	Grand Total	282	98.22	230	161.27	359	127.94	1229	1098.75	2100	1486.18

AGENDA – 15

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

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

Sub-Committee for Digital Payment:

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

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC has already formed a Sub-Committee on Digital Payments Ecosystem. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently SLBC has adopted the district of Purba Medinipur and Paschim Bardhaman as Digital District with the objective of making these two Districts 100% digitally enabled within a time span of 12 months. The action plan in this regard was shared with the member banks. As on date, all 23 districts have achieved 100% digital coverage.

Major action points for the implementation of the program:

100% digital coverage achieved till date in savings as well as current accounts are required to be sustained on an ongoing basis.

Expanding & Deepening of Digital Payment Ecosystem latest status as on 31.03.2026:

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 31.03.2026, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently, as per RBI directives, SLBC had 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.

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Digital coverage in any one channel is steadily increasing day by day. The comparison of digital coverage as on March 2026 with the same corresponding period of the previous financial year is given below-

During the Quarter	Achievement in SB A/c	Achievement in CD A/c
March 2025	96.23%	87.94%
March 2026	100%	100%

Performance of Digital Coverage of all districts except Nadia & Howrah as on 31.03.2026: -

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 31.03.2026						
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	23,25,989	23,25,989	100.00	32,106	32,106	100.00
Bankura	37,93,915	37,93,915	100.00	39,612	39,612	100.00
Birbhum	38,28,572	38,28,572	100.00	62,792	62,792	100.00
Coochbehar	36,34,237	36,34,237	100.00	43,034	43,034	100.00
Dakshin Dinajpur	20,59,828	20,59,828	100.00	25,707	25,707	100.00
Darjeeling	20,58,294	20,58,294	100.00	72,456	72,456	100.00
Hooghly	69,07,942	69,07,942	100.00	1,38,990	1,38,990	100.00
Jalpaiguri	28,10,105	28,10,105	100.00	45,521	45,521	100.00
Jhargram	10,54,838	10,54,838	100.00	12,917	12,917	100.00
Kalimpong	3,02,103	3,02,103	100.00	4,772	4,772	100.00
Kolkata	88,64,791	88,64,791	100.00	5,10,764	5,10,764	100.00
Malda	48,97,902	48,97,902	100.00	66,947	66,947	100.00
Murshidabad	74,63,924	74,63,924	100.00	1,06,775	1,06,775	100.00
Paschim Burdwan	36,62,335	36,62,335	100.00	92,075	92,075	100.00
Paschim Medinipur	54,19,461	54,19,461	100.00	86,940	86,940	100.00
Purba Burdwan	52,70,700	52,70,700	100.00	94,302	94,302	100.00
Purba Medinipur	58,59,261	58,59,261	100.00	1,07,094	1,07,094	100.00
Purulia	30,23,597	30,23,597	100.00	26,776	26,776	100.00
Uttar Dinajpur	35,71,264	35,71,264	100.00	54,366	54,366	100.00
24 Pgs. (N)	1,20,26,150	1,20,26,150	100.00	2,72,376	2,72,376	100.00
24 Pgs. (S)	95,74,730	95,74,730	100.00	1,41,735	1,41,735	100.00
Grand Total	9,84,09,938	9,84,09,938	100.00	20,38,057	20,38,057	100.00

As on 31.03.2026, member banks have cumulatively covered 9,84,09,938 number of savings accounts in any one digital channel out of total 9,84,09,938 number of eligible savings accounts, thus achieving 100% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 20,38,057 number of accounts in any one digital channel out of total 20,38,057 number of eligible cases, thus achieving 100% overall digital coverage in the districts of West Bengal.

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 31.03.2026:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	March 2026	33,83,210	343.96	8,902	0.61
Airtel Payment Bank	March 2026	49,10,921	349.50	0	0.00
Fino Payment Bank	March 2026	21,717	2.14	825	0.22

Basic Data of Payment Banks (Cumulative Outstanding) as on 30.06.2026:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June 2026	34,48,796	473.07	8,873	0.72
Airtel Payment Bank	June 2026	49,10,921	349.50	0	0.00
Fino Payment Bank	June 2026	4,23,666	47.27	6,631	1.75

DBT Transactions and Bills & Utility Payment:

(Amount in Crore)

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	March 2026	6,20,523	100.39	75911	2.94
Airtel Payment Bank	March 2026	2,88,854	42.86	0	0.00
Fino Payment Bank	March 2026	2,853	0.40	0	0.00

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June 2026	9,40,789	98.65	70031	3.09
Airtel Payment Bank	June 2026	2,88,854	42.86	0	0.00
Fino Payment Bank	June 2026	2,853	0.40	0	0.00

AGENDA – 16

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

Q-O-Q 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
31.03.2026	198	7,776	839	29,218	1,037	36,994
30.06.2026	181	5,354	472	17,061	653	22,415

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

During the quarter	Mar-26	Jun-26
Total Rural Camps	13,362	7,963

District wise progress of FLC during March quarter of FY 2025-26 & June quarter of FY 2026-27 is given hereunder:

District wise camp conducted by FLCs and rural branches during the March, 2026 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	10	363	15	10	209	324	972	795
2	24 Pgs (S)	1	6	15	631	15	15	631	318	954	1232
3	Alipurduar	1	6	8	267	15	16	628	51	153	158
4	Bankura	1	6	6	246	15	16	319	206	618	612
5	Birbhum	1	6	28	997	15	26	787	214	642	54
6	Coochbehar	1	6	11	424	15	18	601	136	408	718
7	Darjeeling	1	6	0	0	15	0	0	73	219	220
8	Dakshin Dinajpur	1	6	0	0	15	273	8158	78	234	273
9	Hooghly	1	6	2	105	15	2	81	237	711	40
10	Howrah	1	6	5	343	15	41	1378	115	345	41
11	Jalpaiguri	1	6	20	410	15	26	585	79	237	246
12	Jhargram	1	6	12	470	15	12	470	83	249	280
13	Kalimpong	1	6	8	191	15	63	1045	12	36	71
14	Kolkata	1	6	4	95	15	3	95	0	0	0
15	Malda	1	6	0	0	15	3	232	189	567	190
16	Murshidabad	1	6	18	926	15	138	6709	241	723	4826
17	Nadia	1	6	11	581	15	11	581	195	585	593
18	Paschim Bardhaman	1	6	13	363	15	0	0	102	306	69
19	Paschim Medinipur	1	6	8	670	15	8	670	250	750	285
20	Purba Bardhaman	1	6	10	434	15	35	1461	330	990	1003
21	Purba Medinipur	1	6	9	260	15	48	1350	252	756	1290
22	Purulia	1	6	0	0	15	14	293	129	387	305
23	Uttar Dinajpur	1	6	0	0	15	61	2935	103	309	61
Total		23	138	198	7776	345	839	29218	3717	11151	13362

District wise camp conducted by FLCs and rural branches during the June, 2026 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	10	202	15	10	239	328	984	808
2	24 Pgs (S)	1	6	17	340	15	18	425	318	954	1241
3	Alipurduar	1	6	9	268	15	18	668	51	153	162
4	Bankura	1	6	2	28	15	12	240	206	618	10
5	Birbhum	1	6	15	410	15	29	789	212	636	523
6	Coochbehar	1	6	0	0	15	5	243	136	408	31
7	Darjeeling	1	6	24	952	15	24	952	8	24	24
8	Dakshin Dinajpur	1	6	0	0	15	15	513	78	234	273
9	Hooghly	1	6	0	0	15	2	81	237	711	40
10	Howrah	1	6	5	460	15	45	1759	115	345	45
11	Jalpaiguri	1	6	20	410	15	26	778	79	237	247
12	Jhargram	1	6	12	363	15	0	0	86	258	328
13	Kalimpong	1	6	2	103	15	40	1670	12	36	7
14	Kolkata	1	6	4	111	15	2	71	0	0	0
15	Malda	1	6	0	0	15	27	1168	189	567	325
16	Murshidabad	1	6	0	0	15	21	885	241	723	664
17	Nadia	1	6	0	0	15	23	887	195	585	23
18	Paschim Bardhaman	1	6	44	1012	15	44	1012	102	306	65
19	Paschim Medinipur	1	6	0	0	15	18	1160	250	750	808
20	Purba Bardhaman	1	6	10	419	15	38	1583	333	999	1010
21	Purba Medinipur	1	6	7	276	15	20	637	252	756	960
22	Purulia	1	6	0	0	15	13	308	129	387	308
23	Uttar Dinajpur	1	6	0	0	15	22	993	103	309	61
Total		23	138	181	5354	345	472	17061	3660	10980	7963

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

Financial Literacy camp in Animal Husbandry intensive area:

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

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

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

Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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

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

Saturation drive for Jan Suraksha Schemes: -

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

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

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline producers and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.

Q-O-Q Comparison of PMJDY Accounts (Cumulative Outstanding):

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2026	5,63,97,077	28,890.40	36,86,492
30.06.2026	5,69,99,485	25,712.52	36,36,367

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2026	3,72,76,749	4,97,96,959
30.06.2026	3,77,91,380	5,07,53,082

PMSBY, PMJJBY, APY Progress (cumulative):

As On	Total PMJDY	Total PMJJBY	% Enrolment	Total PMSBY	% Enrolment	Total APY	% Enrolment
31.03.2026	56,397,077	15,868,388	28.14	38,827,352	68.85	7,022,868	12.45
30.06.2026	56,999,485	16,309,093	28.61	39,667,871	69.59	7,261,318	12.74

Bank and District wise status of PMJDY & Social Security Schemes as on 31.03.2026 & 30.06.2026:

Bank wise status of PMJDY as on 31.03.2026									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	9844	60043	32950	36937	69887	40.73	7361	55978	50804
Bank of Baroda	2495903	1369643	1664547	2200999	3865546	1959.42	107363	3758666	3775060
Bank of India	1704746	383360	887722	1200384	2088106	1103.95	145725	1812437	1998822
Bank of Maharashtra	30547	84053	56085	58515	114600	46.88	18555	98585	111115
Canara Bank	961513	246744	524884	683373	1208257	677.82	130142	699725	1082961
Central Bank of India	1460727	138752	645663	953816	1599479	691.70	102181	1038751	1471511
City Union Bank Ltd	0	72	47	25	72	0.04	3	66	59
Federal Bank Ltd	2751	5720	5438	3033	8471	3.73	2325	1571	6582
HDFC Bank Ltd	15935	332678	27529	321084	348613	44.03	127664	348601	169565
ICICI Bank Ltd	26017	14550	20145	20422	40567	9.12	7794	38684	32742
IDBI Bank Ltd.	17482	93173	52184	58471	110655	35.98	38377	43465	63369
Indian Bank	3494773	654020	1709670	2439123	4148793	2464.51	198480	1992406	3393200
Indian Overseas Bank	232290	250997	216617	266670	483287	175.61	10342	464466	460549
IndusInd Bank Ltd	123730	3559	96491	30798	127289	26.79	15649	125450	2176
Jammu & Kashmir Bank Ltd	0	233	143	90	233	0.09	78	157	161
Karur Vysya Bank	791	1735	1524	1002	2526	0.46	748	2465	2120
Kotak Mahindra Bank Ltd	2537	18287	13072	7752	20824	2.17	13287	10534	20235
Punjab & Sind Bank	6655	32010	17616	21049	38665	10.54	4272	23976	35516
Punjab National Bank	10306718	1098786	4800204	6605300	11405504	5638.87	1146694	7533497	10598687
RBL Bank Ltd	10	34	37	7	44	0.06	11	44	43
South Indian Bank Ltd	320	3638	2536	1422	3958	0.98	1533	2641	3882
State Bank of India	16575218	2392283	8622655	10344846	18967501	12084.78	333846	16771913	16345989
UCO Bank	1444984	683573	841217	1287340	2128557	739.80	218509	799526	2042239
Union Bank of India	1215901	372088	718552	869437	1587989	604.09	223757	543399	1510523
Yes Bank Ltd	9	491	421	79	500	0.64	61	500	392
West Bengal Gramin Bank	7263927	763227	3289036	4738118	8027154	2527.61	831735	1109246	6618657
Grand Total	47393328	9003749	24246985	32150092	56397077	28890.40	3686492	37276749	49796959

Bank wise status of PMJDY as on 30.06.2026									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	15716	79998	37745	57969	95714	52.68	9947	68771	79275
Bank of Baroda	2541866	1389618	1693738	2237746	3931484	1787.24	106167	3819060	3843784
Bank of India	1731361	390459	902935	1218885	2121820	1000.06	169037	1821250	2033800
Bank of Maharashtra	35660	90465	62408	63717	126125	43.74	21427	109817	122591
Canara Bank	987416	255717	542339	700794	1243133	646.94	138313	721218	1118832
Central Bank of India	1471757	140432	652230	959959	1612189	611.80	106367	1048475	1485049
City Union Bank Ltd	0	70	45	25	70	0.03	3	65	60
Federal Bank Ltd	2760	5737	5451	3046	8497	3.49	2467	1564	6632
HDFC Bank Ltd	16965	353566	27555	342976	370531	43.67	135965	370519	188492
ICICI Bank Ltd	25917	14602	20190	20329	40519	8.06	8039	38804	32912
IDBI Bank Ltd.	20061	100705	57832	62934	120766	35.20	40588	43465	63290
Indian Bank	3519996	657559	1719479	2458076	4177555	2189.78	203192	2037574	3483550
Indian Overseas Bank	239520	254200	221327	272393	493720	185.37	10354	470301	468806
IndusInd Bank Ltd	179651	3547	137977	45221	183198	35.74	18566	180682	2198
Jammu & Kashmir Bank Ltd	0	238	146	92	238	0.09	80	157	168
Karur Vysya Bank	816	1900	1611	1105	2716	0.58	806	2653	2312
Kotak Mahindra Bank Ltd	2537	18295	13080	7752	20832	2.22	13246	10615	20246
Punjab & Sind Bank	7308	34502	18988	22822	41810	9.83	4857	27932	38753
Punjab National Bank	10354732	1104758	4789341	6670149	11459490	5100.78	1023179	7698581	10703830
RBL Bank Ltd	19	65	60	24	84	0.23	14	84	83
South Indian Bank Ltd	336	4003	2740	1599	4339	1.26	1881	2954	4267
State Bank of India	16668203	2399333	8666792	10400744	19067536	10182.99	351959	16795717	16747628
UCO Bank	1454749	693482	851493	1296738	2148231	712.58	218509	834063	2061913
Union Bank of India	1248712	378806	738398	889120	1627518	526.34	219603	571666	1551845
Yes Bank Ltd	9	514	437	86	523	0.52	66	523	418
West Bengal Gramin Bank	7300759	800088	3325876	4774971	8100847	2531.30	831735	1114870	6692348
Grand Total	47826826	9172659	24490213	32509272	56999485	25712.52	3636367	37791380	50753082

PMJDY District wise status as on 31.03.2026									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	3215460	1793717	2142525	2866652	5009177	2693.24	299455	3538089	4449876
24 Paraganas South	5349116	410542	2503766	3255892	5759658	3272.97	395203	3833149	5094579
Alipurduar	863204	49124	404915	507413	912328	453.92	61268	726274	772724
Bankura	2202705	271579	1110917	1363367	2474284	1538.04	145433	1441354	2176046
Birbhum	2412428	144655	1100394	1456689	2557083	1307.68	110160	1559966	2275067
Coochbehar	1762923	93003	819787	1036139	1855926	658.57	124325	1441110	1654529
Darjeeling	360793	312154	276799	396148	672947	457.76	47872	533648	597137
Dinajpur Dakshin	1159607	176326	583058	752875	1335933	515.22	92257	810759	1160597
Dinajpur Uttar	2655096	374406	1321964	1707538	3029502	889.87	268888	1666527	2579320
Hooghly	2124109	582612	1125093	1581628	2706721	1616.71	138192	1789045	2402513
Howrah	1661656	626064	956506	1331214	2287720	1315.28	104733	1573332	2065157
Jalpaiguri	1183943	323817	641570	866190	1507760	690.14	114989	1129682	1356025
Jhargram	513769	5181	230375	288575	518950	350.59	30256	295363	440402
Kalimpong	50064	12948	27814	35198	63012	33.42	4178	46930	56763
Kolkata	9565	1041407	459401	591571	1050972	536.02	116161	829730	890081
Maldah	3671757	140436	1649688	2162505	3812193	1549.04	323674	2201076	3421222
Medinipur East	2638953	184454	1224709	1598698	2823407	1831.16	171302	1795819	2498405
Medinipur West	2521507	364554	1214657	1671404	2886061	1761.34	170346	1798075	2557257
Murshidabad	5051726	220350	2328017	2944059	5272076	2153.08	372603	3766443	4680810
Nadia	2830195	645961	1498798	1977358	3476156	1744.62	239607	2353617	3021641
Paschim Bardhaman	938364	664385	563714	1039035	1602749	692.28	94249	859660	1393905
Purba Bardhaman	2225809	284126	1035402	1474533	2509935	1266.57	108128	1876166	2227820
Purulia	1990579	281948	1027116	1245411	2272527	1562.89	153213	1410935	2025083
Grand Total	47393328	9003749	24246985	32150092	56397077	28890.40	3686492	37276749	49796959

PMJDY District wise status as on 30.06.2026									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	3243670	1818219	2163301	2898588	5061889	2446.98	299525	3585096	4546964
24 Paraganas South	5411250	426774	2535462	3302562	5838024	2669.57	390438	3905596	5204772
Alipurduar	893045	51245	425822	518468	944290	410.28	62366	754066	785237
Bankura	2216978	279004	1118428	1377554	2495982	1420.37	141695	1455200	2221334
Birbhum	2430574	148837	1109524	1469887	2579411	1168.88	110705	1578152	2318155
Coochbehar	1780079	96775	829167	1047687	1876854	550.46	124280	1455546	1683787
Darjeeling	364367	314518	279180	399705	678885	438.74	47660	535903	605227
Dinajpur Dakshin	1169242	180502	588836	760908	1349744	431.31	91047	819937	1183371
Dinajpur Uttar	2672313	382598	1333541	1721370	3054911	770.28	265168	1687591	2615175
Hooghly	2168357	589718	1152945	1605130	2758075	1489.34	138144	1840503	2453742
Howrah	1677223	635315	966903	1345635	2312538	1205.93	103890	1596466	2108678
Jalpaiguri	1193819	328297	646206	875910	1522116	644.68	113984	1140065	1376546
Jhargram	516838	5834	231256	291416	522672	321.32	30046	298816	451617
Kalimpong	51309	13938	29006	36241	65247	32.28	4254	47345	59270
Kolkata	9933	1047746	460868	596811	1057679	504.21	118303	835440	904356
Maldah	3698317	146502	1663687	2181132	3844819	1397.37	314147	2226007	3468277
Medinipur East	2655818	193117	1232072	1616863	2848935	1677.53	168588	1821154	2543847
Medinipur West	2537433	373100	1219848	1690685	2910533	1610.63	164647	1824626	2608980
Murshidabad	5090118	230161	2345500	2974779	5320279	1791.81	359124	3800786	4762459
Nadia	2854413	657084	1511213	2000284	3511497	1573.27	238896	2385976	3087096
Paschim Bardhaman	944294	673108	569779	1047623	1617402	654.07	95872	872543	1422135
Purba Bardhaman	2248143	291307	1047984	1491466	2539450	1105.80	111036	1899011	2281254
Purulia	1999293	288960	1029685	1258568	2288253	1397.40	142552	1425555	2060803
Grand Total	47826826	9172659	24490213	32509272	56999485	25712.52	3636367	37791380	50753082

Bank wise cumulative enrolment position under social security schemes as on 31.03.2026 (as per PMJDY Portal)

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	38,65,546	4,60,721	21,52,342	2,43,354	28,56,417
2	Bank of India	20,88,106	8,70,151	22,72,742	3,93,962	35,36,855
3	Bank of Maharashtra	1,14,600	29,993	1,10,937	20,140	1,61,070
4	Canara Bank	12,08,257	3,49,128	11,25,063	2,23,161	16,97,352
5	Central Bank of India	15,99,479	4,29,892	11,61,305	3,21,641	19,12,838
6	Indian Bank	41,48,793	10,90,925	22,31,304	6,91,870	40,14,099
7	Indian Overseas Bank	4,83,287	1,84,371	4,61,279	1,13,108	7,58,758
8	Punjab & Sind Bank	38,665	25,225	81,414	19,880	1,26,519
9	Punjab National Bank	1,14,05,504	12,27,965	56,04,133	11,06,220	79,38,318
10	State Bank of India	1,89,67,501	90,42,228	1,79,29,811	24,82,767	2,94,54,806
11	UCO Bank	21,28,557	3,37,116	9,93,497	1,87,319	15,17,932
12	Union Bank of India	15,87,989	2,39,644	10,77,730	2,37,734	15,55,108
PSU Banks		4,76,36,284	1,42,87,359	3,52,01,557	60,41,156	5,55,30,072
13	AU SF Bank	0	0	0	1,437	1,437
14	Axis Bank Ltd	69,887	44,451	1,48,767	87,116	2,80,334
15	Bandhan Bank	0	0	0	78,123	78,123
16	Catholic Syrian Bank Ltd.	0	0	0	58	58
17	City Union Bank Ltd	72	166	409	96	671
18	Dhanlaxmi Bank Ltd.	0	0	0	324	324
19	ESAF SF Bank	0	0	0	1,406	1,406
20	Federal Bank Ltd	8,471	2,515	7,537	2,211	12,263
21	HDFC Bank Ltd	3,48,613	60,701	3,13,837	55,467	4,30,005
22	ICICI Bank Ltd	40,567	31,421	1,20,488	4,906	1,56,815
23	IDBI Bank Ltd.	1,10,655	64,637	1,72,013	67,903	3,04,553
24	IDFC Bank Ltd.	0	3,430	14,257	129	17,816
25	Indusind Bank Ltd	1,27,289	58,262	39,436	2,976	1,00,674
26	Jammu & Kashmir Bank Ltd	233	63	192	41	296
27	Jana Small Finance Bank	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	5,212	5,212
29	Karur Vysya Bank Ltd	2,526	2,834	5,120	806	8,760
30	Kotak Mahindra Bank Ltd	20,824	6,354	19,165	8,104	33,623
31	Lakshmi Vilas Bank Ltd (DBS)	0	0	0	44	44
32	Ratnakar Bank Ltd	44	476	703	30	1,209
33	Standard Chartered Bank	0	0	0	1	1
34	South Indian Bank Ltd	3,958	2,809	9,479	2,787	15,075
35	Tamilnad Mercantile Bank Ltd	0	289	1,116	875	2,280
36	Ujivan Small Finance Bank	0	0	0	8,161	8,161
37	Utkarsh Small Finance Bank	0	0	0	155	155
38	Yes Bank Ltd	500	275	3,160	60	3,495
39	DCB Bank Ltd	0	0	0	90	0
PVT Banks		7,33,639	2,78,683	8,55,679	3,28,518	14,62,790
40	WBGB (PNB)	80,27,154	13,02,346	27,70,116	6,53,194	47,25,656
RRBs		80,27,154	13,02,346	27,70,116	6,53,194	47,25,656
41	WB State CO-Operative Bank Ltd	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0
Co-Op Banks		0	0	0	0	0
Grand Total		5,63,97,077	1,58,68,388	3,88,27,352	70,22,868	6,17,18,608

Bank wise cumulative enrolment position under social security schemes as on 30.06.2026 (as per PMJDY Portal)						
Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	3,931,484	471,264	2,196,561	248,727	2,916,552
2	Bank of India	2,121,820	875,375	2,287,534	396,833	3,559,742
3	Bank of Maharashtra	126,125	30,272	112,528	20,835	163,635
4	Canara Bank	1,243,133	357,581	1,153,452	238,501	1,749,534
5	Central Bank of India	1,612,189	447,118	1,197,711	330,811	1,975,640
6	Indian Bank	4,177,555	1,126,163	2,320,873	716,628	4,163,664
7	Indian Overseas Bank	493,720	192,720	479,464	116,726	788,910
8	Punjab & Sind Bank	41,810	28,386	94,024	21,317	143,727
9	Punjab National Bank	11,459,490	1,267,375	5,712,820	1,159,434	8,139,629
10	State Bank of India	19,067,536	9,208,395	18,156,733	2,558,541	29,923,669
11	UCO Bank	2,148,231	416,885	1,039,430	191,165	1,647,480
12	Union Bank of India	1,627,518	245,680	1,099,417	246,469	1,591,566
PSU Banks		48,050,611	14,667,214	35,850,547	6,245,987	56,763,748
13	AU SF Bank	0	0	0	1,677	1,677
14	Axis Bank Ltd	95,714	46,821	158,801	91,425	297,047
15	Bandhan Bank	0	0	0	79,111	79,111
16	Catholic Syrian Bank Ltd.	0	0	0	156	156
17	City Union Bank Ltd	70	166	412	96	674
18	Dhanlaxmi Bank Ltd.	0	0	0	325	325
19	ESAF SF Bank	0	0	0	1,409	1,409
20	Federal Bank Ltd	8,497	2,523	7,589	2,237	12,349
21	HDFC Bank Ltd	370,531	64,090	337,318	57,240	458,648
22	ICICI Bank Ltd	40,519	32,450	122,050	4,927	159,427
23	IDBI Bank Ltd.	120,766	66,972	183,004	72,508	322,484
24	IDFC Bank Ltd.	0	3,753	16,536	138	20,427
25	Indusind Bank Ltd	183,198	68,174	50,963	3,250	122,387
26	Jammu & Kashmir Bank Ltd	238	64	193	41	298
27	Jana Small Finance Bank	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	5,567	5,567
29	Karur Vysya Bank Ltd	2,716	3,185	5,847	903	9,935
30	Kotak Mahindra Bank Ltd	20,832	6,408	36,907	8,595	51,910
31	Lakshmi Vilas Bank Ltd (DBS)	0	0	0	44	44
32	Ratnakar Bank Ltd	84	655	858	38	1,551
33	Standard Chartered Bank	0	0	0	1	1
34	South Indian Bank Ltd	4,339	2,890	9,811	2,861	15,562
35	Tamilnad Mercantile Bank Ltd	0	291	1,117	918	2,326
36	Ujjivan Small Finance Bank	0	0	0	8,582	8,582
37	Utkarsh Small Finance Bank	0	0	0	155	155
38	Yes Bank Ltd	523	372	4,228	61	4,661
39	DCB Bank Ltd	0	0	0	97	0
PVT Banks		848,027	298,814	935,634	342,362	1,576,713
40	WBGB (PNB)	8,100,847	1,343,065	2,881,690	672,718	4,897,473
RRBs		8,100,847	1,343,065	2,881,690	672,718	4,897,473
41	WB State CO-Operative Bank Ltd	0	0	0	251	251
42	WBSCARD Bank Ltd.	0	0	0	0	0
Co-Op Banks		0	0	0	251	251
Grand Total		56,999,485	16,309,093	39,667,871	7,261,318	63,238,282

District wise cumulative enrolment position uner Social Security Schemes as on 31.03.2026 (as per PMJDY Portal)						
Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	50,09,177	14,05,160	36,51,890	6,20,701	56,77,751
2	24 Paraganas South	57,59,658	11,95,494	32,83,325	5,48,709	50,27,528
3	Alipurduar	9,12,328	2,75,620	5,65,657	85,820	9,27,097
4	Bankura	24,74,284	6,21,114	16,13,024	2,77,640	25,11,778
5	Birbhum	25,57,083	8,50,449	17,78,696	3,17,142	29,46,287
6	Coochbehar	18,55,926	5,56,257	12,91,070	2,62,292	21,09,619
7	Darjeeling	6,72,947	4,47,477	9,05,761	1,36,590	14,89,828
8	Dakshin Dinajpur	13,35,933	3,60,208	8,08,470	1,42,250	13,10,928
9	Uttar Dinajpur	30,29,502	5,30,994	12,36,847	2,32,107	19,99,948
10	Hooghly	27,06,721	9,40,887	22,30,641	4,32,844	36,04,372
11	Howrah	22,87,720	6,90,848	17,44,735	3,10,698	27,46,281
12	Jalpaiguri	15,07,760	5,91,334	12,62,832	2,50,373	21,04,539
13	Jhargram	5,18,950	1,73,686	4,24,607	57,672	6,55,965
14	Kalimpong	63,012	33,501	65,378	8,013	1,06,892
15	Kolkata	10,50,972	7,13,748	23,23,863	2,76,886	33,14,497
16	Malda	38,12,193	8,16,638	18,60,400	3,93,302	30,70,340
17	Purba Medinipur	28,23,407	8,07,307	20,38,432	4,92,626	33,38,365
18	Paschim Medinipur	28,86,061	7,63,727	19,63,424	3,85,071	31,12,222
19	Murshidabad	52,72,076	13,65,123	33,04,380	6,57,938	53,27,441
20	Nadia	34,76,156	8,85,332	22,38,766	4,20,287	35,44,385
21	Paschim Bardhaman	16,02,749	5,66,521	14,32,606	96,407	20,95,534
22	Purba Bardhaman	25,09,935	7,97,104	16,36,309	4,13,227	28,46,640
23	Purulia	22,72,527	4,79,859	11,66,239	2,04,273	18,50,371
Grand Total		5,63,97,077	1,58,68,388	3,88,27,352	70,22,868	6,17,18,608

District wise cumulative enrolment position uner Social Security Schemes as on 30.06.2026 (as per PMJDY Portal)						
Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	5,061,889	1,441,856	3,731,408	641,105	5,814,369
2	24 Paraganas South	5,838,024	1,222,556	3,363,701	569,087	5,155,344
3	Alipurduar	944,290	285,318	582,233	89,201	956,752
4	Bankura	2,495,982	634,357	1,641,601	287,739	2,563,697
5	Birbhum	2,579,411	877,165	1,805,124	326,510	3,008,799
6	Coochbehar	1,876,854	572,670	1,322,518	271,466	2,166,654
7	Darjeeling	678,885	456,147	922,839	139,918	1,518,904
8	Dakshin Dinajpur	1,349,744	370,781	828,202	147,459	1,346,442
9	Uttar Dinajpur	3,054,911	546,503	1,264,933	238,377	2,049,813
10	Hooghly	2,758,075	982,224	2,290,189	448,824	3,721,237
11	Howrah	2,312,538	715,705	1,781,708	320,537	2,817,950
12	Jalpaiguri	1,522,116	609,591	1,292,137	260,849	2,162,577
13	Jhargram	522,672	179,137	434,660	59,961	673,758
14	Kalimpong	65,247	34,775	68,031	8,190	110,996
15	Kolkata	1,057,679	727,306	2,375,857	285,936	3,389,099
16	Malda	3,844,819	840,181	1,899,677	407,537	3,147,395
17	Purba Medinipur	2,848,935	828,703	2,076,362	507,804	3,412,869
18	Paschim Medinipur	2,910,533	798,832	2,005,520	398,490	3,202,842
19	Murshidabad	5,320,279	1,397,281	3,365,624	677,725	5,440,630
20	Nadia	3,511,497	907,326	2,288,750	436,256	3,632,332
21	Paschim Bardhaman	1,617,402	575,679	1,451,366	100,493	2,127,538
22	Purba Bardhaman	2,539,450	813,082	1,685,206	425,485	2,923,773
23	Purulia	2,288,253	491,918	1,190,225	212,369	1,894,512
Grand Total		56,999,485	16,309,093	39,667,871	7,261,318	63,238,282

Bank-wise performance under APY for FY 2025-26 upto 31.03.2026

Name of bank	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2025-26	AAPB Achieved in FY 2025-26	Annual Target Achievement in % in FY 2025-26	Cumulative APY accounts opened since inception
CENTRAL BANK OF INDIA	313	100	31,300	50,089	160	160	321641
PUNJAB AND SIND BANK	40	100	4,000	5,919	147	148	19880
CANARA BANK	401	100	40,100	44,445	110	111	223161
INDIAN OVERSEAS BANK	154	100	15,400	12,550	81	81	113108
PUNJAB NATIONAL BANK	1151	100	1,15,100	2,58,915	224	225	1106220
BANK OF INDIA	367	100	36,700	49,714	135	135	393962
BANK OF BARODA	297	100	29,700	32,729	110	110	243354
INDIAN BANK	587	100	58,700	83,168	141	142	691870
UCO BANK	400	100	40,000	42,849	107	107	187319
BANK OF MAHARASHTRA	55	100	5,500	2,885	52	52	20140
UNION BANK OF INDIA	274	100	27,400	39,398	143	144	237734
STATE BANK OF INDIA	1272	100	1,27,200	3,30,579	259	260	2482767
TOTAL PSU Bank	5311	100	5,31,100	9,53,240	179	179	6041156
AXIS BANK LTD	318	70	22,260	14,033	44	63	87116
ICICI BANK LIMITED	198	70	13,860	95	0	1	4906
HDFC BANK LTD	358	70	25,060	10,789	30	43	55467
INDUSIND BANK LIMITED	34	40	1,360	982	28	72	2976
YES BANK LIMITED	17	40	680	19	1	3	60
STANDARD CHARTERED BANK	17	40	680	0	0	0	1
TAMILNAD MERCANTILE BANK LTD	1	40	40	73	73	183	875
THE LAKSHMI VILAS BANK LTD	4	40	160	0	0	0	44
CSB Bank Limited	3	40	120	24	8	20	58
THE FEDERAL BANK LTD	36	40	1,440	1,067	29	74	2211
DHANLAXMI BANK LIMITED	3	40	120	52	17	43	324
KARNATAKA BANK LIMITED	20	40	800	1,100	55	138	5212
DCB BANK LIMITED	6	40	240	59	9	25	90
RBL BANK LIMITED	9	40	360	0	0	0	30
THE KARUR VYSYA BANK LTD	16	40	640	296	18	46	806
THE JAMMU AND KASHMIR BANK LTD	2	40	80	5	2	6	41
THE SOUTH INDIAN BANK LTD	21	40	840	664	31	79	2787
IDBI BANK LTD	101	70	7,070	11,833	117	167	67903
CITY UNION BANK LTD	2	40	80	31	15	39	96
KOTAK MAHINDRA BANK	44	40	1,760	1,546	35	88	8104
BANDHAN BANK LIMITED	547	40	21,880	42,700	78	195	78123
IDFC FIRST BANK LIMITED	3	40	120	124	41	103	129
TOTAL PVT Banks	1760	57	99,650	85,492	57	86	317359
ESAF SMALL FINANCE BANK LIMITED	14	65	910	295	21	32	1406
AU SMALL FINANCE BANK LIMITED	17	65	1,105	877	51	79	1437
UJJIVAN SMALL FINANCE BANK LIMITED	91	65	5,915	4,413	48	75	8161
UTKARSH SMALL FINANCE BANK LIMITED	12	65	780	0	0	0	155
TOTAL SF Banks	134	65	8,710	5,585	42	64	11159
PASCHIM BANGA GRAMIN BANK	231	100	23,100	14,546	62	63	142681
UTTARBANGA KSHETRIYA GRAMIN BANK	143	100	14,300	9,644	67	67	123737
BANGIYA GRAMIN VIKASH BANK	587	100	58,700	82,501	140	141	386526
Total RRB	961	100	96,100	1,06,691	111	111	652944
TAMILUK-GHATAL CENTRAL CO-OPERATIVE BANK LTD	23	20	460	0	0	0	0
THE JALPAIGURI CENTRAL COOPERATIVE BANK LTD	16	20	320	0	0	0	0
THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.	44	20	880	0	0	0	0
MUGBERIA CENTRAL COOPERATIVE BANK LTD	12	20	240	0	0	0	0
THE BURDWAN CENTRAL CO-OPERATIVE BANK LTD	41	20	820	6	0	1	250
Total Co-op Bank	136	20	2,720	6	0	0	250
	8302	89	7,38,280	11,51,014	139	156	70,22,868

Bank Wise Performance under APY for FY 2026-27 as on 30.06.2026							
Name of Bank	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2026-27	AAPB Achieved in FY 2026-27	Annual Target Achievement in % in FY 2026-27	Cumulative APY accounts opened since inception
CENTRAL BANK OF INDIA	313	110	34430	9170	29	27	330,811
PUNJAB AND SIND BANK	42	110	4620	1388	33	30	21,317
CANARA BANK	406	110	44660	13269	32	30	238,501
INDIAN OVERSEAS BANK	155	110	17050	3618	23	21	116,726
PUNJAB NATIONAL BANK	1153	110	126830	53206	46	42	1,159,434
BANK OF INDIA	372	110	40920	2462	6	6	396,833
BANK OF BARODA	304	110	33440	5023	16	15	248,727
INDIAN BANK	588	110	64680	24753	42	38	716,628
UCO BANK	400	110	44000	3846	9	9	191,165
BANK OF MAHARASHTRA	65	110	7150	621	9	9	20,835
UNION BANK OF INDIA	279	110	30690	8518	30	28	246,469
STATE BANK OF INDIA	1284	110	141240	75771	59	54	2,558,541
TOTAL PSU Bank	5361	110	589710	201645	38	34	6245987
AXIS BANK LTD	424	75	31800	1886	4	6	91,425
ICICI BANK LIMITED	198	75	14850	22	0	0	4,927
HDFC BANK LTD	363	75	27225	1733	4	6	57,240
INDUSIND BANK LIMITED	34	45	1530	274	8	18	3,250
YES BANK LIMITED	17	45	765	1	0	0	61
STANDARD CHARTERED BANK	17	45	765	0	0	0	1
TAMILNAD MERCANTILE BANK LTD	1	45	45	43	43	96	918
THE LAKSHMI VILAS BANK LTD	4	45	180	0	0	0	44
CSB Bank Limited	9	45	405	5	0	1	156
THE FEDERAL BANK LTD	37	45	1665	9	0	1	2,237
DHANLAXMI BANK LIMITED	3	45	135	1	0	1	325
KARNATAKA BANK LIMITED	20	45	900	355	17	39	5,567
DCB BANK LIMITED	6	45	270	7	1	3	97
RBL BANK LIMITED	9	45	405	8	0	2	38
THE KARUR VYSYA BANK LTD	16	45	720	97	6	13	903
THE JAMMU AND KASHMIR BANK LTD	2	45	90	0	0	0	41
THE SOUTH INDIAN BANK LTD	19	45	855	74	3	9	2,861
IDBI BANK LTD	110	75	8250	4032	36	49	72,508
CITY UNION BANK LTD	2	45	90	0	0	0	96
KOTAK MAHINDRA BANK	53	45	2385	407	7	17	8,595
BANDHAN BANK LIMITED	547	45	24615	988	1	4	79,111
IDFC FIRST BANK LIMITED	3	45	135	9	3	7	138
TOTAL PVT Banks	1894	62	118080	9951	5	8	330,539
ESAF SMALL FINANCE BANK LIMITED	14	70	980	3	0	0	1,409
AU SMALL FINANCE BANK LIMITED	22	70	1540	212	9	14	1,677
UJJIVAN SMALL FINANCE BANK LIMITED	91	70	6370	421	4	7	8,582
UTKARSH SMALL FINANCE BANK LIMITED	12	70	840	0	0	0	155
TOTAL SF Banks	139	70	9730	636	5	7	11,823
WEST BENGAL GRAMIN BANK	961	110	105710	19771	20	19	672,718
TOTAL RRB	961	110	105710	19771	21	19	672,718
THE BURDWAN CENTRAL CO-OP BANK	41	20	820	1	0	0	251
TOTAL Co-op Bank	41	20	820	1	0	0	251
TOTAL	8396	98	824050	232004	28	28	7,261,318

District - wise performance under APY for FY 2025-26 up to 31.03.2026							
District name	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	14281	190	229	85820
BANKURA	260	96	24880	49786	191	200	277640
BIRBHUM	279	94	26140	44369	159	170	317142
COOCH BEHAR	216	88	19,060	41,129	190	216	2,62,292
DAKSHIN DINAJPUR	111	91	10,065	26,443	238	263	1,42,250
DARJEELING	255	88	22,495	17,110	67	76	1,36,590
HOOGHLY	509	90	45,985	70,926	139	154	4,32,844
HOWRAH	431	90	38,730	45,591	106	118	3,10,698
JALPAIGURI	238	89	21,180	39,464	166	186	2,50,373
JHARGRAM	63	97	6,105	10,059	160	165	57,672
KALIMPONG	23	93	2,150	759	33	35	8,013
KOLKATA	1374	83	1,14,700	44,049	32	38	2,76,886
MALDA	226	94	21,175	62,573	277	296	3,93,302
MURSHIDABAD	407	93	37,830	1,00,223	246	265	6,57,938
NADIA	387	89	34,470	80,026	207	232	4,20,287
NORTH 24 PARGANAS	944	88	83,350	1,02,549	109	123	6,20,701
PASCHIM BARDHAMAN	243	83	20,095	17,111	70	85	96,407
PASCHIM MEDINIPUR	397	91	36,290	64,619	163	178	3,85,071
PURBA BARDHAMAN	565	88	49,995	61,322	109	123	4,13,227
PURBA MEDINIPUR	358	88	31,680	72,409	202	229	4,92,626
PURULIA	174	95	16,465	39,124	225	238	2,04,273
SOUTH 24 PARGANAS	610	90	55,140	1,05,985	174	192	5,48,709
UTTAR DINAJPUR	157	90	14,070	41,107	262	292	2,32,107
Grand Total	8302	89	7,38,280	11,51,014	139	156	70,22,868

District Wise Performance under APY for FY 2026-27 as on 30.06.2026							
District Name	No. of Branches	AAPB Target	ANNUAL TARGET	accounts opened in Current FY 2026-27	Achieved in Current FY 2026-27	Target Achievement in in Current FY 2026-27	Cumulative APY accounts opened since inception
24 Parganas North	967	410	94020	19712	54	59	641,105
24 Parganas South	605	410	60795	20045	78	84	569,087
Aipurduar	73	410	6890	3316	123	128	89,201
Bankura	264	410	27740	9542	84	83	287,739
Birbhum	283	410	29090	9349	71	70	326,510
Coochbehar	214	410	21150	9140	100	102	271,466
Darjeeling	255	410	25000	3274	44	53	139,918
Dakshin Dinajpur	113	410	11210	5174	121	123	147,459
Uttar Dinajpur	158	410	15535	6224	97	100	238,377
Hooghly	517	410	51210	15799	85	90	448,824
Howrah	439	410	43085	9542	64	67	320,537
Jalpaiguri	230	410	23340	10398	114	121	260,849
Jhargram	65	410	6895	2242	83	95	59,961
Kalimpong	23	340	2360	177	24	29	8,190
Kolkata	1427	300	130395		15	24	285,936
Malda	231	410	23685	14154	134	137	407,537
Purba Medinipur	335	410	34505	15021	81	81	507,804
Paschim Medinipur	391	410	39860	13360	65	68	398,490
Murshidabad	411	410	41945	19705	113	128	677,725
Nadia	396	410	38660	15738	84	80	436,256
Paschim Bardhaman	258	320	23330	3599	35	45	100,493
Purba Bardhaman	573	430	55585	11523	59	64	425,485
Purulia	177	410	18395	7916	94	98	212,369
Grand Total	8396	98	824,050	232,004	28	28	7,261,318

Review of status of Financial Education in School: -

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

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

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

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

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

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

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

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

Inactive Fixed-Point BC:

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

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

Recruitment of FL Counsellor-

As per direction of RBI, all the lead banks were advised to recruit one dedicated FL Counsellor in every district for better monitoring of financial literacy camps, especially in rural areas. The recruitment process, accordingly was undertaken by the respective lead banks for their concerned lead districts, where there is no dedicated FL Counsellor. As on date, appointments have been done for all the districts of WB by the respective lead banks.

AGENDA – 17

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

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

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

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

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

The position of Settlement and Credit Linkage cases (cumulative) as on 31.03.2026 & 30.06.2026 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.03.2025	6,820	1,82,965	1,32,782	72.57%	64.43%
31.03.2026	7,509	2,03,445	1,47,713	72.61%	65.18%
30.06.2025	6,937	1,86,415	1,34,857	72.34%	64.38%
30.06.2026	7,577	2,05,307	1,48,443	72.30%	65.21%

- 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 31.03.2026 as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs In the State of West Bengal as on 31.03.2026					
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	Work is going on in full swing and will be completed by Dec 2026	Will be handed over by Dec 2026
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. <u>Alternate land is the only source.</u>	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work STARTED	Work has started and 90% construction work completed will be handed over by June 2026
6	CBI Jalpaiguri	Allotted	FULLY CONSTRUCTED	Shifted to new premises on 01.01.2026	Shifted to new premises on 01.01.2026
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	Proposal sent to State for approval
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	ADMINISTRATIVE APPROVAL RECD FROM MORD	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	Dist authorities agreed to give possession of 0.70 decimal and accordingly measurement has been done and draft copy of lease deed has been approved and has to be executed.	Lease deed to be executed. By bank
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.

Pending issues with RSETIS as on 30.06.2026 as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30.06.2026					
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	Work Is going on in full swing and will be completed by Dec 2026	Will be handed over by Dec 2026
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land. Dist authorities have earmarked 0.6 decimal in the adjacent land and sent proposal to State for approval.	Proposal sent by Dist authorities for 0.50 acre to State for approval on 14.06.2024
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRAC meeting also it was discussed. Alternate land is the only source.	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work STARTED	Work has started and 90% construction work completed will be handed over by June 2026
6	CBI Jalpaiguri	Allotted	FULLY CONSTRUCTED	Shifted to new premises on 01.01.2026	Shifted to new premises on 01.01.2026
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.	Proposal sent to State for approval
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	ADMINISTRATIVE APPROVAL RECD FROM MORD	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	Dist authorities agreed to give possession of 0.70 decimal and accordingly measurement has been done and draft copy of lease deed has been approved and has been executed.	Lease deed executed now Registry will take place.
19	PNB Dakshin Dinajpur(Balurghat)	Allotted	NA	Alloted by the State Government in the name of SBI ,to be rectified and be reallocated in favour of PNB by the State Government.	Land allotted. But the name of the Sponsored Bank to whom land will be allotted is mistaken. SBI is written as Sponsored Bank. It would be PNB. We have requested L&LR Department to make necessary rectification.

RSETI wise achievement % under AAP 2025-26 (01.04.2025 to 31.03.2026)									Cumulative Settlement %	Cumulative Credit Linkage %
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2025-26		Achievement		% Achievement			
			No. of Programs	Total to be Trained	No. of Programs	Total Trained	No. of Program	Total Trained		
1	Birbhum (Bolpur)	Indian Bank	33	1150	32	1007	97	88	71%	40
2	West Midnapore (Debra)	Indian Bank	33	1150	45	1361	136	118	64%	43
3	North 24 Parganas	Bank of India	33	1150	36	1052	109	91	77%	50
4	Coochbehar	Central Bank of India	33	1150	32	1017	97	88	74%	72
5	Darjeeling	Central Bank of India	33	1150	35	1074	106	93	80%	63
6	Jalpaiguri	Central Bank of India	33	1150	36	1083	109	94	78%	51
7	Purba Midnapore	Punjab National Bank	33	1150	30	1007	91	88	73%	63
8	Berhampore	Canara Bank	33	1150	35	1062	106	92	73%	50
9	Malda	State Bank of India	33	1150	35	1063	106	92	83%	57
10	Nadia (Haringhata)	State Bank of India	33	1150	43	1149	130	100	64%	46
11	Burdwan	UCO Bank	33	1150	34	1077	103	94	70%	48
12	Hooghly	UCO Bank	33	1150	34	1007	103	88	81%	50
13	Howrah	UCO Bank	33	1150	35	1017	106	88	70%	57
14	Bankura (Ranbahal)	Punjab National Bank	33	1150	38	1160	115	101	67%	47
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	33	1150	36	1023	109	89	70%	51
16	Howrah	Punjab National Bank	33	1150	33	1011	100	88	73%	58
17	Purulia	Punjab National Bank	33	1150	39	1126	118	98	65%	45
18	South 24 Parganas	Punjab National Bank	33	1150	48	1163	145	101	74%	48
19	Uttar Dinajpur	Punjab National Bank	33	1150	20	635	61	55	56%	27
	Total		627	21850	676	20094	108	92%	72%	51%

RSETI wise achievement % under AAP 2025-26 (01.04.2026 to 30.06.2026)									Cumulative Settlement %	Cumulative Credit Linkage %
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2025-26		Achievement		% Achievement			
			No. of Programs	Total to be Trained	No. of Programs	Total Trained	No. of Programs	Total Trained		
1	Birbhum (Bolpur)	Indian Bank	30	1000	6	203	20	20	71%	40
2	West Midnapore (Debra)	Indian Bank	30	1000	3	87	10	9	64%	43
3	North 24 Parganas	Bank of India	30	1000	2	55	7	6	77%	50
4	Coochbehar	Central Bank of India	31	1000	5	126	16	13	74%	72
5	Darjeeling	Central Bank of India	29	1000	5	171	17	17	80%	63
6	Jalpaiguri	Central Bank of India	31	1000	4	123	13	12	78%	51
7	Purba Midnapore	Punjab National Bank	31	1000	6	198	19	20	73%	63
8	Berhampore	Canara Bank	32	1000	5	137	16	14	73%	50
9	Malda	State Bank of India	31	1000	3	90	10	9	83%	57
10	Nadia (Haringhata)	State Bank of India	37	1000	8	167	22	17	64%	46
11	Burdwan	UCO Bank	29	1000	4	114	14	11	70%	48
12	Hooghly	UCO Bank	33	1000	4	104	12	10	81%	50
13	Howrah	UCO Bank	29	1000	4	101	14	10	70%	57
14	Bankura (Ranbahal)	Punjab National Bank	31	1000	3	83	10	8	67%	47
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	34	1000	10	286	29	29	70%	51
16	Howrah	Punjab National Bank	30	1000	3	79	10	8	73%	58
17	Purulia	Punjab National Bank	30	1000	5	129	17	13	65%	45
18	South 24 Parganas	Punjab National Bank	40	1000	8	155	20	16	74%	48
19	Uttar Dinajpur	Punjab National Bank	40	1000	4	112	10	11	56%	27
	Total		608	19000	92	2520	15	13	72%	51%

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 31.03.2026											
Sl. No.	Name of the Sponsor Bank	Name of the RSETI (as per New MIS)	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 against trained
1	Bank of India	BOI RSETI NORTH 24 PARGANAS	420	11329	9263	9139	124	5824	3315	82%	51%
2	CENTRAL BANK OF INDIA	CBI RSETI COOCHBEHAR	253	6660	5014	4980	34	3431	1549	75%	52%
3	CENTRAL BANK OF INDIA	CBI RSETI DARJEELING	220	6148	4588	4544	44	3110	1434	75%	51%
4	CENTRAL BANK OF INDIA	CBI RSETI JALPAIGURI	383	8809	6789	6524	265	5038	1486	77%	57%
5	INDIAN BANK	INDSETI BIRBHUM	352	10690	7642	7634	8	5227	2407	71%	49%
6	INDIAN BANK	INDSETI PASCHIM MEDINIPUR	345	10564	7894	7643	251	6629	1014	75%	63%
7	PUNJAB NATIONAL BANK	PNB RSETI BANKURA	465	11844	7861	7251	610	4593	2658	66%	39%
8	PUNJAB NATIONAL BANK	PNB RSETI DAKSHIN DINAJPUR	342	9683	6975	6769	206	4399	2370	72%	45%
9	PUNJAB NATIONAL BANK	PNB RSETI PURBA MEDNIPUR	376	11055	8300	8250	50	5353	2897	75%	48%
10	PUNJAB NATIONAL BANK	PNB RSETI PURULIA	324	8660	5071	5071	0	3140	1931	59%	36%
11	PUNJAB NATIONAL BANK	PNB RSETI RMSSM BELURMATH-HOWRAH	797	20705	16534	15834	700	5712	10122	80%	28%
12	PUNJAB NATIONAL BANK	PNB RSETI SOUTH 24 PARGANAS	493	12463	8802	8671	131	6605	2066	71%	53%
13	PUNJAB NATIONAL BANK	PNB RSETI UTTAR DINAJPUR	345	9003	6463	6383	80	3449	2934	72%	38%
14	RUDSETI CS	RUDSETI BERHAMPORE	459	13474	9444	9444	0	5414	4030	70%	40%
15	STATE BANK OF INDIA	SBI RSETI MALDA	364	10482	7710	7116	594	4728	2388	74%	45%
16	STATE BANK OF INDIA	SBI RSETI NADIA	368	9324	6533	6459	74	3663	2796	70%	39%
17	UCO BANK	UCO RSETI BURDWAN	404	10892	7465	7465	0	4729	2736	69%	43%
18	UCO BANK	UCO RSETI HOOGHLY	425	11047	8067	8067	0	6349	1718	73%	57%
19	UCO BANK	UCO RSETI HOWRAH	374	10613	7298	7290	8	6818	472	69%	64%
Total			7509	203445	147713	144534	3179	94211	50323	73%	46%

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 30.06.2026											
Sl. No.	Name of the Sponsor Bank	Name of the RSETI (as per New MIS)	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 against trained
1	Punjab National Bank	PNB RSETI BANKURA	466	11867	7948	7338	610	4655	2683	67%	39%
2	Indian Bank	INDSETI BIRBHUM	356	10825	7714	7706	8	5239	2467	71%	48%
3	UCO Bank	UCO RSETI BURDWAN	408	11006	7542	7542	0	4806	2736	69%	44%
4	Central Bank of India	CBI RSETI COOCHBEHAR	256	6756	5187	5153	34	3602	1551	77%	53%
5	Central Bank of India	CBI RSETI DARJEELING	224	6286	4588	4544	44	3110	1434	73%	49%
6	UCO Bank	UCO RSETI HOOGHLY	428	11145	8067	8067	0	6349	1718	72%	57%
7	UCO Bank	UCO RSETI HOWRAH	377	10684	7371	7363	8	6864	499	69%	64%
8	Punjab National Bank	PNB RSETI RMSSM BELURMATH-HOWRAH	799	20770	16554	15854	700	5717	10137	80%	28%
9	Central Bank of India	CBI RSETI JALPAIGURI	387	8932	6799	6534	265	5043	1491	76%	56%
10	State Bank of India	SBI RSETI MALDA	366	10542	7710	7116	594	4728	2388	73%	45%
11	Indian Bank	INDSETI PASCHIM MEDINIPUR	347	10616	7894	7643	251	6629	1014	74%	62%
12	Punjab National Bank	PNB RSETI PURBA MEDNIPUR	380	11183	8300	8250	50	5353	2897	74%	48%
13	RUDSETI	RUDSETI BERHAMPORE	461	13521	9519	9519	0	5479	4040	70%	41%
14	State Bank of India	SBI RSETI NADIA	374	9463	6573	6499	74	3677	2822	69%	39%
15	Punjab National Bank	PNB RSETI UTTAR DINAJPUR	348	9090	6463	6383	80	3449	2934	71%	38%
16	Bank of India	BOI RSETI NORTH 24 PARGANAS	419	11279	9263	9139	124	5824	3315	82%	52%
17	Punjab National Bank	PNB RSETI SOUTH 24 PARGANAS	501	12618	8905	8774	131	6659	2115	71%	53%
18	Punjab National Bank	PNB RSETI PURULIA	329	8789	5071	5071	0	3140	1931	58%	36%
19	Punjab National Bank	PNB RSETI DAKSHIN DINAJPUR	351	9935	6975	6769	206	4399	2370	70%	44%
Total			7577	205307	148443	145264	3179	94722	50542	72%	46%

AGENDA – 18

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

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

Bank wise progress on Data Management System: -

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

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

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

AGENDA – 19

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.

Reviewing Quarter	Date of Proposed Meeting	Day
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 1st week for necessary action, if any. LDMs must intimate all DCOs well in advance for attending the meetings.

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

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

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA – 20

Miscellaneous:

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 March & June Quarter 2026 is furnished below-

Status of SLBC report submitted by Banks for March Quarter, 2026			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	21.04.2026
2	Bank of India	Submitted	21.04.2026
3	Bank of Maharashtra	Submitted	21.04.2026
4	Canara Bank	Submitted	21.04.2026
5	Central Bank of India	Submitted	22.04.2026
6	Indian Bank	Submitted	20.04.2026
7	Indian Overseas Bank	Submitted	20.04.2026
8	Punjab National Bank	Submitted	20.04.2026
9	Punjab & Sind Bank	Submitted	20.04.2026
10	State Bank of India	Submitted	17.04.2026
11	UCO Bank	Submitted	22.04.2026
12	Union Bank of India	Submitted	21.04.2026
13	Axis Bank	Submitted	20.04.2026
14	Au Small finance Bank	Submitted	17.04.2026
15	Bandhan Bank	Submitted	13.04.2026
16	Catholic Syrian Bank Ltd.	Submitted	21.04.2026
17	City Union Bank Ltd.	Submitted	17.04.2026
18	Dhanlaxmi Bank Ltd.	Submitted	21.04.2026
19	ESAF SF Bank	Submitted	17.04.2026
20	Federal Bank	Submitted	22.04.2026
21	HDFC Bank	Submitted	17.04.2026
22	ICICI Bank	Submitted	18.04.2026
23	IDBI Bank	Submitted	21.04.2026
24	IDFC First Bank	Submitted	17.04.2026
25	Indusind Bank	Submitted	22.04.2026
26	Jana Small Finance Bank	Submitted	20.04.2026
27	Karnataka Bank Ltd.	Submitted	18.04.2026
28	Karur Vysya Bank	Submitted	20.04.2026
29	Kotak Mahindra Bank	Submitted	16.04.2026
30	Lakshmi Vilas Bank (DBS)	Submitted	20.04.2026
31	Ratnakar Bank Ltd	Submitted	20.04.2026
32	South Indian Bank Ltd.	Submitted	13.04.2026
33	Tamilnad Mercantile Bank	Submitted	17.04.2026
34	Ujjivan Small Finance Bank	Submitted	15.04.2026
35	Utkarsh Small Finance Bank	Submitted	15.04.2026
36	YES Bank	Submitted	20.04.2026
37	WBGB (PNB)	Submitted	21.04.2026
38	WB State Co-Op Bank Ltd.	Submitted	22.04.2026
39	WBSCARD	Submitted	22.04.2026

Status of SLBC report submitted by Banks for June Quarter, 2026			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	15.07.2026
2	Bank of India	Submitted	15.07.2026
3	Bank of Maharashtra	Submitted	17.07.2026
4	Canara Bank	Submitted	16.07.2026
5	Central Bank of India	Submitted	14.07.2026
6	Indian Bank	Submitted	15.07.2026
7	Indian Overseas Bank	Submitted	14.07.2026
8	Punjab National Bank	Submitted	17.07.2026
9	Punjab & Sind Bank	Submitted	17.07.2026
10	State Bank of India	Submitted	15.07.2026
11	Federal Bank	Submitted	17.07.2026
12	Union Bank of India	Submitted	15.07.2026
13	Axis Bank	Submitted	17.07.2026
14	Au Small finance Bank	Submitted	17.07.2026
15	Bandhan Bank	Submitted	13.07.2026
16	Catholic Syrian Bank Ltd.	Submitted	18.07.2026
17	City Union Bank Ltd.	Submitted	17.07.2026
18	Dhanlaxmi Bank Ltd.	Submitted	15.07.2026
19	ESAF SF Bank	Submitted	13.07.2026
20	Federal Bank	Submitted	22.04.2026
21	HDFC Bank	Submitted	16.07.2026
22	ICICI Bank	Submitted	16.07.2026
23	IDBI Bank	Submitted	16.07.2026
24	IDFC First Bank	Submitted	17.07.2026
25	Indusind Bank	Submitted	18.07.2026
26	Jana Small Finance Bank	Submitted	17.07.2026
27	Karnataka Bank Ltd.	Submitted	16.07.2026
28	Karur Vysya Bank	Submitted	13.07.2026
29	Kotak Mahindra Bank	Submitted	16.07.2026
30	Lakshmi Vilas Bank (DBS)	Submitted	17.07.2026
31	Ratnakar Bank Ltd	Submitted	14.07.2026
32	South Indian Bank Ltd.	Submitted	08.07.2026
33	Tamilnad Mercantile Bank	Submitted	17.07.2026
34	Ujjivan Small Finance Bank	Submitted	15.07.2026
35	Utkarsh Small Finance Bank	Submitted	15.07.2026
36	YES Bank	Submitted	16.07.2026
37	WBGB (PNB)	Submitted	15.07.2026
38	WB State Co-Op Bank Ltd.	Submitted	18.07.2026
39	WBSCARD	Submitted	17.07.2026

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.

KYC Compliance Issue:

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

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

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

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

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

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

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

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

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

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

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

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



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

RBI/2024-25/91

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

December 02, 2024

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

Madam / Dear Sir,

Inoperative Accounts / Unclaimed Deposits in banks

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

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

पर्यवेक्षण विभाग, केन्द्रीय कार्यालय, मेकर टावर - एफ, कफ परेड, कोलाबा, मुंबई - 400 005
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बैंक हिन्दी में पत्राचार का स्वागत करता है।



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

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

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

Yours faithfully,

(Tarun Singh)
Chief General Manager

Monthly Target v/s Achievement in Major Parameters for FY 2026-27										
Sr No.	Major Parameters	Apr-26			May-26			Jun-26		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	Achievement of priority sector lending target in state (Rs in Crore)	32,485	53,968	166%	64,969	1,07,935	166%	97,454	1,61,903	166%
2	Achievement of sanctions targets set for PMMY in the state (Number)	2,00,000	2,63,694	132%	5,00,000	5,27,389	105%	7,00,000	7,91,083	113%
3	Achievement of target set as per Annual Credit Plan (ACP) in state (Rs in Crore)	43,289	1,10,676	256%	86,578	2,21,353	256%	1,29,867	3,32,029	256%
4	Achievement under PMJBY in the state v/s Target (Number)	25,00,000	54,36,364	217%	50,00,000	1,08,72,729	217%	75,00,000	1,63,09,093	217%
5	APY accounts opened in state v/s target (Number)	68,671	77,335	113%	1,37,342	1,54,669	113%	2,06,013	2,32,004	113%
6	Disbursement against sanctioned applications PMSVANidhi	1,19,781	1,18,975	99%	2,39,563	2,37,949	99%	3,59,344	3,56,924	99%
7	PMSBY opened in state v/s Target (Number)	1,00,00,000	1,32,22,624	132%	2,00,00,000	2,64,45,247	132%	3,00,00,000	3,96,67,871	132%
8	CD ratio of the state v/s defined guidelines (60%)	60	72	120%	60	72	120%	60	72	120%

Monthly Target v/s Achievement in Major Parameters for FY 2026-27										
Sr No.	Major Parameters	Jul-26			Aug-26			Sep-26		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	Achievement of priority sector lending target in state (Rs in Crore)	64,969		0%	1,29,938		0%	1,94,907		0%
2	Achievement of sanctions targets set for PMMY in the state (Number)	9,00,000		0%	10,00,000		0%	12,00,000		0%
3	Achievement of target set as per Annual Credit Plan (ACP) in state (Rs in Crore)	86,578		0%	1,73,156		0%	2,59,734		0%
4	Achievement under PMJBY in the state v/s Target (Number)	90,00,000		0%	95,00,000		0%	1,00,00,000		0%
5	APY accounts opened in state v/s target (Number)	1,37,342		0%	2,74,683		0%	4,12,025		0%
6	Disbursement against sanctioned applications PMSVANidhi	80%		0%	80%		0%	80%		0%
7	PMSBY opened in state v/s Target (Number)	3,10,00,000		0%	3,20,00,000		0%	3,30,00,000		0%
8	CD ratio of the state v/s defined guidelines (60%)	60		0%	60		0%	60		0%

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Ref. No: SLBC/WB/171st SLBC Meeting/ 1136/2026

Date: 16.02.2026

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

Reg: Proceedings of 171st meeting of SLBC, West Bengal held on 10.02.2026

The 171st meeting of SLBC for the state of West Bengal was held on 10.02.2026 at The Lalit Great Eastern Hotel, Kolkata, to review the progress made in various banking parameters for the quarter ended December 2025.

To mark the beginning of the proceedings, the dignitaries participated in the auspicious lighting of the lamp, symbolizing a bright and prosperous future for the state. 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 (through VC) and graced by Shri M. Paramasivam, 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, Shri Tapan Kumar Mondal, Dy. Secretary from DFS, as nodal officer of SLBC West Bengal (through VC), 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, the member banks and Lead District Managers.

Shri M. Paramasivam, 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 third quarter of the FY 2025-26.

At the outset, he informed about the macro-economic outlook of the state for FY'27 which shows revised GDP growth projections increasing to 6.9% for Q1 and 7.0% for Q2, while the Repo Rate remains stable at 5.25%. The West Bengal State Budget highlights a significant rise in GSDP, which is expected to reach ₹21.48 lakh crore – a fivefold increase since 2010-11. Key financial allocations for 2026-27 include over ₹10,463 crore for Agriculture, followed by investments in Industry, Commerce, and MSMEs. Additionally, the budget emphasizes social and industrial



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support through the revamped Krishak Bandhu scheme, offering up to ₹10,000 to farmers, and the development of a new 7.69 acre Agro-Industrial Park in Singur. The state of West Bengal is set to see significant infrastructure and industrial advancements through several key projects under the current budget. These initiatives include the development of a Dedicated Freight Corridor connecting Dankuni with Surat and the establishment of an Integrated East Coast Industrial Corridor, featuring a major node at Durgapur. The state is also focusing on regional connectivity and sustainable transport by creating tourism destinations across five Purvodaya states and deploying 4,000 e-buses. Railway infrastructure is receiving a massive boost with ₹14,205 crore allocated for safety and expansion, supporting ongoing works valued at ₹92,974 crore and the operation of twenty pairs of Vande Bharat and Amrit Bharat Express trains. Additionally, industrial growth is bolstered by a \$169-million steel plant investment by Jindal India. Additionally, massive investments in solar energy at Goaltore and Bakreswar, along with the expansion of irrigation to over 90,000 acres, highlight a commitment to sustainable infrastructure. The state also maintains a dominant position in the MSME sector, hosting nearly 93 lakh units and leading the nation in female entrepreneurship. This industrial strength is supported by digital reforms like the e-Permit system, which has streamlined trade and generated over ₹622 crore in fees. Combined with steady fisheries production and micro-irrigation expansion under the Bangla Krishi Sech Yojana, these initiatives reflect a balanced approach to macroeconomic stability and localized development.

Shri M. Paramasivam congratulated all the member banks for disbursement of fresh credit of Rs.6.91 Lakh Crore till third quarter of FY 2025-26, thus achieving 143% of the annual target of Rs.4.82 Lakh Crore under Annual Credit Plan and registering a Y-O-Y growth of 21.13% from Rs. 5.45 lakh crore of 2024-25.

He applauded all member banks for demonstrating robust performance through December 2025, particularly in priority sector lending and social security schemes. Significant progress has been made toward the March 2026 annual targets, with achievement in MSME leading at 94% and in Agriculture at 72%. Notable year-on-year growth was observed in the MSME sector (34%) and the Agriculture Infrastructure Fund, which saw an 80% increase in the number of beneficiaries. The state also excelled in social welfare and credit schemes; specifically, West Bengal secured the 1st position PAN India for APY performance in the large category state ranking. Key credit initiatives like the West Bengal Student Credit Card and West Bengal Bhabishyat Credit Card schemes showed strong Y-O-Y growth of 26% and 58% respectively, while SHG disbursements reached Rs. 26,102 Crore, significantly exceeding the numerical target for the December quarter. He urged all member banks to ensure the comprehensive enrollment of every eligible individual into available Social Security Schemes. He requested that 100% adoption of Digital Payment



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Systems be achieved as soon as possible. Furthermore, he issued a directive to prioritize the immediate processing of pending applications under various schemes, specifically the PMFME and the West Bengal Student Credit Card. In his address, Shri Paramasivam also emphasized that the State's Gross NPA, which currently stands at 5.31%, must be diligently reduced. He concluded by reaffirming the banking community's steadfast commitment to strengthening the socio-economic well-being of all citizens.

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.

Dr. Mitra took reference of the last SLBC minutes wherein it was discussed that the bank branches of Indian Bank and Bank of Baroda, located under West Bengal should have their administrative control from West Bengal only, for hassle-free implementation of Govt. Sponsored Schemes. Both the banks submitted through ATR that responsibility of implementation of Govt. sponsored schemes in West Bengal lied upon Kolkata Zonal Office / FGM Office, irrespective of administrative structure of their branches. Regional Director, RBI Kolkata also echoed the same mechanism of these Banks which he learnt from their communications. However, considering the practical ground level difficulties in monitoring of the government flagship schemes by the line departments, Dr. Mitra advised the Finance Department to write formal letters to the MD & CEO of respective Banks and Ministry of Finance, Govt of India and Reserve Bank of India for restoring the administrative control of the branches of these two Banks in North Bengal region under their Kolkata Zone/FGMO.

**(Action Point: Bank of Baroda, Indian Bank,
& Finance Department, GoWB)**

Dr. Mitra acknowledged the performance of banks in deployment of credit in various segments, particularly in MSMEs. However, He also observed the shortfalls in achieving 72% against full ACP target in agriculture and in performance in some of the Government flagship schemes like West Bengal Bhabishayat Credit Cards, KCC (Animal Husbandry) etc.

(Action Point: Member Banks)



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Agenda No. – 1: Confirmation of the Proceedings of the 170th SLBC meeting held on 28.11.2025 and review of action points there of

Confirmed

Agenda No. – 2: Action Taken Report for the decision adopted in 170th 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

All the member banks disbursed a fresh credit of Rs. 6.92 Lakh Crore for December quarter in FY 2025-26, thereby achieving 143% of the Annual Credit Plan (ACP) of Rs.4.82 Lakh Crore and achieved significant increase from Rs. 5.45 Lakh Crore for the same corresponding period of FY 2024-25.

a. Bank wise disbursement under priority sector lending

Noted

b. Bank wise disbursement under non priority sector lending

Noted

c. Bank wise Total disbursement under PRISEC & NON PRISEC

Noted

d. District wise total disbursement under priority sector lending

Noted

e. Bank wise sectorial outstanding credit under Priority Sector

Noted



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- 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)

As of December 31, 2025, the Credit Deposit (CD) Ratio for West Bengal was 70.80%, increased from the 69.90% recorded on December 31, 2024. Despite the state holding the 6th largest GDP in India, Smt. Chandrima Bhattacharya noted that the CD ratio remains significantly lower than the national average. Addressing this, Shri Prabhat Kumar Mishra advised banks to expand their credit disbursements to accelerate the growth of the CD ratio.

(Action Point: Member Banks, LDMs)

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

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

- b. District wise CD Ratio of West Bengal

Noted

- c. Bank wise CD Ratio of West Bengal

Noted

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

Noted



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

Noted

f. Bank wise Position of ATM & BC Outlets

Noted

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

An analysis of the Credit-Deposit (CD) Ratio across twelve districts in West Bengal surprisingly revealed no change since September 2025. Consequently, Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal requested the respective Lead District Managers (LDMs) to look into the matter to improve the CD ratio in these districts.

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

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

As of December 31, 2025, agricultural credit disbursement reached Rs. 83,376 Crore, achieving 72% of the Rs. 1,15,855 Crore annual target set for FY 2025-26. This performance marks a notable increase compared to the same period in the previous fiscal year (FY 2024-25), which saw a disbursement of Rs. 74,982 Crore. Despite the overall growth, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, expressed concern regarding a significant decline in credit dispersal within the agricultural sectors of few major banks. Shri Manas Dhar, Director & Special Secretary, Institutional Finance, Govt. of West Bengal mentioned about probable inappropriate sector coding of loans by major banks, which are otherwise eligible to be reckoned as Agriculture advance like Cold storages, Rice Mills, Tea Gardens etc. and the same is contributing to such sudden decline in disbursement under Agriculture. All member banks were advised to intensify the monitoring of their rural branches to ensure that agricultural sector targets could be met consistently moving forward.

(Action Point: Member Banks)



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a. KCC

As of the reporting period, all banks operating within the state had disbursed 21.41 lakh number of Kisan Credit Cards (KCCs), encompassing both fresh issuances and renewals. This total amounted to Rs. 11,457.06 crore, representing a 61.20% achievement of the annual target of 35 lakh disbursements. The total KCC outstanding balance stood at Rs. 22,667.63 crore across 46.57 lakh accounts, resulting in an average ticket size of Rs. 48,665.00 per KCC.

During the session, Shri O.S. Meena requested the banks to prioritize the renewal of existing accounts and enhance the limits of all pending KCCs by February 2026 based on latest Scale of Finance (SOF). Because a robust potato yield was expected this year, the cutoff date for potato farmers to apply for insurance had been extended. Additionally, he requested the senior bank officials to meet with district authorities to address bottlenecks related to agricultural credit at the grassroots level analyzing the status of implementation of the decisions arrived in earlier DCC meetings as well as in SLBC meeting. These measures would also increase the CD ratio and ensure the achievement of Agriculture Lending targets for the current financial year. He also requested the Banks to review their agriculture lending portfolio with regard to proper coding of agriculture investment credit as per RBI mandated PRISEC coding for its correct reflection.

(Action Point: Member Banks)

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

Noted

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

Member banks have cumulatively sanctioned 7,892 no of AIF proposals amounting to Rs. 3,143.11 out of which 7,413 number of proposals has been disbursed amounting to Rs.2,922.19 cr. as on 31.12.2025. 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)



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d. 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 December 31, 2025, the banks have approved loans for 221 of these organizations.

e. 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



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

Noted

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 target of 1,09,080 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.

Shri Chakraborty expressed his deep concern regarding the significant backlog of over 27,000 pending KCC-AH applications at bank branches and was strongly urged to expedite the disposal of all pending cases by March 15, 2026.

(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

Smt Chandrima Bhattacharya, Hon'ble Finance Minister, Govt. of West Bengal congratulated the member banks in the State for disbursing Rs.1,99,436 crore under MSME as on 31.12.2025, against the target of Rs.2,12,490 crore with overall achievement of 94% of the total target for FY 2025-26.

(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 of December 31, 2025, under West Bengal Bhabishyat Credit Card Scheme (WBBCCS), 51,019 proposals were sanctioned, representing a total financial commitment of Rs. 1,288.03 crore. To date, disbursements were made for 37,208 accounts, totaling Rs. 868.42 crore. To maintain this momentum, the member banks were directed to instruct their respective field functionaries to expedite the disposal of pending loan proposals. The objective is to ensure a time-bound process that eliminates unnecessary rejections or delays. Furthermore, Smt. Chandrima Bhattacharya has urged banks to remain proactive in claiming subsidies by submitting the necessary audited certificates promptly.

Some of the long persisting issues as under were highlighted by the government, for which the House advised for prompt and appropriate actions by the Banks with proper percolation of all the decisions in this regard to the ground level field functionaries.

- i) High level of rejections to be arrested, and the rejected proposals to be reviewed and returned to the Banks from district authorities.
- ii) Non disbursement of sanctioned cases even after receipt of government subsidy without any reasons – immediate completion of disbursement to be ensured.
- iii) High level of long term pendency in disposal of proposals.

(Action Point: Member Banks)



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

Noted.

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

As of December 31, 2025, member banks achieved a significant performance milestone under the National Rural Livelihood Mission - Self Help Groups (SHG-NRLM) scheme. Collectively, banks disbursed loans totaling Rs. 26,102.30 crore to 10.27 lakh NRLM-SHG. This represents approximately 93% of the physical target and 74% of the financial target for the current year. To further enhance the efficacy of the scheme, banks are encouraged to make sincere efforts to improve the average ticket size of these loans.

While congratulating the banks on these milestones, Smt. Chandrima Bhattacharya, Hon'ble Finance Minister, Govt. of West Bengal highlighted a concerning delay regarding the opening of Savings Bank accounts for SHGs. Currently, approximately 8,200 accounts remain pending across several member banks. Additionally, she addressed the need to expedite the disposal of pending Enterprise Financing applications, noting that there are roughly 32,000 pending proposals for enterprise financing. Banks were requested to process and clear these credit linkage applications for enterprise financing no later than March 15, 2026.

(Action Point: Member Banks)

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

Noted

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

As of December 31, 2025, member banks, cumulatively, sanctioned 1,01,692 proposals under the West Bengal Student Credit Card (WBSCC) scheme. From these sanctioned cases, disbursements were made to 76,390 accounts. A significant number of 22,292 proposals are currently pending at various bank branches. Considering the high rate of rejection and the slow



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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. – 13: Non-Conventional renewable energy as sustainable and affordable alternative source of power generation and its utilizations

- a. After having a brief discussion on a new credit linked flagship scheme of Roof top Solar Systems namely ALOSREE – RTS, envisaged by the state government and placed in the meeting, the House adopted the scheme for its implementation subsequent to further discussions to finalize the detail modus operandi.
While details of **ALOSREE- RTS** scheme shall be made available by the concerned Department, salient features of the scheme shall be:
 - i) **Purpose:** Installation of two category of Roof Top Solar units, (a) up to 3 KW and (b) above 3 KW to 10 KW.
 - ii) **Government Subsidy:** (a) For 1 KW unit – Rs.30000/-, (b) For 2 W unit – Rs.60000/- (c) For 3 KW and above units – Rs.78000/- out of total Project Cost.
 - iii) **Maximum Bank Loan:** (a) Up to 3 KW unit – Rs.2 Lakh (b) Above 3 KW unit – Rs.6 Lakh
 - iv) **Borrower Margin:** (a) Up to 3 KW unit – 10% (b) Above 3 KW unit – 20% of Project Cost
 - v) **Repayment:** Maximum 10 years
 - vi) **Type of Loan:** Term Loan under Priority Sector
 - vii) **Implementing Agency:** WBSEDCL
 - viii) **Implementation:** Online through a dedicated portal



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b. PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)

Noted

Agenda No. – 14: Review of performance of the Banks under Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)

As of December 31, 2025, member banks have cumulatively sanctioned 546 proposals and disbursed 405 proposals out of a total of 2,690 PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) proposals submitted. Smt. Chandrima Bhattacharya emphasized the scheme's immense potential for employment generation, urging a concentrated effort to reduce the existing gap between sanctioned and disbursed cases.

(Action Point: Member Banks)

Agenda No. – 15: Deployment of Credit facilities to Minority Community & Tribal Welfare

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

Noted

Agenda No. – 17: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)

Noted



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Agenda No. – 18: 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

- 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



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Agenda No. – 19: Review of functioning of RSETIs & setting up of new RSETIs

Noted

Agenda No. – 20: Progress on Data Management as per Revamped Lead Bank Scheme

Accepted

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

Accepted

- b. Status of SLBC report submitted by Member Banks

Accepted

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

Noted

- d. Unified Lending Interface

Noted

- e. KYC compliance issue

Noted



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

Noted

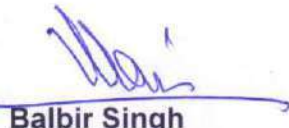
g. Opening of Brick & Mortar Branch in Ghoramara, South 24 Parganas District & Jagadighata, Kazipara, North 24 Parganas District :

- Bank of Baroda(BOB) vide their letter dt. 18-08-2022 informed that opening of Branch at Ghoramara is not possible.
- SLBC West-Bengal informed the issues to DFS.
- DFS directed the District collector of 24 Parganas vide letter dt.16.12.2022 for finding any alternative location.
- SLBC also informed the BOB vide mail dt.17.12.2022 suggesting alternative location in line with DFS guidelines, Alternative location must be situated within radius of 5K.M from the identified location.
- BOB vide letter dt. 22-05-2023 suggested an alternative location namely "SIBNAGAR ABAD". This alternative location does not meet the criteria of alternate location guidelines issued by DFS.
- After considering above issues and constrain persisting for opening of branch in Ghoramara, it was decided to drop the location.

h. To boost the progress in various Govt. Sponsored scheme, the House felt that the awareness at field level to be increased.

(Action Point: Member banks, LDMs, SLBC)

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 171st SLBC Meeting held on 10.02.2026			
Sl No	Name	Designation	Organisation
Dignitaries from Govt. of India (DFS)			
1	Shri Tapan Kumar Mondal	Dy. Secretary DFS & Nodal officer for SLBC West Bengal (V.C)	DFS, Govt. of India
Dignitaries from Govt. of West Bengal and different Line departments			
2	Dr. Amit Mitra	Hon'ble 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	Shri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
6	Dr. Sudip Sinha	Secretary	Finance Dept, GoWB
7	Shri Udayakumar Swaroop	Joint Secretary	MSME & T Department, GoWB
8	Shri Kumarjib Chakraborty	Senior Special Secretary	ARD, Govt. of West Bengal
9	Shri Jaydip Mukhopadhyay	Senior Special Secretary	Higher Education Department, GoWB
10	Shri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
11	Smt. Swati Bandyopadhyaya	Special Secretary	FP & H
12	Ms. Priyadarshini Bhattacharya	ACEO	WBSRLM, Govt. of West Bengal
13	Smt. Sujata Ghosh	MD	WBSCC
14	Shri Sandeep Nag	Director	Directorate of Textiles, GoWB
15	Smt. Kasturi Sengupta	Director	Food Processing Industries & Horticulture, Govt. of West Bengal
16	Shri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
17	Smt. Piyali Mondal	Deputy Director	WBSUDA, Govt. of West Bengal
18	Dr. Amit Kumar	Under Secretary	WDRA
19	Shri Debasish Barman	Assistant Director	MSME DFO Kolkata
20	Dr. Prabir Roy	Assistant Director	ARD
21	Shri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
22	Shri Sakshi Gopal Saha	SPMU, WBBCCS	MSME & T Department, GoWB
23	Shri Bimal Rath	Regional Manager	National Housing Bank
24	Shri Upendra Nath Tripathi	Assistant General Manager	CGTMSE
25	Shri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
26	Shri Ranjit Roy	State Project Manager	WBSRLM, Govt. of West Bengal
27	Shri T. L. Bhaduri	Banking Consultant	WBSRLM, Govt. of West Bengal
28	Shri D. Chakraborty	RC	HUDCO
29	Shri S. Majumdar	Sr. Manager	HUDCO
30	Shri G. Murali Rao	SDR West Bengal	MoRD, Govt. of India
31	Shri Amal Kumar Bhattacharya	Assistant Secretary	F & S Department
32	Shri P. K. Nayak	ED(Project)	WBSEDCL
33	Shri. Tapas Das	EC(Solar)	WBSEDCL
34	Shri Sandip Kr Sen	AGM(F&A)	WBSEDCL
35	Shri Sandip Pal	FA & CAO	WBKVIB
36	Shri Partendu De	Account Officer	WBKVIC
Dignitaries from RBI & NABARD			
37	Shri Sudhanshu Prasad	Regional Director	RBI, Kolkata RO
38	Shri P. K. Bhattacharya	Chief General Manager	NABARD, Kolkata RO
39	Smt. Reshmi Rani	General Manager	RBI, Kolkata RO
40	Shri Mrinal Kanti Dey	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
41	Shri M. Paramasivam	Executive Director & Co-Chairman of SLBC West Bengal	Punjab National Bank
42	Shri Balbir Singh	General Manager & Convener	SLBC, West Bengal
43	Shri Alok Kumar Goel	Chairman	WBGB (PNB)
44	Shri Ramani Ranjan Mishra	General Manager	Punjab National Bank
45	Shri Sanjiv Kumar	General Manager	Punjab National Bank
46	Smt. Ekta Pasricha	General Manager	Punjab National Bank
47	Shri Rajiv Kumar Singh	General Manager	Bank of India
48	Shri Arun Kumar Mishra	General Manager	Canara Bank
49	Shri S. K. Tiwari	General Manager	Bank of Baroda
50	Shri Manish Kumar	Zonal Manager	UCO Bank
51	Shri Tarsem Singh Zira	Zonal Manager	Central Bank of India
52	Mohammad Sahzeeb	Deputy General Manager	Bank of Maharashtra
53	Shri Alok Jain	Deputy General Manager	State Bank of India
54	Shri S. K. Tiwari	Deputy General Manager	Bank of Baroda
55	Shri Dilip Kumar Mishra	Deputy General Manager	Union Bank of India
56	Shri Rajesh Kumar Singh	Deputy General Manager	Indian Bank
57	Shri Saminder Singh	Deputy General Manager	Punjab & Sind Bank
58	Shri Sanjay Kumar Vishwas	Assistant General Manager	State Bank of India
59	Shri Rajendra Chatterjee	Chief Manager	Bank of Baroda
60	Shri Arunanshu Ghosh	Senior Manager	Union Bank of India
61	Shri Ashwini Kumar	Senior Manager	Punjab & Sind Bank
62	Shri Saumitro Banerjee	Manager	Indian Overseas Bank
63	Shri Antra Mitra	Manager	Bank of India
64	Shri Suman Chatterjee	SLBC Nodal	UCO Bank
65	Smt. Sangeta Chatterjee	Circle Head	Axis Bank
66	Shri Dipesh Chakraborty	State Nodal	Axis Bank
67	Shri Sanjay Dasgupta	Senior Vice President	HDFC Bank
68	Shri Shibananda Pandit	City Head	ICICI Bank



List of participants in 171st SLBC Meeting held on 10.02.2026			
Sl No	Name	Designation	Organisation
69	Shri Partha Sarathi Ghoshal	Regional Head	Bandhan Bank
70	Smt Gunjan Agarwal	Regional Coordinator	ICICI Bank
71	Smt Amrita Ghosh	Deputy Vice President	Indusind Bank
72	Shri Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bank
73	Shri Angshuman Dutta	Deputy Vice President	Kotak Mahindra Bank
74	Shri Amit Biswas	Assistant Vice President	RBL Bank
75	Shri Atanu Acharya	CH	AU Small Finance Bank
76	Shri Rishav Raj	Regional Head	Ujjivan Small Finance Bank
77	Shri Ayan Kumar Ghosh	Cluster Head	Utkarsh Small Finance Bank
78	Smt. Koushiki Kumar	KAM	Airtel Payment Bank
79	Shri Soumen Kanra	Assistant Vice President	Fino Payment Bank
80	Smt. Ishita Das	BM	Dhanalaxmi Bank Ltd.
81	Shri S.K.Saurabh	DRH	Karnataka Bank
82	Smt. Kasturi Das	RCH	Karnataka Bank
83	Shri Satyajit Bhattacharya	CH	ESAF Small Finance Bank
84	Shri Branesht Kumar	CM	IPPB
85	Shri Barun Kumar	RBM	South Indian Bank
Lead District Managers of West Bengal			
86	Smt. Lipika Roy	Alipurduar	Central Bank of India
87	Shri Subhas Chandra Dutta	Bankura	Punjab National Bank
88	Shri Niraj Kumar	Birbhum	UCO Bank
89	Shri Jeebachha Narayan Jha	Coochbehar	Central Bank of India
90	Shri Himanshu Kumar Saha	Uttar Dinajpur	Punjab National Bank
91	Shri Kaushal Kishore	Dakshin Dinajpur	Punjab National Bank
92	Shri Rajesh Kumar	Darjeeling	Central Bank of India
93	Shri Sourav Kumar Poddar	24-Pgs (North)	Indian Bank
94	Shri Raj Kumar Lahiri	24-Pgs (South)	Punjab National Bank
95	Shri Amit Kumar	Hooghly	UCO Bank
96	Shri Amit Kohli	Howrah	UCO Bank
97	Shri Debashis Karmakar	Jaipalguri	Central Bank of India
98	Shri Bidya Nand Mishra	Jhargram	Punjab National Bank
99	Shri Radhashyam Kundu	Kalimpong	State Bank of India
100	Shri Gunjan Kumar	Malda	Punjab National Bank
101	Fajal Mamud	Murshidabad	Punjab National Bank
102	Shri Anup Dungdung	Nadia	Punjab National Bank
103	Shri Tushar Kanti Mahanta	Paschim Medinipur	Punjab National Bank
104	Shri Pinaki Barman	Purba Burdwan	UCO Bank
105	Shri Rakesh Kumar Mishra	Purba Medinipur	Punjab National Bank
106	Shri Tanmoy Dutta	Purulia	Punjab National Bank
107	Shri Sanjiv Kumar Malhotra	Paschim Burdwan	State Bank of India



SLBC WEST BENGAL



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