



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

**Quarterly Review  
September, 2023**

**Date : 20.12.2023**

**Time : 11.30 AM**

**Hotel "ITC Sonar"**

**1, JBS Haldane Avenue**

**Kolkata - 700046**

**कार्यसूची टिप्पणी AGENDA NOTES**

**CONVENOR BANK**

**पंजाब नैशनल बैंक**

*...भरोसे का प्रतीक !*



**punjab national bank**

*...the name you can BANK upon !*



**Punjab National Bank**  
**Convener: State Level Bankers' Committee for West Bengal**  
**Agenda Notes for the 162<sup>nd</sup> SLBC Meeting**

Agenda No.	Particulars of Agenda Items	Page No.
	<b>Banking Statistics</b>	<b>1 - 4</b>
	General Information for West Bengal	1
	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
<b>1.</b>	<b>Confirmation of the Proceedings of the 161<sup>st</sup> SLBC meeting held on 26.09.2023</b>	<b>5</b>
<b>2.</b>	<b>Action taken report for the resolution adopted in the 161<sup>st</sup> SLBC meeting</b>	<b>5 - 7</b>
<b>3.</b>	<b>Review of Credit Disbursement by Banks during the FY 2023-24 against ACP 2023-24</b>	<b>8 - 23</b>
	Bank wise disbursement under priority sector lending	9-13
	Bank wise disbursement under non priority sector lending	14-15
	Bank wise Total disbursement under PRISEC & NON PRISEC	16
	District wise total disbursement under priority sector lending	17
	Disb. Of loan to Minority Community, SC/ST & OBC	18
	Bank wise sectorial outstanding credit under Priority Sector	19-21
	Bank wise sectorial outstanding credit under Non-Priority Sector	22
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	23
<b>4.</b>	<b>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)</b>	<b>24 - 29</b>
	Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%	24
	District wise CD Ratio of West Bengal	24
	Bank wise CD Ratio of West Bengal	25
	Bank wise & Population Group wise Branch Network & Deposit	26
	Bank wise & Population Group wise Advance & CD Ratio	27
	Bank wise Position of ATM & BC Outlets	28
	Trends analysis on District wise CD Ratio on quarterly basis	29
<b>5.</b>	<b>Deployment of Credit in Agriculture including</b> <b>KCC</b> <b>KCC Animal Husbandry(KCC-AH)</b> <b>MJCC (KCC Fishery)</b> <b>Review of progress under Agriculture Infrastructure Fund (AIF) and Financial technologies (Fin-Tech) in Agriculture Sector</b> <b>Review of credit deployment under FPO</b> <b>National Livestock Mission (NLM)</b> <b>Agri Clinic &amp; Agri Business</b> <b>Others</b>	<b>30 - 51</b>
	Progress in KCC	30-32
	Bangla Sashya Bima Scheme (BSBS)	32
	Achievement in KCC Animal Husbandry(KCC-AH)	33-37
	Animal Husbandry Infrastructure Fund	38
	Tie Up with Milk Unions	38-39
	Agri Clinic & Agri Business	39
	Participation of Banks in Nationwide AHDF KCC Campaign	39-41
	Matsya Jeebi Credit Card (MJCC)	42
	Krishak Bandhu, Finance to NWR etc.	43
	Financial technologies (Fin-Tech) in Agriculture Sector	44

	Agriculture Infrastructure Fund	44-46
	Review of credit deployment under FPO	47
	Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)	47-48
	National Livestock Mission (NLM)	48-49
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	49-51
	Digitalization of PACs.	51
<b>6.</b>	<b>Deployment of Credit to MSME</b>	<b>52-60</b>
	Export Credit	52
	Progress of MSME Loan Restructured	52-54
	Emergency Line of credit guarantee Scheme & Credit Guarantee Scheme for Subordinate Debt (CGSSD)	54-56
	PMSVANidhi (Street vendors) scheme and progress	56-57
	Bank wise flow of credit to SCC and GCC	58-59
	Progress in MSME Clusters & Credit Linkage	60
<b>7.</b>	<b>Implementation &amp; Progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS)</b>	<b>61-62</b>
<b>8.</b>	<b>Review of MUDRA, Stand Up India, PMEGP, SVSKP &amp; PM Vishwakarma</b>	<b>63-70</b>
	Progress in MUDRA Loans	63-65
	Progress in Stand Up India Loans	66
	Progress in PMEGP Loans	67-68
	Progress in SVSKP Loans	68-69
	PM Vishwakarma	69-70
<b>9.</b>	<b>Progress in SHG-NRLM, SHG-NULM</b>	<b>71-77</b>
	Bank & District wise achievement of Credit Linkage under NRLM	71-74
	Dual Authentication & E-Shakti of NABARD	74
	Progress under SHG-NULM	74-77
<b>10.</b>	<b>Progress in Joint Liability Groups (JLGs) Finance</b>	<b>78-79</b>
<b>11.</b>	<b>Progress in West Bengal Student Credit Card</b>	<b>80</b>
<b>12.</b>	<b>Progress in other Education Loan &amp; Housing Loan</b>	<b>81-84</b>
	Bank wise progress in Education Loan	81-82
	Bank wise progress in Housing Loan	83-84
<b>13.</b>	<b>NPA &amp; Recovery position and Status of SARFAESI cases &amp; Certificate cases etc.</b>	<b>85-89</b>
	Bank wise and Sector wise NPA & Recovery Position	85-87
	Status of PDR cases	88
	Recovery under SARFAESI and District wise Pending DM Permission	89
<b>14.</b>	<b>Expanding &amp; Deepening of Digital Payment Ecosystem (Incl. Payment Banks)</b>	<b>90-95</b>
<b>15.</b>	<b>Progress made under Financial Inclusion</b>	<b>96-103</b>
	Progress of FLC during quarter	96-97
	Financial Literacy camp in Animal Husbandry intensive area	97
	Financial Inclusion Fund (FIF)	97
	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	97-102
	Review of status of Financial Education in School	103
<b>16.</b>	<b>Review of functioning of RSETIs &amp; setting up of new RSETIs</b>	<b>104-106</b>
<b>17.</b>	<b>Progress on Data Management as per Revamped Lead Bank Scheme</b>	<b>107</b>
<b>18.</b>	<b>Non-Conventional renewable energy as sustainable alternative for affordable transportation</b>	<b>108</b>
<b>19.</b>	<b>Review of lending to MFI</b>	<b>108</b>
<b>20.</b>	<b>Calendar of SLBC Meeting/ Events &amp; unresolved issues related to BLBC/ DCC/ DLRC</b>	<b>109</b>
<b>21.</b>	<b>Miscellaneous (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements &amp; Status of SLBC report submitted by Member Banks)</b>	<b>110</b>

## General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	7
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks	9598
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

### Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.114579
Per Capita Advance	Rs.69913

**Bank wise & District wise allocation of Lead Bank Responsibility:**

Bank	No. of Districts	Name of Districts
Punjab National Bank	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Indian Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

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

Population group	September 2021	September 2022	March 2023	June 2023	September 2023
Rural	3556 (41.27%)	4274 (43.19%)	4253 (43.51%)	4251 (43.06%)	<b>4282</b> <b>(43.26%)</b>
Semi-urban	1525 (17.69%)	1833 (18.53%)	1833 (18.75%)	1886 (19.11%)	<b>1883</b> <b>(19.02%)</b>
Metro/Urban	3535 (41.04%)	3788 (38.28%)	3687 (37.72%)	3734 (37.83%)	<b>3734</b> <b>(37.72%)</b>
<b>Total</b>	<b>8616</b>	<b>9895</b>	<b>9773</b>	<b>9871</b>	<b>9899</b>

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

Population group	September 2021	September 2022	March 2023	June 2023	September 2023
Rural	2467	2360	2453	2389	<b>2385</b>
Semi- urban	2322	2278	2302	2286	<b>2259</b>
Urban/Metro	7143	7101	7241	7199	<b>7225</b>
<b>Total</b>	<b>11932</b>	<b>11739</b>	<b>11996</b>	<b>11874</b>	<b>11869</b>

**VITAL STATISTICS OF WEST BENGAL**

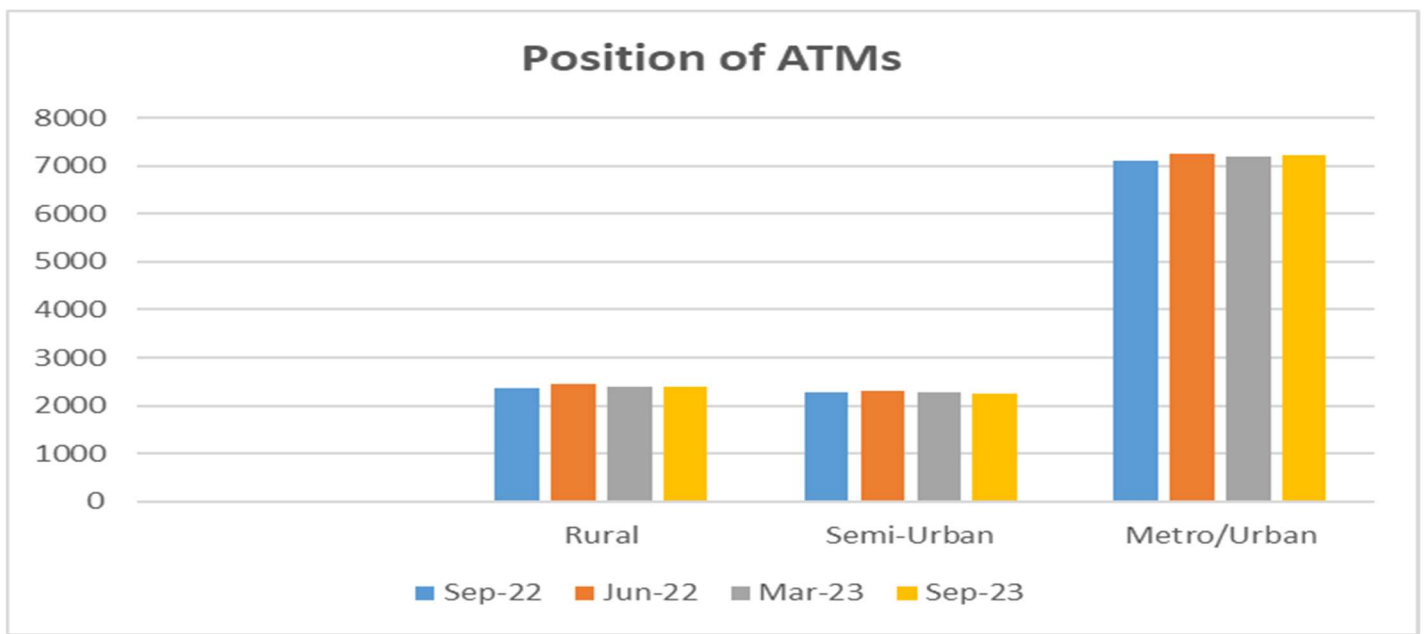
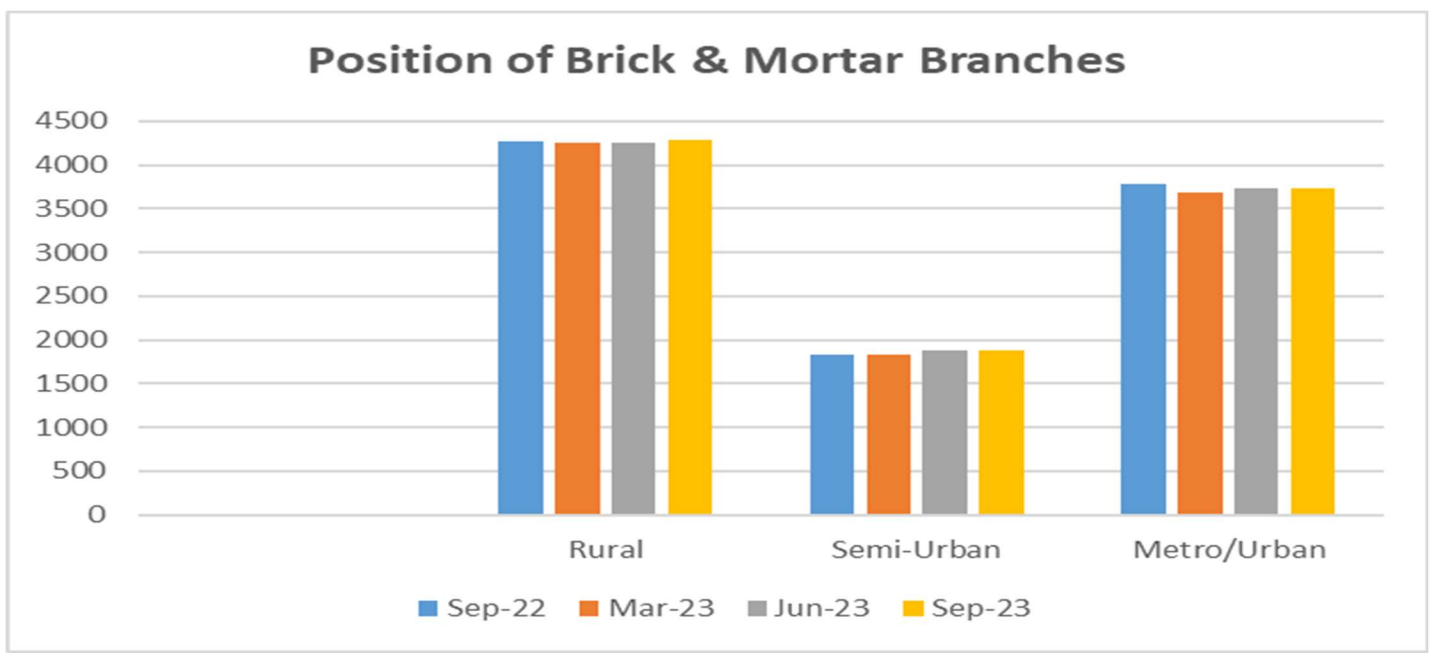
(Amount Rs in crore)

Parameter	Sept 2021	Sept 2022	March 2023	June 2023	September 2023
<b>No. of Branches</b>	8616	9871	9733	9871	9899
<b>Total Deposits</b>	967116	1005332	1008743	1077381	1058528
<b>Total Advances (with RIDF)</b>	588494	620895	636468	664995	724237
<b>Total Business</b>	1555610	1626227	1645211	1742376	1782765
<b>CD Ratio</b>	61	62	63	62	69
<b>C+I: Deposit Ratio</b>	68	68	67	69	76
<b>Priority Sector Advances (PSA)</b>	203001	226583	250567	266157	304461
<b>% of PSA to ANBC</b>	38	40	39	40	42
<b>Agriculture Advances</b>	62030	61793	68847	74357	76041
<b>% of Agri Advances to ANBC</b>	12	11	11	11	11
<b>MSME</b>	93615	109460	112422	123606	128244
<b>Education Loans</b>	2675	2807	4775	4028	5498
<b>Housing Loans</b>	67370	69064	87408	80959	103083
<b>DRI Advances</b>	311	263	161	119	141
<b>% of DRI Advances to ANBC</b>	0.06	0.05	0.02	0.02	0.02
<b>Advances to SC/ST Communities</b>	17274	18182	18231	18629	21051
<b>Adv. to Women Entrepreneurs</b>	64795	70882	73547	78485	82344
<b>% of Adv to Women to ANBC</b>	12	13	12	12	12
<b>Weaker Section Advances</b>	57016	61070	71841	58633	66777
<b>% of Weaker Advances to ANBC</b>	11	11	11	9	10
<b>Minority Community Advances</b>	39970	40132	52788	40388	35540
<b>% of Minority Co Adv. to Prisec</b>	19	19	21	15	12

## DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 (Sept'22)			FY 2023-24 (Sept'23)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	97261	39196	40%	106996	36607	35%
2	<b>MSME</b>	110179	70658	64%	145032	89003	62%
3	<b>OPS</b>	39868	10338	26%	43847	17024	39%
<b>Total PRISEC</b>		<b>247307</b>	<b>120191</b>	<b>49%</b>	<b>295875</b>	<b>142633</b>	<b>49%</b>
4	<b>NPS</b>	96712	138093	143%	101548	174875	173%
<b>Grand Total</b>		<b>344020</b>	<b>258284</b>	<b>75%</b>	<b>397423</b>	<b>317507</b>	<b>80%</b>



## AGENDA NOTES FOR 161<sup>st</sup> SLBC Meeting

### AGENDA – 1

#### Confirmation of the Proceedings of the 161<sup>st</sup> SLBC meeting held on 26.09.2023 and review of action points thereof

The proceedings and action points of 161<sup>st</sup> SLBC Meeting for West Bengal, held on 26<sup>th</sup> of September 2023 was circulated under cover of Convener Bank's letter to the members on 11.10.2023. 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 Resolutions adopted in 161<sup>st</sup> SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 161<sup>st</sup> SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	CD- ratio of the State of West Bengal.	Over-all CD ratio of the state improved considering the corporate Advances by the member Banks. CD ratio for the September Quarter stands at 68.42%. as compared to 61.02% as on September,2022. CD ratio for the last quarter i.e in Q.E. June,2023 was 61.72%.
2	To increase MSME lending to achieve ACP target for FY 2023-24  Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	Member banks have disbursed Rs.89,003 crores in MSME as on 30.09.2023, thus achieving 62% against ACP target of Rs.1,45,032.04 crore for this Financial Year. Disbursement in MSME has increased by Rs.18,345 crores in absolute term as on 30.09.2023 from Rs.70,658 Cr.as on 30.09.2022 thus registering a positive growth of 25.96% on Y-O-Y basis. Member banks disbursed Rs.56,565.15 crore in MSME as on 30.06.2023, thus achieving 39% against ACP target of Rs.1,45,032.04 crore for this Financial Year.. Thus registering a positive growth of 57.34% on Q-to-Q basis.  As on 11-12-2023, 1,11,952 no of proposals had been sponsored to all Member Banks amounting to Rs.3992.74 Cr. Out of which Member Banks sanctioned 27303 no of proposals (18462 final Sanction & 8841 Provisional sanction). Final disbursement had taken place in 4936 accounts amounting to Rs.96.42 Cr.  As on 30-09-2023, 88044 no of proposals had been sponsored to all Member Banks amounting to Rs.3140.00 Cr. Out of which Member Banks sanctioned 20740 no of proposals (10792 final Sanction & 10248 Provisional sanction). Final disbursement had taken place in 253 accounts amounting to Rs.5.48 Cr.

<p><b>3</b></p>	<p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks to focus in SHG-NULM.</p>	<p>Member banks have disbursed Rs.11709.71 crore (39.03% of financial target) covering 6,00,715 no of groups (79.93% of physical target) as on 30.09.2023 for FY 2023-24. Average disbursement stands at Rs.1.95 lakh per SHG. Total outstanding stands at Rs.22519.58 cr.</p> <p>Member banks have disbursed Rs.7096.27 lakh in 3596 SHG-NULM proposals; Rs.731.19 lakh in 626 SEP-I proposals and Rs.166.10 lakh in 56 SEP-G proposals during this Financial Year up to 30.09.2023.</p>
<p><b>4</b></p>	<p>To increase Agriculture lending to achieve ACP target for FY 2023-24.</p>	<p>The Agriculture disbursement up to September 2023 for the financial year 2023-24 is Rs36,606.88 crore, which was Rs.39,195.64 crore up to September 2022 for the FY 2022-23 and disbursement as on 30.09.2023 for the FY 2023-24 is Rs26,006.02 crore in Farm Credit which is 71.04% of the total agriculture deployment. The member banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending.</p>
	<p>AIF Proposal sanction &amp; Disbursement</p> <p>KCC target for FY-2023-24 to be achieved. KCC renewal to be increased.</p>	<p>Member banks have cumulatively sanctioned 1906 no of AIF proposals amounting to Rs.1152.13 cr. and 1605 no of proposals have been disbursed cumulatively amounting to Rs.724.58 Cr. as on 05.12.2023.</p> <p>Member banks have cumulatively sanctioned 1568 no of AIF proposals amounting to Rs.1061.39 cr. and 1328 no of proposals have been disbursed cumulatively amounting to Rs.652.82 Cr. as on 30.09.2023.</p> <p>All the banks operating in the State have disbursed 12,57,243 number of KCCs including renewal cases up to September Quarter of FY 2023-24 registering 35.92% achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs19,081.40 crore as on 30.09.2023. The average ticket size of outstanding KCC loans is Rs. 45,889 as on 30.09.2023.</p>
<p><b>5</b></p>	<p>Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.</p>	<p>Member banks have sanctioned 63625 no. of WBSCC cases, out of which 61078 number of cases have been accorded final sanction and 37806 no of Proposal disbursed as on 11.12.2023.</p> <p>Member banks have sanctioned 60934 no. of WBSCC cases, out of which 58298 number of cases have been accorded final sanction and 34807 no of Proposal disbursed as on 30.09.2023.</p>

6	Member banks were requested to focus in Animal Husbandry & Fishery Sector.	<p>Member banks sanctioned 11468 no of Animal Husbandry cases amounting Rs.118.03 crores out of which 9792 no of Cases amounting Rs.102.94 Crores Disbursed.</p> <p>As on September 2023, member banks have cumulatively sanctioned 19,509 no. of MJCC cases amounting Rs.94.31 Crore.</p>
7	Sensitization Programmes for the field functionaries.	<p>As directed, meeting with the Branch officials conducted by the officials from State Government &amp; SLBC for evaluate the performance of different Flagship Programme of the State Government &amp; guidance on the issues faced by the field functionaries.</p> <p>In the above said meeting 8 nos of Bank Participated and 3815 branch officials attend the meeting.</p>

### AGENDA – 3

#### Review of Credit Disbursement by Banks during the FY against ACP 2023-24:

All the banks operating in the State have cumulatively disbursed Rs.1,42,632.25 crore in Priority Sector, i.e. 48.21% against the Annual target of Rs. 2,95,875.39 crore during the period from April to September of the financial year 2023-24. The achievement was Rs.1,20,191.31 crore against Annual target of Rs.2,47,307.35 crore during the same period of the financial year 2022-23 in Priority Sector.

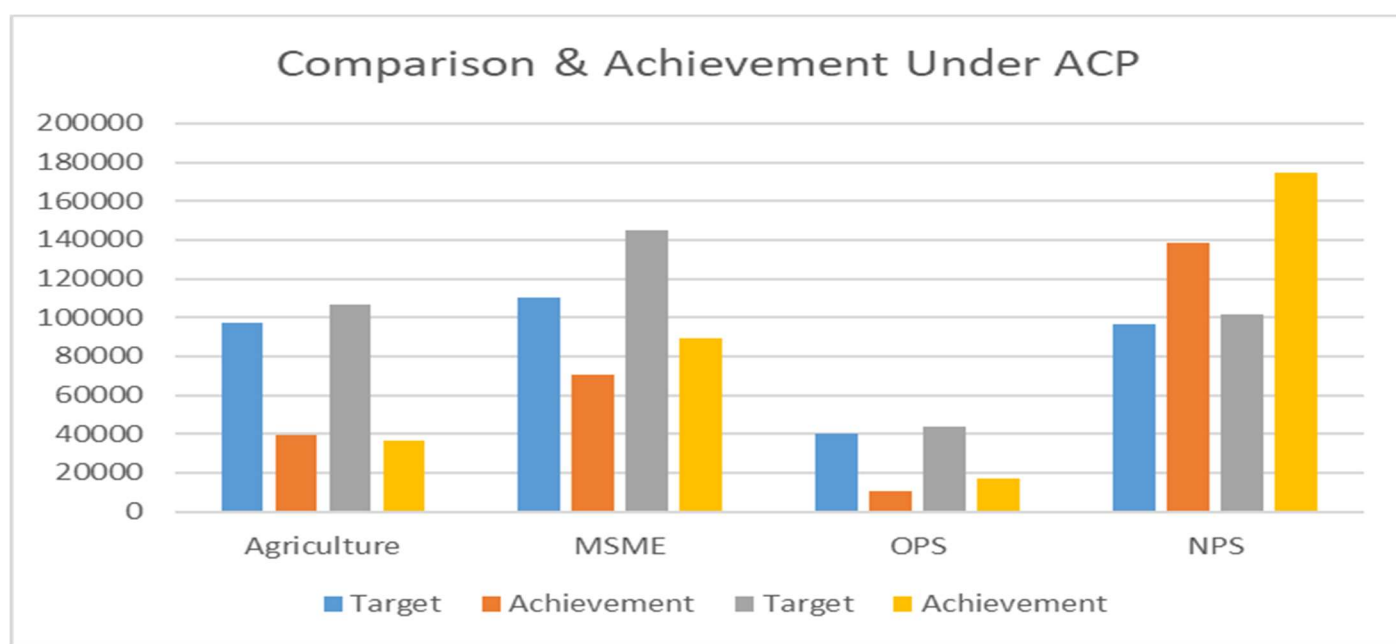
Achievement under Agriculture sector is 34.21% amounting Rs.36,606.88 crore, the achievement in MSME sector is 61.37% amounting Rs.89,002.25 crore and achievement in Other Priority sector is 38.82% amounting Rs17,023.12 crore as on 30.09.2023 which was Rs.39,195.64 crore, Rs70,657.32 crore and Rs10,338.35 crore in Agriculture, MSME & OPS sector respectively as on 30.09.2022.

Disbursement in Non-Priority sector is Rs.1,74,874.33 crore i.e.172.21% of the ACP of Rs.1,01,548.46 crore which results in overall disbursement of Rs.3,17,506.58 crore i.e.79.89% against ACP of Rs.3,97,423.85 crores as on 30.09.2023.

**A comparative position of achievement in disbursement figure under ACP during FY 2023-24 with last financial year is as under:**

Sr. No.	Broad Sector	As on 30.09.2022			As on 30.09.2023		
		Target	Achievement.	Achievement%.	Target	Achievement	Achievement %.
1	<b>Agriculture</b>	97261	39196	40%	106996	36607	35%
2	<b>MSME</b>	110179	70658	64%	145032	89003	62%
3	<b>OPS</b>	39868	10338	26%	43847	17024	39%
4	<b>PRISEC</b>	<b>247307</b>	<b>120191</b>	<b>49%</b>	<b>295875</b>	<b>142633</b>	<b>49%</b>
5	<b>NPS</b>	96712	138093	143%	101548	174875	173%
	<b>Grand Total</b>	<b>344020</b>	<b>258284</b>	<b>75%</b>	<b>397423</b>	<b>317507</b>	<b>80%</b>

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



Target FY 2022-23	Achievement 30.09.2022	Target FY 2023-24	Achievement 30.09.2023
-------------------	------------------------	-------------------	------------------------

## Statement showing disbursement in Agriculture under Priority Sector for the quarter ended September, 2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	6332	691.00	1301	227.00	2915	285.00	177068	3327.47	10548	1203.00	36.15
2	Bank of India	115199	960.57	89	20.40	32379	1293.12	302623	4742.11	147667	2274.09	47.96
3	Bank of Maharashtra	214	5.46	110	2.80	104	114.87	29204	283.04	428	123.13	43.50
4	Canara Bank	142838	1396.02	89	47.93	633	153.69	349590	5153.68	143560	1597.64	31.00
5	Central Bank of India	67884	1427.80	38	28.51	135	251.20	312193	4348.63	68057	1707.51	39.27
6	Indian Bank	68828	1060.81	116	14.85	725	256.78	585981	8056.24	69669	1332.44	16.54
7	Indian Overseas Bank	819	214.95	16	20.85	168	345.88	90208	1420.43	1003	581.68	40.95
8	Punjab & Sind Bank	0	0.00	1	0.03	4	0.18	19027	201.27	5	0.21	0.10
9	Punjab National Bank	240261	4970.54	490	35.77	24572	544.26	1207684	18794.77	265323	5550.56	29.53
10	State Bank of India	259641	3420.71	149	35.00	4030	207.64	1179160	17531.09	263820	3663.35	20.90
11	UCO Bank	24342	1165.86	7	12.54	102	21.63	352785	4920.14	24451	1200.03	24.39
12	Union Bank of India	23797	547.63	482	34.90	12030	692.65	196564	3121.98	36309	1275.18	40.85
<b>Total PSU</b>		<b>950155</b>	<b>15861.35</b>	<b>2888</b>	<b>480.58</b>	<b>77797</b>	<b>4166.89</b>	<b>4802087</b>	<b>71900.85</b>	<b>1030840</b>	<b>20508.82</b>	<b>28.52</b>
13	Axis Bank	1544	169.19	68	52.00	1081	2592.00	160321	2145.57	2693	2813.19	131.12
14	Bandhan Bank	44458	311.79	42209	268.79	33121	267.23	629190	5871.54	119788	847.80	14.44
15	Catholic Syrian Bank Ltd.	615	2.55	0	0.00	0	0.00	2	0.00	615	2.55	59365.12
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	10.00	2	0.01	1	10.00	158730.16
18	Federal Bank	1185	47.96	0	0.00	279	137.33	28429	206.86	1464	185.29	89.57
19	HDFC Bank	39811	257.90	18	18.18	390	754.24	130833	1679.82	40219	1030.32	61.34
20	ICICI Bank	28436	393.40	0	0.00	66	433.19	114808	1605.00	28502	826.59	51.50
21	IDBI Bank	9825	305.25	5	1.98	305	5.35	76912	1058.63	10135	312.58	29.53
22	IDFC First Bank	2123	8.51	0	0.00	15	0.29	2	0.12	2138	8.80	7089.82
23	Indusind Bank	387930	1495.52	0	0.00	0	0.00	51121	920.94	387930	1495.52	162.39
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	1866	10.13	0	0.00	0.00
25	Karur Vysya Bank	0	0.00	9	0.20	0	0.00	5819	46.54	9	0.20	0.43
26	Kotak Mahindra Bank	1596	74.71	4	0.30	71	255.28	1507	109.74	1671	330.29	300.96
27	Lakshmi Vilas Bank (DBS)	38	0.44	1	13.42	4	37.71	2	0.06	43	51.57	83043.48
28	Ratnakar Bank Ltd	99367	181.77	0	0.00	8	43.19	2936	29.11	99375	224.96	772.90
29	South Indian Bank Ltd.	0	0.00	0	0.00	1023	13.92	2502	28.88	1023	13.92	48.20
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	2	0.03	0	0.00	0.00
32	YES Bank	1830	6.67	4	0.83	180	959.12	6586	184.28	2014	966.61	524.54
<b>Total PVT</b>		<b>618758</b>	<b>3255.66</b>	<b>42318</b>	<b>355.69</b>	<b>36544</b>	<b>5508.84</b>	<b>1212840</b>	<b>13897.27</b>	<b>697620</b>	<b>9120.20</b>	<b>65.63</b>
33	Au Small finance Bank	2	0.13	0	0.00	3	4.40	0	0.00	5	4.53	#DIV/0!
34	ESAF SF Bank	41515	183.14	0	0.00	0	0.00	3	0.13	41515	183.14	143414.25
35	Jana Small Finance Bank	26022	123.34	0	0.00	0	0.00	2200	24.04	26022	123.34	513.06
36	Ujjivan Small Finance Bank	80196	423.26	0	0.00	0	0.00	50196	553.42	80196	423.26	76.48
37	Utkarsh Small Finance Bank	2507	10.69	0	0.00	0	0.00	2	0.06	2507	10.69	17214.17
<b>Total Small Finance</b>		<b>150242</b>	<b>740.57</b>	<b>0</b>	<b>0.00</b>	<b>3</b>	<b>4.40</b>	<b>52401</b>	<b>577.65</b>	<b>150245</b>	<b>744.97</b>	<b>128.97</b>
38	BGVB (PNB)	201313	1869.64	9	1.89	0	0.00	835870	9206.66	201322	1871.53	20.33
39	PBGB (UCO)	46883	973.45	2	4.85	6	13.77	197446	2323.65	46891	992.07	42.69
40	UBKGB (CBI)	56498	886.09	0	0.00	6	0.13	191957	2285.13	56504	886.22	38.78
<b>Total RRB</b>		<b>304694</b>	<b>3729.18</b>	<b>11</b>	<b>6.74</b>	<b>12</b>	<b>13.90</b>	<b>1225273</b>	<b>13815.44</b>	<b>304717</b>	<b>3749.82</b>	<b>27.14</b>
41	WB State Co-Op Bank Ltd.	828520	2369.29	155	59.47	279	4.35	733532	6624.04	828954	2433.11	36.73
42	WBSCARD Bank Ltd.	5862	49.97	0	0.00	0	0.00	50948	181.18	5862	49.97	27.58
<b>Total Co-Optv</b>		<b>834382</b>	<b>2419.26</b>	<b>155</b>	<b>59.47</b>	<b>279</b>	<b>4.35</b>	<b>784480</b>	<b>6805.22</b>	<b>834816</b>	<b>2483.08</b>	<b>36.49</b>
<b>Grand Total</b>		<b>2858231</b>	<b>26006.02</b>	<b>45372</b>	<b>902.48</b>	<b>114635</b>	<b>9698.39</b>	<b>8077081</b>	<b>106996.44</b>	<b>3018238</b>	<b>36606.88</b>	<b>34.21</b>

## Statement showing disbursement in MSME under Priority Sector for the quarter ended September, 2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter		
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		No.	Amount	No.	Amount	% of Ach.
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	5944	798.00	1907	395.00	368	217.00	25	6.00	365	36.00	104661	5581.47	8609	1452.00	26.01
2	Bank of India	37205	1814.73	551	1140.04	91	265.71	0	0.00	0	0.00	118837	6251.92	37847	3220.48	51.51
3	Bank of Maharashtra	1953	117.01	63	36.22	7	10.45	0	0.00	0	0.00	26429	821.41	2023	163.68	19.93
4	Canara Bank	42829	1073.73	2977	618.66	319	309.52	0	0.00	1211	9.87	155679	8288.91	47336	2011.78	24.27
5	Central Bank of India	12859	685.59	569	442.90	19	146.94	56	1.15	0	0.00	106330	5369.53	13503	1276.58	23.77
6	Indian Bank	7490	710.32	2446	384.16	75	314.20	118	104.23	0	0	166586	10911.23	10129	1512.91	13.87
7	Indian Overseas Bank	3429	520.09	63	102.36	20	65.72	0	0.00	0	0.00	61836	2927.96	3512	688.17	23.50
9	Punjab & Sind Bank	16	124.68	13	4.73	12	8.22	0	0.00	0	0.00	5637	496.69	41	137.63	27.71
8	Punjab National Bank	62048	5755.06	5051	1169.73	231	753.45	16	6.00	0	0.00	274400	21243.35	67346	7684.24	36.17
10	State Bank of India	36933	4839.44	3749	2660.88	539	1246.34	0	0.00	397	73.98	277567	21165.54	41618	8820.64	41.67
11	UCO Bank	18869	886.51	373	1894.46	7	50.60	0	0.00	0	0.00	100235	6906.27	19249	2831.57	41.00
12	Union Bank of India	10434	1958.00	767	1376.12	108	760.36	160	3.59	0	0.00	94413	6030.39	11469	4098.07	67.96
	<b>Total PSU</b>	<b>240009</b>	<b>19283.16</b>	<b>18529</b>	<b>10225.26</b>	<b>1796</b>	<b>4148.51</b>	<b>375</b>	<b>120.97</b>	<b>1973</b>	<b>119.85</b>	<b>1492610</b>	<b>95994.67</b>	<b>262682</b>	<b>33897.75</b>	<b>35.31</b>
13	Axis Bank	5525	2444.00	2567	3528.00	634	3353.00	0	0.00	0	0.00	62623	5533.30	8726	9325.00	168.53
14	Bandhan Bank	170165	1499.67	16	6.18	1	10.00	0	0.00	0	0.00	95931	10245.44	170182	1515.85	14.80
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1505	37.48	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	200	12.11	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1	0.11	805	18.02	1	0.11	0.61
18	Federal Bank	138	66.44	149	349.46	31	149.56	0	0.00	364	906.83	32056	707.65	682	1472.29	208.05
19	HDFC Bank	5306	2878.57	4432	5813.13	2022	4852.81	0	0.00	0	0.00	86922	6585.55	11760	13544.51	205.67
20	ICICI Bank	7178	4392.84	3999	6190.64	934	3568.43	0	0.00	0	0.00	84762	6746.45	12111	14151.91	209.77
21	IDBI Bank	2865	489.25	169	315.25	16	125.65	189	5.68	0	0.00	30650	1788.43	3239	935.83	52.33
22	IDFC First Bank	1263	183.33	213	96.59	37	12.52	0	0.00	0	0.00	7986	408.00	1513	292.44	71.68
23	Indusind Bank	211643	1356.49	418	612.62	220	824.86	0	0.00	0	0.00	53274	2338.84	212281	2793.97	119.46
24	Karnataka Bank Ltd.	49	3.13	8	7.43	0	0.00	0	0.00	0	0.00	1101	27.78	57	10.56	38.01
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	50	11.97	12867	274.35	50	11.97	4.36
26	Kotak Mahindra Bank	1056	357.06	607	725.41	312	519.96	0	0.00	0	0.00	27187	1266.53	1975	1602.43	126.52
27	Lakshmi Vilas Bank (DBS)	71	51.95	26	66.55	31	209.12	0	0.00	0	0.00	55	1.51	128	327.62	21651.69
28	Ratnakar Bank Ltd	9	43.39	37	51.03	11	28.31	0	0.00	0	0.00	411	93.83	57	122.74	130.81
29	South Indian Bank Ltd.	1	0.16	1	0.59	2	0.71	0	0.00	2	2.42	5942	161.96	6	3.88	2.40
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55	0.67	0	0.00	0.00
31	Tamilnad Mercantile Bank	3	0.47	1	1.10	0	0.00	0	0.00	0	0.00	1424	31.84	4	1.57	4.93
32	YES Bank	1247	572.22	761	1188.23	413	1626.30	0	0.00	2421	3386.75	16952	1355.99	4842	6773.49	499.52
	<b>Total PVT</b>	<b>406519</b>	<b>14338.96</b>	<b>13404</b>	<b>18952.22</b>	<b>4664</b>	<b>15281.23</b>	<b>189</b>	<b>5.68</b>	<b>2838</b>	<b>4308.08</b>	<b>522708</b>	<b>37635.75</b>	<b>427614</b>	<b>52886.17</b>	<b>140.52</b>
33	Au SF Bank	170	38.43	55	101.44	2	3.06	0	0.00	0	0.00	210	11.50	227	142.92	1242.33
34	ESAF SF Bank	4472	20.55	0	0.00	0	0.00	0	0.00	0	0.00	235	41.78	4472	20.55	49.19
35	Jana SF Bank	490	42.56	34	6.23	1	0.05	0	0.00	0	0.00	4268	166.92	525	48.84	29.26
36	Ujjivan SF Bank	25024	137.54	10	2.47	0	0.00	0	0.00	0	0.00	9705	906.49	25034	140.02	15.45
37	Utkarsh SF Bank	32	6.23	0	0.00	0	0.00	0	0.00	0	0.00	455	69.82	32	6.23	8.92
	<b>Total Small Finance</b>	<b>30188</b>	<b>245.31</b>	<b>99</b>	<b>110.15</b>	<b>3</b>	<b>3.11</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>14873</b>	<b>1196.51</b>	<b>30290</b>	<b>358.56</b>	<b>29.97</b>
38	BGVB (PNB)	55625	797.03	359	24.81	18	7.68	1331	22.33	0	0.00	107146	2309.47	57333	851.85	36.89
39	PBGB (UCO)	25190	791.27	10	26.46	0	0.00	1	0.01	0	0.00	19910	2289.34	25201	817.74	35.72
40	UBKGB (CBI)	9966	96.26	0	0.00	0	0.00	9	0.09	0	0.00	17639	1212.38	9975	96.35	7.95
	<b>Total RRB</b>	<b>90781</b>	<b>1684.56</b>	<b>369</b>	<b>51.27</b>	<b>18</b>	<b>7.68</b>	<b>1341</b>	<b>22.43</b>	<b>0</b>	<b>0.00</b>	<b>144695</b>	<b>5811.19</b>	<b>92509</b>	<b>1765.94</b>	<b>30.39</b>
41	WB State Co-Op Bank Ltd.	482	67.11	0	0.00	0	0.00	155	6.89	3	13.08	90065	4290.32	640	87.08	2.03
42	WBSCARD Bank Ltd.	574	6.74	0	0.00	0	0.00	0	0.00	0	0.00	10516	103.60	574	6.74	6.51
	<b>Total Co-Optv</b>	<b>1056</b>	<b>73.85</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>155</b>	<b>6.89</b>	<b>3</b>	<b>13.08</b>	<b>100581</b>	<b>4393.93</b>	<b>1214</b>	<b>93.82</b>	<b>2.14</b>
	<b>Grand Total</b>	<b>768553</b>	<b>35625.84</b>	<b>32401</b>	<b>29338.90</b>	<b>6481</b>	<b>19440.53</b>	<b>2060</b>	<b>155.97</b>	<b>4814</b>	<b>4441.01</b>	<b>2275467</b>	<b>145032.04</b>	<b>814309</b>	<b>89002.25</b>	<b>61.37</b>

## Statement showing disbursement in Export, Education &amp; Housing under Priority Sector for the quarter ended September, 2023

(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	27841	135.26	49	35.00	25.88	2987	261.82	697	44.00	16.81	4483	690.14	2911	501.00	72.59
2	Bank of India	41218	135.03	1	0.06	0.04	2517	261.74	2103	20.01	7.65	4213	647.59	1636	159.10	24.57
3	Bank of Maharashtra	6521	12.71	0	0.00	0.00	638	13.55	132	1.78	13.14	885	90.14	226	18.29	20.29
4	Canara Bank	40972	134.54	0	0.00	0.00	3703	249.79	2103	21.28	8.52	5729	642.08	2804	172.92	26.93
5	Central Bank of India	40797	142.55	9	19.32	13.55	2948	276.80	851	12.15	4.39	3772	658.22	1256	72.65	11.04
6	Indian Bank	59707	173.64	0	0.00	0.00	4349	365.07	23	1.16	0.32	7311	865.80	514	131.15	15.15
7	Indian Overseas Bank	13846	46.06	1637	12.80	27.79	2194	95.75	100	9.80	10.24	3279	246.14	255	48.88	19.86
8	Punjab & Sind Bank	6533	12.33	0	0.00	0.00	1641	23.51	1	0.03	0.13	2618	78.88	2	0.51	0.65
9	Punjab National Bank	113786	275.87	0	0.00	0.00	9401	657.41	8928	88.08	13.40	15901	1825.15	3614	317.18	17.38
10	State Bank of India	114715	278.95	3	10.57	3.79	9999	673.16	2984	54.93	8.16	16888	1821.52	14059	4233.85	232.44
11	UCO Bank	33391	113.26	0	0.00	0.00	2765	211.76	2222	17.70	8.36	4713	515.92	1956	167.49	32.46
12	Union Bank of India	27255	101.92	0	0.00	0.00	2920	184.78	1660	19.67	10.65	3104	484.19	421	37.44	7.73
<b>Total PSU</b>		<b>526582</b>	<b>1562.12</b>	<b>1699</b>	<b>77.75</b>	<b>4.98</b>	<b>46062</b>	<b>3275.13</b>	<b>21804</b>	<b>290.59</b>	<b>8.87</b>	<b>72896</b>	<b>8565.76</b>	<b>29654</b>	<b>5860.46</b>	<b>68.42</b>
13	Axis Bank	21257	98.16	4	71.00	72.33	1863	115.76	171	9.00	7.77	2096	312.60	1340	53.00	16.95
14	Bandhan Bank	29413	99.77	0	0.00	0.00	1397	30.23	0	0.00	0.00	4651	47.29	2357	136.10	287.80
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.16	0	0.00	0.00	1	0.16	0	0.00	0.00	1	0.39	1	0.10	25.72
18	Federal Bank	6782	2.46	0	0.00	0.00	426	3.69	1	0.20	5.29	874	20.13	18	60.18	298.94
19	HDFC Bank	14798	102.08	0	0.00	0.00	1963	164.94	1187	26.92	16.32	2988	434.23	4696	189.78	43.71
20	ICICI Bank	21165	103.64	0	0.00	0.00	1951	175.08	186	15.29	8.74	2878	464.31	521	103.33	22.25
21	IDBI Bank	6705	41.61	0	0.00	0.00	1038	50.48	59	1.54	3.05	1549	141.67	705	425.25	300.16
22	IDFC First Bank	1	0.21	0	0.00	0.00	384	0.21	0	0.00	0.00	286	0.52	4	0.48	91.75
23	Indusind Bank	8012	11.46	4	40.67	354.96	549	49.65	0	0.00	0.00	678	184.79	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.75	0	0.00	0.00	21	0.96	1	0.03	3.14	27	2.70	21	2.64	97.62
25	Karur Vysya Bank	2	1.20	0	0.00	0.00	66	1.77	0	0.00	0.00	90	23.07	14	2.34	10.14
26	Kotak Mahindra Bank	6485	9.29	0	0.00	0.00	351	31.33	0	0.00	0.00	86	158.23	26	4.31	2.72
27	Lakshmi Vilas Bank (DBS)	1	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
28	Ratnakar Bank Ltd	3	1.13	0	0.00	0.00	6	1.22	0	0.00	0.00	300	12.76	0	0.00	0.00
29	South Indian Bank Ltd.	6482	4.74	0	0.00	0.00	31	4.95	0	0.00	0.00	355	96.39	0	0.00	0.00
30	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	1.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
32	YES Bank	6514	22.95	0	0.00	0.00	178	35.23	18	1.76	4.98	119	197.99	32	4.65	2.35
<b>Total PVT</b>		<b>134137</b>	<b>500.90</b>	<b>8</b>	<b>111.67</b>	<b>22.29</b>	<b>10229</b>	<b>665.98</b>	<b>1623</b>	<b>54.74</b>	<b>8.22</b>	<b>16982</b>	<b>2097.85</b>	<b>9735</b>	<b>982.16</b>	<b>46.82</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.21	0	0.00	0.00	1	0.21	0	0.00	0.00	1	0.52	0	0.00	0.00
35	Jana Small Finance Bank	3	0.81	0	0.00	0.00	5	0.83	0	0.00	0.00	31	8.15	2095	13.24	162.47
36	Ujivan Small Finance Bank	6569	3.67	0	0.00	0.00	250	12.99	0	0.00	0.00	621	170.62	16217	171.34	100.42
37	Utkarsh Small Finance Bank	3	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	33	3.27	1261.57
<b>Total Small Finance</b>		<b>6576</b>	<b>4.78</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>257</b>	<b>14.14</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>654</b>	<b>179.55</b>	<b>18345</b>	<b>187.85</b>	<b>104.62</b>
38	BGVB (PNB)	48	43.27	0	0.00	0.00	3956	411.58	957	6.32	1.54	9262	927.23	375	36.44	3.93
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	846	47.86	151	1.55	3.24	2720	557.54	777	96.20	17.25
40	UBKGB (CBI)	26631	5.43	0	0.00	0.00	1630	123.21	24	0.40	0.32	1752	309.41	548	90.48	29.24
<b>Total RRB</b>		<b>28471</b>	<b>49.99</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>6432</b>	<b>582.66</b>	<b>1132</b>	<b>8.27</b>	<b>1.42</b>	<b>13734</b>	<b>1794.19</b>	<b>1700</b>	<b>223.12</b>	<b>12.44</b>
41	WB State Co-Op Bank Ltd.	40488	12.43	0	0.00	0.00	1176	8.10	1644	30.66	378.75	3417	9.48	401	61.89	653.19
42	WBSCARD Bank Ltd.	204	0.72	0	0.00	0.00	449	1.13	0	0.00	0.00	549	2.05	69	2.51	122.54
<b>Total Co-Optv</b>		<b>40692</b>	<b>13.15</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1625</b>	<b>9.23</b>	<b>1644</b>	<b>30.66</b>	<b>332.18</b>	<b>3966</b>	<b>11.52</b>	<b>470</b>	<b>64.40</b>	<b>558.86</b>
<b>Grand Total</b>		<b>736458</b>	<b>2130.94</b>	<b>1707</b>	<b>189.42</b>	<b>8.89</b>	<b>64605</b>	<b>4547.13</b>	<b>26203</b>	<b>384.26</b>	<b>8.45</b>	<b>108232</b>	<b>12648.88</b>	<b>59904</b>	<b>7317.99</b>	<b>57.85</b>

## Statement showing disbursement in Social Infrastructure, Renewable Energy &amp; Others under Priority Sector for the quarter ended September,2023

(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	546	167.10	56	25.00	14.96	1634	48.23	31	5.00	10.37	24961	1182.51	1236	321.00	27.15
2	Bank of India	747	169.68	0	0.00	0.00	2263	48.33	0	0.00	0.00	37713	1246.92	5	0.46	0.04
3	Bank of Maharashtra	95	10.04	0	0.00	0.00	406	3.07	0	0.00	0.00	1977	39.29	0	0.00	0.00
4	Canara Bank	1131	162.40	0	0.00	0.00	2447	48.16	0	0.00	0.00	46748	1244.31	18	0.20	0.02
5	Central Bank of India	1114	178.79	0	0.00	0.00	2119	50.91	0	0.00	0.00	34561	1330.71	4575	334.44	25.13
6	Indian Bank	1448	235.85	0	0.00	0.00	4079	67.17	0	0.00	0.00	63002	1729.70	32	2.64	0.15
7	Indian Overseas Bank	348	61.29	0	0.00	0.00	1298	17.69	0	0.00	0.00	14288	435.78	60	7.94	1.82
9	Punjab & Sind Bank	98	9.46	0	0.00	0.00	597	2.85	0	0.00	0.00	7610	41.44	0	0.00	0.00
8	Punjab National Bank	3899	477.81	0	0.00	0.00	7320	138.08	0	0.00	0.00	126168	3579.12	364	2.48	0.07
10	State Bank of India	3765	476.63	0	0.00	0.00	7221	138.30	0	0.00	0.00	127103	3609.84	0	0.00	0.00
11	UCO Bank	822	136.30	2	303.42	222.61	2391	39.98	0	0.00	0.00	44370	1026.48	15816	598.89	58.34
12	Union Bank of India	684	121.53	6	0.60	0.49	1293	35.08	0	0.00	0.00	24160	869.33	0	0.00	0.00
<b>Total PSU</b>		<b>14697</b>	<b>2206.88</b>	<b>64</b>	<b>329.02</b>	<b>14.91</b>	<b>33068</b>	<b>637.84</b>	<b>31</b>	<b>5.00</b>	<b>0.78</b>	<b>552661</b>	<b>16335.43</b>	<b>22106</b>	<b>1268.05</b>	<b>7.76</b>
13	Axis Bank	394	75.13	0	0.00	0.00	1217	22.36	0	0.00	0.00	14211	571.56	65826	276.00	48.29
14	Bandhan Bank	345	11.25	0	0.00	0.00	2095	10.67	0	0.00	0.00	54481	355.36	789664	4719.88	1328.20
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	395	1.58	#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.	1	0.14	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	3	0.16	#DIV/0!
18	Federal Bank	35	2.40	0	0.00	0.00	206	1.01	0	0.00	0.00	4689	9.44	2752	1150.00	12175.88
19	HDFC Bank	256	128.36	0	0.00	0.00	934	55.47	0	0.00	0.00	11403	637.06	57415	256.60	40.28
20	ICICI Bank	264	135.70	0	0.00	0.00	999	51.93	0	0.00	0.00	12112	684.56	3	0.05	0.01
21	IDBI Bank	195	35.99	0	0.00	0.00	624	10.63	0	0.00	0.00	8322	264.45	0	0.00	0.00
22	IDFC First Bank	1	0.19	12	0.03	16.97	100	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	54	33.52	0	0.00	0.00	163	4.17	0	0.00	0.00	3926	72.28	0	0.00	0.00
24	Karnataka Bank Ltd.	15	0.63	0	0.00	0.00	20	0.28	0	0.00	0.00	320	1.49	29	0.07	4.70
25	Karur Vysya Bank	3	1.13	0	0.00	0.00	19	0.57	0	0.00	0.00	440	1.76	2	0.02	1.14
26	Kotak Mahindra Bank	15	13.42	0	0.00	0.00	17	3.50	0	0.00	0.00	347	13.14	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	4	1.03	0	0.00	0.00	49	0.50	0	0.00	0.00	128	1.20	13804	116.85	9727.76
29	South Indian Bank Ltd.	12	4.02	0	0.00	0.00	68	2.03	0	0.00	0.00	1154	2.87	0	0.00	0.00
30	SIDBI	1	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	24	34.47	0	0.00	0.00	26	5.33	0	0.00	0.00	498	33.62	3	1.67	4.98
<b>Total PVT</b>		<b>1622</b>	<b>477.67</b>	<b>12</b>	<b>0.03</b>	<b>0.01</b>	<b>6542</b>	<b>168.76</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>112031</b>	<b>2648.79</b>	<b>929896</b>	<b>6522.87</b>	<b>246.26</b>
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.19	0	0.00	0.00	1	0.10	0	0.00	0.00	0	0.00	394	1.65	#DIV/0!
35	Jana Small Finance Bank	3	0.75	0	0.00	0.00	3	0.38	0	0.00	0.00	114	0.54	23310	156.45	29079.66
36	Ujjivan Small Finance Bank	44	4.10	0	0.00	0.00	133	0.58	0	0.00	0.00	4058	90.35	78292	435.92	482.46
37	Utkarsh Small Finance Bank	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	3225	23.42	#DIV/0!
<b>Total Small Finance</b>		<b>49</b>	<b>5.14</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>138</b>	<b>1.11</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>4172</b>	<b>90.89</b>	<b>105221</b>	<b>617.44</b>	<b>679.31</b>
38	BGVB (PNB)	4512	168.47	0	0.00	0.00	4010	11.06	0	0.00	0.00	82343	1301.14	16	1.33	0.10
39	PBGB (UCO)	126	22.20	0	0.00	0.00	1373	0.56	0	0.00	0.00	20395	147.40	2552	21.99	14.92
40	UBKGB (CBI)	232	10.90	0	0.00	0.00	530	0.68	0	0.00	0.00	19356	100.66	0	0.00	0.00
<b>Total RRB</b>		<b>4870</b>	<b>201.57</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>5913</b>	<b>12.30</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>122094</b>	<b>1549.21</b>	<b>2568</b>	<b>23.32</b>	<b>1.51</b>
41	WB State Co-Op Bank Ltd.	1146	3.52	0	0.00	0.00	2567	4.72	0	0.00	0.00	46574	156.27	29087	365.71	234.02
42	WBSCARD Bank Ltd.	39	0.59	0	0.00	0.00	586	0.20	0	0.00	0.00	11362	19.07	0	0.00	0.00
<b>Total Co-Optv</b>		<b>1185</b>	<b>4.11</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3153</b>	<b>4.92</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>57936</b>	<b>175.34</b>	<b>29087</b>	<b>365.71</b>	<b>208.57</b>
<b>Grand Total</b>		<b>22423</b>	<b>2895.37</b>	<b>76</b>	<b>329.05</b>	<b>11.36</b>	<b>48814</b>	<b>824.93</b>	<b>31</b>	<b>5.00</b>	<b>0.61</b>	<b>848894</b>	<b>20799.67</b>	<b>1088878</b>	<b>8797.39</b>	<b>42.30</b>

## Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended September,2023

(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	4012	229.00	7.91	344181	11394.00	24137	3586.00	31.47
2	Bank of India	355816	2547.22	129936	1590.04	62.42	510131	13503.32	189259	5674.21	42.02
3	Bank of Maharashtra	50430	361.02	5621	10.59	2.93	66155	1273.25	2809	306.88	24.10
4	Canara Bank	280035	2004.72	18796	82.05	4.09	605999	15923.87	195821	3803.82	23.89
5	Central Bank of India	148976	1066.50	29506	840.15	78.78	503834	12356.12	88251	3422.65	27.70
6	Indian Bank	508786	3642.31	8320	43.39	1.19	892463	22404.71	80367	2980.30	13.30
7	Indian Overseas Bank	114289	818.18	1896	79.00	9.66	187297	5251.10	6567	1349.27	25.70
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	43761	866.44	49	138.38	15.97
8	Punjab National Bank	959485	6868.79	92870	1266.93	18.44	1758559	46991.56	345575	13642.55	29.03
10	State Bank of India	1471751	10536.01	119671	1225.46	11.63	1736418	45695.03	322484	16783.34	36.73
11	UCO Bank	262367	1878.24	38893	921.81	49.08	541472	13870.10	63696	5119.10	36.91
12	Union Bank of India	489338	3503.09	43274	711.57	20.31	350393	10949.20	49865	5430.96	49.60
<b>Total PSU</b>		<b>5086472</b>	<b>36413.17</b>	<b>492795</b>	<b>6999.99</b>	<b>19.22</b>	<b>7540663</b>	<b>200478.69</b>	<b>1368880</b>	<b>62237.45</b>	<b>31.04</b>
13	Axis Bank	472100	3379.68	106626	1750.00	51.78	263982	8874.45	78760	12547.19	141.39
14	Bandhan Bank	499158	3573.38	917723	5411.77	151.45	817503	16671.56	1081991	7219.63	43.31
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	1512	38.10	1010	4.13	10.84
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	200	12.11	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	812	18.94	6	10.37	54.75
18	Federal Bank	59418	425.37	0	0.00	0.00	73497	953.65	4917	2867.96	300.74
19	HDFC Bank	620767	4443.96	98980	48304.62	1086.97	250097	9787.52	115277	15048.14	153.75
20	ICICI Bank	633227	4533.16	23909	510.43	11.26	238939	9966.67	41323	15097.16	151.48
21	IDBI Bank	125547	898.77	0	0.00	0.00	125995	3391.89	14138	1675.20	49.39
22	IDFC First Bank	68051	487.17	2042	6.99	1.43	8760	409.35	3667	301.74	73.71
23	Indusind Bank	263009	1882.83	515961	1930.16	102.51	117777	3615.64	600215	4330.16	119.76
24	Karnataka Bank Ltd.	22100	158.21	207	2.58	1.63	9883	44.73	108	13.30	29.74
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	19306	350.39	75	14.53	4.15
26	Kotak Mahindra Bank	121829	872.15	1600	135.02	15.48	35995	1605.19	3672	1937.03	120.67
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	62	2.19	171	379.19	17331.73
28	Ratnakar Bank Ltd	67808	485.43	113165	208.57	42.97	3837	140.76	113236	464.54	330.02
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	16546	305.83	1029	17.80	5.82
30	SIDBI	1460	10.45	0	0.00	0.00	60	0.98	0	0.00	0.00
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	1431	33.18	4	1.57	4.73
32	YES Bank	112912	808.32	1978	78.23	9.68	30897	1869.86	6909	7748.19	414.37
<b>Total PVT</b>		<b>3113713</b>	<b>22290.54</b>	<b>1782191</b>	<b>58338.36</b>	<b>261.72</b>	<b>2017091</b>	<b>58092.96</b>	<b>2066508</b>	<b>69677.84</b>	<b>119.94</b>
33	Au Small finance Bank	3	0.02	18	1.19	6464.82	210	11.50	232	147.46	1281.72
34	ESAF SF Bank	1788	12.80	46351	204.87	1600.20	243	43.13	46381	205.34	476.08
35	Jana Small Finance Bank	13650	97.71	80226	415.67	425.39	6627	202.42	51952	341.88	168.90
36	Ujjivan Small Finance Bank	37595	269.14	129957	691.84	257.06	71576	1742.22	199739	1170.54	67.19
37	Utkarsh Small Finance Bank	1145	8.20	5723	32.98	402.21	464	70.49	5797	43.61	61.87
<b>Total Small Finance</b>		<b>54181</b>	<b>387.87</b>	<b>262275</b>	<b>1346.55</b>	<b>9149.68</b>	<b>79120</b>	<b>2069.77</b>	<b>304101</b>	<b>1908.82</b>	<b>92.22</b>
38	BGVB (PNB)	135297	1096.98	226896	1973.29	179.88	1047147	14378.89	260003	2767.47	19.25
39	PBGB (UCO)	82655	712.74	60590	1565.79	219.69	244608	5389.85	75572	1929.55	35.80
40	UBKGB (CBI)	66393	532.12	53673	841.78	158.19	259727	4047.80	67051	1073.45	26.52
<b>Total RRB</b>		<b>284345</b>	<b>2341.84</b>	<b>341159</b>	<b>4380.86</b>	<b>187.07</b>	<b>1551482</b>	<b>23816.54</b>	<b>402626</b>	<b>5770.47</b>	<b>24.23</b>
41	WB State Co-Op Bank Ltd.	336595	2409.63	38603	182.26	7.56	918965	11108.87	860726	2978.45	26.81
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	74653	308.55	6505	59.22	19.19
<b>Total Co-Optv</b>		<b>357946</b>	<b>2562.48</b>	<b>38603</b>	<b>182.26</b>	<b>7.11</b>	<b>993618</b>	<b>11417.42</b>	<b>867231</b>	<b>3037.67</b>	<b>26.61</b>
<b>Grand Total</b>		<b>8896657</b>	<b>63995.91</b>	<b>2917023</b>	<b>71248.02</b>	<b>111.33</b>	<b>12181974</b>	<b>295875.39</b>	<b>5009346</b>	<b>142632.25</b>	<b>48.21</b>

**Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended September, 2023**

(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	118	80.81	5	5.00	6.19	327	51.73	28	14.00	27.06	2117	576.34	510	84.00	14.57
2	Bank of India	191	82.53	0	0.00	0.00	434	53.25	44	5.01	9.42	2226	571.17	1264	307.70	53.87
3	Bank of Maharashtra	28	5.27	0	0.00	0.00	56	3.11	14	1.58	50.88	407	146.19	103	22.76	15.57
4	Canara Bank	195	92.03	107	4.91	5.34	406	59.29	118	6.54	11.03	2175	634.95	547	80.28	12.64
5	Central Bank of India	157	65.43	0	0.00	0.00	362	42.13	262	19.97	47.40	1589	420.00	764	101.71	24.22
6	Indian Bank	268	119.78	20	2.10	1.75	676	77.55	25	1.72	2.22	3773	865.65	1520	277.33	32.04
7	Indian Overseas Bank	71	30.28	20	28.68	94.72	186	19.45	4	0.49	2.52	1077	218.02	24	5.33	2.44
8	Punjab & Sind Bank	38	12.09	1	0.26	2.15	79	7.16	7	0.50	6.99	580	441.85	1	0.24	0.05
9	Punjab National Bank	529	236.53	46	0.99	0.42	784	153.43	118	10.97	7.15	6464	1625.84	3822	680.80	41.87
10	State Bank of India	526	240.27	0	0.00	0.00	813	154.67	9250	68.95	44.58	6413	1628.06	2536	570.83	35.06
11	UCO Bank	156	63.71	0	0.00	0.00	304	41.12	1	0.05	0.12	2344	443.05	1133	208.11	46.97
12	Union Bank of India	110	57.81	10	143.49	248.19	213	37.12	305	29.22	78.73	1692	404.96	1833	193.15	47.70
<b>Total PSU</b>		<b>2387</b>	<b>1086.54</b>	<b>209</b>	<b>185.43</b>	<b>17.07</b>	<b>4640</b>	<b>700.00</b>	<b>10176</b>	<b>159.01</b>	<b>22.72</b>	<b>30857</b>	<b>7976.07</b>	<b>14057</b>	<b>2532.24</b>	<b>31.75</b>
13	Axis Bank	83	107.01	6	1.00	0.93	140	68.85	86	15.00	21.79	1072	743.97	143	85.00	11.43
14	Bandhan Bank	193	57.61	0	0.00	0.00	295	37.38	0	0.00	0.00	1729	362.96	963	182.39	50.25
15	Catholic Syrian Bank Ltd.	1	0.15	0	0.00	0.00	1	0.05	0	0.00	0.00	1	27.86	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.52	0	0.00	0.00	1	0.19	0	0.00	0.00	1	97.63	1	1.20	1.23
18	Federal Bank	22	13.63	0	0.00	0.00	31	5.65	0	0.00	0.00	158	77.16	0	0.00	0.00
19	HDFC Bank	80	79.54	90	671.81	844.58	166	52.41	212	4.15	7.92	1058	637.95	4	0.37	0.06
20	ICICI Bank	77	96.75	0	0.00	0.00	161	62.17	248	50.40	81.06	1068	776.11	1861	1203.91	155.12
21	IDBI Bank	50	17.72	1	5.65	31.88	132	11.43	14	1.69	14.78	987	128.33	2150	290.35	226.24
22	IDFC First Bank	1	1.83	9	2.93	160.22	1	0.65	69	12.78	1958.86	1	229.57	53	14.17	6.17
23	Indusind Bank	30	29.33	0	0.00	0.00	54	17.60	0	0.00	0.00	190	174.94	0	0.00	0.00
24	Karnataka Bank Ltd.	11	5.59	0	0.00	0.00	18	2.59	0	0.00	0.00	180	234.67	18	10.29	4.38
25	Karur Vysya Bank	3	1.65	39	0.54	32.74	3	0.69	0	0.00	0.00	53	80.58	26	7.72	9.58
26	Kotak Mahindra Bank	11	8.54	0	0.00	0.00	8	3.83	0	0.00	0.00	108	142.32	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	2	2.39	5275.94
28	Ratnakar Bank Ltd	9	4.09	0	0.00	0.00	9	2.11	0	0.00	0.00	111	178.90	0	0.00	0.00
29	South Indian Bank Ltd.	3	0.85	8	93.12	10895.05	31	0.35	0	0.00	0.00	203	40.10	3	0.30	0.75
30	SIDBI	1	0.00	0	0.00	0.00	50	0.00	0	0.00	0.00	603	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	6	3.17	0	0.00	0.00	19	1.89	0	0.00	0.00	49	116.48	56	25.63	22.00
<b>Total PVT</b>		<b>584</b>	<b>428.02</b>	<b>153</b>	<b>775.04</b>	<b>181.08</b>	<b>1122</b>	<b>267.84</b>	<b>629</b>	<b>84.02</b>	<b>31.37</b>	<b>7574</b>	<b>4049.64</b>	<b>5280</b>	<b>1823.72</b>	<b>45.03</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.09	0	0.00	0.00
35	Jana Small Finance Bank	2	2.62	0	0.00	0.00	2	1.16	0	0.00	0.00	58	166.99	7	0.99	0.60
36	Ujjivan Small Finance Bank	33	2.83	0	0.00	0.00	54	2.21	0	0.00	0.00	266	24.51	679	28.23	115.19
37	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	0	0.00	0.00
<b>Total Small Finance</b>		<b>37</b>	<b>5.48</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>58</b>	<b>3.38</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>326</b>	<b>191.63</b>	<b>686</b>	<b>29.22</b>	<b>15.25</b>
38	BGVB (PNB)	255	12.39	0	0.00	0.00	260	10.15	0	0.00	0.00	2192	97.63	78	14.13	14.47
39	PBGB (UCO)	82	3.67	0	0.00	0.00	198	2.49	0	0.00	0.00	1481	28.72	17	7.63	26.57
40	UBKGB (CBI)	46	1.70	0	0.00	0.00	61	1.00	0	0.00	0.00	106	6.29	25	4.02	63.95
<b>Total RRB</b>		<b>383</b>	<b>17.76</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>519</b>	<b>13.64</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3779</b>	<b>132.64</b>	<b>120</b>	<b>25.78</b>	<b>19.44</b>
41	WB State Co-Op Bank Ltd.	165	4.67	0	0.00	0.00	229	4.56	0	0.00	0.00	1157	22.09	0	0.00	0.00
42	WBSCARD Bank Ltd.	33	1.21	0	0.00	0.00	65	0.94	0	0.00	0.00	345	7.75	0	0.00	0.00
<b>Total Co-Optv</b>		<b>198</b>	<b>5.88</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>294</b>	<b>5.50</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1502</b>	<b>29.83</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>3589</b>	<b>1543.67</b>	<b>362</b>	<b>960.47</b>	<b>198.14</b>	<b>6633</b>	<b>990.37</b>	<b>10805</b>	<b>243.03</b>	<b>54.08</b>	<b>44038</b>	<b>12379.82</b>	<b>20143</b>	<b>4410.96</b>	<b>111.47</b>

**Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended September, 2023**

(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	15009	940.23	3040	152.00	16.17	44366	3554.01	901	45.00	1.27
2	Bank of India	17960	945.31	4315	208.61	22.07	61391	3567.62	8927	4273.74	119.79
3	Bank of Maharashtra	2044	187.45	191	10.01	5.34	9609	192.26	1737	66.41	34.54
4	Canara Bank	16909	1047.52	3001	264.90	25.29	62822	3991.10	5687	8041.25	201.48
5	Central Bank of India	10711	714.47	2821	90.43	12.66	59177	2857.18	611	236.51	8.28
6	Indian Bank	27437	1387.21	146	25.10	1.81	87681	5125.24	0	0.00	0.00
7	Indian Overseas Bank	7149	350.10	230	10.16	2.90	24867	1308.86	215	35.31	2.70
9	Punjab & Sind Bank	3911	286.51	33	2.60	0.91	5699	407.20	7	5.25	1.29
8	Punjab National Bank	42480	2614.04	15437	518.65	19.84	175020	10223.52	20026	16380.68	160.23
10	State Bank of India	47856	2654.26	126927	2432.71	91.65	183406	10231.28	46074	2441.90	23.87
11	UCO Bank	16259	715.61	551	9.86	1.38	57472	2740.30	2945	1920.46	70.08
12	Union Bank of India	9752	667.90	7513	688.51	103.09	31970	2530.89	2714	12607.22	498.13
<b>Total PSU</b>		<b>217477</b>	<b>12510.61</b>	<b>164205</b>	<b>4413.54</b>	<b>35.28</b>	<b>803480</b>	<b>46729.47</b>	<b>89844</b>	<b>46053.73</b>	<b>98.55</b>
13	Axis Bank	6993	1265.74	1868	152.00	12.01	31158	4711.49	43887	14825.00	314.66
14	Bandhan Bank	14826	546.31	24764	353.46	64.70	64762	2444.09	197494	2904.95	118.86
15	Catholic Syrian Bank Ltd.	2	0.83	0	0.00	0.00	1	1.02	36	2.17	213.88
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.82	0	0.00	0.00	1	3.48	15	2.31	66.35
18	Federal Bank	1990	216.41	0	0.00	0.00	2927	708.70	4793	1038.17	146.49
19	HDFC Bank	6844	989.02	25675	1316.84	133.15	21576	3396.40	154238	38038.65	1119.97
20	ICICI Bank	7073	1142.82	14937	933.89	81.72	22646	4190.51	515634	24864.81	593.36
21	IDBI Bank	5197	210.63	998	97.25	46.17	13323	748.86	8105	2925.65	390.68
22	IDFC First Bank	112	71.85	20290	322.55	448.89	251	69.80	201054	2593.48	3715.50
23	Indusind Bank	1251	586.65	0	0.00	0.00	8133	1724.34	136502	10452.22	606.16
24	Karnataka Bank Ltd.	716	239.81	41	3.20	1.33	1994	277.19	35	23.88	8.62
25	Karur Vysya Bank	593	87.93	738	15.23	17.32	1736	81.22	50	12.88	15.86
26	Kotak Mahindra Bank	2535	512.14	0	0.00	0.00	5087	502.57	49431	2964.08	589.79
27	Lakshmi Vilas Bank (DBS)	1	0.04	0	0.00	0.00	1	0.04	534	726.07	1967669.38
28	Ratnakar Bank Ltd	191	192.86	0	0.00	0.00	1208	249.33	1386	3373.15	1352.88
29	South Indian Bank Ltd.	1156	41.72	201	0.91	2.18	2133	55.73	1006	507.74	911.05
30	SIDBI	2078	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	178	114.92	3876	202.53	176.23	1171	168.22	88065	8992.61	5345.82
<b>Total PVT</b>		<b>51738</b>	<b>6222.57</b>	<b>93388</b>	<b>3397.86</b>	<b>54.61</b>	<b>178110</b>	<b>19333.02</b>	<b>1402265</b>	<b>114247.83</b>	<b>590.95</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	128	51.58	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	202	7.91	10732.70
35	Jana Small Finance Bank	115	163.59	0	0.00	0.00	1287	177.88	7398	83.54	46.97
36	Ujjivan Small Finance Bank	1363	48.22	76	1.12	2.33	5434	279.66	6679	54.46	19.47
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	0	0.00	0.00
<b>Total Small Finance</b>		<b>1480</b>	<b>212</b>	<b>76</b>	<b>1.12</b>	<b>0.53</b>	<b>6723</b>	<b>458</b>	<b>14407</b>	<b>197.50</b>	<b>43.15</b>
38	BGVB (PNB)	17857	149.17	3604	109.38	73.32	83869	459.88	14227	183.98	40.01
39	PBGB (UCO)	12486	46.28	414	14.42	31.16	35175	277.93	773	22.44	8.07
40	UBKGB (CBI)	2048	2.36	8121	169.51	7189.63	21140	74.73	141	1.22	1.63
<b>Total RRB</b>		<b>32391</b>	<b>197.81</b>	<b>12139</b>	<b>293.31</b>	<b>148.28</b>	<b>140184</b>	<b>812.53</b>	<b>15141</b>	<b>207.64</b>	<b>25.55</b>
41	WB State Co-Op Bank Ltd.	10854	15.74	1373	163.10	1036.22	59034	97.40	7498	284.24	291.83
42	WBSCARD Bank Ltd.	1927	5.46	0	0.00	0.00	11224	40.42	0	0.00	0.00
<b>Total Co-Optv</b>		<b>12781</b>	<b>21.20</b>	<b>1373</b>	<b>163.10</b>	<b>769.17</b>	<b>70258</b>	<b>137.81</b>	<b>7498</b>	<b>284.24</b>	<b>206.25</b>
<b>Grand Total</b>		<b>315867</b>	<b>19164.11</b>	<b>271181</b>	<b>8268.93</b>	<b>43.15</b>	<b>1198755</b>	<b>67470.49</b>	<b>1529155</b>	<b>160990.94</b>	<b>238.61</b>

**Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2023-24 for the Quarter September 2023**

(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	344181	11394.00	24137	3586.00	31.47	61937	5203.12	4484	300.00	5.77	406118	16597.13	28621	3886.00	23.41
2	Bank of India	510131	13503.32	189259	5674.21	42.02	82202	5219.89	14550	4795.07	91.86	592333	18723.21	203809	10469.28	55.92
3	Bank of Maharashtra	66155	1273.25	2809	306.88	24.10	12144	534.27	2045	100.76	18.86	78299	1807.52	4854	407.64	22.55
4	Canara Bank	605999	15923.87	195821	3803.82	23.89	82507	5824.89	9460	8397.88	144.17	688506	21748.76	205281	12201.70	56.10
5	Central Bank of India	503834	12356.12	88251	3422.65	27.70	71996	4099.20	4458	448.62	10.94	575830	16455.33	92709	3871.27	23.53
6	Indian Bank	892463	22404.71	80367	2980.30	13.30	119835	7575.42	1711	306.25	4.04	1012298	29980.13	82078	3286.55	10.96
7	Indian Overseas Bank	187297	5251.10	6567	1349.27	25.70	33350	1926.71	493	79.97	4.15	220647	7177.81	7060	1429.24	19.91
9	Punjab & Sind Bank	43761	866.44	49	138.38	15.97	10307	1154.81	49	8.85	0.77	54068	2021.25	98	147.23	7.28
8	Punjab National Bank	1758559	46991.56	345575	13642.55	29.03	225277	14853.36	39449	17592.09	118.44	1983836	61844.92	385024	31234.64	50.50
10	State Bank of India	1736418	45695.03	322484	16783.34	36.73	239014	14908.53	184787	5514.39	36.99	1975432	60603.56	507271	22297.73	36.79
11	UCO Bank	541472	13870.10	63696	5119.10	36.91	76535	4003.79	4630	2138.48	53.41	618007	17873.89	68326	7257.58	40.60
12	Union Bank of India	350393	10949.20	49865	5430.96	49.60	43737	3698.68	12375	13661.59	369.36	394130	14647.88	62240	19092.55	130.34
<b>Total PSU</b>		<b>7540663</b>	<b>200478.69</b>	<b>1368880</b>	<b>62237.45</b>	<b>31.04</b>	<b>1058841</b>	<b>69002.69</b>	<b>278491</b>	<b>53343.95</b>	<b>77.31</b>	<b>8599504</b>	<b>269481.39</b>	<b>1647371</b>	<b>115581.40</b>	<b>42.89</b>
13	Axis Bank	263982	8874.45	78760	12547.19	141.39	39446	6897.06	45990	15078.00	218.62	303428	15771.50	124750	27625.19	175.16
14	Bandhan Bank	817503	16671.56	1081991	7219.63	43.31	81805	3448.36	223221	3440.79	99.78	899308	20119.92	1305212	10660.42	52.98
15	Catholic Syrian Bank Ltd.	1512	38.10	1010	4.13	10.84	6	29.91	36	2.17	7.26	1518	68.00	1046	6.30	9.27
16	City Union Bank Ltd.	200	12.11	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	200	12.11	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	812	18.94	6	10.37	54.75	5	104.64	16	3.51	3.35	817	123.58	22	13.88	11.23
18	Federal Bank	73497	953.65	4917	2867.96	300.74	5128	1021.55	4793	1038.17	101.63	78625	1975.20	9710	3906.13	197.76
19	HDFC Bank	250097	9787.52	115277	15048.14	153.75	29724	5155.33	180219	40031.82	776.51	279821	14942.85	295496	55079.96	368.60
20	ICICI Bank	238939	9966.67	41323	15097.16	151.48	31025	6268.37	532680	27053.01	431.58	269964	16235.04	574003	42150.17	259.62
21	IDBI Bank	125995	3391.89	14138	1675.20	49.39	19689	1116.98	11268	3320.59	297.28	145684	4508.87	25406	4995.79	110.80
22	IDFC First Bank	8760	409.35	3667	301.74	73.71	366	373.71	221475	2945.91	788.30	9126	783.05	225142	3247.65	414.74
23	Indusind Bank	117777	3615.64	600215	4330.16	119.76	9658	2532.86	136502	10452.22	412.66	127435	6148.50	736717	14782.38	240.42
24	Karnataka Bank Ltd.	9883	44.73	108	13.30	29.74	2919	759.85	94	37.37	4.92	12802	804.58	202	50.67	6.30
25	Karur Vysya Bank	19306	350.39	75	14.53	4.15	2388	252.07	853	36.37	14.43	21694	602.46	928	50.90	8.45
26	Kotak Mahindra Bank	35995	1605.19	3672	1937.03	120.67	7749	1169.40	49431	2964.08	253.47	43744	2774.58	53103	4901.11	176.64
27	Lakshmi Vilas Bank (DBS)	62	2.19	171	379.19	17331.73	5	0.13	536	728.46	548539.16	67	2.32	707	1107.65	47730.33
28	Ratnakar Bank Ltd	3837	140.76	113236	464.54	330.02	1528	627.30	1386	3373.15	537.73	5365	768.06	114622	3837.70	499.66
29	South Indian Bank Ltd.	16546	305.83	1029	17.80	5.82	3526	138.76	1218	602.07	433.89	20072	444.59	2247	619.87	139.42
30	SIDBI	60	0.98	0	0.00	0.00	2733	0.07	0	0.00	0.00	2793	1.04	0	0.00	0.00
31	Tamilnad Mercantile Bank	1431	33.18	4	1.57	4.73	5	0.07	0	0.00	0.00	1436	33.24	4	1.57	4.72
32	YES Bank	30897	1869.86	6909	7748.19	414.37	1423	404.68	91997	9220.77	2278.53	32320	2274.54	98906	16968.96	746.04
<b>Total PVT</b>		<b>2017091</b>	<b>58092.96</b>	<b>2066508</b>	<b>69677.84</b>	<b>119.94</b>	<b>239128</b>	<b>30301.08</b>	<b>1501715</b>	<b>120328.47</b>	<b>397.11</b>	<b>2256219</b>	<b>88394.05</b>	<b>3568223</b>	<b>190006.31</b>	<b>214.95</b>
33	Au Small finance Bank	210	11.50	232	147.46	1281.72	0	0.00	128	51.58	#DIV/0!	210	11.50	360	199.04	1730.09
34	ESAF SF Bank	243	43.13	46381	205.34	476.08	5	0.27	202	7.91	2978.16	248	43.40	46583	213.25	491.39
35	Jana Small Finance Bank	6627	202.42	51952	341.88	168.90	1464	512.24	7405	84.54	16.50	8091	714.66	59357	426.42	59.67
36	Ujjivan Small Finance Bank	71576	1742.22	199739	1170.54	67.19	7150	357.43	7434	83.81	23.45	78726	2099.66	207173	1254.35	59.74
37	Utkarsh Small Finance Bank	464	70.49	5797	43.61	61.87	5	0.13	0	0.00	0.00	469	70.62	5797	43.61	61.75
<b>Total Small Finance</b>		<b>79120</b>	<b>2069.77</b>	<b>304101</b>	<b>1908.82</b>	<b>92.22</b>	<b>8624</b>	<b>870.08</b>	<b>15169</b>	<b>227.84</b>	<b>26.19</b>	<b>87744</b>	<b>2939.84</b>	<b>319270</b>	<b>2136.67</b>	<b>72.68</b>
38	BGVB (PNB)	1047147	14378.89	260003	2767.47	19.25	104433	729.23	17909	307.49	42.17	1151580	15108.12	277912	3074.96	20.35
39	PBGB (UCO)	244608	5389.85	75572	1929.55	35.80	49422	359.09	1204	44.49	12.39	294030	5748.94	76776	1974.04	34.34
40	UBKGB (CBI)	259727	4047.80	67051	1073.45	26.52	23401	86.07	8287	174.75	203.03	283128	4133.87	75338	1248.20	30.19
<b>Total RRB</b>		<b>1551482</b>	<b>23816.54</b>	<b>402626</b>	<b>5770.47</b>	<b>24.23</b>	<b>177256</b>	<b>1174.38</b>	<b>27400</b>	<b>526.73</b>	<b>44.85</b>	<b>1728738</b>	<b>24990.92</b>	<b>430026</b>	<b>6297.20</b>	<b>25.20</b>
41	WB State Co-Op Bank Ltd.	918965	11108.87	860726	2978.45	26.81	71439	144.45	8871	447.34	309.69	990404	11253.32	869597	3425.79	30.44
42	WBSCARD Bank Ltd.	74653	308.55	6505	59.22	19.19	13594	55.78	0	0.00	0.00	88247	364.33	6505	59.22	16.25
<b>Total Co-Optv</b>		<b>993618</b>	<b>11417.42</b>	<b>867231</b>	<b>3037.67</b>	<b>26.61</b>	<b>85033</b>	<b>200.23</b>	<b>8871</b>	<b>447.34</b>	<b>223.41</b>	<b>1078651</b>	<b>11617.65</b>	<b>876102</b>	<b>3485.01</b>	<b>30.00</b>
<b>Grand Total</b>		<b>12181974</b>	<b>295875.39</b>	<b>5009346</b>	<b>142632.25</b>	<b>48.21</b>	<b>1568882</b>	<b>101548.46</b>	<b>1831646</b>	<b>174874.33</b>	<b>172.21</b>	<b>13750856</b>	<b>397423.85</b>	<b>6840992</b>	<b>317506.58</b>	<b>79.89</b>

**District wise Achievement in Priority sector against ACP as on 30.09.2023**

(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	1660.87	1017.94	61.29	606.20	352.32	58.12	489.61	245.01	50.04	2756.68	1615.27	58.59
2	Bankura	5143.54	984.34	19.14	5237.72	1974.61	37.70	1166.53	328.33	28.15	11547.79	3287.28	28.47
3	Birbhum	5461.11	842.37	15.42	4338.51	1263.36	29.12	1370.78	448.37	32.71	11170.40	2554.10	22.86
4	Coochbehar	5135.99	1294.98	25.21	2543.12	835.88	32.87	1199.43	522.14	43.53	8878.53	2653.00	29.88
5	Dakshin Dinajpur	5050.39	468.72	9.28	5247.47	1758.92	33.52	980.66	322.19	32.85	11278.53	2549.84	22.61
6	Darjeeling	1124.66	567.94	50.50	2651.72	2766.68	104.34	970.37	476.26	49.08	4746.75	3810.87	80.28
7	Hooghly	5615.10	2241.01	39.91	5559.22	3004.44	54.04	1653.14	848.73	51.34	12827.45	6094.19	47.51
8	Howrah	2505.51	1444.28	57.64	12081.90	6100.51	50.49	1155.69	919.86	79.59	15743.10	8464.65	53.77
9	Jalpaiguri	3002.85	906.85	30.20	3703.47	1833.60	49.51	1043.00	528.56	50.68	7749.32	3269.01	42.18
10	Jhargram	2847.49	485.73	17.06	2622.84	916.66	34.95	804.66	80.42	9.99	6274.99	1482.81	23.63
11	Kalimpong	350.84	44.40	12.66	409.34	118.47	28.94	115.45	124.82	108.12	875.63	287.69	32.86
12	Kolkata	696.83	1906.94	273.66	19914.39	30961.17	155.47	8389.78	2956.62	35.24	29000.99	35824.73	123.53
13	Malda	6875.22	1856.13	27.00	3582.04	1474.07	41.15	3571.07	941.99	26.38	14028.33	4272.19	30.45
14	Murshidabad	9042.70	3966.06	43.86	8852.53	3670.18	41.46	2946.98	1239.74	42.07	20842.21	8875.98	42.59
15	Nadia	6977.92	2860.94	41.00	8469.20	3636.64	42.94	2018.56	1004.62	49.77	17465.68	7502.20	42.95
16	Paschim Burdwan	369.69	333.58	90.23	8648.52	3648.01	42.18	570.34	413.32	72.47	9588.55	4394.91	45.83
17	Paschim Medinipur	10955.53	2377.89	21.70	6939.96	3900.09	56.20	2176.92	678.50	31.17	20072.41	6956.47	34.66
18	Purba Burdwan	9112.52	1772.46	19.45	6846.23	2113.37	30.87	1851.04	657.18	35.50	17809.79	4543.02	25.51
19	Purba Medinipur	7333.65	2880.40	39.28	6391.59	2556.82	40.00	2066.30	834.21	40.37	15791.55	6271.43	39.71
20	Purulia	3884.17	1566.30	40.33	3740.00	1708.86	45.69	1547.48	379.07	24.50	9171.64	3654.23	39.84
21	Uttar Dinajpur	3953.97	1779.26	45.00	1472.78	498.64	33.86	1331.87	602.64	45.25	6758.62	2880.54	42.62
22	N-24 Parganas	4503.34	1748.54	38.83	14426.89	8792.39	60.94	3931.88	1593.96	40.54	22862.10	12134.89	53.08
23	S-24 Parganas	5392.56	3259.82	60.45	10746.40	5116.55	47.61	2495.39	876.59	35.13	18634.35	9252.96	49.66
	<b>Total</b>	<b>106996.44</b>	<b>36606.88</b>	<b>34.21</b>	<b>145032.04</b>	<b>89002.25</b>	<b>61.37</b>	<b>43846.91</b>	<b>17023.12</b>	<b>38.82</b>	<b>295875.39</b>	<b>142632.25</b>	<b>48.21</b>

**Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2023-24 (01.04.2023 to 30.09.2023)**

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	719	67.00	947	38.00	1775	68.00
2	Bank of India	28692	292.24	6383	82.32	718	5.17
3	Bank of Maharashtra	1664	82.11	148	1.31	0	0.00
4	Canara Bank	26644	343.39	5023	90.27	0	0.00
5	Central Bank of India	727	13.46	14455	178.16	9084	85.39
6	Indian Bank	7110	191.20	4604	79.48	33345	747.59
7	Indian Overseas Bank	973	13.47	182	3.34	359	4.21
8	Punjab & Sind Bank	41	2.02	8	1.00	0	0.00
9	Punjab National Bank	18483	288.27	6095	143.88	1329	15.05
10	State Bank of India	582147	4152.75	75245	3547.00	14150	1120.00
11	UCO Bank	5531	79.46	1704	31.55	2544	49.96
12	Union Bank of India	12737	237.81	2558	46.87	1636	35.04
<b>Total PSU</b>		<b>685468</b>	<b>5763.18</b>	<b>117352</b>	<b>4243.17</b>	<b>64940</b>	<b>2130.41</b>
13	Axis Bank	42575	708.10	2067	11.39	0	0.00
14	Bandhan Bank	453621	3374.58	200720	1550.77	26507	2.25
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00
19	HDFC Bank	32779	178.99	68	1.89	3971	19.82
20	ICICI Bank	23434	502.24	990	15.99	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	789	2.67	3328	24.76	1569	12.10
23	Indusind Bank	267420	1074.50	149285	532.32	0	0.00
24	Karnataka Bank Ltd.	10	1.67	2	0.08	10	0.72
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	715	112.92	28	2.57	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	34505	64.47	30976	54.65	24475	97.73
29	South Indian Bank Ltd.	102	1.02	2	0.06	3	0.08
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	158	71.37	2	0.22	60	34.17
<b>Total PVT</b>		<b>856108</b>	<b>6092.53</b>	<b>387468</b>	<b>2194.71</b>	<b>56595</b>	<b>166.86</b>
33	Au Small finance Bank	18	1.19	0	0.00	14	0.80
34	ESAF SF Bank	8337	36.89	16345	71.43	5795	25.65
35	Jana Small Finance Bank	15318	84.69	9646	50.15	5261	27.17
36	Ujjivan Small Finance Bank	40147	232.16	52317	291.37	5389	32.06
37	Utkarsh Small Finance Bank	1025	3.86	814	3.35	12	0.08
<b>Total Small Finance</b>		<b>64845</b>	<b>358.79</b>	<b>79122</b>	<b>416.30</b>	<b>16471</b>	<b>85.76</b>
38	BGVB (PNB)	26033	214.87	15133	124.52	2891	32.39
39	PBGB (UCO)	17078	424.92	13288	380.24	5917	194.09
40	UBKGB (CBI)	1883	31.21	9041	149.78	10698	177.49
<b>Total RRB</b>		<b>44994</b>	<b>671.00</b>	<b>37462</b>	<b>654.54</b>	<b>19506</b>	<b>403.97</b>
41	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37
42	WBSCARD Bank Ltd.	815	0.82	108	0.67	112	0.55
<b>Total Co-Optv</b>		<b>5378</b>	<b>1005.05</b>	<b>6999</b>	<b>2666.65</b>	<b>3180</b>	<b>707.92</b>
<b>Grand Total</b>		<b>1591948</b>	<b>13531.76</b>	<b>549281</b>	<b>9759.08</b>	<b>144221</b>	<b>3409.16</b>

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2023									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	36138	821.00	3541	265.00	9289	827.00	48968	1913.00
2	Bank of India	306249	2147.66	235	70.03	39840	1778.25	346324	3995.94
3	Bank of Maharashtra	2718	85.05	2	0.16	610	507.08	3330	592.29
4	Canara Bank	172305	1793.90	552	147.30	5075	448.70	177932	2389.90
5	Central Bank of India	135113	2081.90	108	50.74	368	157.00	135589	2289.64
6	Indian Bank	154959	3655.76	123	983.76	690	767.56	155772	5407.08
7	Indian Overseas Bank	37528	1042.11	1598	92.79	2686	220.92	41812	1355.82
8	Punjab & Sind Bank	45	7.84	106	4.92	259	91.61	410	104.37
9	Punjab National Bank	754750	7804.84	3360	870.27	83423	3521.09	841533	12196.20
10	State Bank of India	591758	6219.78	341	96.00	49384	1685.77	641483	8001.55
11	UCO Bank	107626	1133.17	54	72.35	458	92.51	108138	1298.03
12	Union Bank of India	70679	1074.76	64	61.95	6650	1041.07	77393	2177.78
<b>Total PSU</b>		<b>2369868</b>	<b>27867.77</b>	<b>10084</b>	<b>2715.27</b>	<b>198732</b>	<b>11138.56</b>	<b>2578684</b>	<b>41721.60</b>
13	Axis Bank	19634	2129.75	198	1139.00	1663	2128.00	21495	5396.75
14	Bandhan Bank	172203	725.61	78184	370.79	118639	883.26	369026	1979.66
15	Catholic Syrian Bank Ltd.	1349	4.49	0	0.00	0	0.00	1349	4.49
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.27	1	10.00	2	10.27
18	Federal Bank	227	10.38	0	0.00	14	4.44	241	14.82
19	HDFC Bank	119323	448.69	22	13.43	445	585.23	119790	1047.35
20	ICICI Bank	60606	932.98	0	0.00	72	1501.07	60678	2434.04
21	IDBI Bank	72584	386.25	24	3.58	32158	87.25	104766	477.08
22	IDFC First Bank	17514	35.80	0	0.00	15	0.29	17529	36.09
23	Indusind Bank	1356491	2899.83	0	0.00	0	0.00	1356491	2899.83
24	Karnataka Bank Ltd.	28	3.72	9	6.67	99	116.11	136	126.50
25	Karur Vysya Bank	0	0.00	123	29.05	0	0.00	123	29.05
26	Kotak Mahindra Bank	11400	338.72	6	0.72	267	340.86	11673	680.30
27	Lakshmi Vilas Bank (DBS)	77	1.13	18	12.89	27	47.48	122	61.50
28	Ratnakar Bank Ltd	263723	742.13	0	0.00	3	22.16	263726	764.29
29	South Indian Bank Ltd.	0	0.00	0	0.00	1744	93.43	1744	93.43
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	5484	12.30	30	45.39	362	476.86	5876	534.55
<b>Total PVT</b>		<b>2100643</b>	<b>8671.78</b>	<b>78615</b>	<b>1621.80</b>	<b>155509</b>	<b>6296.43</b>	<b>2334767</b>	<b>16590.01</b>
33	Au Small finance Bank	4	0.79	0	0.00	8	2.43	12	3.23
34	ESAF SF Bank	80978	245.81	0	0.00	0	0.00	80978	245.81
35	Jana Small Finance Bank	80761	261.41	0	0.00	0	0.00	80761	261.41
36	Ujjivan Small Finance Bank	254740	907.98	0	0.00	0	0.00	254740	907.98
37	Utkarsh Small Finance Bank	7943	21.13	0	0.00	0	0.00	7943	21.13
<b>Total Small Finance</b>		<b>424426</b>	<b>1437.13</b>	<b>0</b>	<b>0.00</b>	<b>8</b>	<b>2.43</b>	<b>424434</b>	<b>1439.56</b>
38	BGVB (PNB)	533981	4823.10	718	12.69	8676	40.44	543375	4876.23
39	PBGB (UCO)	131972	1754.46	16	5.58	49	36.00	132037	1796.04
40	UBKGB (CBI)	150121	2429.80	1	1.33	24	0.30	150146	2431.43
<b>Total RRB</b>		<b>816074</b>	<b>9007.36</b>	<b>735</b>	<b>19.60</b>	<b>8749</b>	<b>76.74</b>	<b>825558</b>	<b>9103.70</b>
41	WB State Co-Op Bank Ltd.	2034955	6036.90	652	79.57	1733	55.42	2037340	6171.90
42	WBSCARD Bank Ltd.	144650	1014.05	0	0.00	0	0.00	144650	1014.05
<b>Total Co-Optv</b>		<b>2179605</b>	<b>7050.95</b>	<b>652</b>	<b>79.57</b>	<b>1733</b>	<b>55.42</b>	<b>2181990</b>	<b>7185.95</b>
<b>Grand Total</b>		<b>7890616</b>	<b>54034.99</b>	<b>90086</b>	<b>4436.24</b>	<b>364731</b>	<b>17569.59</b>	<b>8345433</b>	<b>76040.82</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2023													
(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	31298	1999.00	2972	1181.00	517	1031.00	499	96.00	506	95.00	35792	4402.00
2	Bank of India	111446	3296.30	1006	1028.91	125	237.72	0	0.00	0	0.00	112577	4562.93
3	Bank of Maharashtra	3984	56.37	139	218.94	19	76.46	0	0.00	0	0.00	4142	351.77
4	Canara Bank	50429	2606.41	3369	1470.90	350	803.73	0	0.00	1887	29.67	56035	4910.71
5	Central Bank of India	36623	1134.75	1462	753.22	52	202.58	270	6.48	0	0.00	38407	2097.03
6	Indian Bank	61764	3888.81	5097	2747.48	166	1062.55	33	4.30	0	0.00	67060	7703.14
7	Indian Overseas Bank	45952	2021.05	463	374.58	361	239.12	0	0.00	0	0.00	46776	2634.75
8	Punjab & Sind Bank	4874	299.65	119	128.44	76	228.48	0	0.00	0	0.00	5069	656.57
9	Punjab National Bank	176005	7018.51	25542	4441.83	1371	2267.69	56	7.24	0	0.00	202974	13735.28
10	State Bank of India	41748	4684.75	4885	3508.45	850	2086.04	0	0.00	397	38.93	47880	10318.17
11	UCO Bank	79308	2227.25	2028	2211.22	67	242.66	135	1.24	0	0.00	81538	4682.37
12	Union Bank of India	57830	2889.58	1944	2139.68	300	998.86	212	5.93	0	0.00	60286	6034.05
<b>Total PSU</b>		<b>701261</b>	<b>32122.43</b>	<b>49026</b>	<b>20204.66</b>	<b>4254</b>	<b>9476.89</b>	<b>1205</b>	<b>121.19</b>	<b>2790</b>	<b>163.60</b>	<b>758536</b>	<b>62088.77</b>
13	Axis Bank	17809	4252.00	6895	4460.25	2023	3380.00	0	0.00	0	0.00	26727	12092.25
14	Bandhan Bank	967116	5619.52	67	57.57	23	76.71	0	0.00	5	6.09	967211	5759.88
15	Catholic Syrian Bank Ltd.	3	0.44	0	0.00	0	0.00	0	0.00	0	0.00	3	0.44
16	City Union Bank Ltd.	0	0.00	0	0.00	51	156.29	0	0.00	0	0.00	51	156.29
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1	0.11	1	0.11
18	Federal Bank	41	4.51	16	26.74	11	82.02	0	0.00	245	600.00	313	713.27
19	HDFC Bank	17501	4359.23	10457	5564.39	3660	5200.78	0	0.00	0	0.00	31618	15124.39
20	ICICI Bank	12654	5124.38	7180	5663.86	2055	2711.38	0	0.00	0	0.00	21889	13499.62
21	IDBI Bank	12357	735.25	375	289.07	48	78.95	16	0.69	0	0.00	12796	1103.96
22	IDFC First Bank	6502	612.34	914	301.44	249	66.74	0	0.00	0	0.00	7665	980.52
23	Indusind Bank	556298	2036.42	1952	622.34	343	423.34	0	0.00	0	0.00	558593	3082.10
24	Karnataka Bank Ltd.	523	157.58	300	277.33	51	62.93	0	0.00	0	0.00	874	497.84
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	276	172.20	276	172.20
26	Kotak Mahindra Bank	5092	1490.78	2830	1450.50	670	648.53	0	0.00	1	0.93	8593	3590.74
27	Lakshmi Vilas Bank (DBS)	106	20.29	120	53.50	78	107.83	0	0.00	0	0.00	304	181.62
28	Ratnakar Bank Ltd	26	84.01	41	63.66	14	66.58	0	0.00	0	0.00	81	214.25
29	South Indian Bank Ltd.	195	52.03	133	210.31	33	61.33	0	0.00	0	0.00	361	323.67
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	11	2.11	15	9.54	3	19.76	0	0.00	0	0.00	29	31.41
32	YES Bank	5462	993.92	2400	959.18	1283	1138.25	0	0.00	0	0.00	9145	3091.35
<b>Total PVT</b>		<b>1601696</b>	<b>25544.81</b>	<b>33695</b>	<b>20009.68</b>	<b>10595</b>	<b>14281.41</b>	<b>16</b>	<b>0.69</b>	<b>636</b>	<b>868.58</b>	<b>1646638</b>	<b>60705.17</b>
33	Au Small finance Bank	278	48.51	140	176.33	10	11.74	0	0.00	0	0.00	428	236.58
34	ESAF SF Bank	17264	48.37	0	0.00	0	0.00	0	0.00	0	0.00	17264	48.37
35	Jana Small Finance Bank	2805	196.88	65	11.73	4	0.13	0	0.00	0	0.00	2874	208.75
36	Ujivan Small Finance Bank	39256	329.49	67	51.84	1	0.01	0	0.00	0	0.00	39324	381.33
37	Utkarsh Small Finance Bank	118	23.56	0	0.00	0	0.00	0	0.00	0	0.00	118	23.56
<b>Total Small Finance</b>		<b>59721</b>	<b>646.81</b>	<b>272</b>	<b>239.90</b>	<b>15</b>	<b>11.88</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>60008</b>	<b>898.58</b>
38	BGVB (PNB)	146833	1918.11	1408	72.28	64	23.04	4060	67.88	0	0.00	152365	2081.31
39	PBGB (UCO)	77800	1442.39	35	58.54	0	0.00	8	0.25	0	0.00	77843	1501.18
40	UBKGB (CBI)	35043	241.67	0	0.00	0	0.00	176	2.69	0	0.00	35219	244.36
<b>Total RRB</b>		<b>259676</b>	<b>3602.17</b>	<b>1443</b>	<b>130.82</b>	<b>64</b>	<b>23.04</b>	<b>4244</b>	<b>70.82</b>	<b>0</b>	<b>0.00</b>	<b>265427</b>	<b>3826.85</b>
41	WB State Co-Op Bank Ltd.	5557	541.26	0	0.00	0	0.00	2589	55.37	87	20.82	8233	617.45
42	WBSCARD Bank Ltd.	8373	106.34	0	0.00	0	0.00	0	0.00	0	0.00	8373	106.34
<b>Total Co-Optv</b>		<b>13930</b>	<b>647.60</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>2589</b>	<b>55.37</b>	<b>87</b>	<b>20.82</b>	<b>16606</b>	<b>723.79</b>
<b>Grand Total</b>		<b>2636284</b>	<b>62563.82</b>	<b>84436</b>	<b>40585.05</b>	<b>14928</b>	<b>23793.22</b>	<b>8054</b>	<b>248.07</b>	<b>3513</b>	<b>1053.00</b>	<b>2747215</b>	<b>128243.16</b>

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2023																	
(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	188	230.00	3829	227.00	24366	3891.00	165	26.00	72	10.00	6386	2025.00	35006	6409.00	119766	12724.00
2	Bank of India	4	4.98	5399	126.48	22248	2053.32	0	0.00	0	0.00	18	1.37	27669	2186.15	486570	10745.02
3	Bank of Maharashtra	0	0.00	377	13.54	1710	206.87	0	0.00	0	0.00	0	0.00	2087	220.41	9559	1164.47
4	Canara Bank	0	0.00	5313	187.62	12547	997.24	1	0.01	1	0.00	1769	10.80	19631	1195.67	253598	8496.28
5	Central Bank of India	26	55.90	2750	84.86	8686	899.64	0	0.00	0	0.00	11068	444.94	22530	1485.34	196526	5872.01
6	Indian Bank	0	0.00	224	1261.54	19269	7466.32	0	0.00	1	7.53	927	1767.34	20421	10502.73	243253	23612.95
7	Indian Overseas Bank	8220	109.22	1028	32.59	5163	720.58	0	0.00	0	0.00	13728	78.71	28139	941.10	116727	4931.67
8	Punjab & Sind Bank	0	0.00	169	4.85	1866	183.85	0	0.00	0	0.00	144	1.68	2179	190.38	7658	951.32
9	Punjab National Bank	2	9.13	20229	580.41	46298	3668.77	4	0.07	9	0.13	1698	5.11	68240	4263.61	1112747	30195.10
10	State Bank of India	5	21.64	27135	965.20	196146	30725.21	0	0.00	0	0.00	12147	396.38	235433	32108.43	924796	50428.15
11	UCO Bank	194	152.51	5243	111.48	17078	1451.77	6	180.57	1	0.01	45566	1056.06	68088	2952.40	257764	8932.80
12	Union Bank of India	90	740.00	3961	112.28	9095	917.80	6	0.70	0	0.00	726	0.10	13878	1770.88	151557	9982.71
<b>Total PSU</b>		<b>8729</b>	<b>1323.38</b>	<b>75657</b>	<b>3707.85</b>	<b>364472</b>	<b>53182.37</b>	<b>182</b>	<b>207.35</b>	<b>84</b>	<b>17.67</b>	<b>94177</b>	<b>5787.49</b>	<b>543301</b>	<b>64226.11</b>	<b>3880521</b>	<b>168036.48</b>
13	Axis Bank	5	52.00	1491	66.00	7310	623.00	0	0.00	0	0.00	264543	590.00	273349	1331.00	321571	18820.00
14	Bandhan Bank	0	0.00	0	0.00	14710	857.84	0	0.00	0	0.00	2262419	9328.43	2277129	10186.27	3613366	17925.81
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	773	2.55	773	2.55	2125	7.48
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	51	156.29
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	29	10.64	0	0.00	0	0.00	0	0.00	29	10.64	32	21.02
18	Federal Bank	0	0.00	0	0.00	38	235.00	0	0.00	0	0.00	1224	523.03	1262	758.03	1816	1486.12
19	HDFC Bank	0	0.00	3960	92.61	35555	3990.14	0	0.00	0	0.00	195051	413.98	234566	4496.73	385974	20668.47
20	ICICI Bank	0	0.00	1249	62.11	9690	1213.73	0	0.00	3	10.32	5	0.05	10947	1286.21	93514	17219.87
21	IDBI Bank	0	0.00	652	25.64	19527	2598.00	23	4.69	0	0.00	0	0.00	20202	2628.33	137764	4209.37
22	IDFC First Bank	0	0.00	0	0.00	240	31.43	65	0.10	0	0.00	0	0.00	305	31.53	25499	1048.14
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1175	2.48	1175	2.48	1916259	5984.41
24	Karnataka Bank Ltd.	0	0.00	14	0.75	549	62.56	0	0.00	1	0.25	573	7.20	1137	70.76	2147	695.10
25	Karur Vysya Bank	0	0.00	8	0.36	240	27.70	0	0.00	0	0.00	27	7.19	275	35.25	674	236.50
26	Kotak Mahindra Bank	0	0.00	0	0.00	204	39.89	0	0.00	0	0.00	0	0.00	204	39.89	20470	4310.93
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.11	1	0.11	427	243.23
28	Ratnakar Bank Ltd	0	0.00	0	0.00	63	3.43	0	0.00	1	2.54	32241	97.14	32305	103.11	296112	1081.65
29	South Indian Bank Ltd.	0	0.00	14	0.72	85	8.37	1	1.00	0	0.00	0	0.00	100	10.09	2205	427.19
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	1	1.40	13	1.750	0	0.00	0	0.00	0	0.00	14	3.15	43	34.56
32	YES Bank	0	0.00	22	1.06	178	25.70	0	0.00	0	0.00	6	2.45	206	29.20	15227	3655.10
<b>Total PVT</b>		<b>5</b>	<b>52.00</b>	<b>7411</b>	<b>250.64</b>	<b>88431</b>	<b>9729.17</b>	<b>89</b>	<b>5.79</b>	<b>5</b>	<b>13.12</b>	<b>2758038</b>	<b>10974.60</b>	<b>2853979</b>	<b>21025.31</b>	<b>6835384</b>	<b>98320.48</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	440	239.80
34	ESAF SF Bank	0	0.00	0	0.00	1	0.00	0	0.00	0	0.00	1587	3.88	1588	3.88	99830	298.06
35	Jana Small Finance Bank	0	0.00	0	0.00	4024	31.19	0	0.00	0	0.00	90736	373.64	94760	404.83	178395	874.99
36	Ujivan Small Finance Bank	0	0.00	0	0.00	39670	407.04	0	0.00	0	0.00	292696	1020.20	332366	1427.24	626430	2716.55
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	80	13.56	0	0.00	0	0.00	9312	71.60	9392	85.16	17453	129.85
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>43775</b>	<b>451.80</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>394331</b>	<b>1469.32</b>	<b>438106</b>	<b>1921.11</b>	<b>922548</b>	<b>4259.25</b>
38	BGVB (PNB)	0	0.00	1790	26.57	6094	325.37	2	2.53	1417	3.04	488	19.85	9791	377.36	705531	7334.90
39	PBGB (UCO)	0	0.00	959	17.09	4772	355.90	0	0.00	0	0.00	2681	22.39	8412	395.38	218292	3692.60
40	UBKGB (CBI)	0	0.00	139	1.91	2609	270.51	0	0.00	0	0.00	11	0.03	2759	272.45	188124	2948.24
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>2888</b>	<b>45.57</b>	<b>13475</b>	<b>951.78</b>	<b>2</b>	<b>2.53</b>	<b>1417</b>	<b>3.04</b>	<b>3180</b>	<b>42.27</b>	<b>20962</b>	<b>1045.19</b>	<b>1111947</b>	<b>13975.74</b>
41	WB State Co-Op Bank Ltd.	0	0.00	4194	80.43	13538	1225.49	0	0.00	0	0.00	239843	10451.79	257575	11757.70	2303148	18547.05
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3766	201.00	0	0.00	0	0.00	0	0.00	3766	201.00	156789	1321.39
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>4194</b>	<b>80.43</b>	<b>17304</b>	<b>1426.49</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>239843</b>	<b>10451.79</b>	<b>261341</b>	<b>11958.70</b>	<b>2459937</b>	<b>19868.44</b>
<b>Grand Total</b>		<b>8734</b>	<b>1375.38</b>	<b>90150</b>	<b>4084.49</b>	<b>527457</b>	<b>65741.59</b>	<b>273</b>	<b>215.67</b>	<b>1506</b>	<b>33.83</b>	<b>3489569</b>	<b>28725.47</b>	<b>4117689</b>	<b>100176.42</b>	<b>15210337</b>	<b>304460.41</b>

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2023															
(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	868	656.00	473	35.00	2218	696.00	10856	671.00	2498	16037.42	16913	18095.42	136679	30819.42
2	Bank of India	0	0.00	196	27.81	6176	1613.00	26046	696.38	41190	18765.49	73608	21102.69	560178	31847.72
3	Bank of Maharashtra	0	0.00	38	8.42	521	186.35	422	19.07	5981	709.76	6962	923.60	16521	2088.07
4	Canara Bank	167	10.45	175	20.28	1203	988.46	12511	665.78	24942	18550.48	38998	20235.45	292596	28731.73
5	Central Bank of India	0	0.00	394	58.82	3058	823.14	13417	338.43	7802	2899.27	24671	4119.66	221197	9991.67
6	Indian Bank	154867	3084.65	226	207.38	20295	2125.56	18278	1993.22	1893	14453.27	195559	21864.08	438812	45477.03
7	Indian Overseas Bank	148	56.42	43	5.13	570	97.86	8327	251.25	756	2590.89	9844	3001.55	126571	7933.22
8	Punjab & Sind Bank	64	8.26	8	27.11	116	41.05	564	729.66	2787	1647.64	3539	2453.72	11197	3405.04
9	Punjab National Bank	134	676.75	278	49.77	23220	4298.30	59635	1669.07	102951	49278.18	186218	55972.06	1298965	86167.16
10	State Bank of India	0	0.00	5690	655.89	77393	12054.71	960977	28430.00	256260	39978.83	1300320	81119.43	2225116	131547.58
11	UCO Bank	0	0.00	25	5.62	3855	999.99	5416	93.17	18796	10909.37	28092	12008.15	285856	20940.95
12	Union Bank of India	98	434.74	635	102.21	4318	937.04	28576	1339.54	7427	28504.73	41054	31318.26	192611	41300.97
<b>Total PSU</b>		<b>156346</b>	<b>4927.27</b>	<b>8181</b>	<b>1203.44</b>	<b>142943</b>	<b>24861.47</b>	<b>1145025</b>	<b>36896.57</b>	<b>473283</b>	<b>204325.33</b>	<b>1925778</b>	<b>272214.08</b>	<b>5806299</b>	<b>440250.56</b>
13	Axis Bank	3	0.00	337	68.00	6012	2298.00	641676	2319.00	205822	13459.00	853850	18144.00	1175421	36964.00
14	Bandhan Bank	0	0.00	0	0.00	2785	492.78	67132	1231.61	594324	9066.81	664241	10791.21	4277607	28717.02
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	91	10.11	91	10.11	2216	17.59
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51	156.29
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	198	96.05	198	96.05	230	117.07
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	437	145.20	437	145.20	2253	1631.32
19	HDFC Bank	59	551.29	125	2.90	12	12.09	96299	3644.07	1431535	33171.39	1528030	37381.74	1914004	58050.22
20	ICICI Bank	2	26.25	417	90.10	16235	7184.46	73410	2570.64	512999	24772.48	603063	34643.93	696577	51863.80
21	IDBI Bank	0	0.00	15	1.60	7025	1678.25	4358	301.25	23548	415.68	34946	2396.78	172710	6606.15
22	IDFC First Bank	363	11.90	200	44.36	323	80.30	80884	887.75	431021	3101.24	512791	4125.55	538290	5173.68
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	362039	11244.02	362043	11244.07	2278302	17228.48
24	Karnataka Bank Ltd.	7	11.55	1	0.09	303	110.61	408	38.13	1584	466.99	2303	627.37	4450	1322.47
25	Karur Vysya Bank	138	1.98	2	0.07	210	51.06	1525	43.41	437	232.35	2312	328.87	2986	565.37
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	104903	5185.72	104903	5185.72	125373	9496.65
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	106	41.62	0	0.00	586	1150.22	692	1191.84	1119	1435.07
28	Ratnakar Bank Ltd	0	0.00	0	0.00	10	1.47	0	0.00	3156	3153.92	3166	3155.38	299278	4237.03
29	South Indian Bank Ltd.	4	21.73	2	0.31	40	15.02	306	4.35	1303	1076.75	1655	1118.16	3860	1545.35
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	272	17.33	38	110.56	310	127.89	353	162.45
32	YES Bank	0	0.00	10	1.77	269	134.53	17430	664.43	82778	3690.47	100487	4491.20	115714	8146.30
<b>Total PVT</b>		<b>576</b>	<b>624.70</b>	<b>1109</b>	<b>209.20</b>	<b>33334</b>	<b>12100.23</b>	<b>983700</b>	<b>11721.97</b>	<b>3756799</b>	<b>110548.96</b>	<b>4775518</b>	<b>135205.07</b>	<b>11610902</b>	<b>233525.55</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	174	46.66	174	46.66	614	286.46
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	227	29.19	227	29.19	100057	327.25
35	Jana Small Finance Bank	9	0.01	0	0.00	101	12.96	0	0.00	10268	122.24	10378	135.21	188773	1010.20
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	3859	226.07	1488	19.98	44571	260.51	49918	506.55	676348	3223.10
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	407	0.90	407	0.90	17860	130.75
<b>Total Small Finance</b>		<b>9</b>	<b>0.01</b>	<b>0</b>	<b>0.00</b>	<b>3960</b>	<b>239.03</b>	<b>1488</b>	<b>19.98</b>	<b>55647</b>	<b>459.50</b>	<b>61104</b>	<b>718.51</b>	<b>983652.00</b>	<b>4977.77</b>
38	BGVB (PNB)	0	0.00	0	0.00	956	102.71	24822	519.47	15615	186.19	41393	808.37	746924	8143.27
39	PBGB (UCO)	0	0.00	0	0.00	39	13.48	2503	63.72	2408	117.29	4950	194.49	223242	3887.09
40	UBKGB (CBI)	0	0.00	0	0.00	237	23.61	18170	445.56	516	9.57	18923	478.74	207047	3426.98
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1232</b>	<b>139.80</b>	<b>45495</b>	<b>1028.75</b>	<b>18539</b>	<b>313.05</b>	<b>65266</b>	<b>1481.60</b>	<b>1177213</b>	<b>15457.34</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	22472	1307.32	258566	1433.70	281038	2741.02	2584186	21288.07
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	156789	1321.39
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>22472</b>	<b>1307.32</b>	<b>258566</b>	<b>1433.70</b>	<b>281038</b>	<b>2741.02</b>	<b>2740975</b>	<b>22609.46</b>
<b>Grand Total</b>		<b>156931</b>	<b>5551.98</b>	<b>9290</b>	<b>1412.64</b>	<b>181469</b>	<b>37340.53</b>	<b>2198180</b>	<b>50974.59</b>	<b>4562834</b>	<b>317080.54</b>	<b>7108704</b>	<b>412360.27</b>	<b>22319041</b>	<b>716820.68</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2023													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11888	513.00	6775	1205.00	4548	722.00	2018	585.00	4905	3663.00	0	0.00
2	Bank of India	329432	3113.95	94081	973.80	29410	446.03	8816	167.94	189004	2991.83	631	4.59
3	Bank of Maharashtra	4323	528.91	2864	135.56	351	10.87	0	0.00	6149	147.38	0	0.00
4	Canara Bank	196639	2626.87	75596	1406.31	27078	590.60	0	0.00	70172	1330.27	9234	8.25
5	Central Bank of India	134459	2201.88	2574	48.61	46326	625.89	9084	173.60	33010	1098.00	335	0.36
6	Indian Bank	97425	796.21	42618	873.50	24098	453.17	174435	5581.23	43492	1440.32	2130	14.24
7	Indian Overseas Bank	28703	441.00	11386	137.11	1509	31.04	3747	45.18	25310	61.77	271	1.70
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	756930	7469.22	157481	2016.38	101716	1771.06	119461	1470.14	309580	6695.62	812	79.31
10	State Bank of India	619510	8793.92	415431	9131.03	13581	7145.00	98880	5312.45	621825	17500.00	71	32.00
11	UCO Bank	179623	2486.95	46292	577.27	23064	371.38	8496	142.93	46724	1106.48	44	0.04
12	Union Bank of India	83701	1302.56	30385	629.52	12726	315.75	8225	260.80	37505	1094.05	25	0.02
<b>Total PSU</b>		<b>2442633</b>	<b>30274.47</b>	<b>885483</b>	<b>17134.09</b>	<b>284407</b>	<b>12482.79</b>	<b>433162</b>	<b>13739.27</b>	<b>1387676</b>	<b>37128.73</b>	<b>13553</b>	<b>140.51</b>
13	Axis Bank	352081	3313.00	140911	1716.11	37414	100.63	0	0.00	412429	2636.97	0	0.00
14	Bandhan Bank	2895562	10832.94	1549380	7621.50	783762	3922.19	102549	569.60	3863348	16936.56	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	17	0.24	21	0.06	0	0.00	3811	9.06	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	319362	1,121.73	112841	598.13	323	10.29	16319	50.38	448255	2,073.99	0	0.00
20	ICICI Bank	54028	2261.61	56403	1762.89	5786	126.12	0	0.00	141567	13544.12	0	0.00
21	IDBI Bank	63259	629.23	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	35714	56.83	5686	9.41	21350	71.70	11274	33.77	134404	531.91	0	0.00
23	Indusind Bank	1878783	3685.31	880584	2079.42	695187	1295.13	0	0.00	12542	305.97	0	0.00
24	Karnataka Bank Ltd.	328	6.45	450	20.86	36	1.98	301	16.39	807	55.62	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	11568	548.91	6774	443.84	244	18.05	0	0.00	27743	379.14	0	0.00
27	Lakshmi Vilas Bank (DBS)	78	0.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	295962	831.09	85553	243.50	81128	225.65	199994	446.88	295966	831.26	0	0.00
29	South Indian Bank Ltd.	0	0.00	192	2.31	4	0.08	5	0.156	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	6	0.47	0	0.00	0	0.00	0	0.00	0	0.00	6	0.47
32	YES Bank	6405	169.17	946	155.17	13	1.90	60	34.17	126	1.11	0	0.00
<b>Total PVT</b>		<b>5913136</b>	<b>23457.02</b>	<b>2857962</b>	<b>14892.76</b>	<b>1626875</b>	<b>5902.14</b>	<b>330502</b>	<b>1151.35</b>	<b>5342222</b>	<b>37311.29</b>	<b>7</b>	<b>0.48</b>
33	Au Small finance Bank	37	2.24	37	2.24	0	0.00	54	2.95	54	2.86	0	0.00
34	ESAF SF Bank	99796	297.12	23358	68.31	30770	100.28	12881	40.44	99796	297.12	0	0.00
35	Jana Small Finance Bank	158846	540.58	49511	197.95	25814	95.69	14585	52.56	149036	544.48	0	0.00
36	Ujjivan Small Finance Bank	517378	1737.84	124699	478.55	159432	634.94	18578	86.19	656458	2531.36	0	0.00
37	Utkarsh Small Finance Bank	17095	64.36	2780	26.63	3527	8.63	62	0.62	16789	50.46	0	0.00
<b>Total Small Finance</b>		<b>793152</b>	<b>2642.14</b>	<b>200385</b>	<b>773.68</b>	<b>219543</b>	<b>839.54</b>	<b>46160</b>	<b>182.76</b>	<b>922133</b>	<b>3426.29</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	566809	5102.36	174231	1245.23	82103	612.23	12241	100.1	121589	902.12	0	0.00
39	PBGB (UCO)	158073	2446.67	53208	865.1	38523	711.79	15301	327.76	103082	2092.63	0	0.00
40	UBKGB (CBI)	142615	2308.31	5176	85.67	26502	438.65	29401	486.63	35612	589.44	11	0.03
<b>Total RRB</b>		<b>867497</b>	<b>9857.34</b>	<b>232615</b>	<b>2196.00</b>	<b>147128</b>	<b>1762.67</b>	<b>56943</b>	<b>914.49</b>	<b>260283</b>	<b>3584.19</b>	<b>11</b>	<b>0.03</b>
41	WB State Co-Op Bank Ltd.	138866	545.78	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>138866</b>	<b>545.78</b>	<b>138866</b>	<b>542.59</b>	<b>38450</b>	<b>63.27</b>	<b>36102</b>	<b>53.27</b>	<b>64250</b>	<b>893.02</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>10155284</b>	<b>66776.74</b>	<b>4315311</b>	<b>35539.11</b>	<b>2316403</b>	<b>21050.41</b>	<b>902869</b>	<b>16041.14</b>	<b>7976564</b>	<b>82343.51</b>	<b>13571</b>	<b>141.02</b>

**AGENDA – 4**

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

CD Ratio of the State stood at 68.42% as on 30.09.2023 whereas it was 61.02% on 30.09.2022. For calculation of CD Ratio of the State as on 30.09.2023, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	30.09.2023
Total Deposit (A)	1058527.30
Total Advance utilized in the State (B)	716820.69
RIDF Support (C)	7416.09
Total Advance to be reckoned (D=B+C)	724236.78
CD Ratio (D*100 / A)	68.42

**Position of districts with less than 40 % CD Ratio :**

CD ratio of all the districts in the state is now above 40%.

**District Wise CD Ratio of West Bengal as on 30.09.2023**

(Amount in Crore)

Sr. No.	Name of District	Lead Bank	CD Ratio as on September, 2022	CD Ratio as on September, 2023		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	52.37	8488.86	4844.35	57.07
2	Bankura	PNB	50.21	20506.00	10648.50	51.93
3	Birbhum	UCO	44.46	21116.04	9715.64	46.01
4	Coochbehar	CBI	79.39	31932.05	25438.02	79.66
5	Dakshin Dinajpur	PNB	64.13	6034.14	3660.52	60.66
6	Darjeeling	CBI	61.02	25957.55	15907.52	61.28
7	Hooghly	UCO	40.93	56510.90	23726.00	41.98
8	Howrah	UCO	45.59	54854.46	25590.02	46.65
9	Jalpaiguri	CBI	65.48	12938.94	8496.51	65.67
10	Jhargram	PNB	41.11	4578.81	1957.78	42.76
11	Kalimpong	SBI	45.64	2103.69	1032.47	49.08
12	Kolkata	SBI	62.51	374988.25	378125.32	100.84
13	Malda	PNB	58.93	13946.41	8378.16	60.07
14	Murshidabad	PNB	47.44	29725.01	14867.72	50.02
15	Nadia	PNB	49.81	29952.00	15030.00	50.18
16	Paschim Burdwan	SBI	44.98	48954.52	22978.59	46.94
17	Paschim Medinipur	PNB	46.85	30988.42	14919.13	48.14
18	Purba Burdwan	UCO	52.96	33106.54	17118.96	51.71
19	Purba Medinipur	PNB	46.93	35959.26	17087.04	47.52
20	Purulia	PNB	48.78	11623.26	5697.28	49.02
21	Uttar Dinajpur	PNB	60.05	9993.31	6139.89	61.44
22	24 Pgs. (N)	Indian	40.43	159254.02	68085.62	42.75
23	24 Pgs. (S)	PNB	45.32	37381.10	17375.65	46.48
<b>Grand Total</b>			<b>53.20</b>	<b>1060893.53</b>	<b>716820.69</b>	<b>67.57</b>
<b>Interbank Deposit</b>			<b>61.02</b>	<b>2366.23</b>		<b>68.42</b>
<b>Final Deposit</b>				<b>1058527.30</b>		
<b>RIDF Support</b>					<b>7416.09</b>	
<b>Total Advances in the State</b>					<b>724236.78</b>	
<b>Credit Deposit Ratio</b>						

## Bank wise Credit &amp; Investment Deposit Ratio (C+I) D Ratio as on 30.09.2023

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on September, 2022	As on September, 2023				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	66.09	39653.05	30819.42	77.72	0.00	77.72
2	Bank of India	63.54	37528.84	31847.72	84.86	0.00	84.86
3	Bank of Maharashtra	64.67	2406.73	2088.07	86.76	0.00	86.76
4	Canara Bank	57.30	32059.53	28731.73	89.62	0.00	89.62
5	Central Bank of India	34.56	27196.60	9991.67	36.74	0.00	36.74
6	Indian Bank	44.23	50592.19	45477.03	89.89	0.00	89.89
7	Indian Overseas Bank	45.85	15003.08	7933.22	52.88	0.00	52.88
8	Punjab & Sind Bank	110.18	2832.95	3405.04	120.19	0.00	120.19
9	Punjab National Bank	45.41	120384.07	86167.16	71.58	0.00	71.58
10	State Bank of India	35.60	280398.81	131547.58	46.91	37087.27	60.14
11	UCO Bank	40.83	32782.99	20940.95	63.88	0.00	63.88
12	Union Bank of India	86.70	39023.39	41300.97	105.84	0.00	105.84
<b>Total PSU</b>		<b>45.86</b>	<b>679862.23</b>	<b>440250.57</b>	<b>64.76</b>	<b>37087.27</b>	<b>70.21</b>
13	Axis Bank	50.12	52685.00	36964.00	70.16	0.00	70.16
14	Bandhan Bank	65.89	49765.56	28717.02	57.70	0.00	57.70
15	Catholic Syrian Bank Ltd.	40.67	39.43	17.59	44.61	0.00	44.61
16	City Union Bank Ltd.	66.76	262.48	156.29	59.54	0.00	59.54
17	Dhanlaxmi Bank Ltd.	172.58	80.06	117.07	146.23	0.00	146.23
18	Federal Bank	81.98	4932.05	1631.32	33.08	0.00	33.08
19	HDFC Bank	59.41	85874.59	58050.22	67.60	0.00	67.60
20	ICICI Bank	83.83	52131.01	51863.80	99.49	0.00	99.49
21	IDBI Bank	50.64	14257.56	6606.15	46.33	0.00	46.33
22	IDFC First Bank	170.05	4377.41	5173.68	118.19	0.00	118.19
23	Indusind Bank	119.61	14355.40	17228.48	120.01	0.00	120.01
24	Karnataka Bank Ltd.	104.40	1406.73	1322.47	94.01	0.00	94.01
25	Karur Vysya Bank	49.59	1260.10	565.37	44.87	0.00	44.87
26	Kotak Mahindra Bank	88.07	10256.77	9496.65	92.59	0.00	92.59
27	Lakshmi Vilas Bank (DBS)	447.82	1506.90	1435.07	95.23	0.00	95.23
28	Ratnakar Bank Ltd	82.73	6696.21	4237.03	63.28	0.00	63.28
29	South Indian Bank Ltd.	92.90	1665.25	1545.35	92.80	0.00	92.80
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	25.43	584.53	162.45	27.79	0.00	27.79
32	YES Bank	78.26	9891.54	8146.30	82.36	0.00	82.36
<b>Total PVT</b>		<b>68.87</b>	<b>312028.59</b>	<b>233525.55</b>	<b>74.84</b>	<b>0.00</b>	<b>74.84</b>
33	Au Small finance Bank	7.39	542.25	286.46	52.83	0.00	52.83
34	ESAF SF Bank	350.96	113.87	327.25	287.39	0.00	287.39
35	Jana Small Finance Bank	59.23	1754.32	1010.20	57.58	0.00	57.58
36	Ujjivan Small Finance Bank	150.13	2376.85	3223.10	135.60	0.00	135.60
37	Utkarsh Small Finance Bank	29.55	497.00	130.75	26.31	0.00	26.31
<b>Total Small Finance</b>		<b>94.20</b>	<b>5284.28</b>	<b>4977.77</b>	<b>94.20</b>	<b>0.00</b>	<b>94.20</b>
38	BGVB (PNB)	40.99	18923.81	8143.27	43.03	11804.84	105.41
39	PBGB (UCO)	55.29	6729.96	3887.09	57.76	0.00	57.76
40	UBKGB (CBI)	73.44	4383.70	3426.98	78.18	0.00	78.18
<b>Total RRB</b>		<b>48.80</b>	<b>30037.47</b>	<b>15457.34</b>	<b>51.46</b>	<b>11804.84</b>	<b>90.76</b>
41	WB State Co-Op Bank Ltd.	65.91	33429.36	21288.07	63.68	24349.08	136.52
42	WBSCARD Bank Ltd.	525.50	251.61	1321.39	525.17	0.00	525.17
<b>Total Co-Optv</b>		<b>69.31</b>	<b>33680.97</b>	<b>22609.46</b>	<b>67.13</b>	<b>24349.08</b>	<b>139.42</b>
<b>Total</b>		<b>53.20</b>	<b>1060893.53</b>	<b>716820.69</b>	<b>67.57</b>	<b>73241.19</b>	<b>74.47</b>
Interbank Deposit			2366.23				
Grand total			1058527.30				
RIDF Support					7416.09		
Total Credit in the State					724236.78		
Credit Deposit Ratio						68.42	
Total Credit + Investment			61.02	797477.97			
Total Credit + Investment Deposit Ratio						75.34	

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2023**

(Amount in Crore)

Sl. No.	Name of Banks	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	52	58	188	298	2836.73	4623.67	32192.65	39653.05
2	Bank of India	143	83	146	372	8616.84	6235.51	22676.49	37528.84
3	Bank of Maharashtra	4	7	37	48	133.28	84.15	2189.30	2406.73
4	Canara Bank	155	76	148	379	3601.92	3090.29	25367.32	32059.53
5	Central Bank of India	138	61	112	311	6813.84	5080.86	15301.90	27196.60
6	Indian Bank	269	93	226	588	13872.52	6970.94	29748.73	50592.19
7	Indian Overseas Bank	36	31	85	152	1503.36	2288.25	11211.47	15003.08
8	Punjab & Sind Bank	4	4	33	41	72.54	192.30	2568.11	2832.95
9	Punjab National Bank	567	177	403	1147	33768.42	14674.62	71941.03	120384.07
10	State Bank of India	555	235	466	1256	54102.37	42632.37	183664.07	280398.81
11	UCO Bank	153	75	163	391	7755.94	6152.49	18874.55	32782.99
12	Union Bank of India	67	54	159	280	3961.09	3541.11	31521.18	39023.39
<b>Total PSU</b>		<b>2143</b>	<b>954</b>	<b>2166</b>	<b>5263</b>	<b>137038.85</b>	<b>95566.57</b>	<b>447256.81</b>	<b>679862.23</b>
13	Axis Bank	52	87	208	347	2203.00	5755.00	44727.00	52685.00
14	Bandhan Bank	926	421	379	1726	8246.22	6192.44	35326.90	49765.56
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	39.43	39.43
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	262.48	262.48
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	80.06	80.06
18	Federal Bank	11	6	17	34	18.17	419.51	4494.37	4932.05
19	HDFC Bank	36	61	209	306	1668.45	3855.63	80350.51	85874.59
20	ICICI Bank	29	54	188	271	1342.54	3182.11	47606.37	52131.01
21	IDBI Bank	21	23	52	96	1001.41	8179.07	5077.08	14257.56
22	IDFC First Bank	2	2	35	39	0.00	0.00	4377.41	4377.41
23	Indusind Bank	5	29	88	122	369.03	714.09	13272.29	14355.40
24	Karnataka Bank Ltd.	1	1	18	20	22.70	32.13	1351.91	1406.73
25	Karur Vysya Bank	1	4	9	14	71.52	180.26	1008.32	1260.10
26	Kotak Mahindra Bank	1	1	43	45	84.02	83.57	10089.18	10256.77
27	Lakshmi Vilas Bank (DBS)	0	0	5	5	0.00	0.00	1506.90	1506.90
28	Ratnakar Bank Ltd	0	2	20	22	0.00	50.27	6645.94	6696.21
29	South Indian Bank Ltd.	0	0	19	19	0.00	0.00	1665.25	1665.25
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	584.53	584.53
32	YES Bank	0	2	30	32	0.00	111.35	9780.19	9891.54
<b>Total PVT</b>		<b>1085</b>	<b>693</b>	<b>1329</b>	<b>3107</b>	<b>15027.05</b>	<b>28755.42</b>	<b>268246.12</b>	<b>312028.59</b>
33	Au Small finance Bank	0	0	7	7	0.00	0.00	542.25	542.25
34	ESAF SF Bank	0	1	4	5	0.00	2.64	111.23	113.87
35	Jana Small Finance Bank	3	12	24	39	37.09	185.90	1531.33	1754.32
36	Ujjivan Small Finance Bank	42	16	32	90	264.30	393.03	1719.52	2376.85
37	Utkarsh Small Finance Bank	0	0	16	16	0.00	0.00	497.00	497.00
<b>Total Small Finance</b>		<b>45</b>	<b>29</b>	<b>83</b>	<b>157</b>	<b>301.38</b>	<b>581.57</b>	<b>4401.33</b>	<b>5284.28</b>
38	BGVB (PNB)	496	68	23	587	15196.44	2276.58	1450.79	18923.81
39	PBGB (UCO)	204	16	10	230	5617.30	733.55	379.11	6729.96
40	UBKGB (CBI)	89	47	7	143	2023.17	1972.78	387.75	4383.70
<b>Total RRB</b>		<b>789</b>	<b>131</b>	<b>40</b>	<b>960</b>	<b>22836.91</b>	<b>4982.91</b>	<b>2217.65</b>	<b>30037.47</b>
41	WB State Co-Op Bank Ltd.	209	67	99	375	12935.90	4616.45	15877.01	33429.36
42	WBSCARD Bank Ltd.	10	0	1	11	21.25	0.00	230.36	251.61
<b>Total Co-Optv</b>		<b>219</b>	<b>67</b>	<b>100</b>	<b>386</b>	<b>12957.15</b>	<b>4616.45</b>	<b>16107.37</b>	<b>33680.97</b>
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
<b>Total Payment Banks</b>		<b>1</b>	<b>9</b>	<b>16</b>	<b>26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>4282</b>	<b>1883</b>	<b>3734</b>	<b>9899</b>	<b>188161.34</b>	<b>134502.93</b>	<b>738229.26</b>	<b>1060893.53</b>

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2023**

(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	918.84	1489.50	28411.09	30819.42	32.39	32.21	88.25	77.72
2	Bank of India	4004.26	2533.12	25310.35	31847.72	46.47	40.62	111.61	84.86
3	Bank of Maharashtra	64.68	120.26	1903.13	2088.07	48.53	142.91	86.93	86.76
4	Canara Bank	2237.47	1807.65	24686.61	28731.73	62.12	58.49	97.32	89.62
5	Central Bank of India	2305.73	1396.00	6289.94	9991.67	33.84	27.48	41.11	36.74
6	Indian Bank	4320.75	2362.10	38794.18	45477.03	31.15	33.88	130.41	89.89
7	Indian Overseas Bank	395.97	501.56	7035.69	7933.22	26.34	21.92	62.75	52.88
8	Punjab & Sind Bank	38.11	73.31	3293.62	3405.04	52.54	38.12	128.25	120.19
9	Punjab National Bank	12819.19	6412.20	66935.77	86167.16	37.96	43.70	93.04	71.58
10	State Bank of India	17666.33	14626.38	99254.86	131547.58	32.65	34.31	54.04	46.91
11	UCO Bank	2431.65	1813.96	16695.34	20940.95	31.35	29.48	88.45	63.88
12	Union Bank of India	1117.11	1248.35	38935.51	41300.97	28.20	35.25	123.52	105.84
<b>Total PSU</b>		<b>48320.09</b>	<b>34384.39</b>	<b>357546.09</b>	<b>440250.57</b>	<b>35.26</b>	<b>35.98</b>	<b>79.94</b>	<b>64.76</b>
13	Axis Bank	1329.00	5577.00	30058.00	36964.00	60.33	96.91	67.20	70.16
14	Bandhan Bank	12550.14	5584.49	10582.39	28717.02	152.19	90.18	29.96	57.70
15	Catholic Syrian Bank Ltd.	0.00	0.00	17.59	17.59	#DIV/0!	#DIV/0!	44.61	44.61
16	City Union Bank Ltd.	0.00	0.00	156.29	156.29	#DIV/0!	#DIV/0!	59.54	59.54
17	Dhanlaxmi Bank Ltd.	0.00	0.00	117.07	117.07	#DIV/0!	#DIV/0!	146.23	146.23
18	Federal Bank	311.59	176.38	1143.35	1631.32	1714.86	42.04	25.44	33.08
19	HDFC Bank	2571.13	4149.33	51329.76	58050.22	154.10	107.62	63.88	67.60
20	ICICI Bank	497.79	2467.72	48898.28	51863.80	37.08	77.55	102.71	99.49
21	IDBI Bank	466.30	764.71	5375.14	6606.15	46.56	9.35	105.87	46.33
22	IDFC First Bank	43.73	44.46	5085.49	5173.68	#DIV/0!	#DIV/0!	116.18	118.19
23	Indusind Bank	4565.28	1446.25	11216.95	17228.48	1237.12	202.53	84.51	120.01
24	Karnataka Bank Ltd.	26.89	28.289349	1267.2963	1322.47	118.44	88.06	93.74	94.01
25	Karur Vysya Bank	23.46	51.32	490.59	565.37	32.80	28.47	48.65	44.87
26	Kotak Mahindra Bank	364.26	3.02	9129.37	9496.65	433.54	3.61	90.49	92.59
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	1435.07	1435.07	#DIV/0!	#DIV/0!	95.23	95.23
28	Ratnakar Bank Ltd	0.00	71.42	4165.61	4237.03	#DIV/0!	142.07	62.68	63.28
29	South Indian Bank Ltd.	0.00	0.00	1545.35	1545.35	#DIV/0!	#DIV/0!	92.80	92.80
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	162.45	162.45	#DIV/0!	#DIV/0!	27.79	27.79
32	YES Bank	0.00	28.75	8117.55	8146.30	#DIV/0!	25.82	83.00	82.36
<b>Total PVT</b>		<b>22749.57</b>	<b>20393.14</b>	<b>190382.84</b>	<b>233525.55</b>	<b>151.39</b>	<b>70.92</b>	<b>70.97</b>	<b>74.84</b>
33	Au Small finance Bank	0.00	0.00	286.46	286.46	#DIV/0!	#DIV/0!	52.83	52.83
34	ESAF SF Bank	0.00	91.82	235.43	327.25	#DIV/0!	3478.03	211.66	287.39
35	Jana Small Finance Bank	271.92	215.72	522.56	1010.20	733.22	116.04	34.12	57.58
36	Ujjivan Small Finance Bank	581.49	866.30	1775.31	3223.10	220.01	220.42	103.24	135.60
37	Utkarsh Small Finance Bank	0.00	0.00	130.75	130.75	#DIV/0!	#DIV/0!	26.31	26.31
<b>Total Small Finance</b>		<b>853.41</b>	<b>1173.84</b>	<b>2950.51</b>	<b>4977.77</b>	<b>283.16</b>	<b>201.84</b>	<b>67.04</b>	<b>94.20</b>
38	BGVB (PNB)	6821.82	866.64	454.81	8143.27	44.89	38.07	31.35	43.03
39	PBGB (UCO)	3344.45	355.28	187.36	3887.09	59.54	48.43	49.42	57.76
40	UBKGB (CBI)	2165.46	1091.96	169.56	3426.98	107.03	55.35	43.73	78.18
<b>Total RRB</b>		<b>12331.73</b>	<b>2313.88</b>	<b>811.73</b>	<b>15457.34</b>	<b>54.00</b>	<b>46.44</b>	<b>36.60</b>	<b>51.46</b>
41	WB State Co-Op Bank Ltd.	7085.24	2572.99	11629.85	21288.07	54.77	55.74	73.25	63.68
42	WBSCARD Bank Ltd.	1321.39	0.00	0.00	1321.39	6218.31	#DIV/0!	0.00	525.17
<b>Total Co-Optv</b>		<b>8406.63</b>	<b>2572.99</b>	<b>11629.85</b>	<b>22609.46</b>	<b>64.88</b>	<b>55.74</b>	<b>72.20</b>	<b>67.13</b>
43	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
44	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
45	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Total Payment Banks</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>92661.43</b>	<b>60838.23</b>	<b>563321.02</b>	<b>716820.69</b>	<b>49.25</b>	<b>45.23</b>	<b>76.31</b>	<b>67.57</b>

**Position of ATMs & BC Outlets in West Bengal as on 30.09.2023**

SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	44	65	382	491	452	499	669	1620
2	Bank of India	114	82	187	383	525	296	199	1020
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	108	69	181	358	453	9	5	467
5	Central Bank of India	76	53	86	215	694	248	111	1053
6	Indian Bank	40	44	134	218	678	126	606	1410
7	Indian Overseas Bank	18	45	67	130	119	2	6	127
8	Punjab & Sind Bank	4	3	23	30	0	0	0	0
9	Punjab National Bank	482	231	648	1361	4195	874	261	5330
10	State Bank of India	754	856	2672	4282	5509	826	552	6887
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	69	69	259	397	347	297	221	865
<b>Total PSU</b>		<b>1765</b>	<b>1572</b>	<b>4789</b>	<b>8126</b>	<b>13393</b>	<b>3307</b>	<b>2770</b>	<b>19470</b>
13	Axis Bank	362	324	706	1392	460	1926	481	2867
14	Bandhan Bank	1	15	104	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	2	2	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	0	0	25	21	0	0	0	0
19	HDFC Bank	39	118	487	644	527	57	18	602
20	ICICI Bank	67	106	524	697	3	0	0	3
21	IDBI Bank	26	34	112	172	0	0	0	0
22	IDFC First Bank	0	0	25	25	735	133	19	887
23	Indusind Bank	8	34	148	190	14396	0	4421	18817
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	82	84	6	30	758	794
27	Lakshmi Vilas Bank (DBS)	0	0	6	6	0	0	0	0
28	Ratnakar Bank Ltd	0	2	14	16	2652	1960	5327	9939
29	South Indian Bank Ltd.	0	0	15	15	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	38	40	0	14592	116490	131082
<b>Total PVT</b>		<b>508</b>	<b>643</b>	<b>2323</b>	<b>3474</b>	<b>18779</b>	<b>18698</b>	<b>127514</b>	<b>164991</b>
33	Au Small finance Bank	0	0	6	6	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	9	32	41
35	Jana Small Finance Bank	0	2	3	5	10	0	0	10
36	Ujjivan Small Finance Bank	14	15	33	62	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	16	16	0	0	0	0
<b>Total Small Finance</b>		<b>14</b>	<b>18</b>	<b>61</b>	<b>93</b>	<b>10</b>	<b>9</b>	<b>32</b>	<b>51</b>
38	BGVB (PNB)	0	0	0	0	2557	327	64	2948
39	PBGB (UCO)	0	0	0	0	647	0	0	647
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
<b>Total RRB</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3588</b>	<b>327</b>	<b>64</b>	<b>3979</b>
41	WB State Co-Op Bank Ltd.	98	26	52	176	45	0	0	45
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>98</b>	<b>26</b>	<b>52</b>	<b>176</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>45</b>
43	India Post Payment Bank	0	0	0	0	45	1873	6005	7923
44	Airtel Payment Bank	0	0	0	0	42205	8615	4542	55362
45	Fino Payment Bank	0	0	0	0	27166	0	0	27166
<b>Total of Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>69416</b>	<b>10488</b>	<b>10547</b>	<b>90451</b>
<b>Grand Total</b>		<b>2385</b>	<b>2259</b>	<b>7225</b>	<b>11869</b>	<b>105231</b>	<b>32829</b>	<b>140927</b>	<b>278987</b>

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

Negative trend is shown in the districts namely Dakshin Dinajpur and Purba Burdwan District as on September,2023 in comparison to September,2022. The districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

<b>District Wise CD Ratio of West Bengal as on 30.09.2023</b>					
<b>Sr. No.</b>	<b>Name of District</b>	<b>Lead Bank</b>	<b>CD Ratio as on September, 2022</b>	<b>CD Ratio as on September, 2023</b>	<b>Increase/ Decrease</b>
1	Alipurduar	CBI	52.37	57.07	+
2	Bankura	PNB	50.21	51.93	+
3	Birbhum	UCO	44.46	46.01	+
4	Coochbehar	CBI	79.39	79.66	+
5	Dakshin Dinajpur	PNB	64.13	60.66	-
6	Darjeeling	CBI	61.02	61.28	+
7	Hooghly	UCO	40.93	41.98	+
8	Howrah	UCO	45.59	46.65	+
9	Jalpaiguri	CBI	65.48	65.67	+
10	Jhargram	PNB	41.11	42.76	+
11	Kalimpong	SBI	45.64	49.08	+
12	Kolkata	SBI	62.51	100.84	+
13	Malda	PNB	58.93	60.07	+
14	Murshidabad	PNB	47.44	50.02	+
15	Nadia	PNB	49.81	50.18	+
16	Paschim Burdwan	SBI	44.98	46.94	+
17	Paschim Medinipur	PNB	46.85	48.14	+
18	Purba Burdwan	UCO	52.96	51.71	-
19	Purba Medinipur	PNB	46.93	47.52	+
20	Purulia	PNB	48.78	49.02	+
21	Uttar Dinajpur	PNB	60.05	61.44	+
22	24 Pgs. (N)	Indian	40.43	42.75	+
23	24 Pgs. (S)	PNB	45.32	46.48	+

## AGENDA – 5

### Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Animal Husbandry & Fishery including MJCC
- (iii) Review of credit deployment under Agriculture Infrastructure Fund and Financial Technologies (Fin-Tech) in Agriculture Sector
- (iv) Review of credit deployment under FPO
- (v) National Livestock Mission.
- (vi) Others

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

(Amount in Cr)			
As on	Yearly Target	Achievement	% of Achievement
30.09.2022	97261	39196	40%
31.03.2023	97261	80470	83%
30.09.2023	106996	36607	35%

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

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

The Agriculture disbursement up to September 2023 for the financial year 2023-24 is Rs36,606.88 crore, which was Rs39,195.64 crore for the FY 2022-23 and disbursement for the FY 2023-24 is Rs26,006.02 crore in Farm Credit which is 71.04 % of the total agriculture deployment, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

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

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

**Progress in KCC , Bangla Sashya Bima Scheme (BSBS) and achievement in Animal Husbandry & Fishery scheme.**

A comparative position of target & achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal in the corresponding financial years.

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
30.09.2022	46,00,000	15,33,242	44%
31.03.2023	35,00,000	27,29,005	78%
30.09.2023	35,00,000	12,57,243	36%

Bank wise KCC position as on 30.09.2023											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2023 to 30.09.2023)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.09.2023	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	2072	15.58	3233	28.88	5305	44.46	21.22	24212	186.00
2	Bank of India	117000	1075	8.39	46376	75.47	47451	83.86	40.56	124207	609.41
3	Bank of Maharashtra	2200	14	0.39	134	2.30	148	2.69	6.73	2126	34.98
4	Canara Bank	28500	4039	37.55	5608	30.72	9647	68.27	33.85	51017	385.88
5	Central Bank of India	32500	213	1.76	16408	97.39	16621	99.15	51.14	72529	450.00
6	Indian Bank	148500	4862	25.92	6620	54.42	11482	80.34	7.73	529590	3385.25
7	Indian Overseas Bank	7000	268	4.17	302	3.58	570	7.75	8.14	7206	52.01
8	Punjab & Sind Bank	50	0	0.00	0	0.00	0	0.00	0.00	47	9.01
9	Punjab National Bank	407000	17681	107.36	96172	332.26	113853	439.62	27.97	556058	2939.89
10	State Bank of India	285000	11058	78.00	53960	1572.46	65018	1650.46	22.81	238060	1859.45
11	UCO Bank	40000	1704	5.45	26741	191.25	28445	196.70	71.11	67164	340.68
12	Union Bank of India	25000	1697	18.00	14701	106.13	16398	124.13	65.59	40363	583.85
	<b>Total PSU</b>	<b>1117750</b>	<b>44683</b>	<b>302.57</b>	<b>270255</b>	<b>2494.86</b>	<b>314938</b>	<b>2797.43</b>	<b>28.18</b>	<b>1712579</b>	<b>10836.41</b>
13	Axis Bank	2750	1449	8.46	590	10.75	2039	19.21	74.15	20297	177.43
14	Bandhan Bank	0	6	0.60	0	0.00	0	0.60	#DIV/0!	7	0.59
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	23	0.39	0	0.00	23	0.39	1.53	2752	66.95
19	HDFC Bank	24500	39139	198.39	117	3.94	39256	202.33	160.23	118691	396.14
20	ICICI Bank	2500	123	7.31	743	8.05	866	15.36	34.64	3292	96.53
21	IDBI Bank	10000	174	2.45	891	12.58	1065	15.03	10.65	10258	138.58
22	IDFC First Bank	0	8	0.24	0	0.00	8	0.24	#DIV/0!	8	4.07
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
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!	1	1.18
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	135	0.26	0	0.00	135	0.26	13.50	436	0.54
	<b>Total PVT</b>	<b>42250</b>	<b>41057</b>	<b>218.11</b>	<b>2341</b>	<b>35.31</b>	<b>43392</b>	<b>253.42</b>	<b>102.70</b>	<b>155742</b>	<b>882.02</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	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
	<b>Total Small Finance</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	270000	5810	22.33	60452	185.93	66262	208.26	24.54	284569	769.10
39	PBGB (UCO)	60000	1893	14.41	22171	200.98	24064	215.39	40.11	80321	636.64
40	UBKGB (CBI)	25000	725	3.26	23004	368.90	23729	372.16	94.92	78613	917.87
	<b>Total RRB</b>	<b>355000</b>	<b>8428</b>	<b>40.00</b>	<b>105627</b>	<b>755.81</b>	<b>114055</b>	<b>795.81</b>	<b>32.13</b>	<b>443503</b>	<b>2323.61</b>
41	WB State Co-Op Bank Ltd.	1985000	10182	16.20	774676	2049.70	784858	2065.90	39.54	1846384	5039.37
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	<b>Total Co-Optv</b>	<b>1985000</b>	<b>10182</b>	<b>16.20</b>	<b>774676</b>	<b>2049.70</b>	<b>784858</b>	<b>2065.90</b>	<b>39.54</b>	<b>1846384</b>	<b>5039.37</b>
	<b>Grand Total</b>	<b>3500000</b>	<b>104350</b>	<b>576.87</b>	<b>1152899</b>	<b>5335.69</b>	<b>1257243</b>	<b>5912.56</b>	<b>35.92</b>	<b>4158208</b>	<b>19081.40</b>

**District wise KCC position as on 30.09.2023**

**(Amount in Crore)**

Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2023 to 30.09.2023(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.09.2023	
			No.	Amount		No.	Amount
1	Alipurduar	38500	20911	114.00	54.31	43572	222.37
2	Bankura	198000	65856	414.32	33.26	199772	849.63
3	Birbhum	240000	57493	352.81	23.96	245397	829.98
4	Coochbehar	190000	14530	118.14	7.65	123171	914.16
5	Dakshin Dinajpur	115000	33076	234.16	28.76	108429	394.90
6	Darjeeling	18500	7755	67.32	41.92	26309	136.08
7	Hooghly	395000	30791	255.74	7.80	330890	1616.34
8	Howrah	95000	33101	219.08	34.84	76549	380.49
9	Jalpaiguri	40000	22134	298.19	55.34	98516	621.49
10	Jhargram	55000	38875	139.66	70.68	98789	273.85
11	Kalimpong	10000	904	10.73	9.04	11237	105.25
12	Kolkata	0	59	0.53	#DIV/0!	178	10.70
13	Malda	110000	60094	456.81	54.63	137461	638.47
14	Murshidabad	95000	49131	175.71	51.72	154368	873.72
15	Nadia	110000	35722	339.33	32.47	255912	2493.00
16	Paschim Burdwan	25000	4057	64.40	16.23	13265	151.23
17	Paschim Medinipur	245000	93277	340.37	38.07	291498	1768.89
18	Purba Burdwan	280000	58924	509.26	21.04	348430	2057.60
19	Purba Medinipur	750000	396899	1104.39	52.92	507155	1149.15
20	Purulia	35000	20038	57.25	57.25	121078	322.46
21	Uttar Dinajpur	55000	26384	253.81	47.97	281991	897.08
22	24 Pgs. (N)	230000	65761	162.86	28.59	409688	1286.55
23	24 Pgs. (S)	170000	121471	223.70	71.45	274554	1088.01
<b>Grand Total</b>		<b>3500000</b>	<b>1257243</b>	<b>5912.56</b>	<b>35.92</b>	<b>4158208</b>	<b>19081.40</b>

**NB:** All the banks operating in the State have disbursed 12,57,243 number of KCCs including renewal cases up to September Quarter of FY 2023-24 registering 35.92% achievement of annual target of 35.00 lacs no of KCC. Total amount outstanding for KCC stood at Rs.19,081.40 crore as on 30.09.2023. The average ticket size of outstanding KCC loans is Rs. 45,889/- as on 30.09.2023.

**Bangla Shasya Bima Scheme:**

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

Notification for Rabi 2023-24 crop coverage under BSBS was issued on 17.10.2023 and shared accordingly with the member banks by SLBC.

### Achievement in Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short-term credit requirements up to Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

With a view to improve the sanction process related to KCC-AH proposals lying pending with Bank branches and also for consideration of KCC-AH proposals sponsored henceforth, guidelines in this direction has been shared by Institutional Finance Department, Govt. of West Bengal on 23.11.2022. SLBC has shared the same with member banks and LDMs for necessary action.

Targets for KCC Animal Husbandry loans were fixed for the State of West Bengal for FY 2023-24 as mentioned below.

Target of Animal Husbandry under KCC in actual number for FY 2023-24:

Dairy	Poultry	Goatery	Piggery	Total
67,000	8,000	16,000	9,000	1,00,000

### Progress in working capital finance to Animal Husbandry & Fishery under KCC (for FY 2023-24) as on 30.09.2023:

#### Activity wise Summary:

As on 30.09.2023 in current FY 2023-24, total 11,468 no of cases under Animal Husbandry has been sanctioned amounting to Rs.118.03 Crore, out of which 9,792 no of cases has been disbursed with an amount of Rs.102.94 Crore, whereas 11,277 no of cases are still pending with different Bank Branches for FY 2023-24. Member Banks are requested to ensure disposal of pending cases at the earliest.

Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending	Target
		No	Amount (Crore)	No	Amount (Crore)	No	No	No
1	Dairy Faming	6724	63.60	5933	59.51	4871	6686	67000
2	Goat Husbandry	2232	22.25	1871	19.03	2445	3675	16000
3	Poultry Faming (Including Duckery)	1499	21.67	1118	17.36	1126	827	9000
4	Pig Husbandry	1013	10.51	870	7.05	375	89	8000
Total		11468	118.03	9792	102.94	8817	11277	100000

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 30.09.2023**

Sl. No.	Name of the Bank	Dairy Farming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	136	1.13	97	0.96	56	139	69	0.84	51	0.61	51	53
2	Bank of India	232	1.50	232	1.50	412	14	59	0.14	59	0.14	137	347
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	158	0.70	151	0.69	259	164	51	0.20	45	0.18	93	69
5	Central Bank of India	191	1.17	112	0.62	417	111	23	0.11	6	0.02	217	75
6	Indian Bank	338	1.69	207	1.13	211	680	204	0.94	102	0.61	180	377
7	Indian Overseas Bank	0	0.00	0	0.00	0	70	0	0.00	0	0.00	2	1
8	Punjab National Bank	628	24.98	495	24.27	945	1780	213	9.61	209	9.61	389	831
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	1472	9.55	1143	8.85	773	3365	424	3.25	261	2.83	349	1671
11	UCO Bank	192	1.62	192	1.62	198	238	78	0.50	78	0.50	16	148
12	Union Bank of India	168	1.63	168	1.56	127	58	19	0.17	18	0.16	49	27
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	6	34	0	0.00	0	0.00	5	37
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	11	0.33	0	0.00	0	0	5	0.36	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	0	0.00	0	0.00	0	9	0	0.00	0	0.00	0	4
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	1917	10.61	1903	10.12	599	0	685	3.95	675	2.33	483	0
22	PBGB (UCO)	531	3.80	531	3.80	590	10	99	0.29	99	0.29	364	6
23	UBKGB (CBI)	270	1.98	268	1.92	75	1	198	1.65	175	1.53	35	1
24	WB State Co-Op Bank	480	2.91	434	2.47	203	13	105	0.25	93	0.22	75	28
<b>GRAND TOTAL</b>		<b>6724</b>	<b>63.60</b>	<b>5933</b>	<b>59.51</b>	<b>4871</b>	<b>6686</b>	<b>2232</b>	<b>22.25</b>	<b>1871</b>	<b>19.03</b>	<b>2445</b>	<b>3675</b>

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 30.09.2023**

Sl. No.	Name of the Bank	Poultry Farming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	31	0.46	25	0.26	24	8	0	0.00	0	0.00	0	6
2	Bank of India	5	0.05	5	0.05	7	24	1	0.00	1	0.00	3	2
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	12	0.06	9	0.06	31	21	9	0.04	7	0.03	21	0
5	Central Bank of India	3	0.03	1	0.01	50	14	9	0.08	4	0.04	9	1
6	Indian Bank	224	1.16	106	0.70	139	263	16	0.05	7	0.03	7	2
7	Indian Overseas Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
8	Punjab National Bank	66	7.51	66	7.54	106	142	6	0.40	6	0.40	22	30
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	508	4.88	410	3.82	227	278	158	1.55	102	1.21	81	46
11	UCO Bank	9	0.18	9	0.18	0	46	0	0.00	0	0.00	0	0
12	Union Bank of India	14	0.19	14	0.16	19	8	0	0.00	0	0.00	2	1
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	1	3	0	0.00	0	0.00	0	1
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	72	1.55	0	0.00	18	0	51	2.39	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	0	0.00	0	0.00	0	6	0	0.00	0	0.00	0	0
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	298	2.56	264	1.94	433	0	85	1.11	85	0.69	178	0
22	PBGB (UCO)	60	1.13	60	1.13	30	3	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	188	1.79	129	1.23	35	1	157	1.44	137	1.24	34	0
24	WB State Co-Op Bank	9	0.11	20	0.27	6	10	521	3.44	521	3.41	18	0
<b>GRAND TOTAL</b>		<b>1499</b>	<b>21.67</b>	<b>1118</b>	<b>17.36</b>	<b>1126</b>	<b>827</b>	<b>1013</b>	<b>10.51</b>	<b>870</b>	<b>7.05</b>	<b>375</b>	<b>89</b>

## District wise KCC-AH Progress Report

For the period from 01.04.2023 to 30.09.2023 (End date of the Month)

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

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending	Target
		No	Amount (Crore)	No	Amount (Crore)	No	No	No
1	Alipurduar	163	1.11	144	0.97	60	47	2530
2	Bankura	549	3.55	509	3.58	454	662	8208
3	Birbhum	399	17.73	348	17.60	538	784	5696
4	Coochbehar	544	4.81	429	4.13	444	252	4780
5	Dakhin 24 Parganas	646	5.60	573	4.02	668	641	6211
6	Dakhin Dinajpur	497	2.44	371	1.83	337	231	3197
7	Darjeeling including Siliguri	938	6.84	906	6.41	225	137	1900
8	Hooghly	715	5.07	715	4.90	642	1069	5901
9	Howrah	374	3.17	342	2.41	228	219	1377
10	Jalpaiguri	197	4.39	158	3.70	181	207	2540
11	Jhargram	148	0.52	143	0.50	104	524	2430
12	Kalimpong	345	2.21	318	1.92	106	29	603
13	Kolkata	20	0.89	0	0.00	0	0	0
14	Malda	460	3.19	248	1.75	698	640	6064
15	Murshidabad	648	4.32	390	3.03	326	477	6510
16	Nadia	578	4.31	558	3.84	304	615	4969
17	Paschim Bardhaman	182	1.46	111	0.94	143	119	1215
18	Paschim Medinipur	1292	7.64	1202	6.96	773	1373	7929
19	Purba Bardhaman	827	23.93	743	22.66	671	690	7069
20	Purba Medinipur	829	5.61	602	3.47	640	951	5211
21	Purulia	281	2.68	242	3.42	306	922	6691
22	Uttar 24 Parganas	348	4.04	269	2.94	771	455	4638
23	Uttar Dinajpur	488	2.53	471	2.00	198	233	4329
<b>Total</b>		<b>11468</b>	<b>118.03</b>	<b>9792</b>	<b>102.95</b>	<b>8817</b>	<b>11277</b>	<b>99998</b>

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2023:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.09.22	40023	391.95	11308	227.07	39383	302.74	35257	308.52
31.03.23	91323	922.74	21345	365.80	82694	588.39	382747	1495.77
30.09.23	49164	401.64	8963	164.35	37082	216.51	133061	606.04

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2023-24 (01.04.2023 - 30.09.2023) (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	2155	174.00	101	5.67	87	5.08	61	4.65	9	0.28	48	8.68	11	0.66	3860	491.98	6332	691.00
2	Bank of India	45223	213.88	7971	53.80	706	9.13	777	10.27	2482	21.45	14	0.19	45919	555.15	12107	96.70	115199	960.57
3	Bank of Maharashtra	138	2.19	30	1.43	9	0.76	0	0.00	0	0.00	0	0.00	0	0.00	37	1.08	214	5.46
4	Canara Bank	13505	108.93	893	6.68	218	3.94	466	11.93	98	0.68	3	0.08	2	0.10	127653	1263.68	142838	1396.02
5	Central Bank of India	19623	60.08	136	0.84	43	1.12	25	11.53	11	0.03	2	0.02	0	0.00	48044	1354.18	67884	1427.80
6	Indian Bank	61421	899.30	55	0.30	56	0.45	35	0.15	32	0.13	6	0.68	6123	140.12	1100	19.68	68828	1060.81
7	Indian Overseas Bank	536	178.29	15	0.17	4	0.13			4	0.01	6	0.55	147	6.48	107	29.32	819	214.95
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	0	0.00	0	0.00
9	Punjab National Bank	229582	4680.52	799	29.03	251	10.74	551	21.93	160	9.38	6	0.16	2177	88.75	6735	130.02	240261	4970.54
10	State Bank of India	65858	521.25	1143	8.85	305	3.43	410	3.82	363	4.04	31	0.62	9	1.00	191522	2877.70	259641	3420.71
11	UCO Bank	13278	425.00	103	0.96	114	1.09	77	0.42	39	0.38	1	0.05	46	3.59	10684	734.37	24342	1165.86
12	Union Bank of India	18012	315.56	3143	68.59	530	13.01	890	34.76	542	4.89	0	0.00	0	0.00	680	110.82	23797	547.63
<b>Total PSU</b>		<b>469331</b>	<b>7579.01</b>	<b>14389</b>	<b>176.32</b>	<b>2323</b>	<b>48.88</b>	<b>3292</b>	<b>99.46</b>	<b>3740</b>	<b>41.27</b>	<b>117</b>	<b>11.03</b>	<b>54434</b>	<b>795.85</b>	<b>402529</b>	<b>7109.53</b>	<b>950155</b>	<b>15861.35</b>
13	Axis Bank	761	3.28	0	0.00	2	0.47	0	0.00	0	0.00	0	0.00	0	0.00	781	165.44	1544	169.19
14	Bandhan Bank	6	0.60	25956	179.56	5472	40.05	3175	24.61	8532	57.06	0	0.00	1317	9.90	0	0.00	44458	311.79
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	615	2.55	615	2.55
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	67	6.91	349	1.50	2	0.66	270	2.66	0	0.00	0	0.00	113	8.80	384	27.43	1185	47.96
19	HDFC Bank	178	6.08	3	0.08	43	2.96	18	1.03	0	0.00	19	0.08	30556	140.06	8994	107.61	39811	257.90
20	ICICI Bank	0	0.00	0	0.00	7	5.50	0	0.00	0	0.00	0	0.00	0	0.00	28429	387.90	28436	393.40
21	IDBI Bank	174	2.45	5	0.05	6	0.18	18	1.05	2	0.09	16	0.29	215	1.89	9389	299.25	9825	305.25
22	IDFC First Bank	8	0.24	144	0.45	116	0.61	72	0.34	75	0.24	0	0.00	1708	6.63	0	0.00	2123	8.51
23	Indusind Bank	0	0.00	0	0.00	25522	91.11	0	0.00	101884	374.38	0	0.00	0	0.00	260524	1030.02	387930	1495.52
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1596	74.71	0	0.00	1596	74.71
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	38	0.44	38	0.44
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	99367	181.77	99367	181.77
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	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	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	1830	6.67	1830	6.67
<b>Total PVT</b>		<b>1194</b>	<b>19.55</b>	<b>26457</b>	<b>181.64</b>	<b>31170</b>	<b>141.54</b>	<b>3553</b>	<b>29.69</b>	<b>110493</b>	<b>431.78</b>	<b>35</b>	<b>0.37</b>	<b>35505</b>	<b>241.99</b>	<b>924246</b>	<b>4286.22</b>	<b>618758</b>	<b>3255.66</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.13	2	0.13
34	ESAF SF Bank	0	0.00	3521	15.34	1540	6.86	249	1.10	0	0.00	0	0.00	244	1.13	35961	158.71	41515	183.14
35	Jana Small Finance Bank	0	0.00	310	1.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	25712	121.50	26022	123.34
36	Ujivan Small Finance Bank	0	0.00	619	3.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	79577	419.92	80196	423.26
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2507	10.69	2507	10.69
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>4450</b>	<b>20.52</b>	<b>1540</b>	<b>6.86</b>	<b>249</b>	<b>1.10</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>244</b>	<b>1.13</b>	<b>143759</b>	<b>710.9613</b>	<b>150242</b>	<b>740.57</b>
38	BGVB (PNB)	185877	1719.15	2736	13.89	563	5.06	1577	20.97	10550	110.38	0	0.00	0	0.00	10	0.19	201313	1869.64
39	PBGB (UCO)	24064	215.39	544	3.89	217	2.63	60	1.13	101	0.29	0	0.00	11	6.13	21886	743.99	46883	973.45
40	UBKGB (CBI)	23530	370.37	83	0.74	59	0.56	12	0.15	36	0.19	9	0.15	0	0.00	32769	513.93	56498	886.09
<b>Total RRB</b>		<b>233471</b>	<b>2304.91</b>	<b>3363</b>	<b>18.52</b>	<b>839</b>	<b>8.25</b>	<b>1649</b>	<b>22.25</b>	<b>10687</b>	<b>110.86</b>	<b>9</b>	<b>0.15</b>	<b>11</b>	<b>6.13</b>	<b>86947</b>	<b>1562.40</b>	<b>304694</b>	<b>3729.18</b>
41	WB State Co-Op Bank Ltd.	782711	2049.77	464	2.66	1209	10.94	24	0.31	8062	18.64	0	0.00	26702	174.76	9348	112.21	828520	2369.29
42	WBSCARD Bank Ltd.	0	0.00	41	1.98	1	0.03	196	11.54	79	3.49	4598	31.93	7	0.46	940	0.54	5862	49.97
<b>Total Co-Optv</b>		<b>782711</b>	<b>2049.77</b>	<b>505</b>	<b>4.64</b>	<b>1210</b>	<b>10.97</b>	<b>220</b>	<b>11.85</b>	<b>8141</b>	<b>22.13</b>	<b>4598</b>	<b>31.93</b>	<b>26709</b>	<b>175.22</b>	<b>10288</b>	<b>112.7478</b>	<b>834382</b>	<b>2419.26</b>
<b>Grand Total</b>		<b>1486707</b>	<b>11953.24</b>	<b>49164</b>	<b>401.64</b>	<b>37082</b>	<b>216.51</b>	<b>8963</b>	<b>164.35</b>	<b>133061</b>	<b>606.04</b>	<b>4759</b>	<b>43.48</b>	<b>116903</b>	<b>1220.32</b>	<b>2298719</b>	<b>37064.22</b>	<b>2858231</b>	<b>26006.02</b>

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2023:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.09.22	227603	1540.48	68068	783.58	113445	722.86	113445	752.86
31.03.23	198213	1355.36	55827	688.88	144834	752.95	93064	778.48
30.09.23	169776	1110.49	46601	603.60	131240	623.96	499092	1364.65

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2023 (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	23065	172.97	1121	30.54	1147	17.03	402	11.52	1003	14.25	608	11.66	482	12.06	8310	550.97	36138	821.00
2	Bank of India	183437	845.17	9826	72.94	1007	12.96	1366	23.17	3204	29.20	14	0.19	91740	1023.81	15655	140.22	306249	2147.66
3	Bank of Maharashtra	2093	33.94	28	1.39	29	1.15	0	0.00	0	0.00	0	0.00	0	0.00	568	48.57	2718	85.05
4	Canara Bank	53218	389.90	1996	27.49	1218	20.91	501	48.67	389	6.46	36	1.39	72	4.79	114875	1294.29	172305	1793.90
5	Central Bank of India	85623	453.29	517	3.62	205	2.61	160	13.25	200	1.17	194	8.02	550	6.20	47664	1593.74	135113	2081.90
6	Indian Bank	98692	3562.71	257	2.02	245	4.36	163	1.21	140	0.92	10	1.52	51472	62.52	3980	20.50	154959	3655.76
7	Indian Overseas Bank	29656	768.36	215	3.15	265	6.98	67	1.50	41	3.65	151	2.89	278	2.45	6855	253.13	37528	1042.11
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	45	7.84	45	7.84
9	Punjab National Bank	674101	6083.25	8947	168.92	2553	58.42	5283	150.93	334	4.28	6	0.32	23643	607.27	39883	731.44	754750	7804.84
10	State Bank of India	238060	1824.88	3886	21.85	478	6.04	1180	46.36	949	7.24	115	0.80	333	12.17	346757	4300.44	591758	6219.78
11	UCO Bank	92623	1045.43	1982	26.54	597	2.99	719	15.47	804	3.46	777	0.64	1295	8.52	8829	30.12	107626	1133.17
12	Union Bank of India	49729	700.34	5563	77.80	1002	14.67	1817	48.14	820	8.05	27	10.00	21	0.94	11700	214.82	70679	1074.76
<b>Total PSU</b>		<b>1530297</b>	<b>15880.24</b>	<b>34338</b>	<b>436.26</b>	<b>8746</b>	<b>148.12</b>	<b>11658</b>	<b>360.22</b>	<b>7884</b>	<b>78.68</b>	<b>1938</b>	<b>37.43</b>	<b>169886</b>	<b>1740.73</b>	<b>605121</b>	<b>9186.078</b>	<b>2369868</b>	<b>27867.77</b>
13	Axis Bank	10349	77.58	0	0.00	23	11.72	0	0.00	0	0.00	3	0.17	0	0.00	9259	2040.28	19634	2129.75
14	Bandhan Bank	6	0.58	93032	378.26	30543	131.43	21546	96.11	23775	102.40	0	0.00	3301	16.83	0	0.00	172203	725.61
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	1349	4.49	1349	4.49
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	43	3.76	15	0.55	2	0.66	90	2.16	0	0.00	0	0.00	0	0.00	77	3.25	227	10.38
19	HDFC Bank	246	9.09	15	0.07	44	2.20	111	1.95	0	0.00	3105	3.63	79768	276.30	36034	155.4517	119323	448.69
20	ICICI Bank	0	0.00	0	0.00	127	66.00	0	0.00	0	0.00	0	0.00	0	0.00	60479	866.98	60606	932.98
21	IDBI Bank	10258	138.58	25	0.68	17	1.05	35	2.35	6	0.90	32	1.05	317	2.65	61894	238.99	72584	386.25
22	IDFC First Bank	8	4.069	1513	2.52	982	1.89	389	0.85	3571	4.65	0	0.00	11051	21.82	0	0.00	17514	35.80
23	Indusind Bank	0	0.00	0	0.00	77611	160.17	0	0.00	435038	823.44	0	0.00	0	0.00	843842	1916.22	1356491	2899.83
24	Karnataka Bank Ltd.	0	0.00	0	0.00	4	0.62	0	0.00	0	0.00	0	0.00	15	2.28	9	0.82	28	3.72
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11400	338.72	0	0.00	11400	338.72
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	77	1.13	77	1.13
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	263723	742.13	263723	742.13
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	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	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	5484	12.30	5484	12.30
<b>Total PVT</b>		<b>20910</b>	<b>233.66</b>	<b>94600</b>	<b>382.08</b>	<b>109353</b>	<b>375.73</b>	<b>22171</b>	<b>103.42</b>	<b>462390</b>	<b>931.40</b>	<b>3140</b>	<b>4.85</b>	<b>105852</b>	<b>658.60</b>	<b>1282227</b>	<b>5982.04</b>	<b>2100643</b>	<b>8671.77</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	2	0.66	0	0.00	0	0.00	0	0.00	2	0.13	4	0.79
34	ESAF SF Bank	0	0.00	9943	28.40	4723	13.49	1406	3.24	0	0.00	0	0.00	383	1.43	64523	199.25	80978	245.81
35	Jana Small Finance Bank	0	0.00	4786	15.72	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	75975	245.69	80761	261.41
36	Ujivan Small Finance Bank	0	0.00	2748	16.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	251992	891.14	254740	907.98
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	7943	21.13	7943	21.13
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>17477</b>	<b>60.96</b>	<b>4723</b>	<b>13.49</b>	<b>1408</b>	<b>3.90</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>383</b>	<b>1.43</b>	<b>400435</b>	<b>1357.346</b>	<b>424426</b>	<b>1437.13</b>
38	BGVV (PNB)	497451	4329.88	10022	115.89	1512	25.32	3077	51.15	21897	300.46	0	0.00	0	0.00	22	0.40	533981	4823.10
39	PBGB (UCO)	80321	636.64	2012	14.15	521	4.97	196	3.08	243	0.87	0	0.00	143	6.57	48536	1088.18	131972	1754.46
40	UBKGB (CBI)	77903	909.41	197	1.93	157	1.33	32	0.38	79	0.46	212	2.48	33	1.88	71508	1511.93	150121	2429.80
<b>Total RRB</b>		<b>655675</b>	<b>5875.93</b>	<b>12231</b>	<b>131.97</b>	<b>2190</b>	<b>31.62</b>	<b>3305</b>	<b>54.61</b>	<b>22219</b>	<b>301.79</b>	<b>212</b>	<b>2.48</b>	<b>176</b>	<b>8.45</b>	<b>120066</b>	<b>2600.51</b>	<b>816074</b>	<b>9007.36</b>
41	WB State Co-Op Bank Ltd.	1842083	5007.41	1784	12.11	2449	24.79	32	0.37	2773	22.96	0	0.00	63970	587.33	121864	381.94	2034955	6036.90
42	WBSCARD Bank Ltd.	0	0.00	9346	87.10	3779	30.21	8027	81.09	3826	29.82	93018	521.36	1197	72.81	25457	191.66	144650	1014.05
<b>Total Co-Optv</b>		<b>1842083</b>	<b>5007.41</b>	<b>11130</b>	<b>99.21</b>	<b>6228</b>	<b>55.00</b>	<b>8059</b>	<b>81.46</b>	<b>6599</b>	<b>52.78</b>	<b>93018</b>	<b>521.36</b>	<b>65167</b>	<b>660.14</b>	<b>147321</b>	<b>573.5977</b>	<b>2179605</b>	<b>7050.95</b>
<b>Grand Total</b>		<b>4048965</b>	<b>26997.25</b>	<b>169776</b>	<b>1110.49</b>	<b>131240</b>	<b>623.96</b>	<b>46601</b>	<b>603.60</b>	<b>499092</b>	<b>1364.65</b>	<b>98308</b>	<b>566.12</b>	<b>341464</b>	<b>3069.34</b>	<b>3023364</b>	<b>19866.02</b>	<b>7890616</b>	<b>54034.98</b>

## **Animal Husbandry Infrastructure Development Fund (AHIDF) -**

Hon'ble Prime Minister has announced for setting up of Rs. 15,000 crore Animal Husbandry Infrastructure Development Fund under Atma Nirbhar Bharat Abhiyan stimulus package. AHIDF has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, FPOs and section 8 companies to establish-

- Dairy processing and value addition infrastructure.
- Meat processing and value addition infrastructure.
- Animal feed plant.
- Breed improvement technology & Breed Multiplication Farm.
- Animal waste to wealth management.
- Setting up of Veterinary Vaccine & Drug Manufacturing facilities.

Member banks are requested to explore this segment and make efforts to increase finance under this scheme.

### **Term loan facility in Agriculture allied activities:**

As per RBI Mater circular of "Kisan Credit Card (KCC) scheme" dated July 4,2018, the term loan for investment is to be made towards land development, minor irrigation, purchase of farm equipment and allied agricultural activities. The banks may fix the quantum of credit for term and working capital limit for agricultural and allied activities, etc. based on the unit cost of the assets proposed to be acquired by the farmer, the allied activities already being undertaken on the farm, the bank's judgment on repayment capacity vis-a-vis total loan burden devolving on the farmer, including existing loan obligations.

The long term loan limit should be based on the proposed investment during the five-year period and the bank's perception on the repaying capacity of the farmer.

### **Tie Up with Milk Unions: -**

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

SL NO	NAME OF UNION	PLACE	DATE OF REGISTRATION
1.	Bhagirathi co-op Milk Union	Murshidabad	07.10.1974
2.	Kishan Co-op Milk Union	Nadia	25.09.1980
3.	Midnapore co-op Milk Union	Midnapore	10.08.1977
4.	Damodar co-op Milk Union	Hooghly	27.01.1983
5.	Bardhaman co-op Milk Union	Burdwan	10.06.1993
6.	Ichhamati co-op Milk Union	North 24 pgs	31.07.1997
7.	Mayurakhi co-op Milk Union	Birbhum	06.05.1997
8.	Sundarban co-op Milk Union	South 24 pgs	10.02.1997
9.	Kangsabati co-op Milk Union	Bankura	18.06.1999
10.	Manbhum co-op Milk Union	Purulia	11.03.2003
11.	Howrah co-op Milk Union	Howrah	19.11.2007
12.	Tamralipta co-op Milk Union	Purba Midnapore	21.02.2013

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

### **Agri Clinics and Agri Business Centres Scheme (ACABC):**

Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development. Purposes of the scheme are for setting up of: a. Agri-clinics to provide expert advice and services to farmers Agri.-business centres to provide input supply, farm equipment on hire and other services. The scheme covers full financial support for training and handholding, provision of loan and credit linked back ended composite subsidy as per the guidelines. Composite subsidy- back ended @ 36% of capital cost of project funded through Bank Loan (44% for women, SC/ST, Other disadvantaged sections/NE & Hilly states.) National Institute of Agricultural Extension Management (MANAGE) will be responsible for providing training to eligible candidates, through Nodal Training Institutes (NTIs) and motivating them for setting up of Agri-Clinics and Agri-Business Centres. Working Capital, Investment Credit or Composite loan are available for the scheme. The term loan would be composite in nature and participating bank(s) would extend bank loan as per the Total Financial Outlay (TFO), which would include fixed capital cost and working capital for one operating cycle. Loan sanctioned will be the differential amount between TFO and margin money. Margin Money up to Rs 5 lakh is Nil and above Rs 5 Lakh is 25%. Up to Rs. 5 Lakh hypothecation of assets created out of bank loan and above Rs.5 Lakh as applicable on normal agriculture loans.

### **Participation of Banks in Nationwide AHDF KCC Campaign:**

A special saturation drive in the form of weekly "District-level Camp" was launched by DFS, GOI on 8<sup>th</sup> November, 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fishery under KCC. To further streamline the process of credit delivery through KCC to animal husbandry and fisheries farmer, a Standard Operating Procedure (SOP)/ Guidelines for issuing of separate KCC for animal husbandry, dairy and fisheries farmers had been finalized in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

The subject Camp has been extended up to 31st March 2024 and all member banks have been requested to proactively participate in the said campaign to make it successful by sanctioning the eligible applications received through camp.

## Bank-wise Summary of Weekly KCC-Animal Husbandry as on 30.09.2023 (cumulative):

WEEKLY KCC ANIMAL HUSBANDRY Bank Wise Report as on 30.09.2023																
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	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	Sum of Cumulative - Application (i) not tracable (ii) Unwilling to avail (iii)	Sum of Cumulative - Members of the family applying for KCC against same	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	532	532	184	25	18	57	0	11	43	58	0	0	34	0	101	0
Bank of India	1935	1935	1077	69	10	183	0	54	139	136	2	0	51	0	212	1
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	885	885	410	39	7	128	0	38	116	51	0	21	20	4	50	0
Central Bank of India	3424	3424	1683	174	70	730	0	33	245	110	5	191	30	5	148	0
Cooperative Bank	2721	2721	997	128	77	413	0	78	266	119	44	263	2	19	310	5
IDBI Bank Ltd.	84	84	0	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	3988	3988	1503	203	57	637	8	99	454	280	61	0	64	51	567	0
Indian Overseas Bank	407	407	68	14	0	101	0	37	77	39	9	24	21	0	17	0
Jammu & Kashmir Bank	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	11971	11971	4644	864	236	1847	52	636	1784	729	125	75	336	5	619	8
State Bank of India	12082	12082	4271	796	134	1763	0	462	1576	565	91	175	760	96	1375	0
UCO Bank	4683	4683	2168	104	51	871	3	44	366	306	4	10	37	86	633	0
Union Bank of India	839	839	225	102	0	110	0	19	63	69	4	0	35	11	201	0
<b>Grand Total</b>	<b>43595</b>	<b>43595</b>	<b>17233</b>	<b>2518</b>	<b>660</b>	<b>6851</b>	<b>63</b>	<b>1512</b>	<b>5136</b>	<b>2498</b>	<b>345</b>	<b>759</b>	<b>1390</b>	<b>277</b>	<b>4303</b>	<b>14</b>

## District-wise Summary of Weekly KCC-Animal Husbandry as on 30.09.2023 (cumulative):

WEEKLY KCC ANIMAL HUSBANDRY District Wise Report as on 30.09.2023																
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	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished / Collection account is in other	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available for cattle	Sum of Cumulative - Application (i) not tracable (ii) Unwilling to avail (iii)	Sum of Cumulative - Members of the family applying for KCC against same	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	3937	3937	1500	238	62	1561	0	0	475	29	0	0	2	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	1483	1483	480	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	2327	13
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1094	1094	400	37	4	169	3	14	130	35	1	2	0	0	299	0
Kalimpong	951	951	542	97	48	221	0	0	9	6	0	28	0	0	0	0
Koch Bihar	1867	1867	649	425	52	522	0	0	79	0	0	0	0	0	140	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	1850	560	10	1101	0	849	1321	820	236	137	514	5	31	0
North Twenty Four P	579	579	432	0	0	0	0	0	46	0	0	0	0	0	101	0
Paschim Barddhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	1504	1504	550	136	0	262	46	0	365	0	0	51	8	0	85	1
Purba Barddhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	401	401	127	9	0	35	0	11	129	80	10	0	0	0	0	0
South Twenty Four P	1837	1837	746	52	4	101	5	7	710	81	0	0	130	1	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
<b>Grand Total</b>	<b>43595</b>	<b>43595</b>	<b>17233</b>	<b>2518</b>	<b>660</b>	<b>6851</b>	<b>63</b>	<b>1512</b>	<b>5136</b>	<b>2498</b>	<b>345</b>	<b>759</b>	<b>1390</b>	<b>277</b>	<b>4303</b>	<b>14</b>

### Bank-wise Summary of Weekly KCC-Fishery as on 30.09.2023 (cumulative):

Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - 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 traceable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	38	38	15	4	0	7	0	11	0	1	0	0	0	0
Bank of India	65	65	29	0	0	1	0	27	0	3	5	0	0	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	51	51	22	2	2	3	0	17	0	3	2	0	0	0
Central Bank of India	39	39	28	0	0	0	0	11	0	0	0	0	0	0
Cooperative Bank	1436	1436	487	124	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	232	232	69	1	0	26	0	73	4	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	822	822	325	36	2	66	5	235	0	82	67	0	4	0
State Bank of India	592	582	209	25	6	53	0	182	0	66	41	0	0	0
UCO Bank	333	333	129	40	0	116	0	24	0	20	2	0	2	0
Union Bank of India	18	18	16	0	0	0	0	0	0	0	2	0	0	0
<b>Grand Total</b>	<b>3627</b>	<b>3617</b>	<b>1330</b>	<b>232</b>	<b>10</b>	<b>914</b>	<b>5</b>	<b>708</b>	<b>4</b>	<b>230</b>	<b>149</b>	<b>1</b>	<b>34</b>	<b>0</b>

### District-wise Summary of Weekly KCC-Fishery as on 30.09.2023 (cumulative):

District Wise Weekly KCC Fishery report as on 30.09.23														
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1777	1777	515	195	0	835	0	155	0	55	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	127	127	46	13	0	22	0	46	0	0	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 P	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhamar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four P	1460	1460	558	18	10	48	0	507	4	166	148	1	0	0
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0
<b>Grand Total</b>	<b>3627</b>	<b>3617</b>	<b>1330</b>	<b>232</b>	<b>10</b>	<b>914</b>	<b>5</b>	<b>708</b>	<b>4</b>	<b>230</b>	<b>149</b>	<b>1</b>	<b>34</b>	<b>0</b>

**Matsya Jeebi Credit Card (MJCC):**

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

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

The target of 1,00,000 no of fresh MJCC has been fixed by Govt. of WB for FY 2023-24. As on September 2023, member banks have cumulatively sanctioned 19,509 no. of MJCC cases amounting Rs.94.31 Crore.

**Bank-wise progress of MJCC as on 30.09.2023:**

<b>MJCC PROGRESS AS ON 30.09.2023</b>					
Bank Name	Total No. of cases sponsored (phy recv/spon.)	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amt (in Cr)		
Bank of Baroda	673	355	2.22	318	0
Bank of India	2093	681	3.32	1412	0
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1873/1831	1048	5.12	825	0
Central Bank Of India	1500/1576	207	3.51	1242	51
Indian Bank	4616	2304	26.53	2024	288
Indian Overseas Bank	332	108	0.05	148	76
Punjab & Sind Bank	10	0	0	2	8
Punjab National Bank	10102/10043	2040	10.77	5334	2669
State Bank Of India	9473/12294	778	4.50	8695	0
UCO Bank	1476	560	3.91	907	9
Union Bank of India	565/557	276	2.32	273	16
<b>TOTAL PSU</b>	<b>32663/35569</b>	<b>8363</b>	<b>62.28</b>	<b>21180</b>	<b>3120</b>
Axis Bank	71	0	0	0	71
Bandhan Bank	184	0	0	80	104
Federal Bank	7	0	0	0	7
HDFC	40	0	0	40	0
ICICI	1/8	0	0	1	0
IDBI	73	0	0	0	73
Indus Ind Bank	4	0	0	0	4
Karnataka Bank	3	0	0	0	3
Karur vaisyabank	2	0	0	0	2
<b>TOTAL PVT</b>	<b>385/387</b>	<b>0</b>	<b>0</b>	<b>121</b>	<b>264</b>
Airtel Payments Bank	1	0	0	0	1
Indian Post Payment Bank	2	0	0	0	2
<b>TOTAL PAYMENT BANKS</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>
BGVB	6161/7412	1333	11.3	4818	10
PBGB	1598/1549	546	5.10	1052	0
UBKGB	1475/1356	1018	5.47	457	0
<b>TOTAL RRB</b>	<b>9234/10317</b>	<b>2897</b>	<b>21.87</b>	<b>6327</b>	<b>10</b>
WBSCB	37495/24567	8249	10.16	28985	261
WBSCARD	15	0	0	7	8
<b>TOTAL CO-OP</b>	<b>37510/24582</b>	<b>8249</b>	<b>10.16</b>	<b>28992</b>	<b>269</b>
<b>GRAND TOTAL</b>	<b>79795/70858</b>	<b>19509</b>	<b>94.31</b>	<b>56620</b>	<b>3666</b>

## **Krishak Bandhu:**

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1<sup>st</sup> January 2019. 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. Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 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. 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:**

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

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

## **Agriculture Infrastructure in Rural areas and Credit absorption:**

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

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

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

Infrastructure gaps and interventions required: -

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

## **Financial technologies (Fin-Tech) in Agriculture Sector:**

Financial technologies (Fin-Tech) is generating new ways to target and collateralize credit, to price and spread risk, and to organize agriculture value chains. Fintech represent a space where innovation can be made to serve the marginalized in ways that generate both welfare and economy.

The centrality of credit and risk may be clearest when we consider agriculture as a part of the overall economy and consider the central role played by farming in the broader Agricultural transformation and subsequent structural Transformation. Most developing economics begin with a very large number of share of the population begin engaged in small holder Agriculture, farming small plots with low capital intensity and trading little of their output. To become a direct contributor to economic growth, agriculture must become more capital intensive so as to allow it to bolster export and contribute to overall productivity. This process requires heavy investment to be made in farming sector which will in generally amplify the financial risk faced by farming household. To permit these investments to be made, then we must consider both the access to finance enjoyed by the agricultural household and the tools at their disposal to control the risk they face in making production more capital intensive. Agricultural land itself is the most important store of value that can be used to collateralize this investment, which creates an integral tie between land ownership right and the apportionment of default risk in Agriculture. Fin-Tech is being used both to enhance the ability of farmers to use collateral and to permit new form of more flexible, uncollateralized credit.

## **Progress under Agriculture Infrastructure Fund (AIF): -**

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

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

Accordingly, the Department of Agriculture and Farmers Welfare (DA&FW) has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to postharvest management Infrastructure and community farming assets through incentives and financial support. Subsequently, in the budget announcement made on 01.02.2021, it was decided to extend the benefit of the scheme to APMCs. Accordingly, modifications in the scheme were carried out with the approval of Cabinet to make it more inclusive.

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

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

## **Project covered under AIF:**

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

**Bank wise progress in the state under AIF as on 30.09.2023:**

AIF BANK WISE SUMMARY (Cumulative) As on 30.09.2023										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank( Disbursement)		Out of (A)Disbursed by Bank		Out of (A) Rejected	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Axis Bank	42	8	16.00	1	1.65	7	10.73	17	17	8.22
Bangiya Gramin Vikash Bank	126	20	4.60	6	0.95	14	3.31	93	13	1.48
Bank Of Baroda	192	80	30.53	6	1.15	74	24.95	89	23	3.27
Bank Of India	358	117	80.73	12	12.48	105	47.59	208	33	6.12
Bank of Maharashtra	8	1	0.27	1	0.27	0	0.00	7	0	0.00
Canara Bank	125	50	98.01	11	37.00	39	58.15	75	0	0.00
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	160	42	56.72	13	1.98	29	26.26	111	7	2.68
DCB Bank	3	0	0.00	0	0.00	0	0.00	0	3	2.26
HDFC Bank	102	21	17.75	8	6.94	13	9.70	38	43	46.89
ICICI Bank	7	2	0.34	1	0.10	1	0.06	2	3	0.70
IDBI BANK LTD	23	3	2.45	2	2.30	1	0.15	12	8	5.68
Indian Bank	252	92	144.80	16	8.25	76	108.93	111	49	12.35
Indian Overseas Bank	43	11	12.50	2	9.93	9	1.74	20	12	2.11
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.05
Karnataka Bank	2	1	0.17	0	0.00	1	0.17	0	1	0.12
Kotak Mahindra Bank	2	1	1.47	1	1.47	0	0.00	0	1	0.26
NABKISAN Finance Ltd	5	0	0.00	0	0.00	0	0.00	4	1	0.13
Paschim Banga Gramin Bank	19	3	9.70	3	9.70	0	0.00	6	10	1.53
Punjab and Sind Bank	6	1	1.40	0	0.00	1	1.40	3	2	1.30
Punjab National Bank	1302	543	274.01	74	36.31	469	201.21	536	223	54.99
STATE BANK OF INDIA	1122	348	152.67	38	29.92	310	87.77	628	146	19.44
The Federal Bank Ltd	2	0	0.00	0	0.00	0	0.00	1	1	0.18
UCO Bank	160	74	66.20	36	19.80	38	25.91	73	13	2.99
Union Bank of India	100	43	30.04	0	0.00	43	23.66	49	8	2.41
Uttarbanga Kshetriya Gramin Bank	15	1	0.09	0	0.00	1	0.09	11	3	0.10
YES BANK LTD	4	2	24.28	1	19.28	1	4.20	1	1	2.03
All Co-operative Bank	185	104	36.68	8	3.40	96	16.85	46	35	18.18
<b>TOTAL</b>	<b>4366</b>	<b>1568</b>	<b>1061.39</b>	<b>240</b>	<b>202.86</b>	<b>1328</b>	<b>652.82</b>	<b>2141</b>	<b>657</b>	<b>195.45</b>

**District wise Cumulative progress in the state under AIF as on 30.09.2023:**

AIF DISTRICT WISE SUMMARY (Cumulative) As on 30.09.2023										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only approved by Bank( Disbursement Pending)		Out of (A)Disburded by Bank		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
24 PARAGANAS NORTH	388	63	20.42	12	4.20	51	10.96	272	53	14.89
24 PARAGANAS SOUTH	143	24	14.19	9	2.74	15	6.92	71	48	11.48
Alipurduar	132	47	33.90	8	10.19	39	7.05	80	5	1.73
BANKURA	271	165	63.66	14	6.77	151	47.13	75	31	16.15
BIRBHUM	147	54	35.01	6	15.08	48	13.73	44	49	13.65
COOCHBEHAR	225	56	112.76	13	35.37	43	39.57	139	30	16.20
DARJEELING	111	17	12.13	4	3.13	13	7.63	65	29	8.67
DINAJPUR DAKSHIN	64	20	14.49	2	0.51	18	10.48	33	11	5.88
DINAJPUR UTTAR	70	23	15.16	4	1.35	19	6.61	31	16	15.59
HOOGLY	315	238	137.87	24	11.23	214	93.33	63	14	7.75
HOWRAH	57	29	16.88	10	5.09	19	9.27	18	10	4.39
JALPAIGURI	131	36	111.11	12	32.16	24	57.67	76	19	6.73
Jhargram	56	21	14.74	4	2.42	17	12.19	32	3	0.66
KALIMPONG	9	2	0.51	0	0.00	2	0.51	4	3	0.01
KOLKATA	4	2	9.80	0	0.00	2	8.30	1	1	2.03
MALDAH	234	45	50.37	6	4.53	39	39.97	158	31	8.76
MEDINIPUR EAST	293	73	26.35	18	7.43	55	14.78	182	38	10.71
MEDINIPUR WEST	255	139	73.02	15	5.16	124	61.94	71	45	13.63
MURSHIDABAD	686	105	34.16	28	5.75	77	15.73	416	165	9.54
NADIA	197	42	16.69	6	0.89	36	12.11	139	16	11.36
PASCHIM BARDHAMAN	61	54	32.99	7	20.25	47	12.68	6	1	0.08
PURBA BARDHAMAN	410	282	202.34	28	24.22	254	158.47	103	25	14.15
PURULIA	107	31	12.82	10	4.37	21	5.79	62	14	1.39
<b>TOTAL</b>	<b>4366</b>	<b>1568</b>	<b>1061.39</b>	<b>240</b>	<b>202.86</b>	<b>1328</b>	<b>652.82</b>	<b>2141</b>	<b>657</b>	<b>195.45</b>

## Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 no of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 30.09.2023, 150 no. of FPOs have so far been financed by member banks.

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

## Bank wise performance of FPO financing as on 30.09.2023: -

Progress made under FPO/FPC								
Sr. No.	Bank Name	Achievement as on 31.03.2022	Achievement as on 30.06.2022	Achievement as on 30.09.2022	Achievement as on 31.12.2022	Achievement as on 31.03.2023	Achievement as on 30.06.2023	Achievement as on 30.09.2023
		(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	6	9	9	9	9	10	11
2	Bank of India	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0
4	Canara Bank	4	4	4	4	6	6	5
5	Central Bank of India	0	2	3	3	3	7	7
6	Indian Overseas Bank	0	0	0	0	0	0	0
7	Indian Bank	0	0	0	2	4	4	10
8	Punjab & Sindh Bank	0	0	0	0	0	0	0
9	Punjab National Bank	10	11	12	12	12	14	19
10	State Bank of India	5	7	7	10	12	12	13
11	UCO Bank	0	0	0	0	1	1	1
12	Union Bank of India	0	0	0	0	0	0	0
13	Axis Bank	0	0	0	0	0	0	0
14	Federal Bank	0	0	0	0	0	0	0
15	HDFC Bank	0	0	0	0	0	1	1
16	ICICI Bank	0	0	0	0	0	0	0
17	IDBI Bank	0	0	0	0	0	0	0
18	BGVB	6	8	8	8	9	10	12
19	PBGB	0	3	3	5	6	6	7
20	UBKGB	0	0	1	13	14	14	14
21	WBSCB	37	40	40	50	50	50	50
	<b>Total</b>	<b>68</b>	<b>84</b>	<b>87</b>	<b>116</b>	<b>126</b>	<b>135</b>	<b>150</b>

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

### Background:

A Credit Guarantee Fund of Rs.1000 crore with equal share from Gol and NABARD has been set up under NABSANRAKSHAN, a subsidiary of NABARD, to facilitate credit linkages of FPOs. Project loan up to Rs.2.00 crore will be eligible for coverage under CGF.

The CGF scheme shall be available to both new & existing FPOs under Companies Act & State Cooperative Societies Act. Further loans under Agriculture Infrastructure Fund (AIF) can also be covered under this Credit Guarantee Scheme.

### **Eligible project loan amount for Credit Guarantee Cover and its period:**

- The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. In case of project loan up to Rs. 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of Rs. 85 lakh; while in case of project loan above Rs.1 crore and up to Rs. 2 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of Rs. 150 lakh. However, for project loan over Rs. 2.00 crore of bankable project loan, credit guarantee cover will be limited maximum upto Rs.2.00 crore only.
- Eligible Lending Institution (ELI) shall be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years.
- In case of default, claims shall be settled up to 85% or 75 % of the amount in default subject to maximum cover as specified above.
- Other charges such as penal interest, commitment charge, service charge, or any other levies/ expenses, or any costs whatsoever debited to the account of FPO by the ELI other than the contracted interest shall not qualify for Credit Guarantee Cover.
- The Cover shall only be granted after the ELI enters into an agreement with NABARD or NCDC, as the case may be, and shall be granted or delivered in accordance with the Terms and Conditions decided upon by NABARD or NCDC, as the case may be, from time to time.
- The Credit Guarantee Fund under CSS has been operationalized and guideline issued by NABSANRAKSHAN and also available in NABARD's website.

All member banks are requested (i) to explore the opportunity of availing Credit Guarantee Fund Scheme under Central Sector Scheme for FPO and AIF schemes and (ii) to on-board for registration with NABSAnrakshan for financing FPOs under Credit Guarantee Scheme.

### **National livestock Mission (NLM):**

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

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

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

### **Activities under NLM:-**

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

**Benefit provided under the scheme:-**

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

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

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

<b>Bank wise flow of credit to Small &amp; Marginal Farmers under ACP 2023-24</b>							
<b>(Position from 01.04.2023-30.09.2023)</b>							
(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	3815	126.00	34808	678.00	5.22
2	Bank of India	2122.69	127266	1472.98	349907	2587.32	69.39
3	Bank of Maharashtra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	64449	523.76	150390	1263.60	31.35
5	Central Bank of India	888.75	61096	1285.02	121601	1873.71	144.59
6	Indian Bank	3035.26	310	262.05	58111	5980.12	8.63
7	Indian Overseas Bank	681.82	157	21.28	1144	32.95	3.12
8	Punjab & Sind Bank	243.62	0	0.000	0	0.000	0.00
9	Punjab National Bank	5723.99	52463	688.23	770658	10405.95	12.02
10	State Bank of India	8780.01	187452	1632.51	537506	6043.00	18.59
11	UCO Bank	1565.20	842	12.02	34320	61.95	0.77
12	Union Bank of India	2919.24	36996	591.75	69689	936.76	20.27
<b>Total PSU</b>		<b>30344.31</b>	<b>534846</b>	<b>6615.60</b>	<b>2128134</b>	<b>29863.36</b>	<b>21.80</b>
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	1695	5.91	86117	275.76	0.20
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	67	6.91	82	7.03	0.00
19	HDFC Bank	3703.30	6720	62.51	13343	177.65	1.69
20	ICICI Bank	3777.63	18964	335.07	44304	1797.40	8.87
21	IDBI Bank	748.98	10482	54.97	10482	54.97	7.34
22	IDFC First Bank	405.97	1540	5.32	13217	23.51	1.31
23	Indusind Bank	1569.03	206262	800.78	1351275	2730.74	51.04
24	Karnataka Bank Ltd.	131.84	207	2.58	328	6.45	1.96
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	78	0.28	0.00
28	Ratnakar Bank Ltd	404.52	86426	157.63	250749	694.69	38.97
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	0	0.00	0.00
<b>Total PVT</b>		<b>18575.45</b>	<b>332363</b>	<b>1431.68</b>	<b>1769975</b>	<b>5768.47</b>	<b>7.71</b>
33	Au Small finance Bank	0.02	0	0.00	0	0.00	0.00
34	ESAF SF Bank	10.67	41515	183.14	80978	245.81	1716.56
35	Jana Small Finance Bank	81.43	8867	39.36	46337	139.80	48.34
36	Ujjivan Small Finance Bank	224.28	62999	351.18	222688	793.99	156.58
37	Utkarsh Small Finance Bank	6.83	2507	10.69	7943	21.13	156.45
<b>Total Small Finance</b>		<b>323.23</b>	<b>115888</b>	<b>584.37</b>	<b>357946</b>	<b>1200.73</b>	<b>180.79</b>
38	BGVB (PNB)	747.48	197483	1796.84	517871	4624.74	240.39
39	PBGB (UCO)	343.95	46478	958.81	129040	1712.40	278.76
40	UBKGB (CBI)	276.77	51412	806.34	136610	2211.11	291.34
<b>Total RRB</b>		<b>1368.20</b>	<b>295373</b>	<b>3561.99</b>	<b>783521</b>	<b>8548.25</b>	<b>260.34</b>
41	WB State Co-Op Bank Ltd.	2008.02	824926	2408.20	2005646	6113.42	119.93
42	WBSCARD Bank Ltd.	127.37	5862	49.97	144650	1014.05	39.23
<b>Total Co-Optv</b>		<b>2135.40</b>	<b>830788</b>	<b>2458.17</b>	<b>2150296</b>	<b>7127.47</b>	<b>115.12</b>
<b>Grand Total</b>		<b>52746.59</b>	<b>2109258</b>	<b>14651.81</b>	<b>7189872</b>	<b>52508.29</b>	<b>27.78</b>

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2023-24 (Position from 01.04.2023-30.09.2023)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
			(Amt.in Rs. Crore)				
1	Bank of Baroda	760	12	0.02	359	1.22	1.58%
2	Bank of India	6800	208	0.98	55440	178.09	3.06%
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	5091	107.09	10133	156.14	66.99%
6	Indian Bank	8400	1047	6.58	8574	25.88	12.46%
7	Indian Overseas Bank	760	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	2276	6.84	71086	137.29	14.23%
10	State Bank of India	18300	4867	29.36	16204	136.28	26.60%
11	UCO Bank	3000	163	0.32	10496	60.91	5.43%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
	<b>Total PSU</b>	<b>65220</b>	<b>13664.3</b>	<b>151.18</b>	<b>172292</b>	<b>695.81</b>	<b>20.95%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	12	0.11	43	0.25	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
	<b>Total PVT</b>	<b>18500</b>	<b>12</b>	<b>0.11</b>	<b>43</b>	<b>0.25</b>	<b>0.06%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
	<b>Total Small Finance</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	0	0.00	0	0.00	0.00%
39	PBGB (UCO)	15200	3282	16.93	12257	136.38	21.59%
40	UBKGB (CBI)	7700	3322	14.89	11792	45.89	43.14%
	<b>Total RRB</b>	<b>38100</b>	<b>6604</b>	<b>31.82</b>	<b>24049</b>	<b>182.27</b>	<b>17.33%</b>
41	WB State Co-Op Bank Ltd.	76000	10610	13.00	26960	24.38	13.96%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
	<b>Total Co-Optv</b>	<b>107000</b>	<b>10610</b>	<b>13.00</b>	<b>26960</b>	<b>24.38</b>	<b>9.92%</b>
	<b>Grand Total</b>	<b>228820</b>	<b>30890.3</b>	<b>196.11</b>	<b>223344</b>	<b>902.71</b>	<b>13.50%</b>

Bank wise flow of credit to Patta Holders under ACP 2023-24 (Position from 01.04.2023-30.09.2023)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
			(Amt.in Rs. Crore)				
1	Bank of Baroda	3800	18	0.11	910	9.33	0.47%
2	Bank of India	9900	6	1.57	2544	18.83	0.06%
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	2037	42.83	4053	62.46	48.49%
6	Indian Bank	9200	1987	24.87	19741	104.57	21.60%
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	1176	3.20	46822	231.73	6.92%
10	State Bank of India	14500	1756	15.47	5231	28.21	12.11%
11	UCO Bank	7600	91	0.73	5072	6.52	1.20%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
	<b>Total PSU</b>	<b>87400</b>	<b>7071</b>	<b>88.79</b>	<b>84373</b>	<b>461.65</b>	<b>8.09%</b>
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
	<b>Total PVT</b>	<b>12300</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
	<b>Total Small Finance</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	0	0.00	109	1.15	0.00%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	712	3.72	1808	11.01	18.74%
	<b>Total RRB</b>	<b>26600</b>	<b>712</b>	<b>3.72</b>	<b>1917</b>	<b>12.16</b>	<b>2.68%</b>
41	WB State Co-Op Bank Ltd.	24800	10610	13.00	26960	24.38	42.78%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
	<b>Total Co-Optv</b>	<b>26300</b>	<b>10610</b>	<b>13.00</b>	<b>26960</b>	<b>24.38</b>	<b>40.34%</b>
	<b>Grand Total</b>	<b>152600</b>	<b>18393</b>	<b>105.51</b>	<b>113250</b>	<b>498.19</b>	<b>12.05%</b>

Bank wise flow of credit to New Farmers under ACP 2023-24 (Position from 01.04.2023-30.09.2023)							
(Amt.in Rs. Crore)							
SI.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No	Amt.	No.	Amt.	No.
1	Bank of Baroda	10000	1795	8.67	1795	8.67	17.95%
2	Bank of India	66500	1075	8.39	119916	610.85	1.62%
3	Bank of Maharashtra	15	14	0.39	14	0.39	93.33%
4	Canara Bank	27000	6561	94.68	6734	97.51	24.30%
5	Central Bank of India	48000	3055	64.25	6080	93.69	6.36%
6	Indian Bank	101000	2462	14.92	9423	120.25	2.44%
7	Indian Overseas Bank	3500	158	21.28	2644	31.87	4.51%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	96172	474.01	142781	1517.20	28.54%
10	State Bank of India	340000	110054	1125.54	91257	987.14	32.37%
11	UCO Bank	87000	175	1.60	1047	7.50	0.20%
12	Union Bank of India	16000	6428	107.80	6428	122.63	40.18%
<b>Total PSU</b>		<b>1036037</b>	<b>227949</b>	<b>1921.53</b>	<b>388119</b>	<b>3597.70</b>	<b>22.00%</b>
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	426	8.80	848	11.48	355.00%
19	HDFC Bank	7200	35853	383.76	6293	35.41	497.96%
20	ICICI Bank	7100	123	7.31	123	7.31	1.73%
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	207	2.58	328	6.45	#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	39831	155.88	98535	357.95	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
<b>Total PVT</b>		<b>31736</b>	<b>76440</b>	<b>558.33</b>	<b>106127</b>	<b>418.60</b>	<b>240.86%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	41515	183.14	80978	245.81	#DIV/0!
35	Jana Small Finance Bank	0	12533	60.50	73800	240.17	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	2507	10.69	7943	21.13	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>56555</b>	<b>254.33</b>	<b>162721</b>	<b>507.11</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	214000	5810	2.23	5810	2.19	2.71%
39	PBGB (UCO)	35000	3839	56.76	3839	56.76	10.97%
40	UBKGB (CBI)	34100	725	3.26	725	3.33	2.13%
<b>Total RRB</b>		<b>283100</b>	<b>10374</b>	<b>62.25</b>	<b>10374</b>	<b>62.28</b>	<b>3.66%</b>
41	WB State Co-Op Bank Ltd.	180000	10182	16.20	8873	14.25	5.66%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>180000</b>	<b>10182</b>	<b>16.20</b>	<b>8873</b>	<b>14.25</b>	<b>5.66%</b>
<b>Grand Total</b>		<b>1530873</b>	<b>381500</b>	<b>2812.64</b>	<b>676214</b>	<b>4599.94</b>	<b>24.92%</b>

### Others:

### Digitalization of PACs:

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

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

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

## AGENDA – 6

### Deployment of Credit in MSME:

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

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

The member Banks in the State have disbursed altogether Rs.89,002.25 Crore under MSME as against the said target of Rs.1,45,032.04 Crore with achievement of 61.37 % of the total target for FY 2023-24.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
30.09.2022	110179	70657	64%
31.03.2023	110179	126748	115%
30.09.2023	145032	89003	62%

The disbursement during the financial year 2023-24 is Rs.89,003 Crore with a Y-O-Y increase of 25.96% over the disbursement of Rs.70,657 crore made during the corresponding period in last financial year 2022-23.

### **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.189.42 Crore as on 30.09.2023 under Export Credit as against the said target of Rs.2130.94 Crore with achievement of 8.89% of the total target of FY 2023-24.

**(Amount in Cr)**

As on	Target	Achievement	% of Achievement
30.09.2022	1943	398	21%
31.03.2023	1943	556	29%
30.09.2023	2131	190	9%

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

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

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

Details of MSME Loans restructure (upto Rs. 50 Crore ) as per RBI guidelines w.e.f. 01.01.2019 as on 30.09.2023									
(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							0	0.00
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
	<b>Total PSU</b>	<b>48953</b>	<b>1045.91</b>	<b>3690</b>	<b>757.51</b>	<b>235</b>	<b>1148.22</b>	<b>52878</b>	<b>2951.64</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total PVT</b>	<b>25</b>	<b>1.12</b>	<b>35</b>	<b>13.85</b>	<b>17</b>	<b>85.69</b>	<b>77</b>	<b>100.66</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total Small Finance</b>	<b>1114</b>	<b>3.56</b>	<b>1</b>	<b>0.13</b>	<b>0</b>	<b>0.00</b>	<b>1115</b>	<b>3.69</b>
38	BGVB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total RRB</b>	<b>13156</b>	<b>250.04</b>	<b>141</b>	<b>27.50</b>	<b>7</b>	<b>16.47</b>	<b>13304</b>	<b>294.01</b>
41	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total Co-Optv</b>	<b>1050</b>	<b>19.56</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1050</b>	<b>19.56</b>
	<b>Grand Total</b>	<b>64298</b>	<b>1320.20</b>	<b>3867</b>	<b>798.99</b>	<b>259</b>	<b>1250.38</b>	<b>68424</b>	<b>3369.57</b>

### Emergency Line of Credit Guarantee Scheme:

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

## The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.09.2023:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2023		Sanctioned from 01.04.2023 to 30.09.2023		Disbursement from 01.04.2023 to 30.09.2023		Cumulative Achievement till 30.09.2023 (Disbursement)	
			Amount	No.	Amount	No.	Amount	No.	Amount	Amount
		1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00
2	Bank of India	755.00	24718	438.58	4	2.30	4	2.30	440.88	58.40%
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	1	0.04	1	0.04	201.06	102.06%
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	22270	1838.17	135	74.08	112	63.00	1901.17	110.73%
10	State Bank of India	1149.00	36497	1187.00	11	2.11	9	1.18	1188.18	103.41%
11	UCO Bank	522.00	15335	311.94	120	4.23	94	3.25	315.19	60.38%
12	Union Bank of India	694.00	6906	461.24	11	10.86	10	9.38	470.62	67.81%
<b>Total PSU</b>		<b>8068.00</b>	<b>182193</b>	<b>6322.29</b>	<b>282</b>	<b>93.62</b>	<b>230</b>	<b>79.15</b>	<b>6401.44</b>	<b>79.34%</b>
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	2	0.05	3	0.25	2233.06	86.52%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0	0.00	4	1.18	4	1.18	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	12343	1554.07	4228	1148.62	3001.38	250.74%
20	ICICI Bank	1404.00	4162	1182.89	8291	1646.23	4725	1536.82	2719.72	193.71%
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	696225	839.20	342866	580.46	1184.34	296.09%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
<b>Total PVT</b>		<b>7714.00</b>	<b>1990125</b>	<b>7069.29</b>	<b>716865</b>	<b>4040.73</b>	<b>351826</b>	<b>3267.33</b>	<b>10336.62</b>	<b>134.00%</b>
33	Au Small finance Bank	0.00	0	0.00	11	2.30	11	0.11	0.11	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
<b>Total Small Finance</b>		<b>0.00</b>	<b>4527.00</b>	<b>13.51</b>	<b>11</b>	<b>2.30</b>	<b>11</b>	<b>0.11</b>	<b>13.62</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	156.00	6486	70.65	0	0.00	2	0.02	70.67	45.30%
39	PBGB (UCO)	189.00	1948	28.53	8	1.48	8	1.48	30.01	15.88%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
<b>Total RRB</b>		<b>353.00</b>	<b>8435</b>	<b>99.19</b>	<b>8</b>	<b>1.48</b>	<b>10</b>	<b>1.50</b>	<b>100.69</b>	<b>28.52%</b>
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>16135.00</b>	<b>2185280</b>	<b>13504.27</b>	<b>717166</b>	<b>4138.14</b>	<b>352077</b>	<b>3348.10</b>	<b>16852.37</b>	<b>104.45%</b>

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

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

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

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

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

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

#### **PMSVANidhi (Street Vendors) scheme:**

A special meeting on PM SVANidhi scheme was convened on 29.01.2021 wherein some actionable points have been emerged for Member Banks, LDMs & line Departments of Govt. of West Bengal and accordingly it was communicated to all the stake holders along with RBI & NABARD. Govt. of West Bengal has implemented the scheme starting from January, 2021 in the State of West Bengal. Accordingly, most of the ULBs have updated vendors list at their end. A ready list of 80000 vendors is available at the end of the ULBs who have already benefitted by one time grant of Govt. West Bengal. For B category of borrowers one SRN (Survey Reference Number) is required only. For C & D category of borrowers only Letter of Recommendation (LoR) is required, who are not enlisted under the ULBs. All ULBs have been informed by SUDA to issue LoR preferably in camp mode. Banks to come forward, take proactive steps for sanctioning as well as disbursing the loans under PMSVANidhi. In West Bengal “Tuesday” & “Thursday” have been observed as “Street vendors’ Day” in a week.

**Progress of PMSVANidhi Scheme as on 30.09.2023 as per Udyamimitra Portal (WB)**

(Amt in Crore)

Sr. No.	Bank Name	Eligible Application	Sanctioned		Disbursed		Returned	Closed	Pending
		No	No.	Amt	No.	Amt	No.	No.	No.
1	Bank of Baroda	14634	8539	8.47	7778	7.60	2731	185	3364
2	Bank of India	14531	9770	10.31	9276	9.80	1977	843	2784
3	Bank of Maharashtra	1172	975	0.99	935	0.95	55	30	142
4	Canara Bank	7830	5780	6.50	5249	5.71	1223	1063	827
5	Central Bank of India	5859	4537	4.69	4390	4.21	973	231	349
6	Indian Bank	23440	16235	17.36	13057	13.88	1188	1380	6017
7	Indian Overseas Bank	4505	3258	3.38	2632	2.73	401	199	846
8	Punjab & Sind Bank	1168	852	0.90	711	0.76	90	57	226
9	Punjab National Bank	33046	24009	25.34	17546	18.50	2621	1853	6416
10	State Bank of India	60839	52037	54.42	44637	46.75	5372	2891	3430
11	UCO Bank	11247	8136	8.42	6045	6.11	1579	398	1532
12	Union Bank of India	9601	6675	7.03	6241	6.57	1524	461	1402
	<b>PSU Total</b>	<b>187872</b>	<b>140803</b>	<b>147.81</b>	<b>118497</b>	<b>123.57</b>	<b>19734</b>	<b>9591</b>	<b>27335</b>
13	Axis Bank	482	13	0.01	6	0.01	2	0	467
14	Bandhan Bank	1085	5	0.01	2	0.00	85	1	995
15	Federal Bank	45	0	0.00	0	0.00	1	0	44
16	HDFC Bank	687	247	0.26	67	0.07	84	31	356
17	ICICI Bank	98	5	0.01	0	0.00	4	0	89
18	IDBI Bank	1282	395	0.40	129	0.13	206	12	681
19	IDFC Bank	3	0	0.00	0	0.00	0	0	3
20	Indusind Bank	87	0	0.00	0	0.00	1	0	86
22	Karnataka Bank	182	30	0.03	21	0.02	77	2	75
23	Karur Vysya Bank	58	0	0.00	0	0.00	0	0	58
24	Kotak Mahindra Bank	141	7	0.01	1	0.00	1	0	133
25	RBL Bank	3	0	0.00	0	0.00	0	0	3
26	South Indian Bank	8	0	0.00	0	0.00	1	0	7
28	Yes Bank	5	0	0.00	0	0.00	1	0	4
	<b>PVT Total</b>	<b>4166</b>	<b>702</b>	<b>0.73</b>	<b>226</b>	<b>0.23</b>	<b>463</b>	<b>46</b>	<b>3001</b>
28	BGVV (PNB)	1240	754	0.78	500	0.53	305	63	181
29	PBGB (UCO)	599	276	0.29	122	0.13	8	13	315
30	UBKGB (CBI)	687	421	0.45	212	0.22	43	56	223
	<b>RRBS Total</b>	<b>2526</b>	<b>1451</b>	<b>1.52</b>	<b>834</b>	<b>0.88</b>	<b>356</b>	<b>132</b>	<b>719</b>
31	Fincare SF Bank	1	0	0.00	0	0.00	0	0	1
32	Jana SF Bank	5	0	0.00	0	0.00	0	0	5
35	Ujjivan SF Bank	266	18	0.02	14	0.01	8	0	240
	<b>MFIs Total</b>	<b>272</b>	<b>18</b>	<b>0.02</b>	<b>14</b>	<b>0.01</b>	<b>8</b>	<b>0</b>	<b>246</b>
36	KDCCB	3	3	0.01	3	0.01	0	2	0
37	NCCB	8	0	0.00	0	0.00	0	0	8
	<b>Sub Total</b>	<b>11</b>	<b>3</b>	<b>0.01</b>	<b>3</b>	<b>0.01</b>	<b>0</b>	<b>2</b>	<b>8</b>
	<b>Grand Total</b>	<b>194847</b>	<b>142977</b>	<b>150.09</b>	<b>119574</b>	<b>124.70</b>	<b>20561</b>	<b>9771</b>	<b>31309</b>

<b>Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2023-24</b>					
<b>(Position from 01.04.2023-30.09.2023)</b>					
<b>(Amt.in Rs. Crore)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	32	0.44
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	15	0.84	869	5.10
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	5	0.02	47	0.09
12	Union Bank of India	0	0.00	0	0.00
<b>Total PSU</b>		<b>20</b>	<b>0.86</b>	<b>1000</b>	<b>7.44</b>
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	79	0.45	13031	54.99
39	PBGB (UCO)	262	1.21	1011	3.73
40	UBKGB (CBI)	698	3.37	3154	13.53
<b>Total RRB</b>		<b>1039</b>	<b>5.03</b>	<b>17196</b>	<b>72.25</b>
41	WB State Co-Op Bank Ltd.	23	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>23</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>1082</b>	<b>5.89</b>	<b>18196</b>	<b>79.69</b>

<b>Bank wise flow of credit to General Credit Card (GCC) under ACP 2023-24</b>					
<b>(Position from 01.04.2023-30.09.2023)</b>					
<b>(Amt.in Rs. Crore)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Disbursement</b>		<b>Outstanding</b>	
		<b>No</b>	<b>Amt.</b>	<b>No.</b>	<b>Amt.</b>
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	1038	4.95
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	33	0.98	4851	55.78
12	Union Bank of India	4	0.02	205	0.35
<b>Total PSU</b>		<b>37</b>	<b>1.00</b>	<b>7783</b>	<b>114.68</b>
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	4205	4057.91	7676	7,894.49
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	28	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
<b>Total PVT</b>		<b>5154</b>	<b>4057.91</b>	<b>7704</b>	<b>7894.49</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVV (PNB)	365	2.72	35879	181.36
39	PBGB (UCO)	3621	28.86	10447	55.88
40	UBKGB (CBI)	209	0.49	2418	5.68
<b>Total RRB</b>		<b>4195</b>	<b>32.07</b>	<b>48744</b>	<b>242.92</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>9386</b>	<b>4090.98</b>	<b>64231</b>	<b>8252.09</b>

## Progress in MSME Clusters & Credit Linkage:

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

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

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position as on 30.06.2023 is furnished below.

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

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 30.09.2023 (Cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanctioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanctioned in KVIB cluster		Loan disbursed in KVIB cluster	
				No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	451	362	6.90	314	5.16	294	3.96	249	3.49	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	1893	1541	11.81	1541	11.81	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	2401	2362	23.45	2185	23.01	24	1.22	24	1.22	109	11.76	80	7.28
5	Dakshin Dinajpur	Punjab National Bank	40	26	0.54	17	0.32	6	0.06	4	0.04	8	0.12	6	0.08
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.11	94	1.11	132	0.75	132	0.75	0	0.00	0	0.00
8	Howrah	UCO Bank	152	152	82.15	152	82.15	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	Central Bank of India	90	23	1.50	23	1.10	0	0.00	0	0.00	1	0.25	1	0.25
10	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	State Bank of India	44	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	73	24	0.65	24	0.65	0	0.00	0	0.00	46	0.23	46	0.23
13	Malda	Punjab National Bank	135	60	0.59	51	0.45	163	0.88	78	0.53	7	0.02	7	0.02
14	Murshidabad	Punjab National Bank	117	105	4.38	90	4.06	502	4.07	415	3.60	0	0.00	0	0.00
15	Nadia	Punjab National Bank	1705	975	45.69	960	44.52	982	4.91	885	4.42	65	14.51	62	13.83
16	Paschim Medinipur	Punjab National Bank	347	251	9.42	245	9.26	42	1.53	42	1.53	3791	130.28	3704	128.05
17	Paschim Burdwan	State Bank of India	28	28	13.48	28	13.48	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	3	3	0.36	3	0.36	143	9.17	143	9.17	48	1.38	48	1.38
19	Purba Medinipur	Punjab National Bank	110	92	3.94	92	3.94	977	40.81	977	40.81	0	0.00	0	0.00
20	Purulia	Punjab National Bank	273	230	5.25	201	4.51	5	0.03	5	0.03	191	4.23	182	3.84
21	Uttar Dinajpur	Punjab National Bank	2249	2195	94.92	2195	94.92	54	3.98	54	3.98	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	210	148	19.67	132	16.21	0	0.00	0	0.00	49	9.59	49	9.59
23	24 Pgs. (S)	Punjab National Bank	104	71	2.98	68	2.62	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>		<b>10729</b>	<b>8966</b>	<b>334.25</b>	<b>8639</b>	<b>325.10</b>	<b>3369</b>	<b>71.50</b>	<b>3053</b>	<b>69.70</b>	<b>4385</b>	<b>174</b>	<b>4255</b>	<b>166.18</b>

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

## AGENDA – 7

### **Implementation and progress made under West Bengal Bhabishyat Credit Card Scheme (WBCCS):**

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

1. The scheme would provide the youth of the state to become self-reliant by setting-up of micro enterprises thereby facilitating the young entrepreneur for income generation, wealth creation and creation of further employment opportunities in rural and urban areas of the state.
2. The scheme would cover entire state of West Bengal – both urban and rural.
3. The following are the eligibility criteria:
  - (i) Indian National and residing in the state of West Bengal for past at least 10 years.
  - (ii) Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-45 years
  - (iii) Only one person from family would be eligible under the scheme.
  - (iv) No bar on Annual Family Income.
4. The scheme would be applicable to any income generating projects in manufacturing, service, trading/ business and farm sector. Both new and existing units would be eligible to apply under the scheme for Term Loan/ Working Capital Loan/ Composite Loan. All sponsored applications under “Karmasathi Prakalpa” but not sanctioned as on 01.04.2023 would be migrated to this scheme.
5. Project Cost of the scheme would be upto Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25,000 would be provided.
6. Provision of credit guarantee coverage would be 100%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 15% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 3<sup>rd</sup> party guarantee would be insisted upon by the Banks as per the RBI guidelines.
10. On receipt of the sponsored application, the Banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower’s personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower’s loan account.
11. The subsidy would be ‘one-time assistance’ from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be up to the maximum NPA level of 15% of the crystallized portfolio of the MLI of a particular year.

As on 30.09.2023 total 1,19,770 no. of applications have been received and 88,044 no. of applications were sponsored to Banks. Out of sponsored cases 10,248 no. of proposals have been provisionally sanctioned and 10,493 no. of proposals have been accorded final sanction. Member Banks are requested to exert their best efforts to convert provisional sanctioned cases into final sanction.

<b>Bank wise progress report of WBCCS as on 30.09.2023</b>											
											<b>(Amt in Lakh)</b>
<b>Sl</b>	<b>Bank</b>	<b>Application Received</b>		<b>Application Sponsored</b>		<b>Application Rejected</b>	<b>Application Sanctioned</b>			<b>Application Disbursed</b>	
		<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>		<b>Provisionally Sanctioned</b>	<b>Final Sanctioned</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
1	Axis Bank	916	3536.13	601	2316.92	6	129	31	41.55	0	0.00
2	BANDHAN BANK LIMITED	1370	5148.14	896	3363.43	185	0	3	8.06	3	7.95
3	BANGIYA GRAMIN VIKASH BANK	8222	28768.13	5795	20004.41	2606	224	1043	2483.97	72	120.61
4	Bank of Baroda	3792	13645.11	2526	9162.78	614	275	127	364.90	4	17.12
5	Bank of India	5794	20554.65	4009	14280.07	1537	293	714	1818.71	8	16.74
6	BANK OF MAHARASTRA	5	18.00	3	8.62	0	0	0	0.00	0	0.00
7	Canara Bank	3747	13331.52	2870	10166.95	1532	74	503	1063.30	31	56.04
8	Central Bank of India	6267	22747.90	4884	17675.73	1319	588	236	510.49	2	7.20
9	Federal Bank	29	95.71	19	67.06	0	0	0	0.00	0	0.00
10	HDFC Bank	580	2161.38	346	1267.80	45	16	5	7.08	0	0.00
11	ICICI Bank	311	1211.04	182	702.76	20	73	22	42.90	0	0.00
12	IDBI Bank	678	2461.77	506	1857.76	246	41	13	38.76	1	4.75
13	Indian Bank	9035	32321.72	6692	24008.96	2465	283	1043	2736.65	1	4.75
14	Indian Overseas Bank	1100	3989.93	791	2868.63	212	41	221	435.58	9	15.71
15	INDUSIND BANK	185	678.20	95	350.26	0	0	0	0.00	0	0.00
16	PASCHIM BANGA GRAMIN BANK	3011	10256.31	2246	7647.59	511	325	571	1271.05	29	77.93
17	PUNJAB AND SIND BANK	64	242.08	47	185.08	17	1	3	5.82	0	0.00
18	Punjab National Bank	19406	69312.34	14377	51314.69	4163	1907	1852	4044.23	46	123.29
19	State Bank of India	40415	144145.28	29615	105519.52	5306	4879	2389	4487.73	3	3.22
20	THE WEST BENGAL STATE CO-OPERATIVE BANK	5294	19192.81	4469	16186.85	397	615	842	1605.58	22	49.50
21	UCO Bank	4164	14292.00	3000	10288.49	1316	263	254	561.73	10	24.17
22	Ujjiban Small Finance Bank	2	2.56	1	0.06	0	0	0	0.00	0	0.00
23	Union Bank of India	3023	10915.29	2230	8133.67	1011	131	367	775.52	12	19.72
24	UTTAR BANGA KSHETRIYA GRAMIN BANK	2360	8426.47	1844	6637.72	481	90	254	282.94	0	0.00
<b>Total</b>		<b>119770</b>	<b>427454.47</b>	<b>88044</b>	<b>314015.81</b>	<b>23989</b>	<b>10248</b>	<b>10493</b>	<b>22586.55</b>	<b>253</b>	<b>548.70</b>

## AGENDA – 8

### Review of MUDRA (including ACC & WCC), Stand up India, PMEGP & SVSKP Loans:

#### ❖ MUDRA Loans:

For FY 2023-24, all the Financial Institutions together have disbursed Rs11,505.58 Crore against sanction amount of Rs11,704.70 Crore. Performance of the Banks in the State of West Bengal from 01.04.2023 to 30.09.2023 is furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2023-24 as on 30.09.2023:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	128936	302.29	76854	1771.24	31981	2471.81	237771	4545.36
PVT	603304	2109.07	102859	941.23	5137	378.98	711300	3429.26
RRB	3510	11.60	19626	565.11	3385	226.01	26521	802.72
NBFC MFI	449563	1697.01	100386	611.53	0	0.00	549949	2308.51
Small Fin.	71400	298.24	32725	318.51	30	2.12	104155	618.85
<b>Total</b>	<b>1256713</b>	<b>4418.21</b>	<b>332450</b>	<b>4207.62</b>	<b>40533</b>	<b>3078.92</b>	<b>1629696</b>	<b>11704.70</b>

#### Comparative study for disbursement during September Quarter last year & FY 2023-24:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
30.09.22	1278650	3774.28	275996	3862.38	43796	3075.96	1598442	10712.62
31.03.23	3648648	11812.03	1675422	19002.89	102846	7538.94	5426916	38353.86
30.09.23	1256713	4408.23	332450	4121.27	40533	2976.15	1629696	11505.58

**Bank wise & District wise performance of MUDRA loan from 01.04.2023 to 30.09.2023 is annexed below:**

Bank wise performance in MUDRA Loan for FY 2023-24 as on 30.09.2023													(Amt in Crore)	
Sr No	Bank Name	Shishu			Kishore			Tarun			Total			
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 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	
1	Bank of Baroda	14375	56.35	56.34	3653	54.20	54.14	772	66.76	66.67	18800	177.32	177.15	
2	Bank of India	13510	29.86	28.86	6310	158.04	136.59	2845	227.32	180.38	22665	415.22	345.82	
3	Bank of Maharashtra	24167	68.30	68.30	971	10.56	10.56	30	2.29	2.29	25168	81.16	81.16	
4	Canara Bank	14818	11.36	11.29	6746	167.62	167.41	2295	195.99	195.64	23859	374.96	374.33	
5	Central Bank of India	7019	4.73	2.75	3273	98.04	58.68	1774	147.57	110.25	12066	250.35	171.68	
6	Indian Bank	12343	16.13	15.78	5815	193.26	193.05	4050	298.56	297.71	22208	507.95	506.54	
7	Indian Overseas Bank	4594	10.85	10.83	3874	60.32	59.92	269	21.47	21.01	8737	92.64	91.76	
8	Punjab & Sind Bank	548	0.72	0.64	303	8.46	8.24	143	12.32	12.19	994	21.50	21.07	
9	Punjab National Bank	4035	36.01	35.91	15961	403.51	402.29	11324	780.43	779.68	31320	1219.95	1217.89	
10	State Bank of India	24165	51.46	51.46	21522	417.48	417.17	5693	484.78	484.59	51380	953.72	953.21	
11	UCO Bank	3028	6.27	5.63	1198	28.65	28.50	314	26.59	26.48	4540	61.51	60.62	
12	Union Bank of India	6334	10.25	7.89	7228	171.10	154.71	2472	207.73	194.81	16034	389.08	357.40	
<b>Total PSU Banks</b>		<b>128936</b>	<b>302.29</b>	<b>295.68</b>	<b>76854</b>	<b>1771.24</b>	<b>1691.26</b>	<b>31981</b>	<b>2471.81</b>	<b>2371.70</b>	<b>237771</b>	<b>4545.36</b>	<b>4358.63</b>	
13	Axis Bank	95614	386.83	386.83	8924	127.25	127.25	1339	109.68	109.68	105877	623.76	623.76	
14	Federal Bank	14	0.06	0.02	4	0.10	0.06	11	0.99	0.94	29	1.15	1.02	
15	HDFC Bank	44317	173.88	173.88	13499	88.08	88.08	1072	77.95	77.95	58888	339.91	339.91	
16	ICICI Bank	217	0.80	0.72	4809	115.53	109.70	1214	91.06	88.50	6240	207.38	198.92	
17	IDBI Bank Limited	7174	25.03	25.03	289	7.05	7.05	269	20.00	20.00	7732	52.08	52.08	
18	IDFC Bank Limited	821	2.27	2.27	1166	29.31	29.31	564	38.18	38.18	2551	69.75	69.75	
19	IndusInd Bank	443614	1480.16	1480.16	73931	570.76	570.76	533	31.36	31.36	518078	2082.29	2082.29	
20	Jammu & Kashmir Bank	2	0.00	0.00	3	0.11	0.11	3	0.23	0.23	8	0.34	0.34	
21	Karnataka Bank	25	0.03	0.02	7	0.16	0.08	9	0.70	0.65	41	0.88	0.75	
22	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	2	0.16	0.16	2	0.16	0.16	
23	Ratnakar Bank	10207	35.81	35.81	0	0.00	0.00	0	0.00	0.00	10207	35.81	35.81	
24	South Indian Bank	0	0.00	0.00	1	0.05	0.05	1	0.10	0.10	2	0.15	0.15	
25	Yes Bank	1299	4.20	4.20	226	2.83	2.83	120	8.57	8.57	1645	15.60	15.60	
<b>Total PVT Banks</b>		<b>603304</b>	<b>2109.07</b>	<b>2108.94</b>	<b>102859</b>	<b>941.23</b>	<b>935.28</b>	<b>5137</b>	<b>378.98</b>	<b>376.32</b>	<b>711300</b>	<b>3429.26</b>	<b>3420.54</b>	
26	Paschim Banga Gramin Bank	3370	10.97	10.97	18545	548.59	548.59	1991	142.70	142.70	23906	702.26	702.26	
27	Uttarabanga Kshetriya Gramin Bank	140	0.63	0.63	1081	16.52	16.52	1394	83.31	83.31	2615	100.46	100.46	
<b>Total RRBs</b>		<b>3510</b>	<b>11.6</b>	<b>11.60</b>	<b>19626</b>	<b>565.11</b>	<b>565.11</b>	<b>3385</b>	<b>226.01</b>	<b>226.01</b>	<b>26521</b>	<b>802.72</b>	<b>802.72</b>	
28	VEDIKA CREDIT CAPITAL LTD	26848	95.97	95.97	0	0.00	0.00	0	0.00	0.00	26848	95.97	95.97	
29	Village Financial Services Pvt Ltd	32581	116.76	116.76	0	0.00	0.00	0	0.00	0.00	32581	116.76	116.76	
30	Muthoot Microfin Ltd	13129	88.45	88.45	24087	108.09	108.09	0	0.00	0.00	37216	196.53	196.53	
31	Samasta Microfinance Limited	93597	304.66	304.66	19178	129.17	129.17	0	0.00	0.00	112775	433.82	433.82	
32	Grameen Koota Financial Services Private Limited	3979	14.39	14.39	761	4.21	4.21	0	0.00	0.00	4740	18.59	18.59	
33	Belstar Investment and Finance Private Limited	32165	135.29	135.29	4210	27.50	27.50	0	0.00	0.00	36375	162.79	162.79	
34	SVATANTRA MICROFIN PRIVATE LIMITED	41817	136.87	136.87	18253	115.08	115.08	0	0.00	0.00	60070	251.95	251.95	
35	Fusion Micro Finance Limited	14187	54.55	51.31	2190	14.02	13.60	0	0.00	0.00	16377	68.57	64.90	
36	Arohan Financial Services Pvt. Ltd.	163242	645.49	645.49	17389	110.50	110.50	0	0.00	0.00	180631	755.99	755.99	
37	Uttrayan Financial Services Private Limited	11051	42.36	42.36	10490	78.92	78.92	0	0.00	0.00	21541	121.27	121.27	
38	Grameen Shakti Microfinance Services Pvt. Ltd.	13782	48.95	48.95	2560	15.94	15.94	0	0.00	0.00	16342	64.89	64.89	
39	SATYA MicroCapital Limited	3185	13.27	13.27	1268	8.10	8.10	0	0.00	0.00	4453	21.38	21.38	
<b>Total NBFC-Micro Finance Institutions</b>		<b>449563</b>	<b>1697.01</b>	<b>1693.77</b>	<b>100386</b>	<b>611.53</b>	<b>611.11</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>549949</b>	<b>2308.51</b>	<b>2304.84</b>	
40	FinCare Small Finance Bank	438	1.65	1.65	0	0.00	0.00	0	0.00	0.00	438	1.65	1.65	
41	Ujjivan Small Finance Bank	69353	290.24	290.24	32370	315.76	315.76	0	0.00	0.00	101723	606.00	606.00	
42	Jana Small Finance Bank Limited	156	0.64	0.64	1	0.01	0.01	0	0.00	0.00	157	0.64	0.64	
43	AU Small Finance Bank Limited	0	0.00	0.00	12	0.53	0.53	30	2.12	2.12	42	2.65	2.65	
44	ESAF Small Finance Bank	1453	5.71	5.71	342	2.21	2.21	0	0.00	0.00	1795	7.91	7.91	
<b>Total Small Finance Banks</b>		<b>71400</b>	<b>298.24</b>	<b>298.24</b>	<b>32725</b>	<b>318.51</b>	<b>318.51</b>	<b>30</b>	<b>2.12</b>	<b>2.12</b>	<b>104155</b>	<b>618.85</b>	<b>618.85</b>	
<b>Grand Total</b>		<b>1256713</b>	<b>4418.21</b>	<b>4408.23</b>	<b>332450</b>	<b>4207.62</b>	<b>4121.27</b>	<b>40533</b>	<b>3078.92</b>	<b>2976.15</b>	<b>1629696</b>	<b>11704.70</b>	<b>11505.58</b>	

## District wise performance in Mudra loan for FY 2023-24 as on 30.09.2023

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	14785	53.12	53.11	3179	30.60	30.42	434	29.70	29.63	18398	113.42	113.16
2	Bankura	28910	96.35	95.95	4624	76.60	74.82	1032	77.56	75.42	34566	250.51	246.19
3	Bardhaman	50883	174.98	173.40	21450	340.32	335.13	2311	175.51	168.48	74644	690.81	677.02
4	Birbhum	46063	150.22	149.88	15990	317.34	314.74	1496	111.95	109.79	63549	579.52	574.41
5	Cooch Behar	18252	64.60	64.18	3343	61.00	56.75	1311	91.06	87.44	22906	216.66	208.37
6	Dakshin Dinajpur	29083	99.63	99.48	5388	60.66	59.31	428	32.82	32.00	34899	193.11	190.79
7	Darjiling	16143	55.77	55.13	6835	115.82	109.32	1777	141.44	135.75	24755	313.03	300.20
8	Howrah	63541	223.48	223.33	17435	278.73	274.44	1523	119.75	114.85	82499	621.95	612.62
9	Hugli	71811	254.93	253.44	21912	290.02	283.23	2344	176.29	167.40	96067	721.24	704.07
10	Jalpaiguri	37395	130.97	130.42	9398	118.06	111.91	1558	114.60	107.75	48351	363.64	350.07
11	Jhargram	11803	39.41	39.30	3397	34.57	34.45	368	25.88	25.86	15568	99.86	99.61
12	Kalimpong	405	1.27	1.21	194	2.71	2.71	48	3.64	3.61	647	7.62	7.53
13	Kolkata	65117	234.21	233.84	27252	376.46	366.22	5164	422.03	403.26	97533	1032.70	1003.31
14	Maldah	57817	213.58	213.49	18901	173.86	171.71	1038	74.59	72.27	77756	462.03	457.46
15	Murshidabad	152134	545.56	545.15	48069	399.65	397.00	2089	156.81	152.36	202292	1102.02	1094.52
16	Nadia	101012	351.19	350.61	18816	202.03	198.10	1746	133.78	130.67	121574	687.01	679.37
17	North 24 Parganas	145102	492.78	492.18	31559	366.88	355.96	4048	328.25	310.85	180709	1187.91	1158.98
18	Other	821	2.27	2.27	1166	29.31	29.31	564	38.18	38.18	2551	69.75	69.75
19	Paschim Medinipur	71713	256.06	255.27	16085	192.02	189.30	2898	206.38	203.80	90696	654.46	648.37
20	PURBA BARDHAMAN	56590	192.62	192.32	9571	136.61	134.97	1710	132.97	131.96	67871	462.21	459.24
21	Purba Medinipur	81722	308.03	307.76	22398	241.98	237.60	2713	198.34	195.03	106833	748.35	740.39
22	Puruliya	14613	47.78	47.55	3493	62.22	60.95	902	63.17	61.85	19008	173.17	170.36
23	South 24 Parganas	90989	324.82	324.51	16445	227.89	222.46	2151	157.94	153.37	109585	710.65	700.34
24	Uttar Dinajpur	30009	104.53	104.46	5550	72.28	70.41	880	66.27	64.57	36439	243.08	239.44
<b>Total</b>		<b>1256713</b>	<b>4418.19</b>	<b>4408.22</b>	<b>332450</b>	<b>4207.60</b>	<b>4121.24</b>	<b>40533</b>	<b>3078.92</b>	<b>2976.13</b>	<b>1629696</b>	<b>11704.70</b>	<b>11505.59</b>

## STAND-UP INDIA (SUI)

SUI Loans have been extended to 11,676 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs1,347.58 Crore as on 30.09.2023. **Cumulative position under SUI, as reported by member banks are furnished below.**

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in crore)
	Loan to SC/ST	Loan to Women	
30.09.22	461.57	1005.98	1467.55
31.03.23	416.84	1000.91	1417.75
30.09.23	516.87	830.71	1347.58

STAND UP INDIA PROGRESS REPORT AS ON 30.09.2023									
(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 /	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	281	770	397	1167	69.69	40.46	110.15
2	Bank of India	372	285	345	495	840	29.09	44.11	73.20
3	Bank of Maharashtra	48	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	379	340	775	448	1223	140.45	112.49	252.94
5	Central Bank of India	316	42	49	87	136	7.71	9.86	17.57
6	Indian Bank	588	491	232	498	730	28.57	112.85	141.42
7	Indian Overseas Bank	152	86	58	35	93	26.38	8.35	34.73
8	Punjab & Sind Bank	41	0	0	0	0	3.95	1.08	5.03
9	Punjab National Bank	1147	946	1473	1693	3166	100.04	188.82	288.86
10	State Bank of India	1256	1180	533	745	1278	14.26	18.41	32.67
11	UCO Bank	391	211	101	412	513	12.65	61.56	74.21
12	Union Bank of India	280	195	166	399	565	18.32	54.12	72.44
	<b>Total PSU</b>	<b>5263</b>	<b>4059</b>	<b>4502</b>	<b>5211</b>	<b>9713</b>	<b>451.11</b>	<b>653.61</b>	<b>1104.72</b>
13	Axis Bank	347	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1726	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	34	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	306	57	1	88	89	0.08	10.96	11.04
20	ICICI Bank	271	32	0	47	47	0.00	10.45	10.45
21	IDBI Bank	96	18	25	8	33	2.78	0.52	3.30
22	IDFC First Bank	39	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	122	57	54	263	317	6.17	26.79	32.96
24	Karnataka Bank Ltd.	20	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	45	13	7	147	154	2.40	49.69	52.09
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	0	0	0	0.00	0.00	0.00
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	32	0	0	7	7	0.00	1.58	1.58
	<b>Total PVT</b>	<b>3107</b>	<b>197</b>	<b>123</b>	<b>1367</b>	<b>1490</b>	<b>13.41</b>	<b>155.61</b>	<b>169.02</b>
33	Au Small finance Bank	7	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	5	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	90	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	16	0	0	0	0	0.00	0.00	0.00
	<b>Total Small Finance</b>	<b>157</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	587	59	25	52	77	2.29	6.00	8.29
39	PBGB (UCO)	230	112	280	74	354	45.18	13.15	58.33
40	UBKGB (CBI)	143	21	29	13	42	4.88	2.34	7.22
	<b>Total RRB</b>	<b>960</b>	<b>192</b>	<b>334</b>	<b>139</b>	<b>473</b>	<b>52.35</b>	<b>21.49</b>	<b>73.84</b>
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
	<b>Total Co-Optv</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>9899</b>	<b>4448</b>	<b>4959</b>	<b>6717</b>	<b>11676</b>	<b>516.87</b>	<b>830.71</b>	<b>1347.58</b>

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

❖ PMEGP loans

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

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
30.09.22	6225	221.86	1511	50.30	779	27.08
31.03.23	11164	416.86	3197	110.60	2116	73.52
30.09.23	4479	186.67	1401	54.05	677	25.17

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

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

**Bank wise and District wise performance of PMEGP loan from 01.04.2023 to 30.09.2023 is annexed below:**

Bank wise performance in PMEGP loan from 01.04.2023 to 30.09.2023															
(Amount in Lakh)															
Sl No	Bank	Target for 2023-24		Sponsored in FY 2023-24		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money Involve	No.	Amount
1	BANK OF BARODA	270	878.00	129	640.65	27	203.65	23	155.73	11	69.62	9	44.47	4.07	7.93
2	BANK OF INDIA	255	829.00	449	1635.75	188	607.30	187	632.36	114	401.13	126	449.69	44.71	48.39
3	BANK OF MAHARASHTRA	110	358.00	26	226.39	8	77.00	8	77.00	1	8.75	3	20.15	0.91	2.44
4	CANARA BANK	375	1219.00	252	980.90	99	390.45	97	359.31	50	206.37	124	501.97	13.33	16.93
5	CENTRAL BANK OF INDIA	300	975.00	237	980.90	99	458.56	59	306.79	32	164.88	80	245.34	10.67	16.91
6	INDIAN BANK	505	1640.00	387	1483.11	114	384.25	116	373.95	60	231.95	84	300.49	11.88	14.14
7	INDIAN OVERSEAS BANK	205	665.00	78	417.85	15	71.55	11	48.55	8	36.73	20	117.18	3.90	5.52
8	PUNJAB AND SIND BANK	75	244.00	41	109.72	17	38.13	9	14.71	3	4.90	7	22.66	4.00	2.01
9	PUNJAB NATIONAL BANK	750	2437.00	807	3314.61	268	989.75	255	824.83	138	441.91	81	336.02	18.40	18.13
10	STATE BANK OF INDIA	700	2275.00	841	3360.05	151	428.75	79	311.15	10	39.78	436	1810.65	1.43	1.75
11	UCO BANK	240	780.00	175	812.08	51	270.10	34	121.04	17	57.16	98	391.99	7.08	7.33
12	UNION BANK OF INDIA	275	894.00	141	638.79	44	227.31	50	195.99	31	103.82	33	119.78	11.27	11.61
<b>Total PSU</b>		<b>4060</b>	<b>13194.00</b>	<b>3563</b>	<b>14600.80</b>	<b>1081</b>	<b>4146.80</b>	<b>928</b>	<b>3421.41</b>	<b>475</b>	<b>1767.00</b>	<b>1101</b>	<b>4360.39</b>	<b>11.70</b>	<b>13.39</b>
13	AXIS BANK LTD	0	0.00	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
16	HDFC BANK	0	0.00	2	7.90	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	ICICI BANK LIMITED	0	0.00	1	1.76	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
18	IDBI BANK	0	0.00	27	179.03	12	90.41	27	223.13	20	174.66	1	8.60	#DIV/0!	#DIV/0!
19	INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
20	JANA SMALL FINANCE BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
21	KARNATAKA BANK LTD	0	0.00	1	1.39	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
22	NORTH EAST SMALL FINANCE BANK LIMITED	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>33</b>	<b>193.08</b>	<b>12</b>	<b>90.41</b>	<b>27</b>	<b>223.13</b>	<b>20</b>	<b>174.66</b>	<b>1</b>	<b>8.60</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
23	BGVB	202	655.00	166	584.85	65	215.71	103	258.89	60	158.16	46	136.56	29.70	24.15
24	PBGB	190	618.00	80	237.30	28	54.40	25	53.64	11	23.18	11	31.66	5.79	3.75
25	UBKGB	190	618.00	91	202.35	26	62.89	30	72.56	15	36.42	2	6.04	7.89	5.89
<b>Total RRB</b>		<b>582</b>	<b>1891.00</b>	<b>337</b>	<b>1024.50</b>	<b>119</b>	<b>333.00</b>	<b>158</b>	<b>385.09</b>	<b>86</b>	<b>217.76</b>	<b>59</b>	<b>174.26</b>	<b>14.78</b>	<b>11.52</b>
26	THE WBSCB	220	715.00	546	2848.63	189	834.90	174	716.96	96	357.55	13	73.77	43.64	50.01
<b>Total Co-Optv</b>		<b>220</b>	<b>715.00</b>	<b>546</b>	<b>2848.63</b>	<b>189</b>	<b>834.90</b>	<b>174</b>	<b>716.96</b>	<b>96</b>	<b>357.55</b>	<b>13</b>	<b>73.77</b>	<b>43.64</b>	<b>50.01</b>
<b>Grand Total</b>		<b>4862</b>	<b>15800.00</b>	<b>4479</b>	<b>18667.01</b>	<b>1401</b>	<b>5405.11</b>	<b>1287</b>	<b>4746.59</b>	<b>677</b>	<b>2516.97</b>	<b>1174</b>	<b>4617.02</b>	<b>13.92</b>	<b>15.93</b>

**DISTRICT WISE PERFORMANCE REPORT AS ON 30.09.2023**

(Amount in Lakh)

Sl No	District	Target for 2023-24		Sponsored in FY 2023-24		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money Involve	No.	Margin Money
1	ALIPURDUAR	200	650.00	119	441.13	35	121.95	40	157.39	28	115.43	27	95.73	14.00	14.73
2	BANKURA	170	560.00	72	278.56	25	93.46	27	112.21	12	55.26	21	91.47	7.06	16.33
3	BARDHAWAN	170	560.00	109	329.90	40	100.24	43	156.70	28	112.13	20	53.37	16.47	9.53
4	BIRBHUM	250	825.00	255	934.27	76	229.44	81	227.82	43	117.37	99	346.48	17.20	42.00
5	COOCHBEHAR	250	825.00	274	875.55	98	356.21	70	213.51	25	76.48	100	314.87	10.00	38.17
6	DARJEELING	170	560.00	122	554.31	42	145.51	34	145.24	18	72.10	39	173.87	10.59	31.05
7	HOOGLY	150	520.00	180	945.80	59	269.81	33	114.17	18	67.06	43	215.92	12.00	41.52
8	HOWRAH	250	820.00	278	911.18	87	228.25	55	151.25	19	58.81	73	252.07	7.60	30.74
9	JALPAIGURI	200	650.00	123	532.39	40	212.65	31	104.65	12	49.00	28	100.98	6.00	15.54
10	JHARGAM	100	350.00	27	92.00	10	30.80	9	26.14	6	17.41	6	17.45	6.00	4.99
11	KALIMPONG	100	350.00	49	182.50	16	41.26	11	27.67	8	20.67	26	101.70	8.00	29.06
12	KOLKATA	100	350.00	58	133.65	7	29.85	6	24.61	2	14.74	16	33.56	2.00	9.59
13	MALDAH	175	575.00	242	1256.92	78	288.68	41	156.43	22	106.97	41	146.49	12.57	25.48
14	MEDINIPUR EAST	592	1900.00	745	3509.43	307	1331.60	299	1316.08	168	707.89	47	218.76	28.38	11.51
15	MURSHIDABAD	325	825.00	275	1094.16	125	447.96	141	469.74	79	245.52	89	419.07	24.31	50.80
16	NADIA	170	560.00	184	881.98	53	248.26	54	239.55	33	143.18	76	379.71	19.41	67.81
17	NORTH DINAJPUR	125	425.00	47	186.66	8	31.97	3	19.47	3	8.72	8	35.73	2.40	8.41
18	NORTH TWENTY FOUR PARGANS	400	1300.00	566	2464.11	117	416.22	101	375.45	51	207.53	226	932.93	12.75	71.76
19	PASCHIM BURDWAN	100	350.00	16	123.65	4	27.53	3	10.07	2	7.44	3	13.15	2.00	3.76
20	PASCHIM MEDINIPUR	170	560.00	171	626.52	40	183.90	39	133.53	19	44.63	33	97.19	11.18	17.36
21	PURULIA	170	560.00	105	329.61	29	96.10	45	117.53	13	40.81	25	90.47	7.65	16.16
22	SOUTH DINAJPUR	125	425.00	37	159.17	14	49.63	13	35.24	10	30.91	12	44.75	8.00	10.53
23	SOUTH TWENTY FOUR PARGANS	400	1300.00	425	1823.56	91	423.83	108	412.14	58	196.91	116	441.30	14.50	33.95
<b>Total</b>		<b>4862</b>	<b>15800.00</b>	<b>4479</b>	<b>18667.01</b>	<b>1401</b>	<b>5405.11</b>	<b>1287</b>	<b>4746.59</b>	<b>677</b>	<b>2516.97</b>	<b>1174</b>	<b>4617.02</b>	<b>13.92</b>	<b>15.93</b>

**SVSKP loan:**

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

- Joint inspections with Block Supervisors/ 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:****(Amount in Crore)**

As on	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
30.09.2022	0	0	0.00	0	0.00	3738	25.71
31.03.2023	0	0	0.00	0	0.00	3624	24.76
30.09.2023	0	0	0.00	0	0.00	3563	24.35

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

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes have been made for projects up to Rupees One lakh, there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. The loan proposals with project cost beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding subsidy amount. Since the subsidy amount is capped at Rs. 90,000/- and most of the loan proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the proposals. In case of bigger loan projects, the banks may enhance the bank loan portion accordingly.

Out of Rs.86.37 Cr subsidy pendency in 12285 no of accounts for disbursement, as reported by WBSCL, only Rs.24.35 Cr subsidy is now pending for disbursement in 3,563 no of accounts as on 30.09.2023. SLBC requested the department to sensitize Prakalpa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

**PM Vishwakarma Scheme:**

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

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

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

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

Few salient features of the scheme are as under:

1. The minimum age of the beneficiary should be 18 years on the date of registration.
2. The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan.
3. The beneficiary should have undergone Skill Verification and successfully completed 5 – 7 days Basic Skill training to be eligible to avail first tranche of credit support of upto Rs. 1.00 lakh under the Scheme.
4. Toolkit Incentive & Training Stipend: A toolkit incentive of upto Rs 15,000 in the form of e-Vouchers at the beginning of Basic Skill Training. Training stipend will be Rs 500 per day.
5. Only applications received through online Vishwakarma portal will be entertained
6. After a successful three-step verification, the artisans and craftspeople will be formally registered under this Scheme as Vishwakarmas. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a Vishwakarma, making them eligible to avail all the benefits under the Scheme. Therefore, to avail credit facility under the scheme, borrower should have a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card.
7. The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a 'family' is defined as consisting of the husband, wife and unmarried children.
8. A person in government service and their family members shall not be eligible under the Scheme.
9. Udyam Assist Portal/ Udyam Registration is Mandatory
10. The scheme will be initially implemented for five years upto 2027-28, if not withdrawn/ amended by a further notification
11. In 1<sup>st</sup> Tranche, maximum loan amount upto ₹1.00 lac with tenure of 18 months and in 2<sup>nd</sup> Tranche, maximum loan amount upto ₹2.00 lac with tenure of 30 Months will be provided @ 5% ROI.
12. The beneficiaries who maintain a standard loan account, adopted digital transactions in their business and have undergone Advanced Skill Training of 15 days will be eligible for 2nd tranche. Further, 1<sup>st</sup> tranche loan shall be fully repaid.
13. 2<sup>nd</sup> tranche shall not be granted before six months of the disbursement of first tranche loan.
14. The loan will be Collateral free and will be secured by CGTMSE coverage, the cost of the guarantee fee will be borne by the Government.
15. Incentive for Digital Transaction: Re 1 per transaction for maximum upto 100 transactions (monthly).
16. Marketing Support: National Committee for Marketing (NCM) will provide services such as Quality Certification, Branding & Promotion, E-commerce linkage, Trade Fairs advertising, publicity and other marketing activities

## AGENDA – 9

### Progress in SHG-NRLM & SHG-NULM:

#### Progress in SHG-NRLM:

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

(Amt. in Rs. Crore)

As on	Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
30.09.2022	669638	17828.30	518030	8651.90
31.03.2023	669638	20007.20	898283	19150.63
<b>30.09.2023</b>	<b>751587</b>	<b>30002.71</b>	<b>600715</b>	<b>11709.71</b>

The total physical target of credit linkage for the State as a whole was 7,51,587 no. SHG with targeted amount of Rs.30,002.71 Crore disbursement for FY 2023-24.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of September quarter 2023, disbursed credit linkage of SHG stood at Rs.11,709.71 Crore (39.03% of financial target) covering 6,00,715 no of groups (79.93% of physical target) as against Credit Linkage of Rs.8,651.90 crore covering 5,18,030 no of groups at the end of September, 2022.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.09.2023 stood at Rs.22,519.58 crore.

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

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

Recently, in order to facilitate effective SHG loan applications, DAY NRLM has developed "Online SHG loan application system". It will help to submit loan applications to the bank branches timely and effective monitoring by Higher authorities of the Banks. Credentials for logging into the MoRD portal have been already shared with member banks. All member banks are requested to implement the "Online SHG loan application system" as directed by MoRD.

**Bank wise and District wise performance DAY-NRLM for June-September,2023 is furnished below:**

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.09.2023												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2023-24		Total Sanction		Total Disbursement as on 30.09.2023		Total Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	8286	348.12	3479	107.64	7865	135.76	11049	209.78	1.73	94.92%	39.00%
2	Bank of India	25300	997.62	12273	442.07	25211	650.54	30382	852.24	2.58	99.65%	65.21%
3	Bank of Maharashtra	0	0.00	0	0.00	86	1.73	354	3.60	2.01	0.00%	0.00%
4	Canara Bank	16990	710.13	9117	309.95	18534	344.49	24420	508.15	1.86	109.09%	48.51%
5	Central Bank of India	36671	1591.76	19192	743.32	34051	671.48	57111	1484.82	1.97	92.86%	42.18%
6	Indian Bank	61736	2511.54	27587	959.44	51364	1037.19	103761	2127.09	2.02	83.20%	41.30%
7	Indian Overseas Bank	3297	134.65	1648	48.71	1879	36.90	6359	69.10	1.96	56.99%	27.41%
8	Punjab and Sind Bank	0	0.00	0	0.00	116	2.04	204	1.90	1.76	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	60573	2118.43	82883	1760.20	211526	3821.73	2.12	62.47%	31.35%
10	State Bank of India	105770	4379.38	51159	1804.65	94294	2162.86	142001	3154.41	2.29	89.15%	49.39%
11	UCO Bank	29748	1175.82	12575	429.85	19135	217.04	41742	643.11	1.13	64.32%	18.46%
12	Union Bank of India	7992	325.98	2903	89.93	9239	179.45	13808	266.50	1.94	115.60%	55.05%
<b>PSB total</b>		<b>428460</b>	<b>17790.41</b>	<b>200506</b>	<b>7053.9834</b>	<b>344657</b>	<b>7199.68</b>	<b>642717</b>	<b>13142.43</b>	<b>2.09</b>	<b>80.44%</b>	<b>40.47%</b>
13	Axis Bank	220	3.30	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	185	2.95	0	0.00	1	0.06	4	0.08	6.00	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	0	0.00	1	0.01	#DIV/0!	0.00%	0.00%
16	IDBI Bank	262	12.46	177	6.41	412	8.53	1946	19.96	2.07	157.25%	68.43%
<b>Pvt. Bank total</b>		<b>677</b>	<b>18.87</b>	<b>177</b>	<b>6.41</b>	<b>413</b>	<b>8.59</b>	<b>1951</b>	<b>20.05</b>	<b>2.08</b>	<b>61.00%</b>	<b>45.52%</b>
17	BGVB (PNB)	124482	5252.53	52166	1790.51	135900	1647.62	225615	4208.13	1.21	109.17%	31.37%
18	PBGB (UCO)	64875	2612.92	28037	1028.35	36306	1245.65	86955	1951.34	3.43	55.96%	47.67%
19	UBKGB (CBI)	28093	1327.98	13498	518.78	43115	804.76	57297	1553.14	1.87	153.47%	60.60%
<b>RRB Total</b>		<b>217450</b>	<b>9193.43</b>	<b>93701</b>	<b>3337.64</b>	<b>215321</b>	<b>3698.03</b>	<b>369867</b>	<b>7712.61</b>	<b>1.72</b>	<b>99.02%</b>	<b>40.22%</b>
20	Co-Operative Bank	0	0.00	0	0.00	293	8.01	1686	25.41	2.73	#DIV/0!	#DIV/0!
21	Co-Operative Bank (Non Portal)	105000	3000.00	27006	537.18	40031	795.40	134488	1619.08	1.99	38.12%	26.51%
<b>Co-Op Bank total</b>		<b>105000</b>	<b>3000.00</b>	<b>27006</b>	<b>537.18</b>	<b>40324</b>	<b>803.41</b>	<b>136174</b>	<b>1644.49</b>	<b>1.99</b>	<b>38.40%</b>	<b>26.78%</b>
<b>Grand Total</b>		<b>751587</b>	<b>30002.71</b>	<b>321390</b>	<b>10935.22</b>	<b>600715</b>	<b>11709.71</b>	<b>1150709</b>	<b>22519.58</b>	<b>1.95</b>	<b>79.93%</b>	<b>39.03%</b>

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 30.09.2023												
(Amount in Crore)												
Sl No.	District	Target 2023-24		Sanctioned		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	11359	571.47	6664	255.09	13789	255.81	22252	537.85	1.86	121.39%	44.76%
2	Bankura	34275	1,387.78	17549	534.84	26015	451.04	55581	959.79	1.73	75.90%	32.50%
3	Birbhum	48800	1,961.07	22203	904.67	29273	802.10	65937	1327.73	2.74	59.99%	40.90%
4	Coochbehar	26325	1,358.24	12217	516.74	38505	702.86	53578	1502.90	1.83	146.27%	51.75%
5	Dakshin Dinajpur	16225	615.63	7360	231.52	15832	192.13	24882	426.00	1.21	97.58%	31.21%
6	Darjeeling	6039	263.56	2998	120.75	5320	138.30	7035	202.41	2.60	88.09%	52.47%
7	Hooghly	31160	1,241.52	16937	549.22	29923	604.24	47945	1032.33	2.02	96.03%	48.67%
8	Howrah	29888	1,147.47	11797	392.13	19787	463.12	36243	768.13	2.34	66.20%	40.36%
9	Jalpaiguri	20557	963.48	12813	459.22	22371	431.00	36247	878.83	1.93	108.82%	44.73%
10	Jhargram	13500	540.10	8205	317.39	9471	195.08	18091	361.95	2.06	70.16%	36.12%
11	Kalimpong	2865	113.30	1224	50.89	2414	71.91	3284	108.16	2.98	84.26%	63.47%
12	Malda	31998	1,249.07	13952	433.53	31579	404.84	57374	1003.68	1.28	98.69%	32.41%
13	Murshidabad	35493	1,792.03	20755	669.02	43270	608.12	81758	1296.84	1.41	121.91%	33.93%
14	Nadia	32284	1,140.91	13486	405.15	31794	454.73	57169	942.24	1.43	98.48%	39.86%
15	North 24 Parganas	47629	1,792.98	19422	594.32	39275	577.03	68238	1209.50	1.47	82.46%	32.18%
16	Paschim Bardhaman	11361	349.34	3360	89.58	4710	121.62	10737	182.54	2.58	41.46%	34.81%
17	Paschim Medinipur	49304	1,876.20	20481	702.27	31013	778.55	62589	1440.10	2.51	62.90%	41.50%
18	Purba Bardhaman	46500	1,883.29	19358	734.15	27205	799.88	58120	1292.80	2.94	58.51%	42.47%
19	Purba Medinipur	53285	3,037.57	27086	1284.89	39109	1252.70	77722	2336.98	3.20	73.40%	41.24%
20	Purulia	23200	748.97	9318	247.22	15425	202.86	38997	522.19	1.32	66.49%	27.08%
21	Siliguri M.P.	8502	328.73	4320	152.27	8553	150.65	11515	318.16	1.76	100.60%	45.83%
22	South 24 Parganas	47942	1,964.30	12898	401.19	52066	934.13	79988	1514.19	1.79	108.60%	47.56%
23	Uttar Dinajpur	18096	675.70	9981	352.00	23373	313.88	37775	695.55	1.34	129.16%	46.45%
24	Kolkata	0	0.00	0	0.00	612	7.73	3164	39.63	1.26	100.00%	100.00%
<b>Total</b>		<b>646587</b>	<b>27,002.71</b>	<b>294384</b>	<b>10398.04</b>	<b>560684</b>	<b>10914.31</b>	<b>1016221</b>	<b>20900.49</b>	<b>1.95</b>	<b>86.71%</b>	<b>40.42%</b>
Co-Operative Bank		105000	3,000.00	27006	537.18	40031	795.40	134488	1619.08	1.99	38.12%	26.51%
<b>Grand Total</b>		<b>751587</b>	<b>30,002.71</b>	<b>321390</b>	<b>10935.22</b>	<b>600715</b>	<b>11709.71</b>	<b>1150709</b>	<b>22519.58</b>	<b>1.95</b>	<b>79.93%</b>	<b>39.03%</b>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Dual Authentication status:**

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

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

### **E- Shakti portal of NABARD:**

E-Shakti project was launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal. It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1<sup>st</sup> march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

### **Progress in NULM:**

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17,965 beneficiaries (both Individual, Groups & SHGs) for the FY 2023-24.

At the end of September quarter 2023, 8,799 no. proposals were sponsored to banks, out of which 4,723 cases have so far been sanctioned & 4,278 cases have been disbursed including spill over cases from previous year.

### **Comparison of DAY-NULM performance for last Financial Year:**

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
30.09.2022	18722	3989	1538	22.82
31.03.2023	18722	12299	9110	155.52
<b>30.09.2023</b>	<b>17965</b>	<b>8799</b>	<b>4278</b>	<b>79.94</b>

**Bankwise performance report of SEP-G under DAY NULM as on September 2023 for FY 2023-24**

(Amount in Lakh)

SI No	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
2	Bank of India	33	99.00	23	19	56.36	19	56.36	0
3	Bank of Maharashtra	1	3.00	1	1	2.97	1	2.97	0
4	Canara Bank	19	57.00	6	5	14.83	4	11.86	1
5	Central Bank of India	4	12.00	0	0	0.00	0	0.00	1
6	Indian Bank	44	132.00	17	16	47.46	10	29.66	1
7	Indian Overseas Bank	7	21.00	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	1	3.00	0	0	0.00	0	0.00	0
9	Punjab National Bank	53	159.00	6	4	11.86	3	8.90	0
10	State Bank of India	29	87.00	0	0	0.00	0	0.00	0
11	UCO Bank	19	57.00	0	0	0.00	0	0.00	0
12	Union Bank of India	8	24.00	7	5	14.83	3	8.90	1
<b>Total of PSUs</b>		<b>231</b>	<b>693.00</b>	<b>69</b>	<b>58</b>	<b>172.03</b>	<b>45</b>	<b>133.47</b>	<b>5</b>
13	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	2	6.00	0	0	0.00	0	0.00	0
<b>Total of PVTs</b>		<b>2</b>	<b>6.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
16	BGVB (UBI)	35	105.00	6	4	11.86	1	2.97	1
17	PBGB (UCO)	5	15.00	5	2	5.93	1	2.97	0
18	UBKGB (CBI)	9	27.00	11	7	20.76	6	17.80	0
<b>Total of RRBs</b>		<b>49</b>	<b>147.00</b>	<b>22</b>	<b>13</b>	<b>38.56</b>	<b>8</b>	<b>23.73</b>	<b>1</b>
19	W.B. St. Co-op.Bk	37	111.00	7	5	14.83	3	8.90	0
<b>Total of Co-Optvs</b>		<b>37</b>	<b>111.00</b>	<b>7</b>	<b>5</b>	<b>14.83</b>	<b>3</b>	<b>8.90</b>	<b>0</b>
<b>Grand Total</b>		<b>319</b>	<b>957.00</b>	<b>98</b>	<b>76</b>	<b>225.42</b>	<b>56</b>	<b>166.10</b>	<b>6</b>

**Districtwise performance report of SEP-G under DAY NULM as on September 2023 for FY 2023-24**

(Amount in Lakh)

SI No	Name of the District	Target FY 23-24	Target -Amount of SEP-G Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
2	Bankura	6	18.00	1	3	8.90	1	2.97	0
3	Birbhum	16	48.00	31	26	77.12	25	74.23	3
4	CoochBehar	14	42.00	7	3	8.90	3	8.90	1
5	Dakshin Dinajpur	7	21.00	1	1	2.97	1	2.97	0
6	Darjeeling	9	27.00	5	2	5.93	2	5.93	0
7	Hooghly	26	78.00	13	4	11.86	3	8.90	1
8	Howrah	6	18.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	8	24.00	1	1	2.97	1	2.97	1
10	Jhargram	1	3.00	0	0	0.00	0	0.00	0
11	Kalimpong	5	15.00	0	0	0.00	0	0.00	0
12	Kolkata	5	15.00	0	0	0.00	0	0.00	0
13	Malda	5	15.00	2	2	5.93	2	5.93	0
14	Murshidabad	24	72.00	1	4	11.86	1	2.97	0
15	Nadia	24	72.00	4	4	11.86	1	2.97	0
16	North 24 Parganas	57	171.00	11	6	17.80	4	11.86	0
17	Paschim Burdwan	9	27.00	0	3	8.90	1	2.89	0
18	Paschim Medinipur	19	57.00	0	2	5.93	0	0.00	0
19	Purba Burdwan	12	36.00	2	3	8.90	2	5.93	0
20	Purba Medinipur	19	57.00	7	7	20.76	7	20.76	0
21	Purulia	4	12.00	2	1	2.97	1	2.97	0
22	South 24 Parganas	13	39.00	3	2	5.93	1	2.97	0
23	Uttar Dinajpur	22	66.00	7	0	0.00	0	0.00	0
<b>Grand Total</b>		<b>319</b>	<b>957.00</b>	<b>98</b>	<b>76</b>	<b>225.42</b>	<b>56</b>	<b>166.10</b>	<b>6</b>

**Bankwise performance report of SEP-I under DAY NULM as on September 2023 for FY 2023-24**

(Amount in Lakh)

Sl. No.	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
2	Bank of India	347	694.00	288	167	195.06	121	141.33	30
3	Bank of Maharashtra	37	74.00	27	7	8.18	5	5.84	15
4	Canara Bank	204	408.00	39	16	18.69	16	18.43	21
5	Central Bank of India	116	232.00	24	7	8.18	7	8.18	14
6	Indian Bank	391	782.00	151	82	95.78	72	84.10	31
7	Indian Overseas Bank	68	136.00	34	10	11.68	7	8.18	11
8	Punjab & Sind Bank	14	28.00	13	1	1.17	1	1.17	6
9	Punjab National Bank	673	1346.00	147	85	96.41	75	85.10	43
10	State Bank of India	324	648.00	61	31	36.21	26	30.37	11
11	UCO Bank	255	510.00	53	23	26.86	23	26.86	8
12	Union Bank of India	193	386.00	125	72	84.10	72	84.10	28
<b>Total of PSUs</b>		<b>2804</b>	<b>5608.00</b>	<b>1016</b>	<b>528</b>	<b>613.83</b>	<b>449</b>	<b>521.67</b>	<b>240</b>
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	12	24.00	54	37	43.22	37	43.22	13
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujjivan Small Finance Bank	0	0.00	17	6	7.01	4	4.67	0
17	IDBI Bank	14	28.00	7	1	1.17	1	1.17	3
<b>Total of PVTs</b>		<b>26</b>	<b>52.00</b>	<b>78</b>	<b>44</b>	<b>51.39</b>	<b>42</b>	<b>49.06</b>	<b>16</b>
18	BGVB (UBI)	175	350.00	88	79	92.27	75	87.60	11
19	PBGB (UCO)	42	84.00	38	17	19.86	18	21.02	11
20	UBKGB (CBI)	53	106.00	33	14	16.35	14	16.35	6
<b>Total of RRBs</b>		<b>270</b>	<b>540.00</b>	<b>159</b>	<b>110</b>	<b>128.48</b>	<b>107</b>	<b>124.98</b>	<b>28</b>
21	W.B. St. Co-op.Bk	141	282.00	42	28	35.48	28	35.48	25
<b>Total of Co-Optvs</b>		<b>141</b>	<b>282.00</b>	<b>42</b>	<b>28</b>	<b>35.48</b>	<b>28</b>	<b>35.48</b>	<b>25</b>
<b>Grand Total</b>		<b>3241</b>	<b>6482.00</b>	<b>1295</b>	<b>710</b>	<b>829.19</b>	<b>626</b>	<b>731.19</b>	<b>309</b>

**Districtwise performance report of SEP-I under DAY NULM as on September 2023 for FY 2023-24**

(Amount in Lakh)

Sl No	Name of the District	Target FY FY 23-24	Target - Amount of SEP-I Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
2	Bankura	59	118.00	39	19	22.19	18	21.02	42
3	Birbhum	187	374.00	187	69	80.59	65	75.92	38
4	CoochBehar	126	252.00	35	9	10.51	9	10.51	17
5	Dakshin Dinajpur	61	122.00	47	15	17.52	15	17.52	13
6	Darjeeling	118	236.00	18	15	17.52	16	18.69	3
7	Hooghly	291	582.00	118	80	93.44	79	92.27	6
8	Howrah	104	208.00	7	7	8.18	7	8.18	2
9	Jalpaiguri	88	176.00	33	18	21.02	17	19.86	3
10	Jhargram	20	40.00	0	0	0.00	0	0.00	0
11	Kalimpong	17	34.00	0	0	0.00	0	0.00	0
12	Kolkata	120	240.00	53	44	51.39	40	46.72	6
13	Malda	45	90.00	7	1	1.27	1	1.27	4
14	Murshidabad	194	388.00	22	20	23.36	18	21.02	7
15	Nadia	252	504.00	89	65	75.92	63	73.59	8
16	North 24 Parganas	646	1292.00	294	178	207.71	160	186.69	64
17	Paschim Burdwan	100	200.00	67	3	3.50	3	3.50	42
18	Paschim Medinipur	183	366.00	71	23	26.86	23	26.86	12
19	Purba Burdwan	167	334.00	50	19	22.19	20	23.36	11
20	Purba Medinipur	116	232.00	69	64	74.75	12	14.02	7
21	Purulia	57	114.00	14	8	9.34	7	8.18	4
22	South 24 Parganas	160	320.00	53	41	47.89	41	47.89	8
23	Uttar Dinajpur	95	190.00	19	11	12.85	11	12.85	7
<b>Grand Total</b>		<b>3241</b>	<b>6482.00</b>	<b>1295</b>	<b>710</b>	<b>829.31</b>	<b>626</b>	<b>731.19</b>	<b>309</b>

**Bankwise performance report of SHG Credit Linkage under DAY NULM as on Sept 2023 for FY 2023-24**

(Amount in Lakh)

Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 23-24		No. of Sponsored Application in FY 23-24	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3810	720	1080.00	334	146	288.11	144	284.17	188
2	Bank of India	5846	1035	1552.50	636	444	876.18	399	787.38	192
3	Bank of Maharashtra	240	58	87.00	116	89	175.63	85	167.74	23
4	Canara Bank	4068	705	1057.50	388	196	386.78	193	380.86	192
5	Central Bank of India	2273	422	633.00	194	80	157.87	78	153.92	114
6	Indian Bank	12213	2648	3972.00	1213	702	1385.31	615	1213.63	511
7	Indian Overseas Bank	1647	292	438.00	186	63	124.32	60	118.40	123
8	Punjab & Sind Bank	469	89	133.50	46	24	47.36	20	39.47	22
9	Punjab National Bank	17207	2942	4413.00	1353	618	1219.55	567	1118.91	735
10	State Bank of India	8863	1310	1965.00	743	358	706.47	296	584.12	385
11	UCO Bank	6269	1173	1759.50	460	278	548.60	283	558.47	182
12	Union Bank of India	2785	583	874.50	410	173	341.39	171	337.45	237
<b>Total of PSUs</b>		<b>65690</b>	<b>11977</b>	<b>17965.50</b>	<b>6079</b>	<b>3171</b>	<b>6257.59</b>	<b>2911</b>	<b>5744.51</b>	<b>2904</b>
13	Bandhan Bank	0	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	1145	90	135.00	22	0	0.00	0	0.00	22
<b>Total of PVTs</b>		<b>1145</b>	<b>90</b>	<b>135.00</b>	<b>22</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>22</b>
16	BGVB (UBI)	4483	647	970.50	322	189	372.97	188	371.00	133
17	PBGB (UCO)	1253	212	318.00	148	98	193.39	107	211.15	50
18	UBKGB (CBI)	2363	351	526.50	140	94	185.50	95	187.47	46
<b>Total of RRBs</b>		<b>8099</b>	<b>1210</b>	<b>1815.00</b>	<b>610</b>	<b>381</b>	<b>751.86</b>	<b>390</b>	<b>769.62</b>	<b>229</b>
19	W.B. St. Co-op.Bk	5037	1128	1692.00	695	385	759.75	295	582.15	310
<b>Total of Co-Optvs</b>		<b>5037</b>	<b>1128</b>	<b>1692.00</b>	<b>695</b>	<b>385</b>	<b>759.75</b>	<b>295</b>	<b>582.15</b>	<b>310</b>
<b>Grand Total</b>		<b>79971</b>	<b>14405</b>	<b>21607.50</b>	<b>7406</b>	<b>3937</b>	<b>7769.20</b>	<b>3596</b>	<b>7096.27</b>	<b>3465</b>

**Districtwise performance report of SHG Credit Linkage under DAY NULM as on September 2023 for FY 2023-24**

(Amount in Lakh)

Sl No	District	No. of Active SHGs	Target FY 23-24	Target -Amount of SHG Loan to be disbursed FY 23-24	No. of Sponsored Application in FY FY 23-24	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	1319	185	277.50	44	23	45.39	22	43.41	17
2	Bankura	2547	312	468.00	205	192	378.89	138	272.33	13
3	Birbhum	3931	887	1330.50	543	205	404.54	210	414.41	338
4	CoochBehar	1818	440	660.00	72	47	92.75	46	90.78	25
5	Dakshin Dinajpur	1973	395	592.50	167	156	307.85	67	132.22	11
6	Darjeeling	2499	480	720.00	230	139	274.30	132	260.49	91
7	Hooghly	6635	1123	1684.50	690	343	676.87	345	680.82	347
8	Howrah	2013	544	816.00	217	64	126.30	65	128.27	153
9	Jalpaiguri	1841	297	445.50	194	149	294.03	149	294.03	45
10	Jhargram	529	87	130.50	18	12	23.68	12	23.68	6
11	Kalimpong	192	80	120.00	7	7	13.81	7	13.81	0
12	Kolkata	1801	300	450.00	306	103	203.26	97	191.42	203
13	Malda	912	262	393.00	74	22	43.41	25	49.33	52
14	Murshidabad	6030	1021	1531.50	249	162	319.69	167	329.55	87
15	Nadia	6459	1160	1740.00	656	387	763.70	342	674.90	269
16	North 24 Parganas	17095	3200	4800.00	1462	848	1673.43	776	1531.34	614
17	Paschim Burdwan	3184	602	903.00	411	109	215.10	110	217.07	302
18	Paschim Medinipur	4338	658	987.00	416	243	479.53	237	467.69	173
19	Purba Burdwan	3751	502	753.00	306	241	475.58	218	430.20	65
20	Purba Medinipur	3417	366	549.00	390	131	258.51	134	264.43	259
21	Purulia	1250	190	285.00	90	74	146.03	74	146.03	16
22	South 24 Parganas	4075	824	1236.00	442	209	412.44	169	333.50	233
23	Uttar Dinajpur	2362	490	735.00	217	71	140.11	54	106.56	146
<b>Grand Total</b>		<b>79971</b>	<b>14405</b>	<b>21607.50</b>	<b>7406</b>	<b>3937</b>	<b>7769.20</b>	<b>3596</b>	<b>7096.27</b>	<b>3465</b>

## AGENDA – 10

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

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

#### **Objectives:**

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

#### **Support from NABARD**

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

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

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

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

#### **Performance of JLGs loan during the FY 2023-24 as on 30.09.2023:**

**(Amt. in Rs. Crore)**

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
30.09.2022	61000	159700	1203.42	159670	1203.61
31.03.2023	61000	665936	7943.23	668895	17120.77
30.09.2023	61000	406550	4425.28	404833	4418.29

**Bank wise progress of JLGs as on 30.09.2023 is annexed:**

Progress of JLG in FY 2023-24 as on 30.09.2023								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY ( 01.04.23 to 30.09.2023)		JLGs Credit Linked (Disbursed) during the FY ( 01.04.23 to 30.09.2023)		Outstanding position of JLGs as on 30.09.2023	
			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	30	1.44	30	1.44	56	1.43
3	Bank of Maharashtra	100	0	0.00	0	0.00	2	0.02
4	Canara Bank	3000	1250	7.87	1250	7.87	1757	24.03
5	Central Bank of India	2400	0	0.00	0	0.00	246	1.77
6	Indian Bank	4300	2520	6.20	749	4.39	843	11.12
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	21	0.57	28	0.89	3563	56.23
10	State Bank of India	9000	18036	87.35	18036	87.35	31668	131.36
11	UCO Bank	2700	151	3.02	201	4.02	350	4.89
12	Union Bank of India	900	3642	73.30	3642	66.84	10062	136.01
<b>Total PSU</b>		<b>36200</b>	<b>25650</b>	<b>179.75</b>	<b>23936</b>	<b>172.80</b>	<b>48547</b>	<b>366.87</b>
13	Axis Bank	1000	0	0.00	0	0.00	315886	5449.57
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	1785	7.40	1785	7.40	6907	21.39
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	20764	401.63	20764	401.63	87755	841.48
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	3114	10.46	3114	10.46	35693	56.40
23	Indusind Bank	500	88811	1812.84	88811	1812.84	198763	3535.44
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	28472	440.03	28472	440.03	113165	878.69
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	439	6.67	439	6.67	1218	12.30
<b>Total PVT</b>		<b>8700</b>	<b>143385</b>	<b>2679.02</b>	<b>143385</b>	<b>2679.02</b>	<b>759387</b>	<b>10795.27</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	19266	171.37	19266	171.37	50413	327.25
35	Jana Small Finance Bank	500	5320	108.52	5320	108.52	17875	216.79
36	Ujjivan Small Finance Bank	3000	206152	1249.98	206152	1249.98	675327	3218.82
37	Utkarsh Small Finance Bank	1000	5713	23.95	5713	23.95	17370	45.96
<b>Total Small Finance</b>		<b>5000</b>	<b>236451</b>	<b>1553.82</b>	<b>236451</b>	<b>1553.82</b>	<b>760985</b>	<b>3808.81</b>
38	BGVB (PNB)	6000	11	0.13	8	0.09	5372	20.39
39	PBGB (UCO)	500	76	1.20	76	1.20	1256	19.63
40	UBKGB (CBI)	1600	0	0.00	0	0.00	1859	5.09
<b>Total RRB</b>		<b>8100</b>	<b>87</b>	<b>1.33</b>	<b>84</b>	<b>1.29</b>	<b>8487</b>	<b>45.11</b>
41	WB State Co-Op Bank Ltd.	3000	977	11.37	977	11.37	6709	46.39
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	79	0.95
<b>Total Co-Optv</b>		<b>3000</b>	<b>977</b>	<b>11.37</b>	<b>977</b>	<b>11.37</b>	<b>6788</b>	<b>47.34</b>
<b>Grand Total</b>		<b>61000</b>	<b>406550</b>	<b>4425.28</b>	<b>404833</b>	<b>4418.29</b>	<b>1584194</b>	<b>15063.40</b>

## AGENDA – 11

### Progress in West Bengal Student Credit Card (WBSCC):

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. Maximum loan limit is Rs.10.00 lac and margin requirement is nil up to Rs.4.00 lac and 5% above Rs.4.00 lac. This arrangement benefits all categories of students irrespective of income for pursuing education / research from class 10 onwards in India and overseas and intends to provide affordable higher education. The Arrangement, envisages uplifting the students from the grass root level and increasing the number of qualified technicians / professionals in the nation.

As on 30.09.2023 Member Banks have cumulatively sanctioned 58,298 no. of WBSCC proposals, and 19,952 no. of proposals are pending at various Bank Branches. Member Banks are requested to dispose of the pending cases in time bound manner.

### Bank wise progress of WBSCC as on 30.09.2023 is annexed:

<b>Bank wise Progress Report of WBSCC Scheme as on 30.09.2023</b>							
Sl No.	Bank Name	Pending Application as on 30.09.2023	Provisionally Approved as on 30.09.2023	Actual Pending as on 30.09.2023	Sanctioned Application as on 30.09.2023	Disbursement as on 30.09.2023	Returned Application as on 30.09.2023
1	All Co-Operative Banks	1387	51	1336	11571	5134	159
2	Axis Bank	1008	427	581	686	502	337
3	BGVB	98	15	83	2513	1631	32
4	Bank of Baroda	541	49	492	738	659	183
5	Bank of India	518	53	465	1399	633	50
6	Canara Bank	204	9	195	1679	1116	59
7	Central Bank of India	605	124	481	369	262	84
8	Federal Bank	15	0	15	3	2	0
9	HDFC Bank	875	75	800	1993	1810	53
10	ICICI Bank	406	140	266	947	710	11
11	IDBI Bank	188	0	188	0	0	2
12	Indian Bank	525	48	477	2571	763	103
13	Indian Overseas Bank	185	30	155	182	126	45
14	PBGB	77	23	54	872	681	8
15	Punjab National Bank	3862	473	3389	17653	11417	632
16	State Bank of India	7264	964	6300	9352	5351	371
17	UCO Bank	1594	96	1498	4004	2814	91
18	Union Bank of India	565	52	513	1671	1114	27
19	UBKGB	35	7	28	95	82	12
<b>TOTAL</b>		<b>19952</b>	<b>2636</b>	<b>17316</b>	<b>58298</b>	<b>34807</b>	<b>2259</b>

## AGENDA – 12

### Progress in Education Loan & Housing Loan:

<b>Education Loan</b>
-----------------------

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

#### **Outstanding Position:**

(Amount Rs in crore)

September, 2022	March, 2023	September, 2023
3146.09	4355.01	5497.13

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

(Amount Rs in crore)

September, 2022		March, 2023		September, 2023	
No.	Amount	No.	Amount	No.	Amount
40230	805.93	88264	1789.73	37000	626.75

#### **The achievement vis-à-vis annual target as on 30.09.2023 for FY 2023-24 is as follows:**

Target	Achievement	% of Achievement
5,537.50	626.75	11.32 %

With disbursement of Rs.626.75 Crore against Annual Target of Rs. 5,537.50 crore for FY 2023-24, the achievement is 11.32%, which is very low. Banks are to scout for quality education loan proposals aggressively to achieve the target set for FY 2023-24.

**Progress of Education Loan as on 30.09.2023**

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	725	58.00	4302	262.00
2	Bank of India	2147	25.03	5595	154.29
3	Bank of Maharashtra	146	3.36	415	21.96
4	Canara Bank	2221	27.82	5488	207.90
5	Central Bank of India	1113	32.12	5808	908.00
6	Indian Bank	48	2.88	450	1468.92
7	Indian Overseas Bank	104	10.29	1071	37.72
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	9046	99.05	20507	630.17
10	State Bank of India	12234	123.88	32825	1621.09
11	UCO Bank	2223	17.75	5268	117.10
12	Union Bank of India	1965	48.89	4596	214.49
<b>Total PSU</b>		<b>31972</b>	<b>449.07</b>	<b>83838</b>	<b>4911.29</b>
13	Axis Bank	257	24.00	1828	134.00
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	1	0.20	0	0.00
19	HDFC Bank	1399	31.07	4085	95.51
20	ICICI Bank	434	65.69	1666	152.21
21	IDBI Bank	73	3.23	667	27.24
22	IDFC First Bank	69	12.78	200	44.36
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.03	15	0.84
25	Karur Vysya Bank	0	0.00	10	0.43
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	1	1.40
32	YES Bank	18	1.76	32	2.83
<b>Total PVT</b>		<b>2252</b>	<b>138.75</b>	<b>8520</b>	<b>459.84</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	957	6.32	1790	26.57
39	PBGB (UCO)	151	1.55	959	17.09
40	UBKGB (CBI)	24	0.40	139	1.91
<b>Total RRB</b>		<b>1132</b>	<b>8.27</b>	<b>2888</b>	<b>45.57</b>
41	WB State Co-Op Bank Ltd.	1644	30.66	4194	80.43
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1644</b>	<b>30.66</b>	<b>4194</b>	<b>80.43</b>
<b>Grand Total</b>		<b>37000</b>	<b>626.75</b>	<b>99440</b>	<b>5497.13</b>

## Housing Loan

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

### Outstanding Position:

(Amount Rs. in crore)

September, 2022	March, 2023	September, 2023
74712.44	86226.66	103082.13

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

(Amount Rs in crore)

September, 2022		March, 2023		September, 2023	
No.	Amount	No.	Amount	No.	Amount
114360	11601.15	284193	26026.21	80047	11728.95

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 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
25028.70	11728.95	46.86%

With disbursement of Rs11,728.95 Crore against Annual Target of Rs. 25,028.70 Crore for FY 2023-24, the achievement is 46.86%.

**Progress of Housing Loan as on 30.09.2023**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3421	585.00	26584	4587.00
2	Bank of India	2900	466.80	28424	3666.32
3	Bank of Maharashtra	329	41.05	2231	393.22
4	Canara Bank	3351	253.20	13750	1985.70
5	Central Bank of India	2020	174.36	11744	1722.78
6	Indian Bank	2034	408.48	39564	9591.88
7	Indian Overseas Bank	279	54.21	5733	818.44
8	Punjab & Sind Bank	3	0.75	1982	224.90
9	Punjab National Bank	7436	997.98	69518	7967.07
10	State Bank of India	16595	4804.68	273539	42779.92
11	UCO Bank	3089	375.60	20933	2451.76
12	Union Bank of India	2254	230.59	13413	1854.84
<b>Total PSU</b>		<b>43711</b>	<b>8392.70</b>	<b>507415</b>	<b>78043.83</b>
13	Axis Bank	1483	138.00	13322	2921.00
14	Bandhan Bank	3320	318.49	17495	1350.62
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.	2	1.30	29	10.64
18	Federal Bank	18	60.18	38	235.00
19	HDFC Bank	4700	190.15	35567	4002.23
20	ICICI Bank	2382	1307.23	25925	8398.19
21	IDBI Bank	2855	715.60	26552	4276.25
22	IDFC First Bank	57	14.65	563	111.73
23	Indusind Bank	0	0.00	4	0.04
24	Karnataka Bank Ltd.	39	12.93	852	173.17
25	Karur Vysya Bank	40	10.06	450	78.76
26	Kotak Mahindra Bank	26	4.31	204	39.89
27	Lakshmi Vilas Bank (DBS)	2	2.39	106	41.62
28	Ratnakar Bank Ltd	0	0.00	73	4.89
29	South Indian Bank Ltd.	3	0.30	125	23.39
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	13	1.75
32	YES Bank	88	30.28	447	160.22
<b>Total PVT</b>		<b>15015</b>	<b>2805.87</b>	<b>121765</b>	<b>21829.40</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	1	0.00
35	Jana Small Finance Bank	2102	14.24	4125	44.16
36	Ujjivan Small Finance Bank	16896	199.57	43529	633.11
37	Utkarsh Small Finance Bank	33	3.27	80	13.56
<b>Total Small Finance</b>		<b>19031</b>	<b>217.08</b>	<b>47735</b>	<b>690.83</b>
38	BGVB (PNB)	453	50.57	7050	428.08
39	PBGB (UCO)	794	103.83	4811	369.38
40	UBKGB (CBI)	573	94.50	2846	294.12
<b>Total RRB</b>		<b>1820</b>	<b>248.90</b>	<b>14707</b>	<b>1091.58</b>
41	WB State Co-Op Bank Ltd.	401	61.89	13538	1225.49
42	WBSCARD Bank Ltd.	69	2.51	3766	201.00
<b>Total Co-Optv</b>		<b>470</b>	<b>64.40</b>	<b>17304</b>	<b>1426.49</b>
<b>Grand Total</b>		<b>80047</b>	<b>11728.95</b>	<b>708926</b>	<b>103082.13</b>

**AGENDA – 13**

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 9.58%, amounting Rs.63,039.43 Crore as on September, 2023 in the state of West Bengal, in comparison to Rs.77,246.17 Crore as on September, 2022.

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

**(Rs. In crore)**

Year	Gross Advance	Gross NPA	% to Gross NPA
September, 2022	556851.03	77246.17	13.87%
March, 2023	586679.72	71577.77	12.20%
September, 2023	658121.69	63039.43	9.58%

NPA level has been decreased from 13.87% as of September, 2022 to 9.58% as of September, 2023. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

**Recovery Mechanism & Performance:**

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2023 stood at 51.38%, 31.33% and 29.15% respectively.

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

Sector wise NPA Position as on 30.09.2023													
Sr. No.	Bank Name	(Amount in Crore)										Grand Total	
		Agriculture		MSME		OPS		Total Prisec		NPS		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	1913.00	67.27	4402.00	273.87	6409.00	0.44	12724.00	341.58	12939.42	77.93	25663.42	419.51
2	Bank of India	3995.94	453.51	4562.93	924.69	2186.15	79.52	10745.02	1457.72	14380.15	3161.26	25125.17	4618.98
3	Bank of Maharashtra	592.29	15.60	351.77	35.68	220.41	3.09	1164.47	54.37	923.60	4.16	2088.07	58.53
4	Canara Bank	2389.90	200.81	4910.71	1135.56	1195.67	2524.45	8496.28	3860.82	11224.93	412.20	19721.21	4273.02
5	Central Bank of India	2289.64	195.53	2097.03	405.00	1485.34	60.73	5872.01	661.26	3821.71	2483.61	9693.72	3144.87
6	Indian Bank	5407.08	135.09	7703.14	540.21	10502.73	119.21	23612.95	794.51	21864.08	120.48	45477.03	914.99
7	Indian Overseas Bank	1355.82	230.25	2634.75	470.23	941.10	29.36	4931.67	729.84	3001.55	2403.61	7933.22	3133.45
8	Punjab & Sind Bank	104.37	0.68	656.57	160.00	190.38	0.11	951.32	160.79	2453.72	36.20	3405.04	196.99
9	Punjab National Bank	12196.20	2577.52	13735.28	3834.97	4263.61	201.55	30195.10	6614.04	55972.06	8699.06	86167.16	15313.10
10	State Bank of India	8001.55	477.24	10318.17	197.60	32108.43	65.96	50428.15	740.80	56252.17	127.09	106680.32	867.89
11	UCO Bank	1298.03	381.54	4682.37	804.46	2952.40	422.92	8932.80	1608.92	9297.44	5278.20	18230.24	6887.12
12	Union Bank of India	2177.78	408.14	6034.05	1097.12	1770.88	47.99	9982.71	1553.25	21384.26	6993.72	31366.97	8546.97
	<b>Total PSU</b>	<b>41721.60</b>	<b>5143.18</b>	<b>62088.77</b>	<b>9879.39</b>	<b>64226.11</b>	<b>3555.33</b>	<b>168036.48</b>	<b>18577.90</b>	<b>272214.08</b>	<b>29797.52</b>	<b>381551.57</b>	<b>48375.43</b>
13	Axis Bank	5396.75	91.00	12092.25	150.00	1331.00	26.00	18820.00	267.00	18144.00	1692.00	36964.00	1959.00
14	Bandhan Bank	1979.66	250.47	5759.88	746.55	10186.27	1230.32	17925.81	2227.35	10791.21	575.76	28717.02	2803.11
15	Catholic Syrian Bank Ltd.	4.49	0.05	0.44	0.39	2.55	0.00	7.48	0.45	10.11	2.22	17.59	2.66
16	City Union Bank Ltd.	0.00	0.00	156.29	0.00	0.00	0.00	156.29	0.00	0.00	0.00	156.29	0.00
17	Dhanlaxmi Bank Ltd.	10.27	0.00	0.11	0.00	10.64	0.00	21.02	0.00	96.05	0.00	117.07	0.00
18	Federal Bank	14.82	13.77	713.27	4.57	758.03	3.61	1486.12	21.95	145.20	45.21	1631.32	67.16
19	HDFC Bank	1047.35	42.83	15124.39	937.57	4496.73	164.24	20668.47	1144.64	37381.74	965.84	58050.22	2110.48
20	ICICI Bank	2434.04	81.67	13499.62	121.57	1286.21	24.84	17219.87	228.08	34643.93	1211.50	51863.80	1439.58
21	IDBI Bank	477.08	86.90	1103.96	238.00	2628.33	88.03	4209.37	412.93	2396.78	71.06	6606.15	483.99
22	IDFC First Bank	36.09	0.30	980.52	23.73	31.53	3.14	1048.14	27.17	4125.55	60.69	5173.68	87.86
23	Indusind Bank	2899.83	350.16	3082.10	185.91	2.48	2.38	5984.41	538.45	11244.07	42.74	17228.48	581.19
24	Karnataka Bank Ltd.	126.50	29.47	497.84	262.61	70.76	9.05	695.10	301.13	627.37	26.55	1322.47	327.68
25	Karur Vysya Bank	29.05	0.00	172.20	0.00	35.25	0.00	236.50	0.00	328.87	0.00	565.37	0.00
26	Kotak Mahindra Bank	680.30	10.27	3590.74	61.50	39.89	0.25	4310.93	72.02	5185.72	114.64	9496.65	186.66
27	Lakshmi Vilas Bank (DBS)	61.50	0.00	181.62	1.86	0.11	0.00	243.23	1.86	1191.84	270.00	1435.07	271.86
28	Ratnakar Bank Ltd	764.29	17.25	214.25	0.40	103.11	3.11	1081.65	20.75	3155.38	555.05	4237.03	575.80
29	South Indian Bank Ltd.	93.43	0.00	323.67	0.00	10.09	0.00	427.19	0.00	1118.16	0.00	1545.35	0.00
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	31.41	0.90	3.15	0.00	34.56	0.90	127.89	0.00	162.45	0.90
32	YES Bank	534.55	0.03	3091.35	518.88	29.20	0.84	3655.10	519.74	4491.20	39.67	8146.30	559.41
	<b>Total PVT</b>	<b>16590.01</b>	<b>974.17</b>	<b>60705.17</b>	<b>3254.45</b>	<b>21025.31</b>	<b>1555.81</b>	<b>98320.48</b>	<b>5784.43</b>	<b>135205.07</b>	<b>5672.91</b>	<b>233525.55</b>	<b>11457.34</b>
33	Au Small finance Bank	3.23	0.00	236.58	0.10	0.00	0.00	239.80	0.10	46.66	0.00	286.46	0.10
34	ESAF SF Bank	245.81	0.88	48.37	1.81	3.88	0.41	298.06	3.10	29.19	0.03	327.25	3.13
35	Jana Small Finance Bank	261.41	6.47	208.75	6.21	404.83	27.77	874.99	40.45	135.21	6.83	1010.20	47.28
36	Ujjivan SF Bank	907.98	11.05	381.33	0.28	1427.24	19.51	2716.55	30.84	506.55	9.72	3223.10	40.56
37	Utkarsh SF Bank	21.13	0.18	23.56	1.72	85.16	2.26	129.85	4.16	0.90	0.01	130.75	4.17
	<b>Total Small Finance</b>	<b>1439.56</b>	<b>18.58</b>	<b>898.58</b>	<b>10.12</b>	<b>1921.11</b>	<b>49.95</b>	<b>4259.25</b>	<b>78.65</b>	<b>718.51</b>	<b>16.59</b>	<b>4977.77</b>	<b>95.24</b>
38	BGVB (PNB)	4876.23	265.26	2081.31	715.07	377.36	52.75	7334.90	1033.08	808.37	49.47	8143.27	1082.55
39	PBGB (UCO)	1796.04	141.79	1501.18	191.25	395.38	12.07	3692.60	345.11	194.49	20.66	3887.09	365.77
40	UBKGB (CBI)	2431.43	93.63	244.36	49.67	272.45	4.42	2948.24	147.72	478.74	12.79	3426.98	160.51
	<b>Total RRB</b>	<b>9103.70</b>	<b>500.68</b>	<b>3826.85</b>	<b>955.99</b>	<b>1045.19</b>	<b>69.24</b>	<b>13975.74</b>	<b>1525.91</b>	<b>1481.60</b>	<b>82.92</b>	<b>15457.34</b>	<b>1608.83</b>
41	WB State Co-Op Bank Ltd	6171.90	831.50	617.45	99.51	11757.70	147.38	18547.05	1078.38	2741.02	424.21	21288.07	1502.59
42	WBSCARD Bank Ltd.	1014.05	0.00	106.34	0.00	201.00	0.00	1321.39	0.00	0.00	0.00	1321.39	0.00
	<b>Total Co-Optv</b>	<b>7185.95</b>	<b>831.50</b>	<b>723.79</b>	<b>99.51</b>	<b>11958.70</b>	<b>147.38</b>	<b>19868.44</b>	<b>1078.38</b>	<b>2741.02</b>	<b>424.21</b>	<b>22609.46</b>	<b>1502.59</b>
	<b>Grand Total</b>	<b>76040.82</b>	<b>7468.11</b>	<b>128243.16</b>	<b>14199.46</b>	<b>100176.42</b>	<b>5377.71</b>	<b>304460.41</b>	<b>27045.28</b>	<b>412360.27</b>	<b>35994.15</b>	<b>658121.69</b>	<b>63039.43</b>

## Sector wise NPA Position as on 30.09.2023

(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	262.00	1.16	4587.00	43.72	56.00	0.25	24.10	7.99	151.00	1.20	8.10	0.13	186.00	26.34	1211.00	32.04	110.15	8.39
2	Bank of India	154.29	6.47	3666.32	117.98	77.61	12.49	78.15	9.09	891.77	2.47	35.09	1.67	610.85	146.24	1604.71	178.05	73.20	24.10
3	Bank of Maharashtra	21.96	0.14	393.22	4.83	0.48	0.00	0.00	0.00	0.20	0.00	0.02	0.00	34.98	12.47	45.03	8.04	1.50	0.00
4	Canara Bank	207.90	6.02	1985.70	103.61	43.01	7.55	0.00	0.00	191.48	0.33	0.00	0.03	385.88	36.48	1079.53	35.97	112.49	9.29
5	Central Bank of India	143.68	8.02	1722.78	65.37	36.42	7.01	130.25	1.79	1416.93	6.73	12.69	0.20	450.00	145.35	204.39	19.04	16.72	5.35
6	Indian Bank	1468.92	6.59	9591.88	112.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3385.25	78.90	0.00	0.00	141.42	2.07
7	Indian Overseas Bank	33.09	0.82	790.22	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.98	4.75	0.00	0.00	31.54	0.98
8	Punjab & Sind Bank	31.96	7.22	224.90	2.26	5.36	2.08	0.00	0.00	0.00	0.00	0.00	0.00	9.01	0.08	47.19	7.49	5.03	1.14
9	Punjab National Bank	630.17	37.82	7967.07	275.93	100.51	48.86	0.00	0.00	2823.67	53.09	155.02	14.29	2939.89	660.12	4849.00	797.37	184.45	85.41
10	State Bank of India	1621.09	8.21	42779.92	50.29	323.93	6.30	20.76	1.39	2386.34	41.25	161.71	2.66	1859.45	344.22	717.32	50.96	32.67	10.53
11	UCO Bank	117.10	7.43	2451.76	88.89	23.43	9.46	39.00	15.00	687.80	4.88	25.38	0.44	340.68	84.37	317.38	47.89	74.21	16.88
12	Union Bank of India	214.49	8.21	1854.84	40.08	8.61	0.81	0.00	0.00	265.74	3.42	377.28	3.48	583.85	40.69	955.97	73.72	72.44	0.00
<b>Total PSU</b>		<b>4906.66</b>	<b>98.11</b>	<b>78015.61</b>	<b>906.63</b>	<b>675.36</b>	<b>94.81</b>	<b>292.26</b>	<b>35.26</b>	<b>8814.93</b>	<b>113.37</b>	<b>775.29</b>	<b>22.90</b>	<b>10833.82</b>	<b>1580.01</b>	<b>11031.52</b>	<b>1250.57</b>	<b>855.82</b>	<b>164.14</b>
13	Axis Bank	134.00	0.00	2921.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177.43	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1350.62	76.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.00	17691.08	1811.15	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	10.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	1.22	0.00	65.89	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.95	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	95.51	0.52	4002.23	63.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396.14	49.04	869.18	108.41	11.04	0.17
20	ICICI Bank	152.21	0.18	8398.19	92.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.53	20.57	216.64	64.14	10.45	0.00
21	IDBI Bank	21.17	0.45	3672.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136.27	84.89	0.00	0.00	7.25	0.00
22	IDFC First Bank	44.36	0.00	111.73	3.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.86	0.00	0.00	0.00
23	Indusind Bank	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1677.94	7.14	32.96	0.05
24	Karnataka Bank Ltd.	0.84	0.11	173.17	10.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.43	0.00	78.76	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	0.00
26	Kotak Mahindra Bank	0.00	0.00	39.89	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.96	0.08	52.09	2.43
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	41.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.00	0.00	4.89	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.31	1.84	0.00	0.00
29	South Indian Bank Ltd.	1.03	0.00	23.39	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
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	1.40	0.00	1.75	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	2.83	0.00	160.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00	0.00	1.58	0.00
<b>Total PVT</b>		<b>454.99</b>	<b>1.26</b>	<b>21056.20</b>	<b>337.48</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>873.94</b>	<b>154.50</b>	<b>20806.97</b>	<b>1992.76</b>	<b>172.97</b>	<b>2.64</b>
33	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.37	0.10	0.00	0.00
34	ESAF SF 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	93.32	2.16	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	44.16	1.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.00	5.85	0.00	0.00
36	Ujivan SF Bank	0.00	0.00	633.11	4.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231.18	0.47	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	13.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Small Finance</b>		<b>0.00</b>	<b>0.00</b>	<b>690.83</b>	<b>6.27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>347.87</b>	<b>8.58</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	26.57	0.45	428.08	19.05	41.26	27.01	103.20	92.98	4169.70	91.39	44.73	0.02	769.10	113.21	1767.59	136.64	8.29	0.77
39	PBGB (UCO)	17.09	1.09	369.38	10.97	1.72	0.02	44.85	19.27	1942.96	75.79	13.64	1.43	636.64	86.79	1261.59	107.16	58.33	2.17
40	UBKGB (CBI)	1.91	0.42	294.12	4.24	16.37	3.13	28.1	11.00	1536.00	9.55	20.69	0.06	917.87	76.00	9.77	0.60	7.22	0.00
<b>Total RRB</b>		<b>45.57</b>	<b>1.96</b>	<b>1091.58</b>	<b>34.26</b>	<b>59.35</b>	<b>30.16</b>	<b>176.15</b>	<b>123.25</b>	<b>7648.66</b>	<b>176.73</b>	<b>79.06</b>	<b>1.51</b>	<b>2323.61</b>	<b>276.00</b>	<b>3038.95</b>	<b>244.40</b>	<b>73.84</b>	<b>2.94</b>
41	WB State Co-Op Bank Ltd	5360.06	0.00	11729.23	12.38	0.00	0.00	17.37	7.25	1840.42	46.34	0.00	0.00	5039.37	368.32	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	201.00	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
<b>Total Co-Optv</b>		<b>5360.06</b>	<b>0.00</b>	<b>11930.23</b>	<b>12.38</b>	<b>0.00</b>	<b>0.00</b>	<b>17.37</b>	<b>7.25</b>	<b>1840.42</b>	<b>46.34</b>	<b>0.00</b>	<b>0.00</b>	<b>5039.37</b>	<b>368.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>10767.28</b>	<b>101.34</b>	<b>112784.45</b>	<b>1297.02</b>	<b>734.71</b>	<b>124.97</b>	<b>485.78</b>	<b>165.76</b>	<b>18304.02</b>	<b>336.44</b>	<b>854.35</b>	<b>24.41</b>	<b>19070.73</b>	<b>2378.83</b>	<b>35225.32</b>	<b>3496.31</b>	<b>1102.63</b>	<b>169.73</b>

## Sector wise Recovery performance as on 30.09.2023

(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	105.32	8.93	8.48	583.63	87.36	14.97	102.54	5.61	5.47	791.49	101.90	12.87	166.53	25.61	15.38	958.02	127.51	13.31
2	Bank of India	453.51	54.33	11.98	924.69	84.33	9.12	79.52	10.97	13.79	1457.72	149.62	10.26	3161.26	73.97	2.34	4618.98	223.59	4.84
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	200.81	10.40	5.18	1135.60	12.50	1.10	2524.50	136.89	5.42	3860.91	159.79	4.14	412.20	6.60	1.60	4273.11	166.39	3.89
5	Central Bank of India	194.23	5.65	2.91	407.32	6.57	1.61	288.21	1.49	0.52	889.76	13.71	1.54	2498.93	6.44	0.26	3388.69	20.15	0.59
6	Indian Bank	15.00	8.70	58.00	80.00	46.40	58.00	12.00	6.96	58.00	107.00	62.06	58.00	13	7.54	58.00	120.00	69.60	58.00
7	Indian Overseas Bank	251.93	0.38	0.15	498.19	5.24	1.05	37.35	2.75	7.36	787.47	8.37	1.06	2698.82	76.02	2.82	3486.29	84.39	2.42
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	2270.17	1310.43	57.72	2406.00	1779.01	73.94	1151.20	581.71	50.53	5827.37	3671.15	63.00	8402.00	6621.30	78.81	14229.37	10292.45	72.33
10	State Bank of India	374.14	79.78	21.32	199.32	86.89	43.59	60.72	6.51	10.72	634.18	173.18	27.31	99.81	32.98	33.04	733.99	206.16	28.09
11	UCO Bank	408.44	12.11	2.96	647.86	16.11	2.49	221.28	7.19	3.25	1277.58	35.41	2.77	5205.73	113.89	2.19	6483.31	149.30	2.30
12	Union Bank of India	392.20	6.00	1.53	1103.00	31.00	2.81	10.20	2.00	19.61	1505.40	39.00	2.59	7568.00	42.00	0.55	9073.40	81.00	0.89
<b>Total PSU</b>		<b>4665.75</b>	<b>1496.71</b>	<b>32.08</b>	<b>7985.61</b>	<b>2155.41</b>	<b>26.99</b>	<b>4487.52</b>	<b>762.08</b>	<b>16.98</b>	<b>17138.88</b>	<b>4414.19</b>	<b>25.76</b>	<b>30226.28</b>	<b>7006.35</b>	<b>23.18</b>	<b>47365.16</b>	<b>11420.54</b>	<b>24.11</b>
13	Axis Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	50.54	0.00	0.00	19.92	5.50	27.61	70.46	5.50	7.81	0.00	0.00	#DIV/0!	70.46	5.50	7.81
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	72.87	68.96	94.64	254.46	247.47	97.25	286.80	202.76	70.70	614.13	519.20	84.54	1712.21	1611.39	94.11	2326.34	2130.59	91.59
20	ICI 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.	29.47	0.02	0.05	262.61	6.62	2.52	9.05	0.04	0.39	301.13	6.67	2.21	26.55	1.30	4.90	327.68	7.97	2.43
25	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
<b>Total PVT</b>		<b>114.72</b>	<b>69.65</b>	<b>60.71</b>	<b>582.05</b>	<b>267.08</b>	<b>45.89</b>	<b>324.07</b>	<b>215.52</b>	<b>66.50</b>	<b>1020.84</b>	<b>552.25</b>	<b>54.10</b>	<b>1738.76</b>	<b>1612.69</b>	<b>92.75</b>	<b>2759.60</b>	<b>2164.94</b>	<b>78.45</b>
33	Au Small finance 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!
34	ESAF SF Bank	30.73	30.71	99.93	6.05	5.82	96.20	0.49	0.44	89.80	37.27	36.97	99.20	3.65	3.65	100.00	40.92	40.62	99.27
35	Jana Small Finance Bank	76.12	85.24	111.99	16.56	19.66	118.68	105.82	110.94	104.84	198.50	215.84	108.74	22.00	25.03	113.78	220.50	240.87	109.24
36	Ujjivan Small Finance Bank	13.67	4.60	33.67	2.71	0.99	36.38	20.15	6.81	33.77	36.53	12.40	33.93	4.20	2.37	56.41	40.74	14.77	36.25
37	Utkarsh Small Finance Bank	4.68	4.32	92.31	4.17	3.98	95.44	14.78	14.23	96.28	23.63	22.53	95.34	0.40	0.35	0.35	24.03	22.88	95.21
<b>Total Small Finance</b>		<b>125.20</b>	<b>124.88</b>	<b>99.74</b>	<b>29.50</b>	<b>30.44</b>	<b>103.21</b>	<b>141.24</b>	<b>132.42</b>	<b>93.75</b>	<b>295.93</b>	<b>287.74</b>	<b>97.23</b>	<b>30.25</b>	<b>31.40</b>	<b>103.80</b>	<b>326.18</b>	<b>319.14</b>	<b>97.84</b>
38	BGVB (PNB)	92.11	35.69	38.75	373.91	169.59	45.36	119.57	82.37	68.89	585.59	287.65	49.12	200.95	162.37	80.80	786.54	450.02	57.22
39	PBGB (UCO)	215.67	173.32	80.36	169.46	127.71	75.36	70.26	64.68	92.06	455.39	365.71	80.31	55.29	44.26	80.05	510.68	409.97	80.28
40	UBKGB (CBI)	443.11	328.96	74.24	48.18	31.81	66.02	22.72	18.00	79.23	514.01	378.77	73.69	43.69	32.78	75.03	557.70	411.55	73.79
<b>Total RRB</b>		<b>750.89</b>	<b>537.97</b>	<b>71.64</b>	<b>591.55</b>	<b>329.11</b>	<b>55.64</b>	<b>212.55</b>	<b>165.05</b>	<b>77.65</b>	<b>1554.99</b>	<b>1032.13</b>	<b>66.38</b>	<b>299.93</b>	<b>239.41</b>	<b>79.82</b>	<b>1854.92</b>	<b>1271.54</b>	<b>68.55</b>
41	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
42	WBSCARD 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!
<b>Total Co-Optv</b>		<b>4536.98</b>	<b>3007.84</b>	<b>66.30</b>	<b>266.54</b>	<b>180.43</b>	<b>67.69</b>	<b>524.86</b>	<b>383.58</b>	<b>73.08</b>	<b>5328.38</b>	<b>3571.85</b>	<b>67.03</b>	<b>837.32</b>	<b>622.92</b>	<b>74.39</b>	<b>6165.70</b>	<b>4194.77</b>	<b>68.03</b>
<b>Grand Total</b>		<b>10193.54</b>	<b>5237.05</b>	<b>51.38</b>	<b>9455.25</b>	<b>2962.47</b>	<b>31.33</b>	<b>5690.24</b>	<b>1658.64</b>	<b>29.15</b>	<b>25339.03</b>	<b>9858.16</b>	<b>38.91</b>	<b>33132.54</b>	<b>9512.76</b>	<b>28.71</b>	<b>58471.56</b>	<b>19370.92</b>	<b>33.13</b>

**STATUS OF PDR CASES AS ON 30.09.2023:**

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, Govt. of West Bengal in this regard. As on 30.09.2023 there are 4,486 PDR cases pending amounting Rs.186.03 Crore and the Certificate Officers may be advised to dispose of the cases.

<b>DISPOSAL OF CERTIFICATE CASES (PDR Act ) AS ON 30.09.2023</b>									
									(Amount in Crore)
Sl. No.	Bank	Outstanding cases as on 31.03.2023		Cases filed from 01.04.2023 to 30.09.2023		Cases Settled from 01.04.2023 to 30.09.2023		Pending cases as on 30.09.2023	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
11	UCO Bank	48	1.26	12	0.41	0	0.00	48	1.26
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
<b>Total PSU</b>		<b>2397</b>	<b>123.87</b>	<b>12</b>	<b>0.41</b>	<b>0</b>	<b>0.00</b>	<b>2409</b>	<b>124.28</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	256	2.96	96	0.40	0	0.00	256	2.96
39	PBGB (UCO)	1215	19.26	160	2.69	0	0.00	1375	21.95
40	UBKGB (CBI)	38	0.61	6	0.09	0	0.00	44	0.70
<b>Total RRB</b>		<b>1509</b>	<b>22.83</b>	<b>262</b>	<b>3.18</b>	<b>0</b>	<b>0.00</b>	<b>1771</b>	<b>26.01</b>
41	WB State Co-Op Bank Ltd.	288	34.45	18	1.30	0	0.00	304	35.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>288</b>	<b>34.45</b>	<b>18</b>	<b>1.30</b>	<b>0</b>	<b>0.00</b>	<b>306</b>	<b>35.74</b>
<b>Grand Total</b>		<b>4194</b>	<b>181.15</b>	<b>292</b>	<b>4.89</b>	<b>0</b>	<b>0.00</b>	<b>4486</b>	<b>186.03</b>

## Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2,722 loan accounts as reported as on September, 2023. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.09.2023										(Amt in Crore)	
District Name	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total Pending		
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
24 Pgs. (N)	44	40.38	87	23.13	96	12.98	66	61.56	293	138.05	
24 Pgs. (S)	21	7.48	70	24.77	56	22.95	167	45.36	314	100.56	
Alipurduar	0	0.00	0	0.00	4	40.25	0	0.00	4	40.25	
Bankura	0	0.00	2	0.28	6	8.77	21	2.87	29	11.92	
Birbhum	2	0.21	11	1.39	21	2.51	62	24.74	96	28.85	
Coochbehar	4	0.20	3	0.35	9	0.90	16	2.35	32	3.80	
Dakshin Dinajpur	1	0.19	21	2.16	15	1.43	23	2.24	60	6.02	
Darjeeling	11	3.61	2	0.93	14	3.39	20	9.64	47	17.57	
Hooghly	17	2.61	26	5.75	77	42.20	130	44.63	250	95.19	
Howrah	23	14.63	34	18.12	90	125.23	118	20.79	265	178.77	
Jalpaiguri	5	0.49	2	0.40	17	9.98	16	6.00	40	16.87	
Jhargram	0	0.00	1	0.16	0	0.00	9	1.10	10	1.26	
Kalimpong	0	0.00	0	0.00	0	0.00	1	0.02	1	0.02	
Kolkata	25	13.08	24	18.55	119	62.56	223	139.42	391	233.61	
Malda	0	0.00	0	0.00	6	1.22	40	46.79	46	48.01	
Murshidabad	0	0.00	3	0.26	22	12.66	80	17.49	105	30.42	
Nadia	15	6.27	5	2.01	51	7.97	55	41.81	126	58.05	
Paschim Burdwan	19	4.52	10	2.13	29	5.02	52	58.61	110	70.28	
Paschim Medinipur	3	8.50	16	2.69	27	31.32	73	16.20	119	58.72	
Purba burdwan	17	8.37	17	3.69	29	16.23	169	31.35	232	59.64	
Purba Medinipur	2	0.76	2	0.32	32	5.35	50	19.41	86	25.84	
Purulia	0	0.00	0	0.00	3	1.14	9	5.68	12	6.82	
Uttar Dinajpur	0	0.00	4	4.95	11	1.89	39	5.20	54	12.05	
<b>Grand Total</b>	<b>209</b>	<b>111.30</b>	<b>340</b>	<b>112.05</b>	<b>734</b>	<b>415.95</b>	<b>1439</b>	<b>603.26</b>	<b>2722</b>	<b>1242.55</b>	

## AGENDA – 14

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

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

#### **Sub-Committee for Digital Payment:**

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

#### **Adoption of Digital District & Sub Committee formation by SLBC:**

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

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

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

#### **Performance of Digital Coverage of Paschim Bardhaman district as on 30.09.2023:**

As on	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
30.09.2023	3718904	3124792	84.02	165413	139088	84.09

## Bank wise digital coverage status in savings account as on 30.09.2023:

Review Format - II				Quarter : September,2023		Digital coverage for individuals (Savings Accounts)																					
Sr.No.	State/UT	Name of the District	Bank	Eligible Operative Savings Accounts		Debit RiPay cards coverage			Internet Banking coverage			Mobile Banking +UPI+ USSD coverage			APPS coverage			Coverage with at least one of the digital modes of payment (Debit RiPay cards, Internet banking, Mobile banking, UPI, USSD, APPS)			No. of Operative SB Accounts eligible for digital coverage as per bank's Board approved policies	Voting/eligible, ₹ any					
				No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered			% coverage for women accounts				
				1	West Bengal	Paschim Bardhaman	Bank of Baroda	21000	9900	85000	31.48	65000	66.66	65000	24.07	55000	55.56	45000	16.67	55000			55.56	45000	16.67	35000	35.35
2	West Bengal	Paschim Bardhaman	Bank of India	37126	16766	30402	81.91	12625	75.60	16304	43.66	5639	35.14	23024	61.55	10256	61.36	28042	75.92	15513	93.09	34867	93.04	16363	97.31	0	2269
3	West Bengal	Paschim Bardhaman	Bank Of Maharashtra	11949	5286	8647	72.37	3478	65.80	2485	20.80	963	18.22	5894	49.33	2520	47.67	6529	54.59	3440	65.08	8647	72.37	3478	65.80	2117	3742
4	West Bengal	Paschim Bardhaman	Canara Bank	125021	52825	80512	63.99	29588	56.01	46313	36.81	16788	31.78	61537	31.86	19839	36.04	6381	4.99	3567	6.75	100225	79.66	38294	72.30	0	0
5	West Bengal	Paschim Bardhaman	Central Bank of India	163028	48500	152783	95.00	38556	61.00	72863	44.81	21864	45.08	28825	17.92	8647	17.83	7751	4.82	10871	22.41	152783	95.00	38556	61.00	0	0
6	West Bengal	Paschim Bardhaman	Indian Overseas Bank	10025	4560	3325	34.47	10025	22.48	2051	20.06	886	19.65	2015	19.71	1265	27.74	850	8.31	456	10.00	8616	84.26	2771	60.77	8616	1639
7	West Bengal	Paschim Bardhaman	Indian Bank	7474	4502	7126	95.95	4104	84.88	55784	75.92	31254	61.01	62147	84.38	28854	60.19	64253	87.45	44521	89.76	55001	74.86	28145	57.95	0	NA
8	West Bengal	Paschim Bardhaman	Punjab National Bank	456740	208704	235611	50.99	99089	47.21	68884	15.12	22154	10.58	146521	30.88	45363	22.10	276794	60.34	131070	62.48	378911	82.38	170791	81.41	11472	0
9	West Bengal	Paschim Bardhaman	Punjab & Sind Bank	9094	5001	4385	46.13	2854	41.07	706	7.76	389	6.13	7846	86.23	3784	75.66	8916	98.04	4388	87.74	8552	94.04	3172	63.43	0	0
10	West Bengal	Paschim Bardhaman	State Bank of India	90852	39080	73852	83.95	30743	70.46	386275	40.75	18085	17.07	516712	57.19	12852	31.73	87880	97.29	38272	97.58	90852	100.00	39080	100.00	0	0
11	West Bengal	Paschim Bardhaman	UCO Bank	28729	10086	8888	43.24	38245	38.17	8438	4.14	2708	2.70	77733	38.16	34672	34.61	147889	72.44	84859	84.80	17262	84.60	91688	90.90	6886	0
12	West Bengal	Paschim Bardhaman	Union Bank of India	128610	49488	68871	53.52	24688	49.89	16112	12.53	6333	12.39	30143	23.44	11887	24.02	91083	70.98	2852	57.69	102222	78.70	35642	72.02	0	13865
13	West Bengal	Paschim Bardhaman	Ais Bank	99130	28884	93861	94.68	24591	81.54	26246	26.48	6088	22.36	66535	66.11	15184	56.52	34453	34.76	8584	31.00	97885	98.16	25611	95.41	13225	758
14	West Bengal	Paschim Bardhaman	Banbhui Bank	1,78,844	1,21,968	1,24,063	69.37	66,344	54.39	23,919	13.37	7,567	6.20	1,17,740	65.83	98,385	80.66	0	0.00	0	0.00	1,71,021	95.19	119388	97.88	198	0
15	West Bengal	Paschim Bardhaman	Federal Bank	4707	1266	4362	92.67	1138	89.89	908	19.72	176	13.90	2680	56.36	638	49.61	70	1.49	16	1.26	484	95.47	1176	97.89	0	0
16	West Bengal	Paschim Bardhaman	RDFC Bank Ltd.	72784	22386	69182	95.05	20079	93.48	70862	97.36	18988	91.23	78977	97.52	19891	91.61	23774	32.66	7722	35.77	72788	99.94	21572	99.94	4471	4471
17	West Bengal	Paschim Bardhaman	UCO Bank Ltd.	46,555	11,103	46,086	98.89	10,915	98.31	40,322	86.61	8,542	76.93	43,665	93.79	9,333	84.06	34,075	73.19	8,162	71.52	46,086	98.89	10,915	98.31	0	0
18	West Bengal	Paschim Bardhaman	DBI Bank	47125	25384	40238	85.43	17158	78.96	14258	30.16	7254	33.61	25142	53.35	11006	51.08	12542	26.61	7254	33.61	42512	90.21	19508	91.47	125	0
19	West Bengal	Paschim Bardhaman	Indusind Bank	11994	2749	11994	100.00	2749	100.00	7634	63.65	1574	57.26	5887	49.92	1120	40.74	5350	44.61	1880	39.29	11994	100.00	2749	100.00	0	0
23	West Bengal	Paschim Bardhaman	Ves Bank	191	40	191	100.00	40	100.00	191	100.00	40	100.00	191	100.00	40	100.00	9	4.71	1	2.50	191	100.00	40	100.00	0	0
24	West Bengal	Paschim Bardhaman	South Indian Bank	72	16	36	50.00	13	80.25	14	19.44	13	80.25	0	0.00	66	406.25	12	16.67	0	0.00	66	91.67	15	83.75	0	0
25	West Bengal	Paschim Bardhaman	PSCB	115316	108940	5011	4.34	3045	2.79	0	0.00	0	0.00	7456	6.44	2665	2.44	9480	82.18	6162	56.50	9480	82.18	6162	56.50	13319	0
26	West Bengal	Paschim Bardhaman	Burdwan Central Cooperative Bank	234571	105165	83498	35.17	31255	29.72	0	0.00	0	0.00	2753	1.17	1062	1.01	0	0.00	0	0.00	83551	35.34	32817	38.73	54834	0
28	West Bengal	Paschim Bardhaman	BSAF Small Finance Bank	5595	5140	5595	100.00	5140	100.00	38	0.68	9	0.18	731	13.07	470	9.14	0	0.00	0	0.00	5595	100.00	5140	100.00	0	0
29	West Bengal	Paschim Bardhaman	Jyvan Small Finance Bank	7467	63618	72143	97.03	61790	97.13	48301	64.67	43917	88.94	78930	99.29	63440	99.72	73897	99.25	63494	99.71	74388	99.88	63493	99.77	0	0
30	West Bengal	Paschim Bardhaman	Utkarsh Small Finance Bank	1204	329	1156	96.01	319	96.96	765	63.54	211	64.13	429	35.63	263	73.94	0	0.00	0	0.00	1156	96.01	319	96.96	4	0
31	West Bengal	Paschim Bardhaman	Ujans Small Finance Bank	18823	14642	13788	73.25	12278	83.65	570	3.03	200	1.37	2657	13.58	1061	7.25	0	0.00	0	0.00	13788	73.25	12278	83.65	0	0
32	West Bengal	Paschim Bardhaman	PPB	43200	28384	43200	100.00	28384	100.00	0	0.00	0	0.00	43200	100.00	28384	100.00	43200	100.00	28384	100.00	43200	100.00	28384	100.00	0	0
33	West Bengal	Paschim Bardhaman	Witel Payment Bank	3843	11684	2876	7.81	380	3.34	3843	100.00	11684	100.00	3843	100.00	11684	100.00	3843	100.00	11684	100.00	3843	100.00	11684	100.00	0	0
34	West Bengal	Paschim Bardhaman	Fino Payment Bank	75	25	70	93.33	22	88.00	75	100.00	25	100.00	75	100.00	25	100.00	75	100.00	25	100.00	75	100.00	25	100.00	0	0
<b>Total</b>				<b>3718904</b>	<b>1720271</b>	<b>2475172</b>	<b>66.56</b>	<b>1047295</b>	<b>60.88</b>	<b>1158391</b>	<b>31.15</b>	<b>429811</b>	<b>24.99</b>	<b>1741289</b>	<b>46.82</b>	<b>706535</b>	<b>40.72</b>	<b>2173332</b>	<b>58.49</b>	<b>1074247</b>	<b>62.45</b>	<b>3124792</b>	<b>84.02</b>	<b>1432003</b>	<b>83.24</b>	<b>206467</b>	<b>59134</b>

## Bank wise digital coverage status in current account as on 30.09.2023:

Review Format - II													
Sr. No.	State/ UT	Name of the District	Bank	Digital coverage for Businesses (Current Accounts)									
				Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ Ineligible, if any
				No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
1	West Bengal	Paschim Bardhaman	Bank of Baroda	45000	81.82	35000	63.64	22000	40.00	45000	81.82	10000	5000
2	West Bengal	Paschim Bardhaman	Bank of India	7854	57.43	11956	87.43	11356	83.04	13412	98.08	0	263
3	West Bengal	Paschim Bardhaman	Bank Of Maharashtra	117	27.86	11	2.62	102	24.29	117	27.86	0	0
4	West Bengal	Paschim Bardhaman	Canara Bank	962	42.03	1526	66.67	1003	43.82	2167	94.67	0	0
5	West Bengal	Paschim Bardhaman	Central Bank of India	889	35.36	1143	45.47	839	33.37	1143	45.47	0	0
6	West Bengal	Paschim Bardhaman	Indian Overseas Bank	1526	43.29	1025	29.08	530	15.04	3081	87.40	444	444
7	West Bengal	Paschim Bardhaman	Indian Bank	4824	91.02	4287	80.89	3898	73.55	4902	92.49	0	0
8	West Bengal	Paschim Bardhaman	Punjab National Bank	2620	40.07	680	10.40	1234	18.87	3248	49.67	3295	0
9	West Bengal	Paschim Bardhaman	Punjab & Sind Bank	154	66.09	168	72.10	198	84.98	205	87.98	0	0
10	West Bengal	Paschim Bardhaman	State Bank of India	6077	48.96	12413	100.00	12413	100.00	12413	100.00	0	0
11	West Bengal	Paschim Bardhaman	UCO Bank	412	19.42	190	8.96	625	29.47	897	42.29	1948	0
12	West Bengal	Paschim Bardhaman	Union Bank of India	6412	69.65	4810	52.25	3119	33.88	6415	69.68	708	230
13	West Bengal	Paschim Bardhaman	Axis Bank	3714	44.83	1307	15.78	3079	37.16	7059	85.20	515	876
14	West Bengal	Paschim Bardhaman	Bandhan Bank	2144	31.90	146	2.17	5,906	87.86	5,906	87.86	103	0
15	West Bengal	Paschim Bardhaman	Federal Bank	134	31.09	34	7.89	83	19.26	294	68.21	0	0
16	West Bengal	Paschim Bardhaman	HDFC Bank Ltd.	7235	98.48	953	12.97	7235	98.48	7314	99.55	210	210
17	West Bengal	Paschim Bardhaman	ICICI Bank Ltd.	3,583	78.21	4,581	100.00	3,383	73.85	4,581	100.00	0	0
18	West Bengal	Paschim Bardhaman	IDBI Bank	4852	67.05	458	6.33	4258	58.84	5123	70.80	0	0
19	West Bengal	Paschim Bardhaman	Indusind Bank	13372	100.00	0	0.00	5963	44.59	13372	100.00	0	0
23	West Bengal	Paschim Bardhaman	Yes Bank	12	100.00	5	41.67	12	100.00	12	100.00	0	0
24	West Bengal	Paschim Bardhaman	South Indian Bank	9	56.25	14	87.50	15	93.75	16	100.00	0	0
25	West Bengal	Paschim Bardhaman	PBGB	0	0.00	35	17.77	136	69.04	136	69.04	180	0
26	West Bengal	Paschim Bardhaman	Burdwan Central Cooperative Bank	0	0.00	351	23.76	149	10.09	531	35.95	0	0
28	West Bengal	Paschim Bardhaman	ESAF Small Finance Bank	25	100.00	3	12.00	4	16.00	25	100.00	0	0
29	West Bengal	Paschim Bardhaman	Ujjivan Small Finance Bank	618	79.23	179	22.95	716	91.79	743	95.26	0	0
30	West Bengal	Paschim Bardhaman	Utkarsh Small Finance Bank	487	65.02	534	71.30	487	65.02	487	65.02	0	0
31	West Bengal	Paschim Bardhaman	Jana Small Finance Bank	21	2.48	0	0.00	186	21.99	427	50.47	231	0
32	West Bengal	Paschim Bardhaman	PPB	0	0.00	62	60.78	62	60.78	62	60.78	0	0
33	West Bengal	Paschim Bardhaman	Airtel Payment Bank	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
34	West Bengal	Paschim Bardhaman	Fino Payment Bank	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
<b>Total</b>				<b>113053</b>	<b>68.35</b>	<b>81871</b>	<b>49.49</b>	<b>88991</b>	<b>53.80</b>	<b>139088</b>	<b>84.09</b>	<b>17634</b>	<b>7023</b>

## Performance of Digital Coverage of Purba Medinipur district as on 30.09.2023:

As on	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
30.09.2023	6108113	4704649	77.02	135795	92665	68.24

## Bank wise digital coverage status in savings account as on 30.09.2023:

Review Format - II																											
Sr. No.	State/UT	Name of the District	Bank	Digital coverage for individuals (Savings Accounts)																				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Willing/ Ineligible, if any		
				Eligible Operative Savings Accounts		Debit RuPay cards coverage				Internet Banking coverage				Mobile Banking +UPI + USSD coverage				A2P's coverage				Coverage with at least one of the digital modes of payment (Debit RuPay cards, Internet banking, Mobile banking, UPI, USSD, A2P's)					
				No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage			Out of total no. of women accounts (G), no. of women accounts covered	% coverage for women accounts
1	West Bengal	Paschim Bardhaman	Bank of Baroda	27000	9900	8500	31.48	6500	65.66	6300	24.07	5500	55.56	4500	16.67	5300	55.56	4500	16.67	3500	35.35	8500	31.48	6500	65.66	3000	1200
2	West Bengal	Paschim Bardhaman	Bank of India	37126	16765	30492	81.91	12625	75.61	16784	43.86	3639	35.14	25024	69.55	10236	61.36	28042	75.92	15513	93.09	34667	93.04	16263	97.31	0	2269
3	West Bengal	Paschim Bardhaman	Bank Of Maharashtra	1949	526	867	72.37	3478	65.80	2485	20.80	963	18.22	3894	49.33	2520	47.67	653	54.59	340	65.08	867	72.37	3478	65.80	2117	3342
4	West Bengal	Paschim Bardhaman	Canara Bank	12581	5385	8052	63.99	2988	56.10	4613	36.81	16788	31.78	6637	31.86	1989	36.04	6881	4.99	3567	6.75	10025	79.66	3824	72.38	0	0
5	West Bengal	Paschim Bardhaman	Central Bank of India	16808	4950	15278	95.10	3856	63.10	7263	44.81	2084	45.08	28825	17.92	8647	17.83	7751	4.82	10871	22.41	15278	95.10	3856	63.10	0	0
6	West Bengal	Paschim Bardhaman	Indian Overseas Bank	1025	450	335	34.47	1025	22.48	2051	20.06	86	19.65	2015	19.71	1265	22.74	850	8.31	45	10.00	866	84.26	2771	60.77	8616	1639
7	West Bengal	Paschim Bardhaman	Indian Bank	7974	4960	7126	96.95	4104	84.88	5574	75.92	3124	63.01	6247	94.58	2884	60.19	6453	87.45	4421	89.76	5501	74.86	2845	57.95	0	NA
8	West Bengal	Paschim Bardhaman	Punjab National Bank	45740	20704	23661	50.93	9989	47.21	6884	15.12	2214	10.58	14661	30.88	4663	22.10	27674	60.34	13070	62.48	37891	82.38	17092	81.41	11472	0
9	West Bengal	Paschim Bardhaman	Punjab & Sind Bank	904	501	415	46.13	254	41.07	706	7.76	309	6.18	7946	86.28	3784	75.66	8916	98.04	488	87.74	852	94.04	3172	63.43	0	0
10	West Bengal	Paschim Bardhaman	State Bank of India	98522	39860	79652	83.95	30743	78.46	38825	42.75	16885	17.07	56712	57.19	12852	32.73	87880	97.29	38272	97.58	98522	100.00	39860	100.00	0	0
11	West Bengal	Paschim Bardhaman	UCO Bank	28729	10086	8888	43.24	3845	38.17	8438	4.4	278	2.70	7733	38.36	34672	34.61	14789	72.44	8499	84.80	17262	84.60	9168	91.91	6886	0
12	West Bengal	Paschim Bardhaman	Union Bank of India	128610	49488	68571	53.32	24888	49.89	16112	12.53	633	12.59	30143	23.44	11887	24.02	9188	78.98	2852	57.69	10222	78.70	3542	72.02	0	1366
13	West Bengal	Paschim Bardhaman	Axis Bank	9930	2884	9381	94.68	2491	91.54	2624	26.48	608	22.36	6535	66.11	1584	56.52	3453	34.76	854	31.10	9785	98.16	2561	95.41	1325	758
14	West Bengal	Paschim Bardhaman	Barodhan Bank	1,78,844	1,21,980	1,24,063	69.37	66,344	54.39	23,919	13.37	7,567	6.20	1,17,740	65.83	98,385	80.66	0	0.00	0	0.00	1,71,881	96.19	11988	97.88	198	0
15	West Bengal	Paschim Bardhaman	Federal Bank	407	126	462	92.67	138	88.89	908	18.72	176	13.90	3881	96.96	68	48.61	70	1.49	16	1.26	484	95.47	1176	92.89	0	0
16	West Bengal	Paschim Bardhaman	FCI Bank Ltd.	7274	2586	6982	95.05	2079	84.48	7862	97.36	1898	97.23	7877	97.52	1991	91.61	2374	33.66	772	35.77	7278	99.94	2157	99.94	471	471
17	West Bengal	Paschim Bardhaman	ICICI Bank Ltd.	46,555	11,013	46,06	98.89	10,915	98.31	41,322	86.61	8,542	76.93	43,665	93.79	9,333	84.06	34,075	73.19	8,152	72.52	46,06	98.89	10,915	98.31	0	0
18	West Bengal	Paschim Bardhaman	DBI Bank	4025	2594	4028	85.43	1758	79.96	1428	30.26	754	33.61	3542	53.35	1106	51.08	1254	26.61	754	33.61	4252	90.21	1858	90.47	125	0
19	West Bengal	Paschim Bardhaman	IndusInd Bank	1194	2749	1194	100.00	2749	100.00	764	63.65	1574	57.26	587	49.92	1120	40.74	560	44.61	188	38.29	1194	100.00	2749	100.00	0	0
23	West Bengal	Paschim Bardhaman	Ies Bank	191	40	191	100.00	40	100.00	191	100.00	40	100.00	191	100.00	40	100.00	9	4.71	1	2.50	191	100.00	40	100.00	0	0
24	West Bengal	Paschim Bardhaman	South Indian Bank	72	16	36	50.00	13	81.25	14	19.44	13	81.25	0	0.00	65	486.25	12	16.67	0	0.00	66	91.67	15	93.75	0	0
25	West Bengal	Paschim Bardhaman	PSCB	11586	10840	5011	4.34	3045	2.79	0	0.00	0	0.00	746	6.44	2665	2.44	9480	82.18	6162	56.50	9480	82.18	6162	56.50	13319	0
26	West Bengal	Paschim Bardhaman	Burdwan Central Cooperative Bank	234571	105165	82498	35.17	31255	29.72	0	0.00	0	0.00	2753	1.17	1062	1.01	0	0.00	0	0.00	8561	36.34	3217	30.73	5484	0
28	West Bengal	Paschim Bardhaman	ESAF Small Finance Bank	595	5140	595	100.00	5140	100.00	38	0.68	9	0.18	781	13.07	470	9.14	0	0.00	0	0.00	595	100.00	5140	100.00	0	0
29	West Bengal	Paschim Bardhaman	Ujjivan Small Finance Bank	7467	6368	7249	97.03	6179	97.13	4881	64.87	4397	68.94	7890	99.29	6340	99.72	7387	99.25	6344	99.71	7469	99.88	6349	99.77	0	0
30	West Bengal	Paschim Bardhaman	Utkashi Small Finance Bank	1204	319	1156	96.01	319	96.96	765	63.54	211	64.13	419	35.63	263	78.94	0	0.00	0	0.00	1156	96.01	319	96.96	4	0
31	West Bengal	Paschim Bardhaman	Jana Small Finance Bank	1883	1464	1388	73.25	1228	83.65	570	3.03	200	1.37	257	13.58	1061	7.25	0	0.00	0	0.00	1388	73.25	1228	83.65	0	0
32	West Bengal	Paschim Bardhaman	PPB	4300	2894	4300	100.00	2894	100.00	0	0.00	0	0.00	4300	100.00	2894	100.00	4300	100.00	2894	100.00	4300	100.00	2894	100.00	0	0
33	West Bengal	Paschim Bardhaman	Aviel Payment Bank	3843	1164	2876	7.81	380	3.34	3843	100.00	1164	100.00	3843	100.00	1164	100.00	3843	100.00	1164	100.00	3843	100.00	1164	100.00	0	0
34	West Bengal	Paschim Bardhaman	Fino Payment Bank	75	25	70	93.33	22	88.00	75	100.00	25	100.00	75	100.00	25	100.00	75	100.00	25	100.00	75	100.00	25	100.00	0	0
<b>Total</b>				<b>3718904</b>	<b>1720271</b>	<b>2475172</b>	<b>66.56</b>	<b>1047295</b>	<b>60.88</b>	<b>1158391</b>	<b>31.15</b>	<b>429811</b>	<b>24.99</b>	<b>1741289</b>	<b>46.82</b>	<b>700535</b>	<b>40.72</b>	<b>2173332</b>	<b>58.49</b>	<b>1074247</b>	<b>62.45</b>	<b>3124792</b>	<b>84.02</b>	<b>1432083</b>	<b>83.24</b>	<b>206467</b>	<b>59134</b>

**Bank wise digital coverage status in current account as on 30.09.2023:**

Review Format - II															
Sr. No.	State/ UT	Name of the District	Bank	Digital coverage for Businesses (Current Accounts)										No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ ineligible, if any
				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking				
					No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage			
1	West Bengal	Paschim Bardhaman	Bank of Baroda	55000	45000	81.82	35000	63.64	22000	40.00	45000	81.82	10000	5000	
2	West Bengal	Paschim Bardhaman	Bank of India	13675	7854	57.43	11956	87.43	11356	83.04	13412	98.08	0	263	
3	West Bengal	Paschim Bardhaman	Bank Of Maharashtra	420	117	27.86	11	2.62	102	24.29	117	27.86	0	0	
4	West Bengal	Paschim Bardhaman	Canara Bank	2289	962	42.03	1526	66.67	1003	43.82	2167	94.67	0	0	
5	West Bengal	Paschim Bardhaman	Central Bank of India	2514	889	35.36	1143	45.47	839	33.37	1143	45.47	0	0	
6	West Bengal	Paschim Bardhaman	Indian Overseas Bank	3525	1526	43.29	1025	29.08	530	15.04	3081	87.40	444	444	
7	West Bengal	Paschim Bardhaman	Indian Bank	5300	4824	91.02	4287	80.89	3898	73.55	4902	92.49	0	0	
8	West Bengal	Paschim Bardhaman	Punjab National Bank	6539	2620	40.07	680	10.40	1234	18.87	3248	49.67	3295	0	
9	West Bengal	Paschim Bardhaman	Punjab & Sind Bank	233	154	66.09	168	72.10	198	84.98	205	87.98	0	0	
10	West Bengal	Paschim Bardhaman	State Bank of India	12413	6077	48.96	12413	100.00	12413	100.00	12413	100.00	0	0	
11	West Bengal	Paschim Bardhaman	UCO Bank	2121	412	19.42	190	8.96	625	29.47	897	42.29	1948	0	
12	West Bengal	Paschim Bardhaman	Union Bank of India	9206	6412	69.65	4810	52.25	3119	33.88	6415	69.68	708	230	
13	West Bengal	Paschim Bardhaman	Axis Bank	8285	3714	44.83	1307	15.78	3079	37.16	7059	85.20	515	876	
14	West Bengal	Paschim Bardhaman	Bandhan Bank	6,722	2144	31.90	146	2.17	5,906	87.86	5,906	87.86	103	0	
15	West Bengal	Paschim Bardhaman	Federal Bank	431	134	31.09	34	7.89	83	19.26	294	68.21	0	0	
16	West Bengal	Paschim Bardhaman	HDFC Bank Ltd.	7347	7235	98.48	953	12.97	7235	98.48	7314	99.55	210	210	
17	West Bengal	Paschim Bardhaman	CICI Bank Ltd.	4,581	3,583	78.21	4,581	100.00	3,383	73.85	4,581	100.00	0	0	
18	West Bengal	Paschim Bardhaman	DBI Bank	7236	4852	67.05	458	6.33	4258	58.84	5123	70.80	0	0	
19	West Bengal	Paschim Bardhaman	Indusind Bank	13372	13372	100.00	0	0.00	5963	44.59	13372	100.00	0	0	
23	West Bengal	Paschim Bardhaman	Yes Bank	12	12	100.00	5	41.67	12	100.00	12	100.00	0	0	
24	West Bengal	Paschim Bardhaman	South Indian Bank	16	9	56.25	14	87.50	15	93.75	16	100.00	0	0	
25	West Bengal	Paschim Bardhaman	PBGB	197	0	0.00	35	17.77	136	69.04	136	69.04	180	0	
26	West Bengal	Paschim Bardhaman	Burdwan Central Cooperative Bank	1477	0	0.00	351	23.76	149	10.09	531	35.95	0	0	
28	West Bengal	Paschim Bardhaman	ESAF Small Finance Bank	25	25	100.00	3	12.00	4	16.00	25	100.00	0	0	
29	West Bengal	Paschim Bardhaman	Ujjivan Small Finance Bank	780	618	79.23	179	22.95	716	91.79	743	95.26	0	0	
30	West Bengal	Paschim Bardhaman	Utkarsh Small Finance Bank	749	487	65.02	534	71.30	487	65.02	487	65.02	0	0	
31	West Bengal	Paschim Bardhaman	Jana Small Finance Bank	846	21	2.48	0	0.00	186	21.99	427	50.47	231	0	
32	West Bengal	Paschim Bardhaman	IPPB	102	0	0.00	62	60.78	62	60.78	62	60.78	0	0	
33	West Bengal	Paschim Bardhaman	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0	
34	West Bengal	Paschim Bardhaman	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0	
<b>Total</b>				<b>165413</b>	<b>113053</b>	<b>68.35</b>	<b>81871</b>	<b>49.49</b>	<b>88991</b>	<b>53.80</b>	<b>139088</b>	<b>84.09</b>	<b>17634</b>	<b>7023</b>	

## Payment Banks operations:

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

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

IPPB has an extensive network of 25 branches with 7,923 banking access points (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 55,362 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 27,166 Bank Mitras and one Branch.

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

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

### **Basic Data of Payment Banks as on 30.09.2023:**

**(Amount in Crore)**

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	September, 2022	2174983	114.24	8136	0.85
IPPB	March, 2023	2286484	136.91	8136	0.82
IPPB	September, 2023	2423353	156.77	8136	0.77
Airtel Payment Bank	September, 2022	3679942	134.30	0	0.00
Airtel Payment Bank	March, 2023	4069088	175.77	37	0.01
Airtel Payment Bank	September, 2023	4238020	185.87	37	0.01
Fino Payment Bank	September, 2022	18278	0.09	34	0.02
Fino Payment Bank	March, 2023	70267	3.40	298	0.02
Fino Payment Bank	September, 2023	90524	3.49	389	0.03

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

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	September, 2023	431720	12.32	114718	1.84
Airtel Payment Bank	September, 2023	162640	13.54	0	0
Fino Payment Bank	September, 2023	176168	144.00	23623	0.70

## AGENDA – 15

### Progress made under Financial Inclusion

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

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

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

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

During	No of special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Sept, 22	144	7177	238	10824	382	18001
Mar, 23	182	7735	526	22788	708	30523
June, 23	313	10874	754	30932	1067	41806
<b>Sept, 23</b>	<b>346</b>	<b>12328</b>	<b>558</b>	<b>22397</b>	<b>904</b>	<b>34725</b>

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

During the Quarter	Sept, 2022	Mar, 2023	June, 2023	Sept, 2023
<b>Total Camps</b>	5723	4986	5417	<b>6488</b>

District wise progress of FLC during September,2023 quarter of FY 2023-24 is given hereunder.

District wise camp conducted by FLCs and rural branches during the September, 2023 quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	20	803	15	32	1179	313	939	768
2	24 Pgs (S)	1	6	2	142	15	20	606	306	918	349
3	Alipurduar	0	0	0	0	0	0	0	51	153	121
4	Bankura	1	6	18	566	15	125	4136	168	504	506
5	Birbhum	1	6	25	738	15	58	1860	212	636	688
6	Coochbehar	2	12	0	0	30	63	1298	136	408	150
7	Darjeeling	2	12	6	185	30	19	1977	53	159	128
8	Dakshin Dinajpur	2	12	0	0	30	21	865	79	237	75
9	Hooghly	1	6	25	753	15	25	753	237	711	323
10	Howrah	2	12	1	265	30	22	1300	115	345	256
11	Jalpaiguri	1	6	11	217	15	12	228	79	237	85
12	Jhargram	1	6	5	275	15	5	275	83	249	109
13	Kalimpong	1	6	5	52	15	0	0	20	60	36
14	Kolkata	1	6	7	255	15	7	255	7	21	25
15	Malda	2	12	8	1203	30	8	1203	189	567	227
16	Murshidabad	2	12	10	620	30	10	620	339	1017	867
17	Nadia	1	6	18	1965	15	15	1430	176	528	176
18	Paschim Bardhaman	1	6	8	182	15	49	1382	100	300	149
19	Paschim Medinipur	1	6	7	495	15	7	495	248	744	321
20	Purba Bardhaman	1	6	0	0	15	12	851	232	696	340
21	Purba Medinipur	2	12	7	202	30	7	202	177	531	237
22	Purulia	1	6	7	261	15	14	502	152	456	396
23	Uttar Dinajpur	1	6	156	3149	15	27	980	81	243	156
<b>Total</b>		<b>29</b>	<b>174</b>	<b>346</b>	<b>12328</b>	<b>435</b>	<b>558</b>	<b>22397</b>	<b>3553</b>	<b>10659</b>	<b>6488</b>

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

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

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

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

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

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

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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

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

## Saturation drive for Jan Suraksha Schemes: -

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

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

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

The sub-committee of SLBC on Financial Inclusion will deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY and Pension scheme of APY and actionable plan will be shared among the member banks as well as LDMs for successful implementation of those schemes.

### Comparison of PMJDY Accounts as on 30.09.2023 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
30.09.2022	46319785	17017.52	2912176
<b>30.09.2023</b>	<b>49304246</b>	<b>20318.47</b>	<b>3099180</b>

As on	No. of Rupay card Issued	Aadhaar Seeding
30.09.2022	28637312	38527238
<b>30.09.2023</b>	<b>30973720</b>	<b>41544910</b>

### PMSBY, PMJJBY, APY Progress (both new enrolment & yearly renewal cases)

Status as on	PMSBY	PMJJBY	APY	Total
30.09.2022	18705753	6011623	3458726	28176102
<b>30.09.2023</b>	<b>24806955</b>	<b>8802993</b>	<b>4326713</b>	<b>37936661</b>

**Bank wise cumulative report of PMJDY Accounts as on 30.09.2023**

(Amt in Crore)

Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of Baroda	2100386	1182614	1378011	1904989	3283000	1231.21	95524	3171181	3163893
Bank of India	1520363	350201	782433	1088131	1870564	809.73	169833	1593236	1759329
Bank of Maharashtra	18270	56555	33707	41118	74825	22.21	9242	62498	71375
Canara Bank	749972	186462	385233	551201	936434	377.70	58629	420160	798246
Central Bank of India	1218375	108579	528302	798652	1326954	455.15	85914	810530	1194033
Indian Bank	3070161	602484	1520547	2152098	3672645	1771.00	173924	1625502	3009646
Indian Overseas Bank	154319	212429	163205	203543	366748	155.40	11324	321218	279120
Punjab & Sind Bank	5544	22176	12285	15435	27720	6.06	1449	18468	24826
Punjab National Bank	8868950	948507	4128402	5689055	9817457	3842.76	919359	5216425	8731964
State Bank of India	9839990	7373938	7717937	9495991	17213928	8205.56	288719	15592263	13854835
UCO Bank	1194560	595469	704184	1085845	1790029	670.84	103279	592826	1450110
Union Bank of India	849313	322298	499709	671902	1171611	336.22	160590	398837	1079072
<b>TOTAL PSU</b>	<b>29590203</b>	<b>11961712</b>	<b>17853955</b>	<b>23697960</b>	<b>41551915</b>	<b>17883.84</b>	<b>2077786</b>	<b>29823144</b>	<b>35416449</b>
Axis Bank Ltd	6749	61913	32667	35995	68662	26.01	16825	17718	43136
City Union Bank Ltd	0	83	59	24	83	0.03	6	74	38
Federal Bank Ltd	1038	3158	2811	1385	4196	1.56	837	1645	2904
HDFC Bank Ltd	7682	123785	20638	110829	131467	24.28	12417	131455	51527
ICICI Bank Ltd	25632	13953	19255	20330	39585	6.09	24883	39585	32602
IDBI Bank Ltd.	9563	54130	37964	25729	63693	19.74	9282	25901	47395
IndusInd Bank Ltd	215	9863	6923	3155	10078	1.99	892	3307	8209
Jammu & Kashmir Bank Ltd	0	237	158	79	237	0.08	35	237	138
Karur Vysya Bank	612	1021	939	694	1633	0.32	267	1622	1219
Kotak Mahindra Bank Ltd	1157	7707	5685	3179	8864	0.60	6727	1614	8286
South Indian Bank Ltd	13	468	226	255	481	0.26	89	327	396
Yes Bank Ltd	3141	4677	3416	4402	7818	0.42	5646	7818	59
<b>TOTAL PVT</b>	<b>55802</b>	<b>280995</b>	<b>130741</b>	<b>206056</b>	<b>336797</b>	<b>81.39</b>	<b>77906</b>	<b>231303</b>	<b>195909</b>
BGVB	5363859	91742	2263744	3191857	5455601	1635.60	730537	451199	4314462
PBGB	1242168	184611	498310	928469	1426779	511.99	157883	42926	1145226
UBKGB	373883	159271	220069	313085	533154	205.66	55068	425148	472864
<b>TOTAL RRB</b>	<b>6979910</b>	<b>435624</b>	<b>2982123</b>	<b>4433411</b>	<b>7415534</b>	<b>2353.25</b>	<b>943488</b>	<b>919273</b>	<b>5932552</b>
<b>Grand Total</b>	<b>36625915</b>	<b>12678331</b>	<b>20966819</b>	<b>28337427</b>	<b>49304246</b>	<b>20318.47</b>	<b>3099180</b>	<b>30973720</b>	<b>41544910</b>

**District wise cumulative report of PMJDY Accounts as on 30.09.2023**

(Amt in Core)

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
Alipurduar	379556	199383	247565	331374	578939	244.80	34058	491364	495795
Bankura	1919159	282977	978440	1223696	2202136	1137.45	121903	1252976	1838313
Birbhum	1858363	447324	982553	1323134	2305687	927.07	145506	1360585	1913108
Coochbehar	1148170	454270	705398	897042	1602440	435.99	93410	1234521	1372490
Darjeeling	292030	338918	260653	370295	630948	355.92	38613	496034	539044
Dinajpur Dakshin	964063	208734	506014	666783	1172797	379.93	74078	679535	974080
Dinajpur Uttar	2061982	560446	1150571	1471857	2622428	639.97	238114	1345440	2122902
Hooghly	1620479	744129	964643	1399965	2364608	1163.59	114774	1472226	2046926
Howrah	1339079	693659	835604	1197134	2032738	960.35	94229	1340115	1736967
Jalpaiguri	1003778	508163	643284	868657	1511941	591.54	101006	1089978	1308066
Jhargram	434063	31083	207033	258113	465146	253.20	23868	248423	372720
Kalimpong	19250	11600	13875	16975	30850	20.60	1200	26912	24631
Kolkata	6792	920735	413401	514126	927527	389.85	87482	699325	745898
Maldah	2793411	456096	1386457	1863050	3249507	1100.51	281190	1711624	2802923
Medinipur East	2358495	199562	1126236	1431821	2558057	1326.46	116342	1524316	2175093
Medinipur West	2174240	464477	1114402	1524315	2638717	1291.99	123175	1548171	2242611
Murshidabad	3245667	1172629	1918893	2499403	4418296	1435.38	300604	2987373	3745966
Nadia	2046333	987265	1290648	1742950	3033598	1222.47	207972	1951448	2487543
North 24 Paraganas	2552162	1803801	1824039	2531924	4355963	2010.72	231354	2952210	3690150
Paschim Bardhaman	862750	620165	506352	976563	1482915	507.41	97230	712162	1205273
Purba Bardhaman	1677195	518065	886371	1308889	2195260	867.10	83706	1623316	1849559
Purulia	1671253	326858	905321	1092790	1998111	1023.17	145544	1170045	1692671
South 24 Paraganas	4197645	727992	2099066	2826571	4925637	2033.00	343822	3055621	4162181
<b>Grand Total</b>	<b>36625915</b>	<b>12678331</b>	<b>20966819</b>	<b>28337427</b>	<b>49304246</b>	<b>20318.47</b>	<b>3099180</b>	<b>30973720</b>	<b>41544910</b>

**Bank wise cumulative enrolment position under social security schemes as on 30.09.2023 (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	3283000	298146	1453110	174323	1925579
2	Bank of India	1870564	633523	1800660	258486	2692669
3	Bank of Maharashtra	74825	22576	69074	11434	103084
4	Canara Bank	936434	240861	865856	160064	1266781
5	Central Bank of India	1326954	246532	749464	215147	1211143
6	Indian Bank	3672645	501234	984686	482401	1968321
7	Indian Overseas Bank	366748	97955	247666	80949	426570
8	Punjab & Sind Bank	27720	8539	43625	9991	62155
9	Punjab National Bank	9817457	669720	3481207	504521	4655448
10	State Bank of India	17213928	5045727	12035243	1631304	18712274
11	UCO Bank	1790029	192601	600050	109289	901940
12	Union Bank of India	1171611	133109	657532	149392	940033
<b>PSU Banks</b>		<b>41551915</b>	<b>8090523</b>	<b>22988173</b>	<b>3787301</b>	<b>34865997</b>
13	Axis Bank Ltd	68662	11206	40110	71823	123139
14	Bandhan Bank	0	0	0	16859	16859
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	83	152	376	46	574
17	Dhanlaxmi Bank Ltd.	0	0	0	231	231
18	ESAF SF Bank	0	0	0	0	0
19	Federal Bank Ltd	4196	1934	4729	534	7197
20	HDFC Bank Ltd	131467	37012	80429	29634	147075
21	ICICI Bank Ltd	39585	14843	33798	4600	53241
22	IDBI Bank Ltd.	63693	28461	93440	38726	160627
23	IDFC Bank Ltd.	0	386	1642	2	2030
24	Indusind Bank Ltd	10078	456	8642	344	9442
25	Jammu & Kashmir Bank Ltd	237	23	47	14	84
26	Jana Small Finance Bank	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	2341	2341
28	Karur Vysya Bank Ltd	1633	1593	2523	461	4577
29	Kotak Mahindra Bank Ltd	8864	4701	7380	2270	14351
30	Lakshmi Vilas Bank Ltd	0	0	0	45	45
31	Ratnakar Bank Ltd	0	89	122	28	239
32	Standard Chartered Bank	0	0	0	1	1
33	South Indian Bank Ltd	481	1062	2083	1362	4507
34	Tamilnad Mercantile Bank Ltd	0	284	1033	707	2024
35	Ujjivan Small Finance Bank	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0
37	Yes Bank Ltd	7818	224	291	18	533
<b>PVT Banks</b>		<b>336797</b>	<b>102426</b>	<b>276645</b>	<b>170075</b>	<b>549146</b>
38	BGVB (PNB)	5455601	217033	779293	182512	1178838
39	PBGB (UCO)	1426779	235791	423567	98683	758041
40	UBKGB (CBI)	533154	157220	339277	87950	584447
<b>RRBs</b>		<b>7415534</b>	<b>610044</b>	<b>1542137</b>	<b>369145</b>	<b>2521326</b>
41	WB State Co-Op Bank Ltd.	0	0	0	192	192
42	WBSCARD Bank Ltd.	0	0	0	0	0
<b>Co-Op Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>192</b>	<b>192</b>
<b>Grand Total</b>		<b>49304246</b>	<b>8802993</b>	<b>24806955</b>	<b>4326713</b>	<b>37936661</b>

**District wise cumulative enrolment position uner Social Security Schemes as on 30.09.2023**

Sr. No.	District Name	Total No. PMJDY Ac.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	Alipurduar	578939	144695	358097	53437	556229
2	Bankura	2202136	320548	1041762	150405	1512715
3	Barddhaman	3678175	785312	1791073	320906	2897291
4	Birbhum	2305687	537969	1243214	208106	1989289
5	Dakshin Dinajpur	1172797	190741	520479	81125	792345
6	Darjiling + Kalimpong	661798	302507	674518	101466	1078491
7	Howrah	2032738	410447	1166786	206809	1784042
8	Hooghly	2364608	517287	1458720	266449	2242456
9	Jalpaiguri	1511941	353847	852838	157728	1364413
10	Coochbehar	1602440	316890	832450	165793	1315133
11	Kolkata	927527	459864	1644504	187611	2291979
12	Maldah	3249507	446068	1169953	239578	1855599
13	Murshidabad	4418296	732622	2137751	408356	3278729
14	Nadia	3033598	433328	1447431	242899	2123658
15	North 24 Parganas	4355963	756504	2406307	387256	3550067
16	Paschim Medinipur + Jhargram	3103863	526598	1539506	270594	2336698
17	Purba Medinipur	2558057	431480	1288979	311827	2032286
18	Purulia	1998111	254714	740279	112359	1107352
19	South 24 Parganas	4925637	601870	1740980	315496	2658346
20	Uttar Dinajpur	2622428	279702	751328	138513	1169543
<b>Grand Total</b>		<b>49304246</b>	<b>8802993</b>	<b>24806955</b>	<b>4326713</b>	<b>37936661</b>

**APY Bankwise Progress report as on 30.09.2023**

Sr No.	Bank Name	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
1	BANK OF BARODA	295	100	29,500	22,550	76.44	76.44%	1,74,323
2	BANK OF INDIA	366	100	36,600	32,809	89.64	89.64%	2,58,486
3	BANK OF MAHARASHTRA	41	100	4,100	1,350	32.93	32.93%	11,434
4	CANARA BANK	387	100	38,700	16,143	41.71	41.71%	1,60,064
5	CENTRAL BANK OF INDIA	314	100	31,400	18,526	59.00	59.00%	2,15,147
6	INDIAN BANK	584	100	58,400	41,634	71.29	71.29%	4,82,401
7	INDIAN OVERSEAS BANK	152	100	15,200	5,888	38.74	38.74%	80,949
8	PUNJAB AND SIND BANK	38	100	3,800	517	13.61	13.61%	9,991
9	PUNJAB NATIONAL BANK	1,148	100	1,14,800	43,292	37.71	37.71%	5,04,521
10	STATE BANK OF INDIA	1,247	100	1,24,700	1,58,402	127.03	127.03%	16,31,304
11	UCO BANK	389	100	38,900	13,637	35.06	35.06%	1,09,289
12	UNION BANK OF INDIA	275	100	27,500	19,291	70.15	70.15%	1,49,392
<b>PSU Banks</b>		<b>5,236</b>	<b>1,200</b>	<b>5,23,600</b>	<b>3,74,039</b>	<b>71.44</b>	<b>71.44%</b>	<b>37,87,301</b>
13	AXIS BANK LTD	315	70	22,050	1,525	4.84	6.92%	71,823
14	BANDHAN BANK LIMITED	484	30	14,520	2,938	6.07	20.23%	16,859
15	THE CATHOLIC SYRIAN BANK LIMITED	3	30	90	0	0.00	0.00%	29
16	CITY UNION BANK LTD	2	30	60	1	0.50	1.67%	46
17	DCB BANK LIMITED	6	30	180	0	0.00	0.00%	0
18	DHANLAXMI BANK LIMITED	3	30	90	0	0.00	0.00%	231
19	THE FEDERAL BANK LTD	31	30	930	7	0.23	0.75%	534
20	HDFC BANK LTD	293	70	20,510	1,374	4.69	6.70%	29,634
21	ICICI BANK LIMITED	198	70	13,860	87	0.44	0.63%	4,600
22	IDBI BANK LTD	96	70	6,720	3,718	38.73	55.33%	38,726
23	IDFC FIRST BANK LIMITED	3	30	90	1	0.33	1.11%	2
24	INDUSIND BANK LIMITED	34	30	1,020	167	4.91	16.37%	344
25	THE JAMMU AND KASHMIR BANK LTD	2	30	60	1	0.50	1.67%	14
26	KARNATAKA BANK LIMITED	20	30	600	95	4.75	15.83%	2,341
27	THE KARUR VYSYA BANK LTD	16	30	480	22	1.38	4.58%	461
28	KOTAK MAHINDRA BANK	44	30	1,320	812	18.45	61.52%	2,270
29	THE LAKSHMI VILAS BANK LTD	4	30	120	0	0.00	0.00%	45
30	RBL BANK LIMITED	9	30	270	1	0.11	0.37%	28
31	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	19	30	570	57	3.00	10.00%	1,362
32	STANDARD CHARTERED BANK	17	30	510	0	0.00	0.00%	1
33	TAMILNAD MERCANTILE BANK LTD	1	30	30	73	73.00	243.33%	707
34	YES BANK LIMITED	16	30	480	0	0.00	0.00%	18
<b>PVT Banks</b>		<b>1,616</b>	<b>820</b>	<b>84,560</b>	<b>10,879</b>	<b>6.73</b>	<b>12.87%</b>	<b>1,70,075</b>
35	BANGIYA GRAMIN VIKASH BANK	587	100	58,700	15,382	26.20	26.20%	1,82,512
36	PASCHIM BANGA GRAMIN BANK	231	100	23,100	12,590	54.50	54.50%	98,683
37	UTTARBANGA KSHETRIYA GRAMIN BANK	142	100	14,200	4,287	30.19	30.19%	87,950
<b>RRBs</b>		<b>960</b>	<b>300</b>	<b>96,000</b>	<b>32,259</b>	<b>33.60</b>	<b>33.60%</b>	<b>3,69,145</b>
38	WB STATE CO-OPERATIVE BANK LTD	40	20	800	2	0.05	0.25%	192
<b>Co-Op Banks</b>		<b>40</b>	<b>20</b>	<b>800</b>	<b>2</b>	<b>0.05</b>	<b>0.25%</b>	<b>192</b>
<b>Grand Total</b>		<b>7,852</b>	<b>2,340</b>	<b>7,04,960</b>	<b>4,17,179</b>	<b>53.13</b>	<b>59.18%</b>	<b>43,26,713</b>

**APY Distreictwise progress report as on 30.09.2023**

Name of the District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
24 PARAGANAS NORTH	881	100	79,140	36,116	40.99	45.64%	3,87,256
24 PARAGANAS SOUTH	582	100	53,040	35,782	61.48	67.46%	3,15,496
ALIPURDUAR	66	100	5,550	4,621	70.02	83.26%	53,437
BANKURA	252	100	24,270	19,511	77.42	80.39%	1,50,405
BIRBHUM	272	100	25,450	19,865	73.03	78.06%	2,08,106
COOCHBEHAR	207	100	18,350	15,581	75.27	84.91%	1,65,793
DARJEELING	241	100	21,410	6,864	28.48	32.06%	95,956
DINAJPUR DAKSHIN	106	100	9,700	8,892	83.89	91.67%	81,125
DINAJPUR UTTAR	152	100	13,460	11,693	76.93	86.87%	1,38,513
HOOGHLY	479	100	43,630	30,600	63.88	70.14%	2,66,449
HOWRAH	409	100	36,930	20,391	49.86	55.22%	2,06,809
JALPAIGURI	216	100	20,080	15,443	71.50	76.91%	1,57,728
JHARGRAM	58	100	5,700	3,056	52.69	53.61%	31,453
KALIMPONG	19	100	1,770	314	16.53	17.74%	5,510
KOLKATA	1,302	100	1,09,150	13,911	10.68	12.74%	1,87,611
MALDAH	220	100	20,630	18,746	85.21	90.87%	2,39,578
MEDINIPUR EAST	316	100	29,900	26,337	83.34	88.08%	3,11,827
MEDINIPUR WEST	370	100	34,630	22,075	59.66	63.75%	2,39,141
MURSHIDABAD	392	100	36,530	38,538	98.31	105.50%	4,08,356
NADIA	368	100	32,690	21,021	57.12	64.30%	2,42,899
PASCHIM BARDHAMAN	217	100	18,260	5,805	26.75	31.79%	58,035
PURBA BARDHAMAN	559	100	48,890	29,765	53.25	60.88%	2,62,871
PURULIA	168	100	15,800	12,252	72.93	77.54%	1,12,359
<b>Total</b>	<b>7,852</b>	<b>100</b>	<b>7,04,960</b>	<b>4,17,179</b>	<b>53.13</b>	<b>59.18%</b>	<b>43,26,713</b>

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

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

## AGENDA – 16

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

As per Ministry of Rural Development, Govt of India guidelines, 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 as on 30.06.2023 is given hereunder:**

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
30.09.2022	5427	143241	103201	72.05	61.18
31.03.2023	5649	149401	111140	74.39	61.75
30.09.2023	<b>5908</b>	<b>156510</b>	<b>114243</b>	<b>72.99</b>	<b>61.95</b>

- 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 per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 30.09.2023					
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 was approved in the Cabinet. But no communication is received in spite of reminders
2	Indian Bank Paschim Midnapore	Allotted	NA	Pending at Banks end, New tender will be floated.	Pending at Banks end, New tender will be floated.
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	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
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 DLRAAC 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 had also started but local people have stopped the work, they are saying the land belongs to them. Matter has been referred to Dist authorities and with their intervention the work is going to resume soon	Work had started but local people stopped the work citing the land belongs to them. Matter was taken up with ADMLR & BLRO checked the records and found that the claim made by them is wrong. Construction to resume.
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and will be handed over by March 2024	Agreed with SDR
7	PNB Purba Midnapore	Allotted	NA	Land allotted was too small to construct the own building, hence land has to be surrendered. In a letter dated 21.07.2017, RSETI communicated the District Magistrate about the insufficient land. On 31.05.2022, the Additional Secretary, Govt. of West Bengal in a joint meeting requested ADM(LR) to search one suitable land for the RSETI.	Land allotted. Registration of Long Term Lease was executed in favour of PNB during 2016 but construction was not yet started on the plea that the land is 0.48 decimal, which is not sufficient for construction of RSETI building. Bank has already received funds for construction. The said fund has not been refunded to MoRD. No alternative proposal is sent.
8	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. No progress regarding allotment of the land.
12	UCOB Hooghly	Allotted	NA	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities
13	UCOB Howrah	Not allotted	NA	The land that was identified is not suitable for RSETI as such Banks has denied to take possession. Hence DM instructed ADM LR to find an alternate land.	Alternate land has to be identified as the land is not suitable for construction of RSETI.
14	PNB Bankura (Ranbahal)	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
15	PNB Howrah	Own building	FULLY CONSTRUCTED	OWN Building	RSETI is functioning in a math with proper infrastructure
16	PNB Uttar Dinajpur	Allotted	NA	Bank has approached CPWD for construction of RSETI building. MOU has to be executed.	Construction not yet started.
17	PNB South 24 Parganas	Own building	PARTIALLY CONSTRUCTED	Bank own building. Rs 50 lakh was received out of which Rs.24 lakh spent for constructing work shed. The contractor BSNL has left the job.	Own building
18	PNB Purulia	Allotted	NA	Dist authorities are suggesting to take over the land on paper as 1 acre but the actual vacant land is only 0.70 acre. Bank has denied to takeover. Dist authorities will move application to state for modification of land to 0.70 acre instead of 1 acre.	As informed by SDR
19	PNB Dakshin Dinarpur (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 2023-24 (01.04.2023 to 30.09.2023)**

Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2023-24		Achievement		% Achievement	
			No. of Programs	Total Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	Birbhum (Bolpur)	Indian Bank	20	693	11	362	56.56	52.24
2	West Midnapore (Debra)	Indian Bank	23	650	12	343	52.17	52.77
3	North 24 Parganas	Bank of India	26	660	13	332	50.00	50.30
4	Coochbehar	Central Bank of India	16	400	11	327	68.75	81.75
5	Darjeeling	Central Bank of India	13	370	7	198	53.85	53.51
6	Jalpaiguri	Central Bank of India	19	440	9	232	47.37	52.73
7	Purba Midnapore	Punjab National Bank	25	760	15	443	60.00	58.29
8	Berhampore	Canara Bank	25	750	13	425	53.13	56.67
9	Malda	State Bank of India	24	600	13	321	54.17	53.50
10	Nadia (Haringhata)	State Bank of India	24	636	15	351	62.50	55.19
11	Burdwan	UCO Bank	24	795	15	421	62.50	52.96
12	Hooghly	UCO Bank	26	792	15	408	57.69	51.52
13	Howrah	UCO Bank	28	810	15	419	53.57	51.73
14	Bankura (Ranbahal)	Punjab National Bank	30	780	14	398	46.67	51.03
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	24	680	13	362	54.17	53.24
16	Howrah	Punjab National Bank	29	835	18	473	62.07	56.65
17	Purulia	Punjab National Bank	23	680	11	372	47.83	54.71
18	South 24 Parganas	Punjab National Bank	29	685	26	597	89.66	87.15
19	Uttar Dinajpur	Punjab National Bank	32	680	13	335	40.63	49.26
	<b>Total</b>		<b>460</b>	<b>12696</b>	<b>260</b>	<b>7119</b>	<b>56.43</b>	<b>56.07</b>

**RSETI wise settlement & credit linkage % up to 30.09.2023 since inception (Cumulative)**

RSETI Name	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Cumulative Settlement %	Cumulative Credit Linkage %
			Bank	Own	Total				
ALHB Birbhum (Bolpur)	278	8300	4214	1644	5858	8	5866	70.67	71.94
ALHB West Midnapore (Debra)	254	7833	5051	912	5963	251	6214	79.33	84.71
BOI North 24 Parganas	333	8656	4517	2673	7190	124	7314	84.50	62.82
CBI Coochbehar	181	4406	1742	1419	3161	34	3195	72.51	55.11
CBI Darjeeling	143	3820	1747	954	2701	44	2745	71.86	64.68
CBI Jalpaiguri	307	6521	3794	1134	4928	264	5192	79.62	76.99
PNB Purba Midnapore	301	8695	3722	2412	6134	50	6184	71.12	60.68
RUDSETI Berhampore	371	10759	4289	3281	7570	0	7570	70.36	56.66
SBI Malda	284	8074	3259	2423	5682	594	6276	77.73	57.36
SBI Nadia (Haringhata)	274	6834	2311	2318	4629	74	4703	68.82	49.92
UCOB Burdwan	315	8219	3617	2031	5648	0	5648	68.72	64.04
UCOB Hooghly	333	8489	5053	938	5991	0	5991	70.57	84.34
UCOB Howrah	283	8052	5291	118	5409	4	5413	67.23	97.82
UNBI Bankura (Ranbahal)	377	9173	3311	2596	5907	608	6515	71.02	56.05
UNBI Dakshin Dinarpur(Balurghat)	261	7286	3331	1856	5187	206	5393	74.02	64.22
UNBI Howrah	715	18275	4085	10409	14494	682	15176	83.04	28.18
UNBI Purulia	237	6220	2028	1186	3214	0	3214	51.67	63.10
UNBI South 24 Parganas	388	10003	4791	1694	6485	130	6615	66.13	73.88
UNBI Uttar Dinajpur	273	6895	2669	2270	4939	80	5019	72.79	54.04
<b>Total</b>	<b>5908</b>	<b>156510</b>	<b>68822</b>	<b>42268</b>	<b>111090</b>	<b>3153</b>	<b>114243</b>	<b>72.99</b>	<b>61.95</b>

## AGENDA – 17

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

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

#### **Uniform Data Flow & Management System by RBI:**

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

#### **Present Status:**

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

#### **Important:**

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

#### **Bank wise progress on Data Management System: -**

Portal has been made live. We request all member banks to upload the reporting files in the said portal from quarter December, 2023. Some member banks are under process for on boarding on the portal.

The following member banks have confirmed that they are On- boarded: -

Bank of Baroda, Bank of India, Bank of Maharashtra, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, Axis Bank, Bandhan Bank, Catholic Syrian Bank Ltd., Dhanlaxmi Bank Ltd., ESAF SF Bank, Federal Bank, HDFC Bank., ICICI Bank, IDBI Bank, IDFC First Bank, Indusind Bank, Karnataka Bank Ltd., Karur Vysya Bank, Ratnakar Bank Ltd, South Indian Bank Ltd, Ujjivan Small Finance Bank, Utkarsh Small Finance Bank, YES Bank and BGVV.

## **AGENDA – 18**

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

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

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

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

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

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

## **AGENDA – 19**

### **Review of lending to MFI:**

Micro Finance Institutions (MFIs) are financial entities that provide financial services to low income individuals, small entrepreneurs and self help organisations, who lack access to conventional banking and related services. The services they provide mainly include micro credit, savings, payment system, and micro insurance. Due to resource constraints and the structure of formal credit organisations the access of these poor people to traditional banking channels is limited. As a result, phenomenal growth of MFIs has been witnessed over the last few years.

## AGENDA- 20

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

SLBC proposes to hold the quarterly review meeting in the FY 2023-24 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
June, 2023	26.09.2023	Tuesday
September, 2023	20.12.2023	Wednesday
December, 2023	08.02.2024	Thursday
March,2024	14.05.2024	Tuesday

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

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

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

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

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

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

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

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

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

## AGENDA- 21

### Miscellaneous:

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

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

#### 2) Status of SLBC report submitted by Member Banks:

<b>Status of SLBC report submitted by Banks for September, 2023</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	10.11.2023
2	Bank of India	Submitted	04.11.2023
3	Bank of Maharashtra	Submitted	20.11.2023
4	Canara Bank	Submitted	10.11.2023
5	Central Bank of India	Submitted	06.11.2023
6	Indian Bank	Submitted	14.11.2023
7	Indian Overseas Bank	Submitted	03.11.2023
8	Punjab National Bank	Submitted	10.10.2023
9	Punjab & Sind Bank	Submitted	01.12.2023
10	State Bank of India	Submitted	03.11.2023
11	UCO Bank	Submitted	16.11.2023
12	Union Bank of India	Submitted	17.10.2023
13	Axis Bank	Submitted	18.11.2023
14	Au Small finance Bank	Submitted	16.10.2023
15	Bandhan Bank	Submitted	19.10.2023
16	Catholic Syrian Bank Ltd.	Submitted	03.11.2023
17	City Union Bank Ltd.	Submitted	08.11.2023
18	Dhanlaxmi Bank Ltd.	Submitted	08.11.2023
19	ESAF SF Bank	Submitted	27.10.2023
20	Federal Bank	Submitted	16.10.2023
21	HDFC Bank	Submitted	22.10.2023
22	ICICI Bank	Submitted	20.10.2023
23	IDBI Bank	Submitted	30.10.2023
24	IDFC First Bank	Submitted	17.10.2023
25	Indusind Bank	Submitted	26.10.2023
26	Jana Small Finance Bank	Submitted	18.10.2023
27	Karnataka Bank Ltd.	Submitted	16.10.2023
28	Karur Vysya Bank	Submitted	16.10.2023
29	Kotak Mahindra Bank	Submitted	17.10.2023
30	Lakshmi Vilas Bank (DBS)	Submitted	03.11.2023
31	Ratnakar Bank Ltd	Submitted	27.10.2023
32	South Indian Bank Ltd.	Submitted	07.10.2023
33	Tamilnad Mercantile Bank	Submitted	13.11.2023
34	Ujjivan Small Finance Bank	Submitted	21.10.2023
35	Utkarsh Small Finance Bank	Submitted	19.10.2023
36	YES Bank	Submitted	16.11.2023
37	BGVV (PNB)	Submitted	17.10.2023
38	PBGB (UCO)	Submitted	19.10.2023
39	UBKGB (CBI)	Submitted	19.10.2023
40	WB State Co-Op Bank Ltd.	Submitted	17.11.2023
41	WBSCARD	Submitted	09.11.2023

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

E-mail: [slbc.westbengal@pnb.co.in](mailto:slbc.westbengal@pnb.co.in)

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

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/161<sup>st</sup> SLBC Meeting/ 194/2023

Date: 03.10.2023

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

**Re: Proceedings of the 161<sup>st</sup> SLBC, West Bengal meeting held on 26.09.2023**

The 161<sup>st</sup> SLBC meeting for the state of West Bengal was held on 26.09.2023 at The Oberoi Grand, Kolkata to review the progress made in various banking parameters for June, 2023 quarter. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, extended his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. Shri Firoz Hasnain, Chief General Manager-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting. He further assured the house that ACP target for this current FY 2023-24 would be achieved by the all the Member Banks.

The meeting was graced by the Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB; Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB; Smt. Anindita Sinha Ray, Director DFS & Nodal officer for SLBC West Bengal, Sri. Vinod Kumar, Executive Director, Punjab National Bank, Smt. Usha Ramesh CGM NABARD, Smt. Arpita Parijat Biswas, GM & other dignitaries (list enclosed).

In the keynote address, Shri Binod Kumar, ED PNB, highlighted that he was overwhelmed to be present in SLBC meeting of a state which is rich in Culture and heritage and once it was the capital of the India. He also welcomed Dr. Amit Mitra, Smt Chandrima Bhattacharya, Hon'ble Minister of State, Dr. Manoj Pant, Smt. Usha Ramesh ,CGM NABARD & other dignitaries . He highlighted Banks' performance during the June Quarter FY 2023-24 on various parameters with special mention on disbursement of fresh credit of Rs.1.92 Lakh Crore up to June Quarter for the FY 23-24, thereby achieving 48 % of the annual target under Annual Credit Plan. Achievement under Agriculture and MSME stands at Rs. 23,239 crore and 56,565 crore, thus achieving 22 % and 39 % respectively of the annual target. ACP achievement under Priority Sector is Rs. 86,531 crore, which is 29 % of annual target and in Non-Priority Sector it is Rs. 1,05,550 crore, which is 104 % of annual target. Rs.3362.73 crores disbursed to 2.47 lakh number of NRLM-SHGs thus achieving 12 % in amount and 33 % in number of annual target respectively.

CD ratio stood at 61.72 % as on 30.06.2023, which was 60.89 % as on June 2022. He also congratulates all the member Banks & LDMs as there was not a single district with CD ratio below 40%. Further he elaborates the importance of CD ratio and requirement of credit delivery for the overall development of State by the virtue of the power of lending.

He also requested all the member Banks for their whole hearted support for achieving the ACP target 2023-24.

He expressed his satisfaction over the performance and thanked all the member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Shri Shio Shankar Singh, General Manager, SLBC requested Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal for presiding over the meeting.



Sri Mitra welcomed all the dignitaries present there in the meeting. He suggested that before entering into agenda wise discussion, some issues pertaining to the interest of common people of the state should be discussed.

#### Issues raised by him:

- 1. KYC Compliance:** KYC issues were discussed earlier also during December 2022 SLBC Meeting which appeared still to a large extent unresolved. The said issue are now once again coming to government in a larger way. Government is now a days getting scores of complaints from public relating to difficulties in doing KYC compliance at the Banks subsequent to change in policy of RBI. He also informed the house that the problem was that even the branch had limited access to rectification as well as the where about of the issues. Customer used to get message or mail communications that his/her account would be frozen if he/she does not submit his/her KYC and when customer visited the Branch for rectification or guidance regarding the communications, branch was unable to satisfy his/her quarries or resolve the issues. He expressed that there should be transparency and clear cut guidelines on the KYC policy. Bank branches should be the single authorized entity to address and resolve the issue. He also informed the house some of his observations and recommendations viz. co-ordinations issues between controlling office and branches, lack of designated personal to address the problem, proper communication regarding accounts freeze and unfreeze to the customer etc. He also recommended to make a case on the said issue in co-ordination with the convenor, Banking Advisor, finance Department & Minister for addressing the issues related to KYC.

Sri Binod Kumar, thanked Dr. Mitra for raising this very important issue. He also informed the house that Head office has made policy for ease of doing KYC compliance by the customers without facing much difficulty. He also requested all member Banks not to send anonymous message to customers which create confusion in the field. He also urged upon that customer is the key and top most priority for Banking Business, so we should take the customer issues as top most priority.

- 2. Submission of Life Certificate by the Pensioners:** Dr. Mitra informed the house that there should be some mechanism which could ease the procedure of submission of Life Certificates by the pensioner. He also elaborated the process of digitalization for submission of the certificate, at the same time he mentioned that the elderly people were not so accustomed with the digital system. He suggested for door step Banking facilities for the elderly people.

Sri.S.S.Singh informed the house that there was an application on Door Step Banking and if the customer wished to avail any specific service, they could book a call and he/she would get the service at door steps by the Banking Agents.

In response, Sri Mitra told the house that there were also chances of fraud and risk related to downloading of the applications.

Sri Binod Kumar informed the house that application was available but the utilization percentage was much lower as compare to the desirable benchmark. He also informed that Bank as well as DFS were also prioritizing the Door Step Banking in broader way. He urged upon regarding the digital awareness programme for the customer same as well as the staff.

Smt. Anindita Sinha Ray informed the house that central Government was also working on the issue. Although maximum Banks have door step Banking facilities but they are mainly concentrated in Urban & Metro areas. The service yet to be reached Tier-II and Tire-III cities.

Dr.Manoj Pant informed the house that state government already had made available life certificate by smart phone and user manual for the same circulated for user guidelines. In spite of that there



were lot of communication about the utilization of the service. He mentioned that as suggested by Sri Binod Kumar, publicity and customer awareness were required in this regard. He also suggested that there might be some calling facility for the senior citizens & branch should provide their contact no and specific time schedule so that one official from the branch might be deputed for facilitation of life certificate issuance. He also informed the house that digital transaction was required although there were inherited risks of digitalization. Public awareness and proper guidance are required for obtaining desirable result of digitalization.

Smt. Chandrima Bhattacharya suggested that as recommended by Sinha Ray madam doorstep banking would be the better possible action during life certificate issuance period.

Sri Mitra suggested to conduct survey on population of the pensioner so that bank can able to plan accordingly for providing proper support during life certificate issuance.

**Mis-selling of Insurance Product:** Sri. A. Mitra informed the house there were a lot of complaints regarding mis-selling of insurance product. Branches are selling insurance policy without informing the details terms and condition of the policy. In some cases, senior citizens are misled without informing the policy paying terms & unfortunately they come to know when the demand raised for the annual premium due for payment.

Sir. Binod Kumar informed the house that PNB had developed a video call confirmation service for insurance policy initiated from branch level. He informed that any policy issued only after getting confirmation over video call by the beneficiary. He also informed that in such cases where senior citizen was misled and resulting sufferings at his/her side that was also taken care by the bank in a sympathetic way and necessary action should be taken from Bank side.

Sri Manas Dhar, Special Secretary institutional finance GoWB, informed the house that all member Banks must be sensitized not to force to sell the insurance product. He further informed that these were not only happening in metro, complains were also coming from rural and semi urban areas too. He also informed the house that although there was target on the bank branches for bancassurance business but bank should ensure there should not be the incident of mis-selling and special care should be taken care for the senior citizen who kept their life savings for regular interest income.

Smt. Anindita Sinharay informed the house that there was target from the ministry on PMJJBY & PMSBY schemes which required very lesser amount of annual Premium. She further clarified that the problem occurred with the insurance policies of higher premium rate that led to financial loss to customers.

**4. Non-Aadhar Seeding leads to non-availability of DBT benefits:** Sri.A.Mitra informed the house that due to lack of proper aadhar seeding eligible beneficiaries were deprived.

Sri. Manas Dhar elaborately explained the procedure from aadhar seeding to receive of benefit and issues related to it.

Sri.A.Mitra urged upon all the member Banks to work in mission mode to address the issues so that all the targeted group of beneficiaries of the different government schemes should get the benefit.

Smt. Anindita Sinharay informed the house that after opening of Jandhan Account in mission mode, the number of transactions through DBT had increased significantly. DFS along with stake holders (Bank & NPCI) trying to streamlines the issues. She also informed the house that there were twelve broad categories of reason of rejection and the main reason of rejection was multiple accounts of the beneficiary. For getting benefits through DBT one had to either aadhar seed the account provided for obtaining benefit or have to provide the account number with aadhar seeding and mapped with NPCI. She informed the house that with the help of state functionary and local Banks the exercise had to be completed in case of different project related to DBT.



Sir. Binod Kumar informed the house that state functionaries could provide list of the DBT beneficiaries to the member Banks. The member Banks will map the beneficiary details with NPCI as per the list which will be one-time exercise.

Sri. Manas Dhar informed the house that the state Govt. had the detailed list of the rejected beneficiaries. The number is so high hence there should be a different meeting with all Major Member Banks & NPCI.

Dr. Manoj Pant informed the house that he would coordinate with all the stake holders and resolve the issue.

Sri Mitra requested Dr. Pant to take lead on the issue and coordinate with all stake holders to resolve the issue. He informed that this should be done on top most priority basis.

- 5. Syphoning of Fund through AEPS:** Sri. A. Mitra informed the house regarding locking of Biometric for prevention of syphoning of fund using AEPS. AEPS (On us & Off-us) transaction mostly done through Banking correspondence channel, Bank should have tightened up the monitoring system to prevent the fraud.

Smt. Anindita Sinharay Madam informed the house that such cases were not only happening through BC network but also from the places where biometric registration taking place. She also informed the house that locking the Bio-metric were also not the solution for prevention of fraud through AEPS. She suggested that Bank could disable the AEPS facility and only allow transaction through it when requested by the customer. She also informed the house that the fraudsters were not only targeting the Jandhan group or BC network but the senior citizens also who did not visit Bank frequently and had good amount of money in their savings account.

Sri. Manas Dhar informed the house that If we disabled the AEPS off us transaction then it would reduce the chances of fraud as if BC network only allowed to do AEPS On us transaction he/she would provide service to captive customers.

Sri.A.Mitra advised to make a one pager on recommendation to prevent the fraud and circulate the same through SLBC to all Member Banks for check and revert along with their valuable inputs on this issue.

Sri Joshep Lorance tobius, Chairman BGVB informed the house that AEPS Off us transaction can be suspended for the time being and mean while a dual authentication system might be developed to resolve the issue.

Sri.A.Mitra advised to prepare a solution based approaches and share with all member Banks. The member banks will provide the inputs and after discussion the same will be finalized as per convenient of the member Banks.

Sri Vinod Kumar suggested that for preventing fraud customer should not be deprived from the facility and ease of transactions. He also suggested that the above mentioned approaches were right.

- 6. Death Benefit Claim by nominee/Legal Heir to insurance Company:** Sri Mitra Informed the house that there was operational lapses or Knowledge GAP in field functionaries in claim settlement by the diseased nominee/Legal Heir. He urged upon all the member Banks to sensitize all the field functionaries on the captioned issue.

Sri.A.Mitra commenced point wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -



## 1. CD Ratio:

Sri.A.Mitra congratulated all banks and LDMs on achieving the CD ratio of all districts in the state above 40% which is more than the minimum bench mark target. He highlighted that the CD ratio of the North Bengal district was on higher side as compare to other district of the state viz. Coochbehar 80.41, U. Dinajpur 64.38, D. Dinajpur 63.74 Alipurduar 64.59, Darjeeling 62.03 which is at par with Kolkata Metro (64.72). He desired to know the reason of high CD ratio in relatively less developed district.

General Manager, UBKGB informed the house that the Bank had a vast network of 143 branches in North Bengal. The bank is focusing to finance in agriculture segment and consequently the CD ratio in Coochbehar of UBKGB is more than 100%.

Smt. Usha Ramesh, CGM NABARD confirmed the house that Coochbehar and Darjeeling districts had done good work in financing. She also informed the house that Darjeeling district also had CD ratio more than 90%.

LDM Howrah informed the house that the district mainly had focused in MSME segment but the companies were operating from kolkata thus their business reported under Kolkata. Sri.A.Mitra requested to improve the performance of the Howrah District.

LDM 24 Parganas North informed the house that big corporate loan is mostly financed from the loan vertical which mostly situated at kolkata, these loans are reported under kolkata district. This is the reason of low CD Ratio in the district.

Smt.Chandrima Bhattacharya informed the house, "24Paraganas North is the largest distict in the state and the district has not only having the big corporates ", there are so many areas having larger scope for financing to small traders & manufacturer. She also urged upon to focus on the rural areas to finance in Agriculture as well as MSME segment.

Sri.A.Mitra requested LDM 24 Parganas North to focus on the issues and improve CD ratio of the district. He also requested to focus on financing different clusters present in 24Paraganas North district.

Sri M. Dhar informed that the reason behind the lower CD ratio of Kolkata District was due to merger of branches and establishment of loan processing hubs in the banks. The reporting of the business figures is being done in the respective central offices of the banks, which are mostly not in the state. Sri Mitra suggested to rectify the process of reporting so that the true picture gets reflected.

**(Action: LDMs & Member banks)**

## 2. MSME:

Sri.A.Mitra applauded and congratulated the bankers for their outstanding performance in MSME sector for disbursing Rs.56565.15 crore in MSME, thus achieving 39% against ACP target of Rs.145032.04 crore as on 30.06.2023. Disbursement in MSME has increased by Rs.19513.28 crores in absolute term as on 30.06.2023 thus registering a positive growth of 52.66 % on Y-O-Y basis. As on 31.08.2023 total MSME disbursement stands at 87029.00 Cr which is very commendable job by the Bankers.

Sri.A.Mitra also informed the house regarding West Bengal Bhabishyat Credit Card (WBBCC) scheme for the self-employment of Youth/ young entrepreneur with a target of 2.00Lakh entrepreneurs /Year, which would lead to promotion & development of MSME segment in the State. He also requested all member Banks for timely disposing of the proposals. He informed the house that all the provisional sanctioned cases should be converted to final sanction by 15-10-2023 and all the pending disbursement would be completed 30-09-2023.

Sri Rajesh Pandey, Principle Sec.MSME congratulated all the member Banks for their contribution in disbursement in MSME segment and requested to maintain the same pace. He also informed the house that the growth in Mudra was 28% on year on year basis which was also appreciable. He also informed the house that all member Banks so far adopted 336 clusters and 12733 no of loan sanctioned to adopted Clusters. He requested all the member banks to adopt more clusters to provide support to MSME segment.



Sri Pandey, pointed out some issues pertaining to the rejection of WBBCCS Loan such as, domiciliary certificate requirement, CIBIL score which were acceptable but rejection on flimsy ground like borrower not reachable, deficiency in application etc. should be jointly addressed by the Bank and the line department. He suggested that there should be some higher level monitoring system both from the Institutional Finance and Member Banks.

Sri.A.Mitra requested all the member Banks to give their valuable inputs on that.

Representative from SBI informed the house that there was no issue in the Loan scheme. He also informed that initially the sanctioned rate was low but after continuous sensitization from Head office level the sanction had improved significantly in recent past.

Sri Mitra, suggested to call upon a meeting with both the performer & Non performer for discussion on the issues and finalized strategy for successful implementation of the project.

Sri. S.S. Singh informed the house that he personally visited many branches where there was huge pendency. The findings from those visit were that the customers were reluctant to taking the loans in spite of several communications from Bank side.

Stressing upon the need for placing appropriate thrust on disposal of WBBCC loan applications, he urged the Banks not to reject any applications on flimsy ground and not asking for CIBIL score etc. from the first time applicants.

**(Action: MSME Dept & Member banks)**

### **3. Self Help Group:**

Sri.A.Mitra congratulated all member banks on performance under SHG, Member banks have cumulatively disbursed of Rs.3362.73 crores to 2.47 lakh number of NRLM-SHGs thus achieving 12 % in amount and 33% in number of annual target respectively of the ACP for the FY 2023-24. He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupied relatively top position in terms of number of SHGs disbursed. He requested the house to increase the credit linkage target for the FY 2023-24 along with a special focus on ticket size.

Smt. Anindita Sinharay informed the house that during her recent interaction with SHG members, it was observed that they had no issue in credit part, further they required skill development training and quality assessment of the product to make those products more marketable. She requested state government to arrange some facility for that.

She also informed the house that although Sate-Government had been organizing Mela for them yet there is need of online/Digital platform for better marketability.

Sri.A.Mitra urged upon the house that scaling up is the main issue for those SHG

**(Action: Member banks& SRLM Department)**

### **4. Agriculture (KCC& AIF):**

Sri.A.Mitra mentioned that all the banks operating in the State had disbursed 763775 number of KCCs including renewal cases up to June Quarter of FY 2023-24 registering 21.82 % achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs.19338.64 crore as on 30.06.2023. The average ticket size of outstanding KCC loans is Rs. 45,566/- as on 30.06.2023. Member banks have cumulatively sanctioned 1229 no of AIF proposals amounting 807.34 cr. and 1101 no of proposals have been disbursed cumulatively amounting to Rs.575.35 cr. as on 30.06.2023. He congratulated all the member Banks for the same. He requested all the member Bank to dispose of the cases within standard TAT.



**(Action: Member banks)**

Page 6 of 8

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

While dismayed over the performance under WBSCC Schemes, Sri.A.Mitra expressed his concern over less disbursement percentage. He requested member banks to speculate the reason and improve the disbursement under the scheme. He highlighted that 51235 no of cases were sanctioned but only 29715 no disbursed.

Shri M. Dhar informed the house that the target given to the member Banks for early sanction of the provisionally sanctioned cases and simultaneous disbursement to be made. He urged the member banks to complete the activities on time bound manner.

Smt. Chandrima Bhattacharya requested the banks to exert focus on timely disbursal of the sanctioned cases under the scheme. She also informed the house that without timely disbursement the sole purpose of the scheme would diluted and the students would be deprived from getting the benefit of the novel scheme.

Dr. M. Pant informed the house that all member Banks were agreed to sanction and disburse, only the issue was timely disbursement for proper utilization of the Loan. He also informed that timeline for final sanction of all the provisionally sanctioned cases would be 15<sup>th</sup> October. Pending cases should be disposed of on or before 15<sup>th</sup> October & all final sanctioned cases should be disbursed on or before 30<sup>th</sup> September.

Sri.A.Mitra requested Dr. M. Pant to take a review half way of the timeline to check the progress.

Sri.Binod Kumar urged upon all the member Banks were to timely disburse the loan. As education loan is of no use if it is not disbursed in proper time. More over the loan is 100% Backed by State Govt. Guarantee.

**(Action: Member banks & Higher Education Department, GoWB)**

## 6. Animal Husbandry & Fishery:

Smt. Joyoshee Dasgupta, Senior Special Secretary, ARD department highlighted that in last 8 months Rs. 190 Cr. was infused to rural economy by way of Credit to more than 19000 no of Marginal Farmer. She also informed the house that the department had sponsored 25000 number of cases since 01-04-2023 and out of which, 9224 had been sanctioned and 10662 nos of cases rejected as on 30.08.2023.

Sri.A.Mitra wanted to know the reason of higher rate of rejection in this sector.

Smt.Joyoshee Dasgupta mentioned the following major reasons for rejection:

- a. Requirement of Land record where the unit is going to be established.
- b. Low CIBIL score.
- c. Lack of awareness at field level.

Sri Mitra remarked that there was immense opportunity in Fishery sector in West Bengal. He pointed out that there were many shrimp exporting companies operating on their own in the state of West Bengal without any defined government scheme. He was of the opinion that a bit of deeper focus on this area by both the government and the bankers could help the state in becoming the leader in sea food export.

**(Action: Member banks)**

7. **Miscellaneous:** Sri S.S. Singh informed the house that two districts namely Purba Medinipur & Paschim Burdwan were adopted for digitalization from 01-04-2023. Another two districts, 24Paraganas North & 24Paraganas South, are placed before the house for adoption and these two Districts will be 100 % digitalized from 01-10-2023 to 30-09-2024.



Sri Singh also informed the house that Indian Overseas Bank had opened a Brick and Mortar Branch at Chuapara Gram Panchayat instead of Rangamati Tea Garden for branch opening under UNBANKED category as per permission received from DM Alipurduar and hence allotment of Rangamati Tea Garden may be dropped.

Dr. M. Pant urged upon all member banks that to focus on sensitization of field functionaries was very much important as branch was the place from where sanction & rejection took place. He also advised to ensure down the line percolation of decisions taken at the state level on various matters related to implementation of government's flagship schemes involving bank credit.

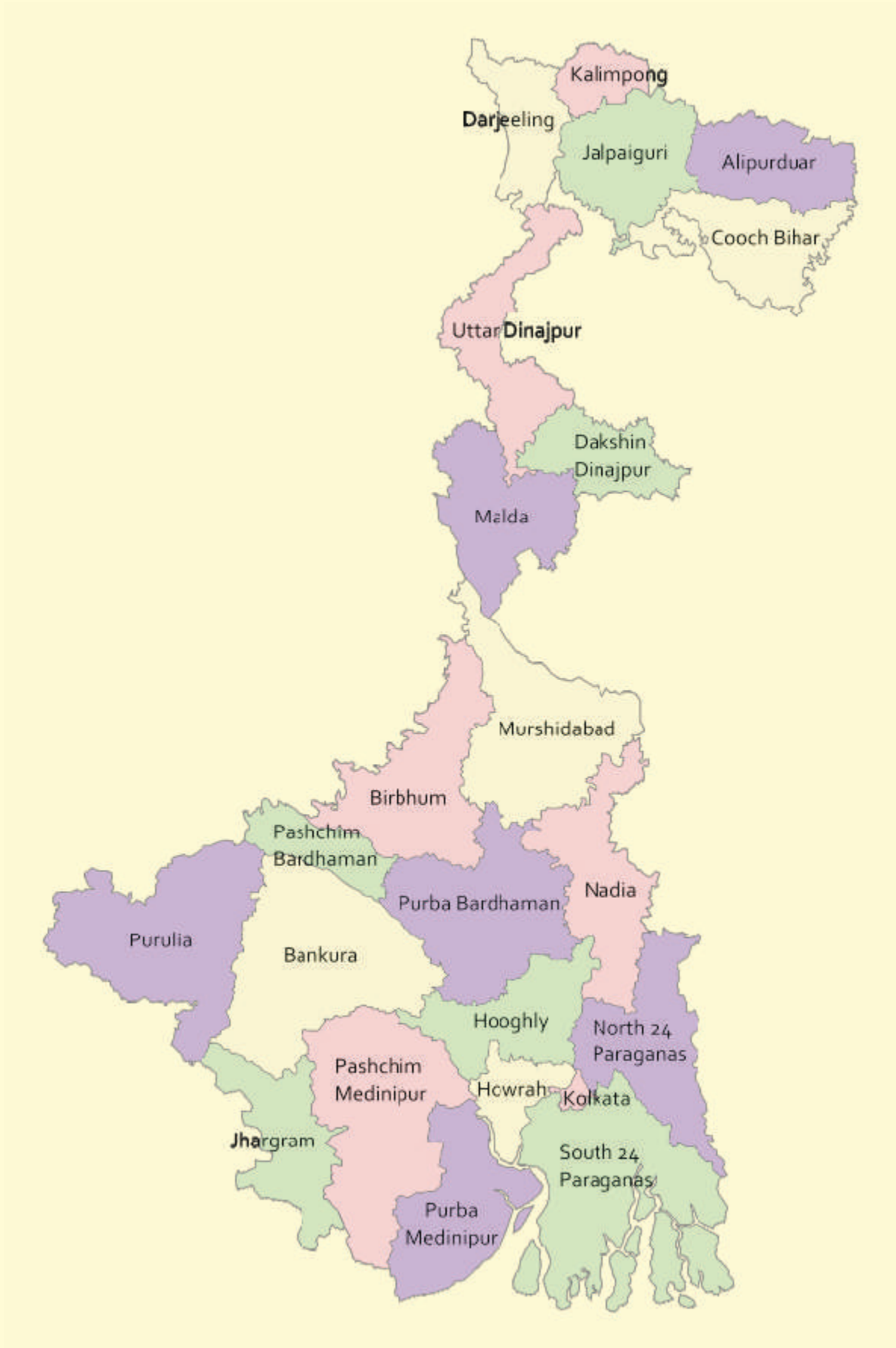
With a view to address these issues he suggested to act upon the following action points which were earlier adopted in a meeting with the Banks on 20.09.2023. He requested SLBC and IF to supervise and monitor the execution of the following action points.

- Sensitization programmes for the Branch officials are to be conducted by the concerned department and state level officials of the Banks in batches covering all the Banks.
- Weekly visit of Bank branches by the department officials preparing a plan after identifying the branches with large concentration of pending proposals to address the operational issues being faced by those branches with regard to disposal of the pending cases.
- To devise an objective evaluation process to measure the performance of the Banks in the flagship programmes of the state government which shall be placed in the SLBC meetings so that best performing Bank may be extended appropriate recognition before the house.

Having no other issue to discuss the meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.

  
**(Shio Shankar Singh)**  
General Manager  
SLBC, West Bengal.





**CONVENOR BANK**

**पंजाब नैशनल बैंक**  
...भरोसे का प्रतीक !



**punjab national bank**  
...the name you can **BANK** upon !