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

Quarterly Review June, 2021

Date : 21.09.2021
Time : 11.30 AM
KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

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**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 153rd SLBC Meeting

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General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	6
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 (As on June, 2021)	10635
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

#(1) Howrah, (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 (as on 30.06.2021)	Rs.104329
Per Capita Advance (as on 30.06.2021)	Rs.62634

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	March 2018	March 2019	March 2020	March 2021	June 2021
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	3540 (41.21%)
Semi-urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1520 (17.69%)
Urban	1655 (20.1%)	1688 (20.51%)	1769 (21.10%)	1838 (21.28%)	1850 (21.53%)
Metro	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1718 (19.89%)	1679 (19.54%)
Total	8228	8230	8385	8637	8589

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	March 2021	June 2021
Rural	2571	2761	2674	2479	2463
Semi- urban	2191	2161	2125	2301	2340
Urban	3041	3120	3147	3929	4017
Metro	2346	2693	2757	3044	3059
Total	10149	10735	10703	11753	11879

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

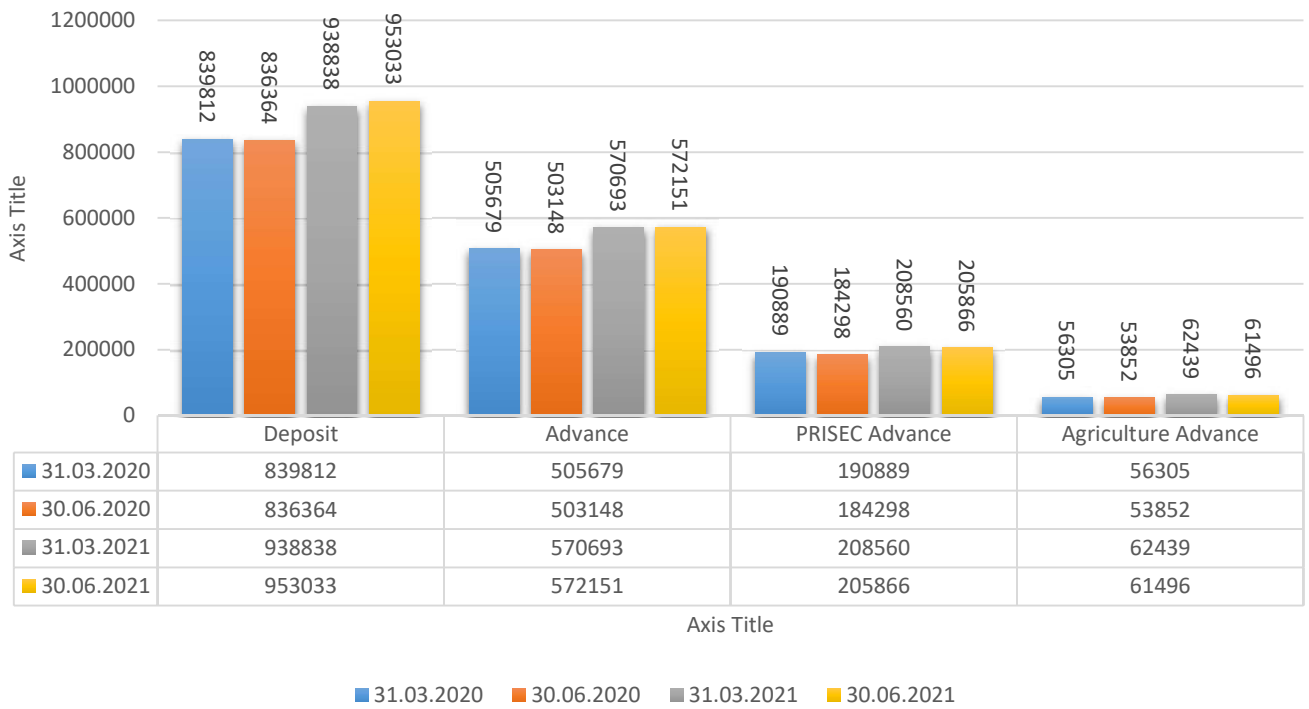
Parameter	March 2019	March 2020	June 2020	March 2021	June 2021
No. of Branches	8230	8385	8440	8637	8589
Total Deposits	762840	839812	838364	938838	953033
Total Advances (with RIDF)	492580	505679	503148	570693	572151
CD Ratio	64	60	60	61	60
C+I: Deposit Ratio	75	71	67	68	67
Priority Sector Advances (PSA)	202660	190889	184298	208560	205866
% of PSA to ANBC	42	44	38	41	41
Agriculture Advances	52130	56305	53852	62439	61496
% of Agri Advances to ANBC	13	13	11	12	12
MSME	100510	94297	94569	108295	104498
Education Loans	2627	2525	2441	2709	2601
Housing Loans	44194	51080	54038	57991	61603
DRI Advances	420	455	264	264	252
% of DRI Advances to ANBC	0.09	0.10	0.06	0.05	0.05
Advances to SC/ST Communities	16430	19997	19841	15608	15141
Adv. to Women Entrepreneurs	39287	55085	58083	68035	61656
% of Adv to Women to ANBC	8	12	12	13	12
Weaker Section Advances	56423	63267	62395	62316	59556
% of Weaker Advances to ANBC	12	14	13	12	12
Minority Community Advances	31122	39380	42603	40020	39016
% of Minority Co Adv. to Prisec	16	20	23	19	8

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

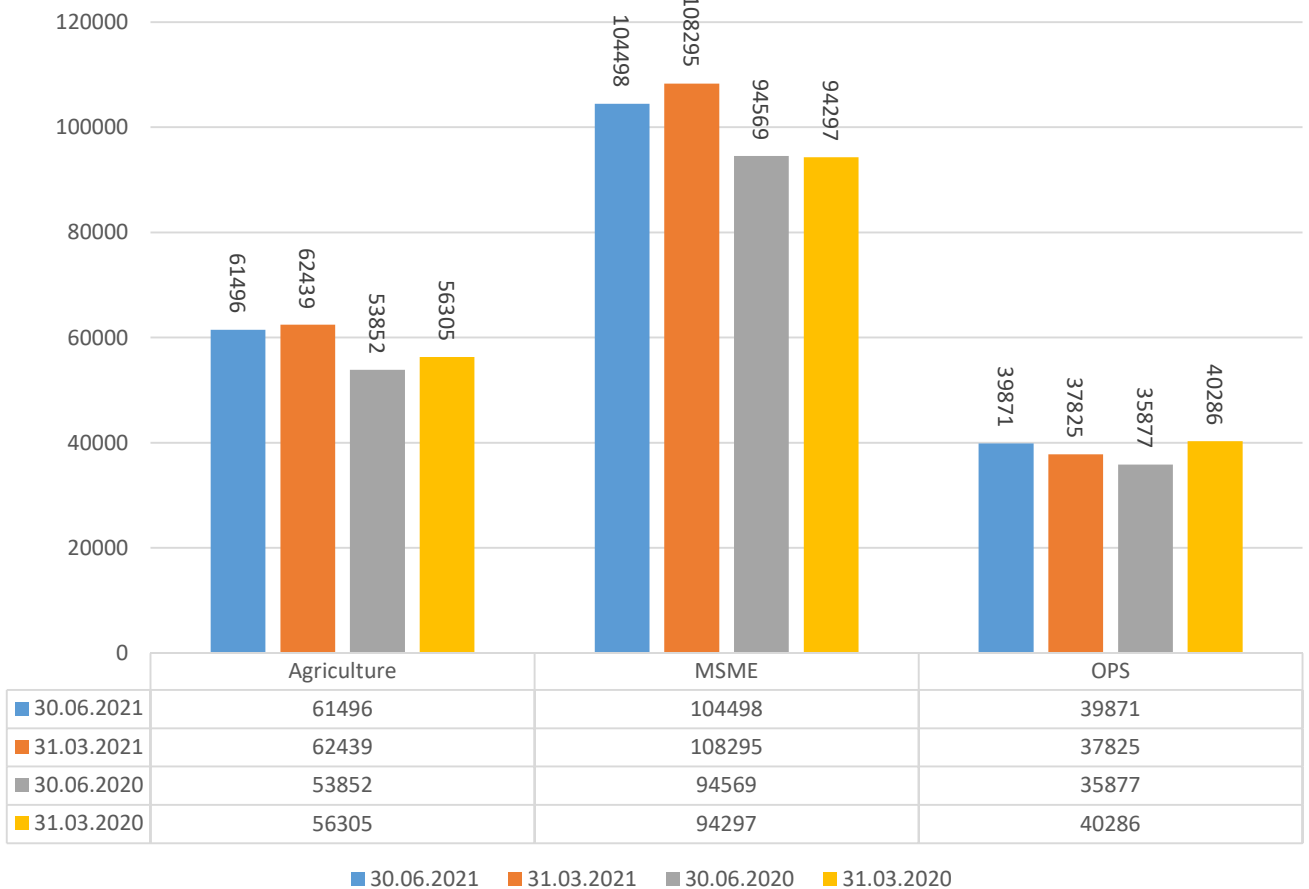
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2020-21	ACP achieved (June, 2020)	% Achiev.	ACP Plan 2021-22	ACP achieved (June, 2021)	% Achiev.
1	Agriculture	77236	7158	9	87603	12790	15
2	MSME	90237	15403	17	102036	26819	26
3	OPS	33128	1822	5	36182	2099	6
Total PRISEC		200601	24383	12	225822	41708	19
4	NPS	67934	30070	44	88509	60830	69
Grand Total		268535	54453	20	314331	102538	33

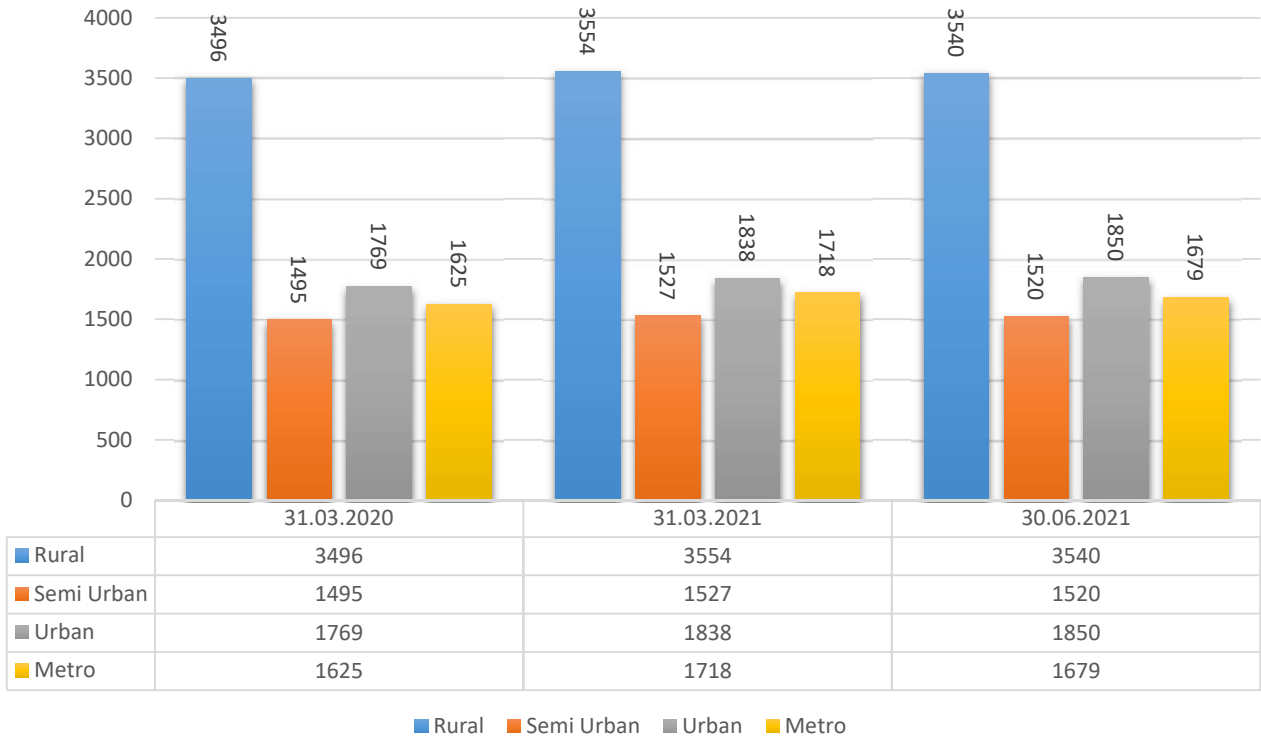
Banking Key Indicators (Amount in Crore)



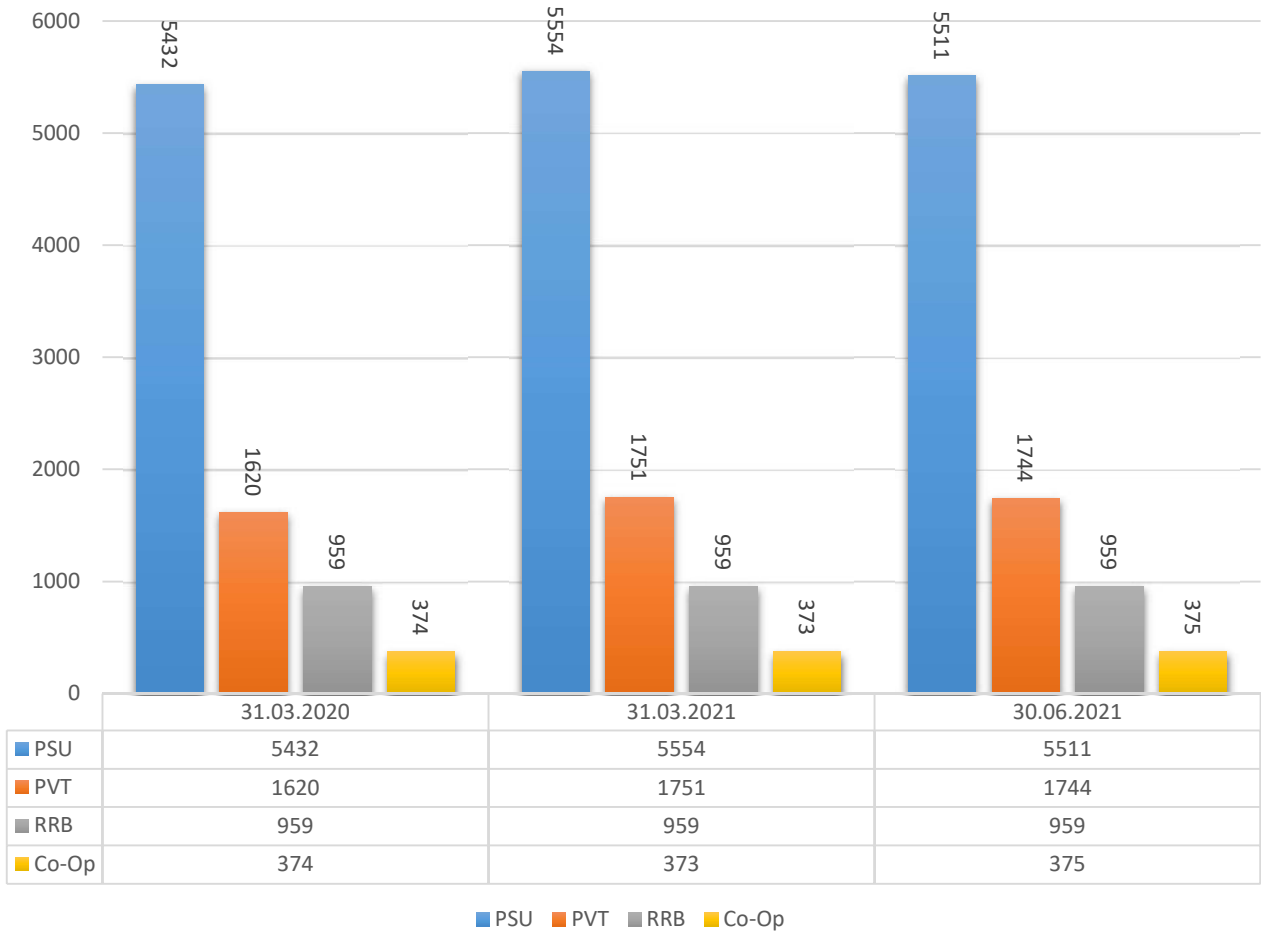
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



AGENDA NOTES FOR 153rdSLBC Meeting

AGENDA: 1

Confirmation of the minutes for 152ndSLBC meeting dated 22.06.2021

The proceedings and action points of 152nd SLBC Meeting for West Bengal held in Kolkata on 22nd of June, 2021 through VC was circulated under cover of Convener Bank's letter to the members on 28.06.2021. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 152nd SLBC meeting dated 22.06.2021

The Action Taken Report (ATR) for the major action points as emerged in the 152nd SLBC meeting dated 22.06.2021 are given below.

Sr.	Action Points	Action taken for compliance
1.	Relief Measures to be extended by Banks on account of severe cyclonic storm-Yaas, where concerned District Magistrates of 8 districts had issued necessary notifications.	The matter has already been taken up with all member banks. Necessary notifications have been shared with member banks and LDMs as well for providing timely relief measures by way of rescheduling the existing loans and sanction of fresh loans by the Banks. However, as most of the notifications were issued in the month of June-2021, member banks have reported nil figure in this section as on 30.06.2021. We can expect a positive response in September quarter.
2.	BLBC/DCC/DLRC meetings in every district to be conducted within stipulated timeframe.	The matter has already been circulated amongst all LDMs for its meticulous compliance. On account of General election to the Legislative Assembly of West Bengal and 2 nd wave of Covid-19 pandemic, the same was disrupted for some time. But now, LDMs/ BLBC conveners are conducting the meetings regularly, preferably in virtual mode.
3.	ACP target for MSME for FY 2021-22 to be increased to Rs.1.02 lakh crore from earlier target of Rs.97425 cr. Banks to explore every opportunity in MSME cluster financing. Performance in Export Credit segment is to be improved.	The revised target has been distributed to the member banks for further allocation of target to branches under their jurisdiction. As on 30.06.2021, overall disbursement figure is Rs.26818 cr (26% of ACP target 2021-22). Member banks have been suitably requested to explore every possibility in MSME cluster financing. As on 30.06.2021, banks have sanctioned 10588 no of MSME clusters amounting Rs.345.14 cr, cumulatively. Member banks have cumulatively disbursed Rs.111 cr during this quarter against target of Rs.1834 cr. However, in coming days the figure will substantially increase.

4.	<p>Banks are to play a more proactive role in order to increase Agriculture Lending to achieve ACP target for FY 2021-22.</p> <p>KCC loan ticket size to be increased to Rs.62000/- per account.</p> <p>Banks to explore in FPO financing.</p>	<p>Member banks have disbursed Rs.12790 cr during this quarter thus achieving 15% of ACP target of Rs.87603 cr for FY 2021-22. It is worth mentioning that, during the same period in previous year banks have disburse Rs.7158 cr, thus posted a positive Y-O-Y growth of 78%.</p> <p>Presently banks have disbursed Rs.3130.97 cr cumulatively in 713972 KCCs (fresh+ renewal). The ticket size stands at Rs.43840/- per account. However, all member banks have been advised to follow the updated scale of finance for processing of KCC. We expect a sharp increase in KCC ticket size in coming days.</p> <p>Bank wise target for financing total 165 FPOs have been shared by NABARD for this FY 2021-22 depending upon their branch network. Banks have been suitably advised in this matter.</p>
5.	<p>Banks to take proactive steps in SHG finance. Banks have to achieve the annual target positively.</p> <p>Under NULM, Banks are to concentrate in financing NULM groups also.</p> <p>Banks to adopt the IBA devised common SHG loan application form for its immediate implementation.</p>	<p>Member banks have disbursed 124147 no of SHGs amounting Rs.1373.57 cr, with an average ticket size of Rs.1.11 lakh as on 30.06.2021, thus achieving 21.11% and 9.15% of the target of no of SHGs and disbursement amount respectively. We are observing Special SHG days on each Thursday in a week starting from July 2021 to dispose of pending loan applications and clear the SHG SB account opening in camp mode.</p> <p>Against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G laons for the FY 2021-22, banks have disbursed Rs. 1545.70 Lakh to 1056 SHGs, Rs. 152.33 lakh to 130 SEP-I, Rs. 12.15 lakh to 7 SEP-G as on 30.06.2021 in FY 2021-22.</p> <p>The same has been adopted by all member banks and the revised format have already been shared to all member banks for its meticulous compliance.</p>
6.	<p>Adoption of West Bengal Student Credit Card.</p> <p>Inclusion of Financial Education/ Literacy in the school curriculum.</p>	<p>GoWB have already published the necessary guidelines in its gazette notification and selected eighteen banks for its implementation. However, so far Punjab National Bank and WB State Co-operative Bank have received approval from their higher authority. Other banks are in process of getting approval from their respective competent authority.</p> <p>It is under process. We are yet to receive positive response from Deptt. of Higher Education in this regard.</p>

AGENDA – 3

Relief Measures extended by Banks in the areas affected by Yaas cyclone conforming to RBI guidelines related to “Natural Calamities”:

The Central, State and Local Authorities draw up programs on economic rehabilitation for the people affected by the occurrence of a natural calamity. The developmental role assigned to the banks warrant their active support in reviving the economic activities of those affected by the occurrence of a natural calamity. In terms of the National Disaster Management Framework, there are two funds constituted viz. National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) for providing relief in the affected areas. A slew of measures for relief are undertaken by the Sovereign (Central/State Government) from time to time to provide relief to the affected people including, inter alia, provision for input subsidies and financial assistance to farmers including small and marginal farmers.

The role of the Banks is to provide relief measure through rescheduling of existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers. Bank's role also consists need based restructuring of loans, extension of loan period, margin, security, sanction of new loan keeping in view the total liability of the borrower arising out of the old loan where the asset financed was damaged or lost as a result of the natural calamity and the new loan to be financed for creation/repair of such asset(s).

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2018 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The process may be completed at an early date as triggered hereby as per RBI Master Direction. This will enable the farmers to make good the loss through revival of the agricultural sector.

The State was devastated by the Hailstorm & untimely pre-monsoon heavy rainfalls during 25.02.2019 to 21.04.2019 causing damages to the standing crops beyond the threshold yield. District Magistrates in seven (7) districts have issued Notifications for incident of natural calamity. Details are mentioned below:

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Bankura	336(14)/DMO	03.06.2019	2	184
2.	Birbhum	74(6)/C	30.05.2019	7	70
	Birbhum	49(6)/C	07.03.2019	3	51
3.	Hooghly	39/C/38	09.03.2019	18	1884
4.	Jhargram	138(12)/DM/JH/C	20.03.2019	2	228
5.	Nadia	86(12)/Relief	30.04.2019	1	40
6.	Paschim Medinipur	111(21)/RP(NOT)-V/6/DMD	07.03.2019	6	392
7.	Purba Medinipur	138(7)/XVII/DDM/2019	07.03.2019	12	1327

Later, in the wake of super cyclone Fani during 03.05.2019 to 04.05.2019 and due to heavy pre-monsoon rain fall on 15.05.2019 caused extensive damage to livestock and standing crops. District Magistrates in two (2) districts have issued Notifications for incident of natural calamity. Details are mentioned below:

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Jhargram	190(12)/DM/JH/C	30.05.2019	1	79
2.	Murshidabad	155(22)-C/En	06.06.2019	2	23

Due to flood caused by heavy rainfall & release of DVC Dam water during 30.09.2019 to 05.10.2019, District Magistrate of Howrah district had issued Notifications for incident of natural calamity.

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Howrah	1076/Agri	25.10.2019	2	34

In the wake of super cyclone Bulbul during 08.11.2019 to 10.11.2019 and due to heavy rainfall caused extensive damage of standing crops. District Magistrate of South 24 Parganas district had issued Notifications for incident of natural calamity.

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	South 24 Parganas	2367 (38)	14.11.2019	30	2042

Again, in the last financial year the State was devastated by the super cyclone Amphan on 20.05.2020 & 21.05.2020 causing damages to the standing crops beyond the threshold yield. District Magistrates in ten (10) districts have issued Notifications for incident of natural calamity. The list of Notification orders is furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	919/1(1)	26.05.20	18	2019
2.	Murshidabad	1788(21)/En	28.05.20	8	542
3.	Paschim Medinipur	337(36)/RP(NOT)-V/6/DMD	28.05.20	21	5593
4.	Purba Medinipur	526(9)/XVII-109/17	28.05.20	25	3100
5.	24 Parganas North	992(61)/Agri	29.05.20	22	1657
6.	24 Parganas South	168/75/CON/DM	29.05.20	30	2119
7.	Purba Burdwam	290/DM	29.05.20	15	2531
8.	Howrah	282(17)/En	29.05.20	14	763
9.	Nadia	167(13)/Relief	29.05.20	18	1360
10.	Jhargram	114(28)DM/JH/C	01.06.20	8	2948

Further, this year the State was devastated by the super cyclone Yaash during 24.05.2021 to 28.05.2021 caused extensive damage to livestock and standing crops. District Magistrates in Eight (8) districts have so far issued Notifications for incident of natural calamity. The list of Notification orders is furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	992 (12)	28.05.2021	18	1973
2.	Howrah	353 (17)/ DM / En	02.06.2021	6	89
3.	North 24 Parganas	62 (56) / D.Con (DM)	02.06.2021	9	200
4.	South 24 Parganas	313 (46) / CON / DM	01.06.2021	17	604
5.	Purba Medinipur	423 / XVII / DDM	02.06.2021	3	383
6.	Paschim Medinipur	227/1(37)/RP(NOT)-V/6/DMD	01.06.2021	21	5593
7.	Purba Burdwan	489 / DM	02.06.2021	6	404
8.	Malda	111 (5)	02.06.2021	11	948

All the above notification of the DMs was shared with the member banks in the districts by the LDMs and also with the State nodal officers of the member banks along with the RBI Master Direction Circular. The main notification order copies (as noted above) are also uploaded in the SLBC portal. **The member banks have not reported extension of relief to the affected farmers in the past despite being affected by cyclones like Fani, Bulbul and Amphan.** The concerned LDMs are also requested to discuss it as an agenda in the DCC meetings so that affected eligible borrowers get timely relief by way of restructuring/rescheduling of existing loans as well as fresh lending.

AGENDA – 4

Review of Credit Disbursement by Banks during the FY as on June, 2021 as per ACP 2021-22

All the banks operating in the State put together have disbursed Rs. 41707.94 crore in Priority Sector, i.e. 18.47 % of the Annual target of Rs. 225822.08 crore during the period from April to June of the current financial year 2021-22. The achievement was Rs. 24383 crore against Annual target of Rs. 200601 crore during the period from April to June of FY 2020-21 in Priority Sector.

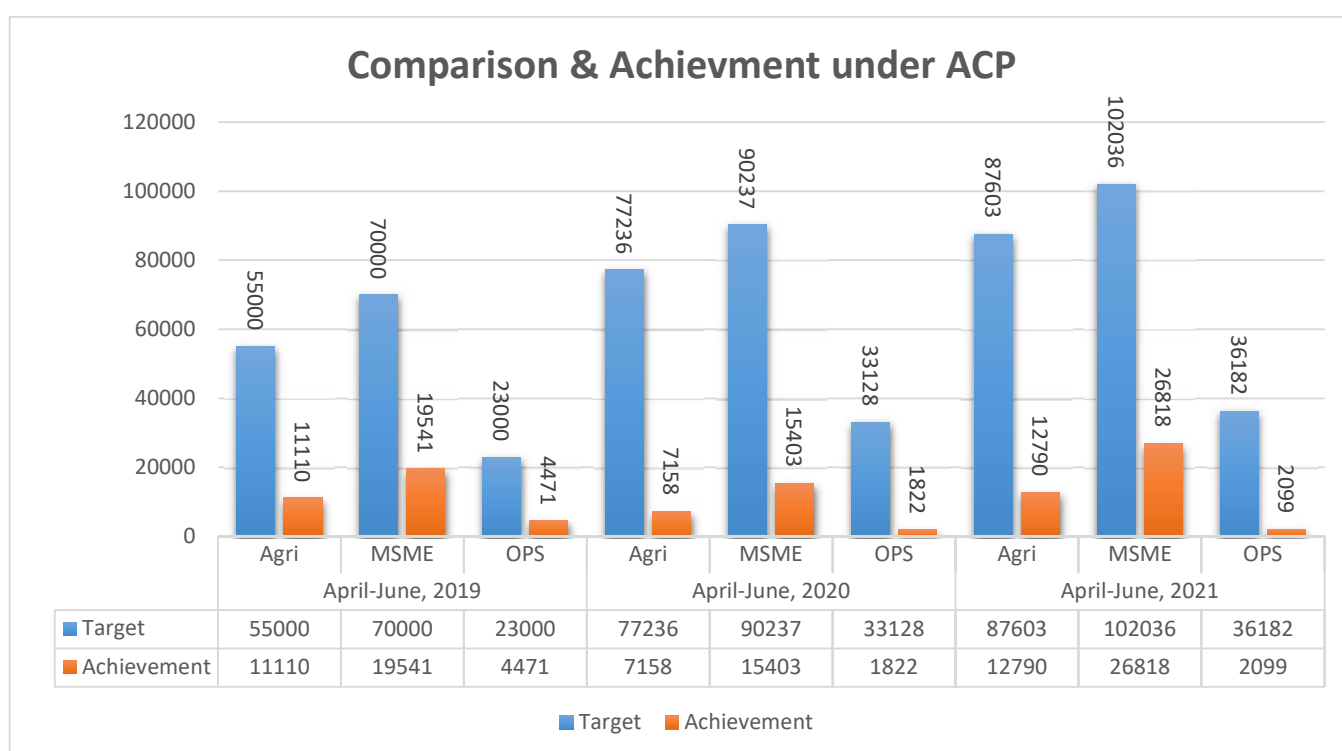
Achievement under Agriculture sector is 14.60% amounting Rs. 12789.85 crore, the achievement in MSME sector is 26.28 % amounting Rs. 26818.49 crore and achievement in Other Priority sector is 5.80% amounting Rs. 2099.59 crore as on 30.06.2021 which was Rs. 7158 crore, Rs. 15403 crore and Rs. 1822 crore in Agriculture, MSME & OPS sector respectively as on 30.06.2020.

Disbursement in Non-Priority sector is Rs. 60830.14 crore i.e. 68.73 % of the ACP of Rs. 88509.33 crore which results in overall disbursement of Rs.102538.07 crore i.e.32.62% of ACP of Rs. 314331.41 crore as on 30.06.2021.

A comparative position of achievement in disbursement figure under ACP during FY 2021-22 with last 3 financial years is as under:

Sector	2019-20 (April-June)			2020-21 (April-June)			2021-22 (April-June)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	55000	11110	20	77236	7158	9	87603	12790	15
MSME	70000	19541	27	90237	15403	17	102036	26818	26
OPS	23000	4471	20	33128	1822	5	36182	2099	6
PRISEC	148000	35122	24	200601	24383	12	225822	41708	19

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.



Statement showing disbursement in Agriculture under Priority Sector for the quarter ended June, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	9951	221.00	450	21.50	1610	71.50	182649	2652.67	12011	314.00	11.84
2	Bank of India	29709	194.16	33	7.45	7534	396.10	313492	3843.00	37276	597.71	15.55
3	Bank of Maharashtra	250	3.47	0	0.00	0	0.00	16641	134.20	250	3.47	2.59
4	Canara Bank	10798	72.18	45	0.40	669	76.59	350701	4158.64	11512	149.17	3.59
5	Central Bank of India	30742	214.70	5	0.20	144	106.44	327439	3565.41	30891	321.34	9.01
6	Indian Bank	179231	1542.32	156	11.93	1123	423.00	620547	6523.10	180510	1977.25	30.31
7	Indian Overseas Bank	2128	42.03	6	0.34	82	60.13	102138	1163.49	2216	102.50	8.81
8	Punjab National Bank	102857	1496.31	62	21.75	5547	761.96	1220992	15623.14	108466	2280.02	14.59
9	Punjab & Sind Bank	0	0.00	0	0.00	36	7.00	17531	166.45	36	7.00	4.21
10	State Bank of India	93622	1521.06	9	7.88	5302	2.44	1212375	14450.74	98933	1531.38	10.60
11	UCO Bank	13039	282.18	246	24.79	5	0.27	351599	4065.41	13290	307.24	7.56
12	Union Bank of India	5571	103.59	17	4.87	306	287.88	206152	2566.70	5894	396.34	15.44
Total PSU		477898	5693.00	1029	101.11	22358	2193.31	4922256	58912.95	501285	7987.42	13.56
13	Axis Bank	2673	120.97	19	1.67	5	2.75	190366	1705.46	2697	125.39	7.35
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	100046	706.98	10107	72.32	1656	14.63	650990	4621.00	111809	793.93	17.18
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.06	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.09	0	0.00	0.00
19	ESAF SF Bank	0	0.00	0	0.00	441	1.29	4	0.12	441	1.29	1112.07
20	Federal Bank	4719	54.89	0	0.00	87	99.93	20367	50.35	4806	154.82	307.49
21	HDFC Bank	1833	50.59	1	5.00	96	102.37	134621	1065.11	1930	157.96	14.83
22	ICICI Bank	13356	88.79	4	40.00	23	121.25	112294	1027.51	13383	250.04	24.33
23	IDBI Bank	5257	69.29	0	0.00	124	19.57	77063	850.63	5381	88.86	10.45
24	IDFC First Bank	3882	13.00	0	0.00	0	0.00	4	0.12	3882	13.00	11206.90
25	Indusind Bank	317442	810.04	0	0.00	1	8.50	30887	246.90	317443	818.54	331.53
26	Jana Small Finance Bank	2022	8.41	0	0.00	0	0.00	2120	18.75	2022	8.41	44.85
27	Karnataka Bank Ltd.	1	0.12	0	0.00	73	0.69	1752	8.85	74	0.81	9.15
28	Karur Vysya Bank	204	10.77	0	0.00	0	0.00	4997	34.15	204	10.77	31.54
29	Kotak Mahindra Bank	955	21.38	3	0.10	86	50.26	1393	35.20	1044	71.74	203.81
30	Lakshmi Vilas Bank (DBS)	6	0.05	0	0.00	0	0.00	4	0.06	6	0.05	86.06
31	Ratnakar Bank Ltd	16861	47.22	1	0.14	1	5.00	3945	17.25	16863	52.35	303.50
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	2309	25.70	0	0.00	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
35	Ujjivan Small Finance Bank	11050	44.62	0	0.00	0	0.00	56842	357.80	11050	44.62	12.47
36	Utkarsh Small Finance Bank	676	2.61	0	0.00	0	0.00	4	0.06	676	2.61	4492.25
37	YES Bank	1164	1.00	5	54.00	175	254.00	8712	11.35	1344	309.00	2722.42
Total PVT		482147	2050.73	10140	173.23	2768	680.24	1298688	10076.55	495055	2904.19	28.82
38	BGVB (PNB)	70570	453.39	0	0.00	3331	35.64	945185	8668.97	73901	489.03	5.64
39	PBGB (UCO)	9290	164.80	0	0.00	5	7.10	213894	2357.35	9295	171.90	7.29
40	UBKGB (CBI)	13521	117.89	0	0.00	0	0.00	172240	1756.30	13521	117.89	6.71
Total RRB		93381	736.08	0	0.00	3336	42.74	1331319	12782.62	96717	778.82	6.09
41	WB State Co-Op Bank Ltd.	494483	1097.98	0	0.00	53	16.48	797143	5685.65	494536	1114.46	19.60
42	WBSCARD Bank Ltd.	406	4.96	0	0.00	0	0.00	59760	145.35	406	4.96	3.41
Total Co-Optv		494889	1102.94	0	0.00	53	16.48	856903	5831.00	494942	1119.42	19.20
Grand Total		1548315	9582.75	11169	274.34	28515	2932.77	8409166	87603.12	1587999	12789.85	14.60

Statement showing disbursement in MSME under Priority Sector for the quarter ended June, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC					
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter			
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter							
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.	
1	Bank of Baroda	2415	465.00	1095	301.00	185	95.00	105	6.00	69	8.00	102260	4061.55	3869	875.00	21.54	
2	Bank of India	19732	1436.23	412	412.66	27	77.40	0	0.00	0	0.00	116443	4547.52	20171	1926.29	42.36	
3	Bank of Maharashtra	0	0.00	719	80.96	8	92.55	0	0.00	0	0.00	23609	458.82	727	173.51	37.82	
4	Canara Bank	1614	158.81	3	60.44	0	0.00	0	0.00	2102	182.05	152875	6189.24	3719	401.30	6.48	
5	Central Bank of India	10380	188.94	1371	429.26	28	67.94	713	15.13	26	41.28	100318	3778.27	12518	742.55	19.65	
6	Indian Bank	7110	1284.46	3292	474.37	129	193.52	51	1.32	0	0.00	166262	8132.99	10582	1953.67	24.02	
7	Indian Overseas Bank	2917	232.00	106	232.81	35	192.45	0	0.00	0	0.00	58421	2056.96	3058	657.26	31.95	
8	Punjab National Bank	21214	1579.54	10774	758.81	270	1734.94	215	3.91	45	35.05	313627	16936.91	32518	4112.25	24.28	
9	Punjab & Sind Bank	224	12.47	217	14.33	111	71.25	0	0.00	0	0.00	5074	352.92	552	98.05	27.78	
10	State Bank of India	22734	1159.12	1897	780.68	141	555.29	0	0.00	0	0.00	295840	16633.91	24772	2495.09	15.00	
11	UCO Bank	8183	310.57	16815	743.50	18	102.22	4	0.63	0	0.00	97878	5151.53	25020	1156.92	22.46	
12	Union Bank of India	6311	695.17	1091	843.10	103	283.67	68	4.40	1	75.00	92066	4404.41	7574	1901.34	43.17	
	Total PSU	102834	7522.31	37792	5131.92	1055	3466.23	1156	31.39	2243	341.38	1524673	72705.02	145080	16493.23	22.69	
13	Axis Bank	41	14.55	20	16.55	7	30.80	0	0.00	6680	18.97	62766	3574.48	6748	80.87	2.26	
14	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	#DIV/0!	
15	Bandhan Bank	127200	1074.75	2390	84.29	30	90.42	0	0.00	0	0.00	90526	7289.55	129620	1249.46	17.14	
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1013	28.40	0	0.00	0.00	
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	17	30.00	0	0.00	17	30.00	#DIV/0!	
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	535	11.68	0	0.00	0.00	
19	ESAF SF Bank	613	1.96	0	0.00	0	0.00	0	0.00	0	0.00	78	2.10	613	1.96	93.50	
20	Federal Bank	198	75.81	150	235.49	34	133.99	0	0.00	0	0.00	16761	110.99	382	445.29	401.19	
21	HDFC Bank	1141	59.28	659	451.50	341	258.05	0	0.00	0	0.00	39356	2255.82	2141	768.83	34.08	
22	ICICI Bank	908	499.53	988	1487.89	279	821.01	0	0.00	0	0.00	40658	2435.95	2175	2808.43	115.29	
23	IDBI Bank	4832	265.46	142	44.14	8	50.43	4	0.03	0	0.00	39775	1238.60	4986	360.06	29.07	
24	IDFC First Bank	6338	27.00	15	15.00	2	4.00	0	0.00	0	0.00	3458	116.90	6355	46.00	39.35	
25	Indusind Bank	97864	493.36	988	206.78	57	83.19	0	0.00	0	0.00	25813	519.40	98909	783.33	150.81	
26	Jana Small Finance Bank	1688	5.71	2	0.01	0	0.00	0	0.00	0	0.00	2405	60.32	1690	5.72	9.48	
27	Karnataka Bank Ltd.	9	1.45	6	6.28	0	0.00	0	0.00	0	0.00	756	20.03	15	7.73	38.59	
28	Karur Vysya Bank	227	0.33	119	102.23	12	82.66	0	0.00	0	0.00	10918	149.71	358	185.22	123.72	
29	Kotak Mahindra Bank	372	50.54	309	135.30	230	147.08	0	0.00	0	0.00	12735	403.15	911	332.92	82.58	
30	Lakshmi Vilas Bank (DBS)	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	23	1.05	1	0.05	4.77	
31	Ratnakar Bank Ltd	5467	24.10	10	38.67	6	24.11	0	0.00	0	0.00	266	20.43	5483	86.88	425.16	
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3804	113.11	0	0.00	0.00	
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	3	1.57	23	0.52	3	1.57	299.51	
34	Tamilnad Mercantile Bank	31	15.85	8	18.79	1	5.00	0	0.00	0	0.00	958	24.56	40	39.64	7.99	
35	Ujjivan Small Finance Bank	4	0.35	4	3.00	0	0.00	0	0.00	0	0.00	8826	495.82	8	3.35	14.33	
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23	23.38	0	0.00	0.00	
37	YES Bank	1830	529.00	1682	673.00	1069	953.00	0	0.00	0	0.00	5599	257.31	4581	2155.00	11.25	
	Total PVT	248764	3139.08	7492	3518.92	2076	2683.74	4	0.03	6700	50.54	367073	19153.29	265036	9392.31	49.04	
38	BGVB (PNB)	10475	348.20	326	39.59	27	10.94	0	0.00	8605	81.58	145642	2427.74	19433	480.31	19.78	
39	PBGB (UCO)	5180	148.38	0	0.00	0	0.00	0	0.00	0	0.00	26346	2505.65	5180	148.38	5.92	
40	UBKGB (CBI)	12121	109.75	0	0.00	0	0.00	128	2.18	0	0.00	19355	1281.26	12249	111.93	8.74	
	Total RRB	27776	606.33	326	39.59	27	10.94	128	2.18	8605	81.58	191343	6214.64	36862	740.62	11.92	
41	WB State Co-Op Bank Ltd.	2076	173.99	0	0.00	0	0.00	511	16.91	92	1.08	110350	3888.52	2679	191.98	4.94	
42	WBSCARD Bank Ltd.	12	0.35	0	0.00	0	0.00	0	0.00	0	0.00	7166	75.06	12	0.35	0.47	
	Total Co-Optv	2088	174.34	0	0.00	0	0.00	511	16.91	92	1.08	117516	3963.57	2691	192.33	4.85	
	Grand Total	381462	11442.06	45610	8690.43	3158	6160.91	1799	50.51	17640	474.58	2200605	102036.53	449669	26818.49	26.28	

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended June, 2021

(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	28101	107.81	36	18.00	16.70	2471	207.96	378	15.00	7.21	3843	581.43	1321	178.50	30.70
2	Bank of India	41639	107.61	0	0.00	0.00	2068	207.36	484	3.20	1.54	3526	542.12	816	57.85	10.67
3	Bank of Maharashtra	6594	6.75	0	0.00	0.00	414	10.87	50	3.01	27.69	717	76.07	185	44.08	57.95
4	Canara Bank	41401	107.07	0	0.00	0.00	3068	200.13	460	5.09	2.54	5046	531.60	627	33.12	6.23
5	Central Bank of India	41209	113.64	0	0.00	0.00	2425	219.93	219	2.19	1.00	3287	554.91	606	16.26	2.93
6	Indian Bank	60304	149.49	0	0.00	0.00	3625	290.01	1533	52.23	18.01	6225	725.35	1523	255.36	35.21
7	Indian Overseas Bank	13977	39.65	29	11.11	28.02	1799	76.12	50	0.61	0.80	2867	200.81	141	12.54	6.24
8	Punjab National Bank	114960	306.34	3	28.17	9.20	7838	529.08	691	8.41	1.59	13405	1525.05	8	0.14	0.01
9	Punjab & Sind Bank	6604	6.43	0	0.00	0.00	1353	10.82	19	0.06	0.55	2301	67.01	157	19.97	29.80
10	State Bank of India	115890	308.66	0	0.00	0.00	8280	542.83	1199	22.78	4.20	14111	1521.29	5723	109.00	7.16
11	UCO Bank	33731	88.74	0	0.00	0.00	2317	170.39	206	1.81	1.06	4045	429.71	1186	52.67	12.26
12	Union Bank of India	27525	79.08	0	0.00	0.00	2396	146.09	266	2.73	1.87	2744	408.65	158	60.71	14.86
Total PSU		531934	1421.29	68	57.28	4.03	38053	2611.60	5555	117.12	4.48	62119	7164.00	12451	840.20	11.73
13	Axis Bank	21462	50.07	19	17.71	35.37	1532	92.76	41	3.00	3.23	1846	226.57	629	8.76	3.87
14	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!
15	Bandhan Bank	29689	25.33	0	0.00	0.00	1264	25.33	0	0.00	0.00	3666	42.08	593	17.94	42.63
16	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
17	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!
18	Dhanlaxmi Bank Ltd.	1	0.14	0	0.00	0.00	1	0.14	0	0.00	0.00	1	0.33	0	0.00	0.00
19	ESAF SF Bank	1	0.18	0	0.00	0.00	1	0.18	0	0.00	0.00	1	0.44	0	0.00	0.00
20	Federal Bank	6856	2.17	0	0.00	0.00	373	2.97	3	0.02	0.67	821	17.29	28	2.38	13.76
21	HDFC Bank	14920	56.91	0	0.00	0.00	1191	107.16	89	1.01	0.94	2508	281.75	2039	16.26	5.77
22	ICICI Bank	21361	61.71	9	18.46	29.91	1176	115.05	15	2.28	1.98	2434	303.71	139	28.80	9.48
23	IDBI Bank	6763	23.68	0	0.00	0.00	839	41.37	49	0.54	1.31	1288	118.15	504	34.37	29.09
24	IDFC First Bank	1	0.18	0	0.00	0.00	305	0.18	0	0.00	0.00	240	0.44	2	0.15	34.33
25	Indusind Bank	8078	9.11	5	13.07	143.44	283	15.78	0	0.00	0.00	528	72.45	0	0.00	0.00
26	Jana Small Finance Bank	2	0.72	0	0.00	0.00	4	0.72	0	0.00	0.00	30	6.90	189	2.08	30.15
27	Karnataka Bank Ltd.	6588	0.66	2	4.21	641.28	18	0.78	0	0.00	0.00	26	2.32	5	0.94	40.44
28	Karur Vysya Bank	2	1.06	0	0.00	0.00	55	1.45	0	0.00	0.00	84	19.48	269	29.34	150.58
29	Kotak Mahindra Bank	6558	7.33	0	0.00	0.00	19	9.40	0	0.00	0.00	25	116.89	6	0.74	0.63
30	Lakshmi Vilas Bank (DBS)	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
31	Ratnakar Bank Ltd	2	1.00	0	0.00	0.00	6	1.06	23	0.06	5.91	252	10.81	41	0.09	0.85
32	South Indian Bank Ltd.	6557	4.19	0	0.00	0.00	28	4.31	0	0.00	0.00	305	81.50	0	0.00	0.00
33	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	0	0.00	0.00
35	Ujivan Small Finance Bank	6633	3.01	0	0.00	0.00	197	9.81	0	0.00	0.00	564	143.51	1107	11.88	8.28
36	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
37	YES Bank	6589	11.45	0	0.00	0.00	25	12.65	1	0.01	0.08	33	167.85	205	10.00	5.96
Total PVT		142065	259.26	35	53.45	20.62	7324	441.47	221	6.92	1.57	14660	1613.34	5756	163.73	10.15
38	BGVB (PNB)	41	138.32	0	0.00	0.00	4702	418.76	8	0.06	0.01	7864	1053.89	455	11.67	1.11
39	PBGB (UCO)	1790	1.09	0	0.00	0.00	702	32.00	4	0.02	0.06	2633	542.86	50	5.87	1.08
40	UBKGB (CBI)	26918	3.51	0	0.00	0.00	1364	108.66	3	0.03	0.03	1579	287.79	89	5.62	1.95
Total RRB		28749	142.93	0	0.00	0.00	6768	559.42	15	0.11	0.02	12076	1884.54	594	23.16	1.23
41	WB State Co-Op Bank Ltd.	40919	10.57	0	0.00	0.00	829	6.42	1	0.11	1.71	3140	7.60	1393	123.45	1624.66
42	WBSCARD Bank Ltd.	195	0.51	0	0.00	0.00	409	0.94	0	0.00	0.00	515	1.69	120	1.44	85.40
Total Co-Optv		41114	11.08	0	0.00	0.00	1238	7.36	1	0.11	1.49	3655	9.28	1513	124.89	1345.12
Grand Total		743862	1834.56	103	110.73	6.04	53383	3619.85	5792	124.26	3.43	92511	10671.16	20314	1151.98	10.80

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended June, 2021

(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	466	134.99	1	0.50	0.37	1491	44.12	15	1.20	2.72	22766	960.85	6385	210.00	21.86
2	Bank of India	643	136.72	2	0.09	0.07	2065	44.16	2	0.50	1.13	34104	1017.62	0	0.00	0.00
3	Bank of Maharashtra	78	8.07	0	0.00	0.00	380	2.86	0	0.00	0.00	2074	33.04	0	0.00	0.00
4	Canara Bank	949	130.19	2	0.85	0.65	2266	44.04	0	0.00	0.00	42813	1017.25	179	0.81	0.08
5	Central Bank of India	947	144.05	0	0.00	0.00	1928	46.50	2	0.01	0.02	30432	1086.56	10	0.42	0.04
6	Indian Bank	1223	190.06	5	0.35	0.18	3655	61.40	29	0.39	0.64	56599	1413.27	342	0.19	0.01
7	Indian Overseas Bank	294	49.53	0	0.00	0.00	1213	16.19	0	0.00	0.00	13281	354.95	0	0.00	0.00
8	Punjab National Bank	3276	383.25	8	0.14	0.04	6641	126.18	6	0.13	0.10	109110	2922.40	611	3.50	0.12
9	Punjab & Sind Bank	80	7.61	4	0.07	0.92	557	2.66	0	0.00	0.00	7143	35.32	9	0.15	0.42
10	State Bank of India	3181	382.93	9	1.24	0.32	6448	126.34	4	8.25	6.53	111566	2947.26	0	0.00	0.00
11	UCO Bank	695	109.56	0	0.00	0.00	2145	36.56	0	0.00	0.00	40219	840.52	0	0.00	0.00
12	Union Bank of India	581	98.18	2	1.47	1.50	1201	32.10	0	0.00	0.00	22118	708.48	421	0.90	0.13
	Total PSU	12414	1775.15	33	4.71	0.27	29992	583.12	58	10.48	1.80	492227	13337.50	7957	215.97	1.62
13	Axis Bank	341	60.27	0	0.00	0.00	1148	20.44	0	0.00	0.00	12971	467.48	15	0.57	0.12
14	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!
15	Bandhan Bank	314	8.98	0	0.00	0.00	1834	9.68	0	0.00	0.00	45518	287.65	1	0.27	0.09
16	Catholic Syrian Bank Ltd.	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	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!
18	Dhanlaxmi Bank Ltd.	1	0.11	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
19	ESAF SF Bank	1	0.15	0	0.00	0.00	1	0.09	0	0.00	0.00	0	0.00	136	0.40	#DIV/0!
20	Federal Bank	30	1.93	0	0.00	0.00	196	0.94	0	0.00	0.00	4560	7.62	7	0.03	0.39
21	HDFC Bank	223	71.20	0	0.00	0.00	859	23.30	0	0.00	0.00	10127	520.59	96	0.32	0.06
22	ICICI Bank	232	77.10	0	0.00	0.00	923	25.31	0	0.00	0.00	11083	559.00	0	0.00	0.00
23	IDBI Bank	164	28.96	1	0.01	0.03	591	9.74	0	0.00	0.00	7899	216.99	0	0.00	0.00
24	IDFC First Bank	1	0.15	13	0.04	26.79	94	0.09	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
25	Indusind Bank	45	10.88	0	0.00	0.00	143	3.87	0	0.00	0.00	3959	62.05	0	0.00	0.00
26	Jana Small Finance Bank	2	0.59	0	0.00	0.00	3	0.35	0	0.00	0.00	112	0.53	7600	28.88	5442.89
27	Karnataka Bank Ltd.	14	0.51	0	0.00	0.00	19	0.26	0	0.00	0.00	296	1.19	12	0.04	3.35
28	Karur Vysya Bank	2	0.87	0	0.00	0.00	18	0.53	0	0.00	0.00	537	1.44	0	0.00	0.00
29	Kotak Mahindra Bank	13	5.73	0	0.00	0.00	16	3.27	0	0.00	0.00	359	10.79	0	0.00	0.00
30	Lakshmi Vilas Bank (DBS)	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	1	0.81	0	0.00	0.00	46	0.46	0	0.00	0.00	122	1.05	1044	3.23	307.77
32	South Indian Bank Ltd.	10	3.14	0	0.00	0.00	63	1.91	0	0.00	0.00	1097	2.78	0	0.00	0.00
33	SIDBI	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
35	Ujivan Small Finance Bank	41	3.44	0	0.00	0.00	122	0.48	0	0.00	0.00	3829	74.16	15870	60.18	81.15
36	Utkarsh Small Finance Bank	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
37	YES Bank	22	27.28	0	0.00	0.00	25	4.96	0	0.00	0.00	454	27.87	17	0.01	0.04
	Total PVT	1464	302.39	14	0.05	0.02	6108	105.96	0	0.00	0.00	102924	2241.19	24798	93.93	4.19
38	BGVB (PNB)	3726	223.37	0	0.00	0.00	3610	59.67	0	0.00	0.00	68588	1029.06	924	5.03	0.49
39	PBGB (UCO)	118	19.98	0	0.00	0.00	1275	0.51	0	0.00	0.00	19456	131.95	0	0.00	0.00
40	UBKGB (CBI)	218	9.85	0	0.00	0.00	462	0.56	0	0.00	0.00	17980	84.32	0	0.00	0.00
	Total RRB	4062	253.21	0	0.00	0.00	5347	60.74	0	0.00	0.00	106024	1245.34	924	5.03	0.40
41	WB State Co-Op Bank Ltd.	963	2.59	116	22.41	865.75	2408	4.27	0	0.00	0.00	42270	129.19	9407	360.04	278.69
42	WBCARD Bank Ltd.	28	0.43	0	0.00	0.00	537	0.17	0	0.00	0.00	10782	15.63	0	0.00	0.00
	Total Co-Optv	991	3.02	116	22.41	743.14	2945	4.44	0	0.00	0.00	53052	144.83	9407	360.04	248.60
	Grand Total	18931	2333.76	163	27.17	1.16	44392	754.26	58	10.48	1.39	754228	16968.85	43086	674.97	3.98

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended June, 2021

(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	193000	1013.00	2156	2106.00	207.90	344047	8751.38	24016	1612.20	18.42
2	Bank of India	215000	1182.00	40246	365.26	30.90	513981	10446.12	58751	2585.64	24.75
3	Bank of Maharashtra	16500	113.00	0	0.00	0.00	50507	730.68	1212	224.07	30.67
4	Canara Bank	292500	1970.00	13983	282.01	14.32	599120	12378.16	16499	590.34	4.77
5	Central Bank of India	182000	1069.00	2488	2.95	0.28	507986	9509.27	44246	1082.77	11.39
6	Indian Bank	248000	1970.00	43253	2261.32	114.79	918440	17485.66	194524	4239.44	24.25
7	Indian Overseas Bank	83000	507.00	1066	12.35	2.44	193991	3957.70	5494	784.02	19.81
8	Punjab National Bank	463500	3377.00	23819	175.36	5.19	1789850	38352.36	142311	6432.76	16.77
9	Punjab & Sind Bank	27500	169.00	0	0.00	0.00	40643	649.22	777	125.30	19.30
10	State Bank of India	430500	2814.00	0	0.00	0.00	1767692	36913.96	130640	4167.74	11.29
11	UCO Bank	111000	1238.00	14341	31.22	2.52	532629	10892.43	39702	1518.64	13.94
12	Union Bank of India	149000	743.00	7140	145.74	19.62	354783	8443.69	14315	2363.49	27.99
Total PSU		2411500	16165.00	148492	5382.21	33.30	7613667	158510.62	672487	25726.41	16.23
13	Axis Bank	171000	1126.00	5322	156.42	13.89	292432	6197.51	10149	236.30	3.81
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	1655000	14072.00	198223	1292.26	9.18	823801	12309.61	242023	2061.60	16.75
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1022	28.98	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	17	30.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	544	12.55	0	0.00	0.00
19	ESAF SF Bank	0	0.00	1178	3.53	#DIV/0!	87	3.26	1190	3.65	112.06
20	Federal Bank	11000	225.00	3799	52.91	23.52	49964	194.27	5226	602.54	310.16
21	HDFC Bank	198500	1013.00	3719	20.66	2.04	203805	4381.83	6295	944.38	21.55
22	ICICI Bank	171000	1126.00	12400	85.97	7.63	190161	4605.34	15721	3108.01	67.49
23	IDBI Bank	137900	732.00	6005	63.43	8.67	134382	2528.13	10921	483.84	19.14
24	IDFC First Bank	11000	507.00	10209	33.00	6.51	4103	118.06	10252	59.19	50.13
25	Indusind Bank	6600	450.00	540986	1363.75	303.06	69737	940.45	416357	1614.94	171.72
26	Jana Small Finance Bank	6600	450.00	9574	37.54	8.34	4678	88.87	11501	45.09	50.74
27	Karnataka Bank Ltd.	0	0.00	48	0.66	#DIV/0!	9469	34.60	108	13.73	39.68
28	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16613	208.70	831	225.33	107.97
29	Kotak Mahindra Bank	9900	113.00	964	38.82	34.35	21118	591.77	1961	405.40	68.51
30	Lakshmi Vilas Bank (DBS)	0	0.00	4	0.02	#DIV/0!	32	1.63	7	0.10	6.14
31	Ratnakar Bank Ltd	248200	1126.00	23427	63.86	5.67	4640	52.88	23454	142.62	269.69
32	South Indian Bank Ltd.	6600	62.00	0	0.00	0.00	14173	236.63	0	0.00	0.00
33	SIDBI	550	7.00	0	0.00	0.00	32	0.81	3	1.57	192.76
34	Tamilnad Mercantile Bank	220	3.00	0	0.00	0.00	967	24.85	40	39.64	159.53
35	Ujjivan Small Finance Bank	148900	563.00	27140	106.19	18.86	77054	1088.04	28035	120.03	11.03
36	Utkarsh Small Finance Bank	27000	62.00	676	2.61	4.21	32	23.96	676	2.61	10.89
37	YES Bank	11000	113.00	0	0.00	0.00	21459	520.71	6148	2474.02	475.12
Total PVT		2820970	21750.00	843674	3321.63	15.27	1940307	34193.45	790915	12614.59	36.89
38	BGVB (PNB)	248200	1632.00	499812	3786.66	232.03	1179358	14019.77	94721	986.10	7.03
39	PBGB (UCO)	176500	1182.00	7512	140.53	11.89	266214	5591.41	14529	326.17	5.83
40	UBKGB (CBI)	104800	732.00	12834	111.36	15.21	240116	3532.25	25862	235.47	6.67
Total RRB		529500	3546.00	520158	4038.55	113.89	1685688	23143.43	135112	1547.74	6.69
41	WB State Co-Op Bank Ltd.	259200	1745.00	90020	145.00	8.31	998023	9734.80	508132	1812.45	18.62
42	WBSCARD Bank Ltd.	22000	56.00	0	0.00	0.00	79392	239.78	538	6.75	2.82
Total Co-Optv		281200	1801.00	90020	145.00	8.05	1077415	9974.58	508670	1819.20	18.24
Grand Total		6043170	43262.00	1602344	12887.39	29.79	12317077	225822.08	2107184	41707.94	18.47

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended June, 2021

(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	109	70.28	1	10.00	14.23	295	44.99	65	10.10	22.45	1890	501.23	295	29.00	5.79			
2	Bank of India	172	71.77	0	0.00	0.00	391	46.31	5	0.28	0.60	1986	496.73	322	38.89	7.83			
3	Bank of Maharashtra	26	4.58	0	0.00	0.00	52	2.70	0	0.00	0.00	364	127.14	0	0.00	0.00			
4	Canara Bank	177	80.03	1	0.01	0.01	366	51.57	20	0.96	1.86	1940	552.20	343	33.20	6.01			
5	Central Bank of India	145	56.90	0	0.00	0.00	326	36.64	17	0.63	1.72	1417	365.26	475	17.28	4.73			
6	Indian Bank	245	104.17	3	1.59	1.53	608	67.44	21	0.96	1.42	3364	752.83	5321	803.21	106.69			
7	Indian Overseas Bank	68	26.33	0	0.00	0.00	169	16.92	1	0.03	0.18	961	189.61	48	6.25	3.30			
8	Punjab National Bank	481	205.70	8	2.12	1.03	707	133.43	456	6.84	5.13	5755	1413.95	679	63.43	4.49			
9	Punjab & Sind Bank	35	10.52	0	0.00	0.00	72	6.23	12	1.70	27.31	520	384.27	20	10.05	2.62			
10	State Bank of India	478	208.95	0	0.00	0.00	734	134.51	1171	23.38	17.38	5715	1415.89	9689	1021.00	72.11			
11	UCO Bank	144	55.41	0	0.00	0.00	277	35.76	0	0.00	0.00	2093	385.31	141	15.44	4.01			
12	Union Bank of India	102	50.28	2	6.34	12.61	194	32.28	31	2.92	9.05	1510	352.18	185	30.59	8.69			
Total PSU		2181	944.94	15	20.06	2.12	4191	608.78	1799	47.80	7.85	27513	6936.59	17518	2068.34	29.82			
13	Axis Bank	78	93.07	0	0.00	0.00	128	59.87	0	0.00	0.00	953	647.01	0	0.00	0.00			
14	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!			
15	Bandhan Bank	174	50.11	0	0.00	0.00	266	32.51	0	0.00	0.00	1538	315.66	0	0.00	0.00			
16	Catholic Syrian Bank Ltd.	1	0.13	0	0.00	0.00	1	0.05	0	0.00	0.00	1	24.23	0	0.00	0.00			
17	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!			
18	Dhanlaxmi Bank Ltd.	1	0.45	0	0.00	0.00	1	0.16	0	0.00	0.00	1	84.91	0	0.00	0.00			
19	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.08	0	0.00	0.00			
20	Federal Bank	13	8.71	0	0.00	0.00	15	4.91	0	0.00	0.00	63	67.10	34	7.37	10.98			
21	HDFC Bank	73	69.18	0	0.00	0.00	152	44.46	59	1.14	2.56	855	554.81	0	0.00	0.00			
22	ICICI Bank	71	84.14	0	0.00	0.00	147	54.07	6	1.31	2.42	853	674.97	565	343.80	50.94			
23	IDBI Bank	48	15.41	1	2.00	12.98	121	9.94	1	0.09	0.91	883	111.61	211	33.16	29.71			
24	IDFC First Bank	1	1.59	0	0.00	0.00	1	0.57	0	0.00	0.00	1	199.65	0	0.00	0.00			
25	Indusind Bank	30	25.50	0	0.00	0.00	37	15.31	0	0.00	0.00	172	152.14	0	0.00	0.00			
26	Jana Small Finance Bank	2	2.28	0	0.00	0.00	2	1.01	0	0.00	0.00	52	145.23	0	0.00	0.00			
27	Karnataka Bank Ltd.	10	4.86	0	0.00	0.00	16.9028	2.25	0	0.00	0.00	160.637	204.09	5	1.94	0.95			
28	Karur Vysya Bank	3	1.43	181	1.66	115.73	3	0.60	11	41.96	7010.86	48	70.07	5	1.00	1.43			
29	Kotak Mahindra Bank	10	7.43	0	0.00	0.00	8	3.33	0	0.00	0.00	97	123.64	0	0.00	0.00			
30	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00			
31	Ratnakar Bank Ltd	8	3.56	0	0.00	0.00	8	1.83	0	0.00	0.00	98	155.59	0	0.00	0.00			
32	South Indian Bank Ltd.	3	0.74	0	0.00	0.00	28	0.30	0	0.00	0.00	182	34.88	0	0.00	0.00			
33	SIDBI	1	0.00	0	0.00	0.00	45	0.00	0	0.00	0.00	540	0.02	0	0.00	0.00			
34	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			
35	Ujivan Small Finance Bank	31	2.46	0	0.00	0.00	50	1.93	0	0.00	0.00	237	21.31	56	5.65	26.51			
36	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00			
37	YES Bank	6	2.76	0	0.00	0.00	7	1.64	0	0.00	0.00	44	101.30	39	10.00	9.87			
Total PVT		568	373.85	182	3.66	0.98	1039	234.75	77	44.50	18.96	6780	3688.39	915	402.92	10.92			
38	BGVB (PNB)	233	13.92	0	0.00	0.00	258	9.95	0	0.00	0.00	2142	85.05	87	2.41	2.83			
39	PBGB (UCO)	75	3.19	0	0.00	0.00	178	2.17	0	0.00	0.00	1321	24.98	1	0.28	1.12			
40	UBKGB (CBI)	43	1.48	0	0.00	0.00	55.6111	0.87	0	0.00	0.00	96	5.47	0	0.00	0.00			
Total RRB		351	18.60	0	0.00	0.00	492	12.99	0	0.00	0.00	3559	115.49	88	2.69	2.33			
41	WB State Co-Op Bank Ltd.	151	4.06	0	0.00	0.00	208	3.96	0	0.00	0.00	1038	19.21	0	0.00	0.00			
42	WBSCARD Bank Ltd.	32	1.05	0	0.00	0.00	62	0.82	0	0.00	0.00	308	6.74	0	0.00	0.00			
Total Co-Optv		183	5.11	0	0.00	0.00	270	4.78	0	0.00	0.00	1346	25.95	0	0.00	0.00			
Grand Total		3283	1342.49	197	23.72	1.77	5993	861.30	1876	92.30	10.72	39197	10766.42	18521	2473.95	22.98			

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended June, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisecc					Others under Non-Prisecc				
		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	13427	817.69	895	25.00	3.06	39662	3090.83	3851	72.50	2.35
2	Bank of India	16062	822.12	1746	55.36	6.73	54833	3102.67	4694	2033.32	65.53
3	Bank of Maharashtra	1832	163.02	116	2.53	1.55	8746	167.21	745	22.22	13.29
4	Canara Bank	15127	911.01	2058	129.38	14.20	56160	3470.96	13919	299.65	8.63
5	Central Bank of India	9577	621.35	592	16.73	2.69	52904	2484.82	3858	262.49	10.56
6	Indian Bank	24531	1206.42	23665	1231.00	102.04	78289	4457.29	6187	188.32	4.22
7	Indian Overseas Bank	6393	304.47	369	8.25	2.71	22220	1138.29	312	104.03	9.14
8	Punjab National Bank	37967	2273.37	1407	50.02	2.20	156248	8891.14	4128	3239.19	36.43
9	Punjab & Sind Bank	3503	249.17	23	0.80	0.32	5104	354.13	195	28.17	7.95
10	State Bank of India	42781	2308.34	29726	1353.00	58.61	163818	8897.88	165568	4927.99	55.38
11	UCO Bank	14548	622.35	3426	99.55	16.00	51387	2383.17	462	1592.30	66.81
12	Union Bank of India	8723	580.86	1662	146.09	25.15	28561	2201.05	2770	5256.82	238.83
Total PSU		194472	10880.16	65685	3117.71	28.66	717931	40639.45	206689	18027.00	44.36
13	Axis Bank	6242	1100.78	0	0.00	0.00	27792	4097.47	10728	1020.77	24.91
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.16	#DIV/0!
15	Bandhan Bank	13264	475.11	0	0.00	0.00	57823	2125.56	14460	285.10	13.41
16	Catholic Syrian Bank Ltd.	2	0.72	0	0.00	0.00	1	0.88	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	2.45	0	0.00	0.00	1	3.03	62	1.11	36.66
19	ESAF SF Bank	1	0.07	0	0.00	0.00	1	0.06	16	0.19	296.41
20	Federal Bank	391	188.21	201	1.95	1.04	1712	616.34	2686	1017.19	165.04
21	HDFC Bank	6120	860.13	10061	431.77	50.20	19281	2947.52	28015	9983.00	338.69
22	ICICI Bank	6323	991.78	0	0.00	0.00	18430	3644.38	258732	10995.24	301.70
23	IDBI Bank	4650	183.18	460	7.92	4.32	11905	651.26	1262	468.93	72.00
24	IDFC First Bank	100	62.49	0	0.00	0.00	1	60.70	48412	992.00	1634.14
25	Indusind Bank	1119	510.20	0	0.00	0.00	7280	1499.62	46236	4684.83	312.40
26	Jana Small Finance Bank	103	142.27	0	0.00	0.00	1152	154.70	5487	29.34	18.97
27	Karnataka Bank Ltd.	641	208.56	17	0.58	0.28	1785.99	241.06	248	8.13	3.37
28	Karur Vysya Bank	531	76.47	844	13.74	17.97	1554	70.64	0	0.00	0.00
29	Kotak Mahindra Bank	2269	445.39	0	0.00	0.00	4555	437.07	6312	1166.73	266.94
30	Lakshmi Vilas Bank (DBS)	1	0.04	12	0.15	426.14	1	0.03	8	74.51	232118.38
31	Ratnakar Bank Ltd	170	167.73	305	1068.01	636.75	620	216.84	57	540.28	249.16
32	South Indian Bank Ltd.	1035	36.29	0	0.00	0.00	1910	48.47	0	0.00	0.00
33	SIDBI	1860	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.02	12	0.12	681.82	1	0.02	118	36.57	228562.50
35	Ujivan Small Finance Bank	1220	41.93	351	7.01	16.72	4864	243.22	2498	25.99	10.69
36	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.03	2	0.11	342.68
37	YES Bank	160	99.95	8596	348.00	348.19	863	146.29	65620	2422.00	1655.56
Total PVT		46203	5593.81	20859	1879.25	33.60	161535	17205.21	490960	33752.18	196.17
38	BGVB (PNB)	16884	131.84	1398	40.08	30.40	77769	406.19	6505	65.74	16.18
39	PBGB (UCO)	11178	40.25	86	3.07	7.63	31477	241.70	1562	17.49	7.24
40	UBKGB (CBI)	1833	2.05	441	20.80	1014.44	18926	64.99	1750	35.13	54.06
Total RRB		29895	174.14	1925	63.95	36.72	128172	712.88	9817	118.36	16.60
41	WB State Co-Op Bank Ltd.	9718	13.69	6906	652.52	4767.03	52839	84.70	2815	629.20	742.82
42	WBSCARD Bank Ltd.	1725	4.75	0	0.00	0.00	9975	35.15	0	0.00	0.00
Total Co-Optv		11443	18.44	6906	652.52	3538.48	62814	119.85	2815	629.20	524.98
Grand Total		282014	16666.55	95375	5713.43	34.28	1070452	58677.39	710281	52526.74	89.52

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2021-22 for the quarter ended June 2021

(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	344047	8751.38	24016	1612.20	18.42	55382	4525.03	5107	146.60	3.24	399430	13276.41	29123	1758.80	13.25			
2	Bank of India	513981	10446.12	58751	2585.64	24.75	73445	4539.60	6767	2127.85	46.87	587425	14985.72	65518	4713.49	31.45			
3	Bank of Maharashtra	50507	730.68	1212	224.07	30.67	11019	464.64	861	24.75	5.33	61526	1195.32	2073	248.82	20.82			
4	Canara Bank	599120	12378.16	16499	590.34	4.77	73771	5065.76	16341	463.20	9.14	672890	17443.93	32840	1053.54	6.04			
5	Central Bank of India	507986	9509.27	44246	1082.77	11.39	64369	3564.98	4942	297.13	8.33	572355	13074.24	49188	1379.90	10.55			
6	Indian Bank	918440	17485.66	194524	4239.44	24.25	107037	6588.16	35197	2225.08	33.77	1025477	24073.82	229721	6464.52	26.85			
7	Indian Overseas Bank	193991	3957.70	5494	784.02	19.81	29811	1675.61	730	118.56	7.08	223802	5633.31	6224	902.58	16.02			
8	Punjab National Bank	1789850	38352.36	142311	6432.76	16.77	201158	12917.60	6678	3361.60	26.02	1991008	51269.95	148989	9794.36	19.10			
9	Punjab & Sind Bank	40643	649.22	777	125.30	19.30	9679	1199.49	250	40.72	3.39	50322	1848.72	1027	166.02	8.98			
10	State Bank of India	1767692	36913.96	130640	4167.74	11.29	213526	12965.58	206154	7325.37	56.50	1981218	49879.54	336794	11493.11	23.04			
11	UCO Bank	532629	10892.43	39702	1518.64	13.94	68448	3481.99	4029	1707.29	49.03	601077	14374.42	43731	3225.93	22.44			
12	Union Bank of India	354783	8443.69	14315	2363.49	27.99	39089	3216.65	4650	5442.76	169.21	393872	11660.34	18965	7806.25	66.95			
	Total PSU	7613667	158510.62	672487	25726.41	16.23	946735	60205.09	291706	23280.91	38.67	8560402	218715.71	964193	49007.32	22.41			
13	Axis Bank	292432	6197.51	10149	236.30	3.81	35193	5998.20	10728	1020.77	17.02	327625	12195.71	20877	1257.07	10.31			
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.16	#DIV/0!	0	0.00	1	0.16	#DIV/0!			
15	Bandhan Bank	823801	12309.61	242023	2061.60	16.75	73064	2998.96	14460	285.10	9.51	896866	15308.57	256483	2346.70	15.33			
16	Catholic Syrian Bank Ltd.	1022	28.98	0	0.00	0.00	6	26.01	0	0.00	0.00	1028	54.99	0	0.00	0.00			
17	City Union Bank Ltd.	0	0.00	17	30.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	17	30.00	#DIV/0!			
18	Dhanlaxmi Bank Ltd.	544	12.55	0	0.00	0.00	5	91.00	62	1.11	1.22	549	103.55	62	1.11	1.07			
19	ESAF SF Bank	87	3.26	1190	3.65	112.06	5	0.23	16	0.19	82.25	92	3.49	1206	3.84	110.08			
20	Federal Bank	49964	194.27	5226	602.54	310.16	2193	885.27	2921	1026.51	115.95	52157	1079.54	8147	1629.05	150.90			
21	HDFC Bank	203805	4381.83	6295	944.38	21.55	26481	4476.09	38135	10415.91	232.70	230286	8857.92	44430	11360.29	128.25			
22	ICICI Bank	190161	4605.34	15721	3108.01	67.49	25824	5449.33	259303	11340.35	208.11	215985	10054.68	275024	14448.36	143.70			
23	IDBI Bank	134382	2528.13	10921	483.84	19.14	17606	971.41	1935	512.10	52.72	151988	3499.54	12856	995.94	28.46			
24	IDFC First Bank	4103	118.06	10252	59.19	50.13	104	325.00	48412	992.00	305.23	4207	443.07	58664	1051.19	237.25			
25	Indusind Bank	69737	940.45	416357	1614.94	171.72	8637	2202.77	46236	4684.83	212.68	78374	3143.22	462593	6299.77	200.42			
26	Jana Small Finance Bank	4678	88.87	11501	45.09	50.74	1311	445.49	5487	29.34	6.59	5989	534.36	16988	74.43	13.93			
27	Karnataka Bank Ltd.	9469	34.60	108	13.73	39.68	2614	660.82	270	10.65	1.61	12083	695.43	378	24.38	3.51			
28	Karur Vysya Bank	16613	208.70	831	225.33	107.97	2139	219.22	1041	58.36	26.62	18752	427.91	1872	283.69	66.30			
29	Kotak Mahindra Bank	21118	591.77	1961	405.40	68.51	6938	1016.86	6312	1166.73	114.74	28056	1608.62	8273	1572.13	97.73			
30	Lakshmi Vilas Bank (DBS)	32	1.63	7	0.10	6.14	5	0.12	20	74.66	64640.69	37	1.74	27	74.76	4285.82			
31	Ratnakar Bank Ltd	4640	52.88	23454	142.62	269.69	904	545.54	362	1608.29	294.80	5544	598.43	23816	1750.90	292.58			
32	South Indian Bank Ltd.	14173	236.63	0	0.00	0.00	3157	120.68	0	0.00	0.00	17330	357.31	0	0.00	0.00			
33	SIDBI	32	0.81	3	1.57	192.76	2447	0.06	0	0.00	0.00	2479	0.87	3	1.57	180.01			
34	Tamilnad Mercantile Bank	967	24.85	40	39.64	159.53	5	0.06	130	36.69	63587.52	972	24.91	170	76.33	306.48			
35	Ujivan Small Finance Bank	77054	1088.04	28035	120.03	11.03	6401	310.85	2905	38.65	12.43	83455	1398.89	30940	158.68	11.34			
36	Utkarsh Small Finance Bank	32	23.96	676	2.61	10.89	5	0.12	2	0.11	95.24	37	24.07	678	2.72	11.30			
37	YES Bank	21459	520.71	6148	2474.02	475.12	1079	351.94	74255	2780.00	789.91	22538	872.65	80403	5254.02	602.07			
	Total PVT	1940307	34193.45	790915	12614.59	36.89	216125	27096.01	512993	36082.51	133.17	2156431	61289.46	1303908	48697.09	79.45			
38	BGVB (PNB)	1179358	14019.77	94721	986.10	7.03	97286	646.95	7990	108.23	16.73	1276644	14666.72	102711	1094.33	7.46			
39	PBGB (UCO)	266214	5591.41	14529	326.17	5.83	44229	312.29	1649	20.84	6.67	310443	5903.70	16178	347.01	5.88			
40	UBKGB (CBI)	240116	3532.25	25862	235.47	6.67	20953	74.85	2191	55.93	74.72	261069	3607.10	28053	291.40	8.08			
	Total RRB	1685688	23143.43	135112	1547.74	6.69	162468	1034.09	11830	185.00	17.89	1848156	24177.52	146942	1732.74	7.17			
41	WB State Co-Op Bank Ltd.	998023	9734.80	508132	1812.45	18.62	63955	125.62	9721	1281.72	1020.31	1061978	9860.42	517853	3094.17	31.38			
42	WBSCARD Bank Ltd.	79392	239.78	538	6.75	2.82	12102	48.51	0	0.00	0.00	91494	288.29	538	6.75	2.34			
	Total Co-Optv	1077415	9974.58	508670	1819.20	18.24	76057	174.13	9721	1281.72	736.06	1153472	10148.71	518391	3100.92	30.55			
	Grand Total	12317077	225822.08	2107184	41707.94	18.47	1401384	88509.33	826250	60830.14	68.73	13718461	314331.41	2933434	102538.07	32.62			

District wise Achievement in Priority sector against ACP as on 30.06.2021

(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	1292.61	69.35	5.37	516.55	179.07	34.67	310.05	48.89	15.77	2119.21	297.31	14.03
2	Bankura	4432.30	671.43	15.15	3723.11	1204.95	32.36	921.43	36.01	3.91	9076.84	1912.39	21.07
3	Birbhum	4634.15	812.65	17.54	3723.15	389.53	10.46	1356.10	287.83	21.22	9713.40	1490.01	15.34
4	Coochbehar	3725.89	263.23	7.06	2135.52	137.92	6.46	953.34	116.15	12.18	6814.75	517.30	7.59
5	Dakshin Dinajpur	3862.15	453.14	11.73	3804.44	1242.32	32.65	799.64	36.21	4.53	8466.23	1731.67	20.45
6	Darjeeling	997.02	463.68	46.51	1905.14	937.61	49.21	922.99	115.11	12.47	3825.15	1516.40	39.64
7	Hooghly	4611.24	828.64	17.97	4333.84	629.21	14.52	1581.11	398.44	25.20	10526.19	1856.29	17.63
8	Howrah	2141.08	535.15	24.99	11440.81	3270.51	28.59	1079.36	49.72	4.61	14661.25	3855.38	26.30
9	Jalpaiguri	2303.21	369.18	16.03	2490.94	644.76	25.88	998.51	49.42	4.95	5792.66	1063.36	18.36
10	Jhargram	2117.51	285.18	13.47	1774.40	613.49	34.57	741.29	51.64	6.97	4633.20	950.32	20.51
11	Kalimpong	297.35	9.55	3.21	325.45	10.72	3.29	106.79	5.98	5.60	729.59	26.25	3.60
12	Kolkata	614.55	82.28	13.39	13792.23	3779.36	27.40	7156.76	161.07	2.25	21563.54	4022.71	18.66
13	Malda	5751.32	863.46	15.01	2407.38	906.13	37.64	2949.97	11.46	0.39	11108.67	1781.06	16.03
14	Murshidabad	7606.64	1070.47	14.07	5388.68	1699.97	31.55	1827.15	22.02	1.21	14822.47	2792.46	18.84
15	Nadia	6393.07	1015.00	15.88	6232.77	1851.00	29.70	1699.48	25.00	1.47	14325.32	2891.00	20.18
16	Paschim Burdwan	306.48	105.63	34.47	5049.93	1075.54	21.30	434.81	134.87	31.02	5791.22	1316.04	22.72
17	Paschim Medinipur	8432.24	940.73	11.16	5371.25	1814.30	33.78	1925.64	16.90	0.88	15729.13	2771.93	17.62
18	Purba Burdwan	8142.25	758.77	9.32	4038.52	1119.56	27.72	1457.78	53.41	3.66	13638.55	1931.73	14.16
19	Purba Medinipur	5567.84	1647.30	29.59	5109.98	1319.59	25.82	1995.45	79.28	3.97	12673.27	3046.17	24.04
20	Purulia	3438.91	452.21	13.15	2881.61	882.88	30.64	1100.24	48.10	4.37	7420.76	1383.19	18.64
21	Uttar Dinajpur	2929.71	308.98	10.55	954.75	388.09	40.65	967.27	53.86	5.57	4851.73	750.92	15.48
22	N-24 Parganas	3746.11	280.46	7.49	7597.55	564.56	7.43	3101.21	285.31	9.20	14444.87	1130.33	7.83
23	S-24 Parganas	4259.48	503.38	11.82	7038.54	2157.42	30.65	1796.06	12.91	0.72	13094.08	2673.71	20.42
	Total	87603.11	12789.85	14.60	102036.54	26818.49	26.28	36182.43	2099.59	5.80	225822.08	41707.93	18.47

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2021									
(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	34025	495.00	995	161.00	11910	560.00	46930	1216.00
2	Bank of India	246436	1342.45	169	47.05	23013	794.73	269618	2184.23
3	Bank of Maharashtra	1256	57.34	0	0.00	581	42.94	1837	100.28
4	Canara Bank	99451	939.40	787	21.43	9010	386.19	109248	1347.02
5	Central Bank of India	145323	1276.57	47	5.30	618	165.06	145988	1446.93
6	Indian Bank	321567	2696.49	321	70.38	31879	1234.66	353767	4001.53
7	Indian Overseas Bank	11323	126.48	956	18.14	1587	317.26	13866	461.88
8	Punjab National Bank	788578	5525.83	3881	640.01	36691	2869.53	829150	9035.37
9	Punjab & Sind Bank	0	0.00	0	0.00	194	140.00	194	140.00
10	State Bank of India	503330	4565.00	75	112.00	27186	591.00	530591	5268.00
11	UCO Bank	133025	1879.79	433	111.56	25	1.13	133483	1992.48
12	Union Bank of India	35064	468.77	145	38.28	1212	865.47	36421	1372.52
Total PSU		2319378	19373.12	7809	1225.15	143906	7967.97	2471093	28566.24
13	Axis Bank	9870	771.42	3174	267.01	17392	1002.03	30436	2040.46
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	1746535	8010.29	250170	1129.65	176487	778.25	2173192	9918.19
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	1015	2.00	2	0.01	4346	7.57	5363	9.58
20	Federal Bank	11599	154.32	0	0.00	169	154.01	11768	308.33
21	HDFC Bank	134539	407.41	13	37.19	359	495.02	134911	939.62
22	ICICI Bank	64491	622.63	2	5.92	35	271.71	64528	900.26
23	IDBI Bank	63985	334.17	30	2.96	489	64.71	64504	401.84
24	IDFC First Bank	47233	85.00	0	0.00	0	0.00	47233	85.00
25	Indusind Bank	913411	1921.13	0	0.00	4	8.91	913415	1930.04
26	Jana Small Finance Bank	32239	101.92	0	0.00	0	0.00	32239	101.92
27	Karnataka Bank Ltd.	18	4.14	9	9.52	492	142.54	519	156.20
28	Karur Vysya Bank	204	10.77	0	0.00	0	0.00	204	10.77
29	Kotak Mahindra Bank	9290	307.18	5	0.70	165	220.96	9460	528.84
30	Lakshmi Vilas Bank (DBS)	23	0.28	0	0.00	1	0.02	24	0.30
31	Ratnakar Bank Ltd	379332	704.34	1	10.03	3	105.94	379336	820.32
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	226451	488.91	0	0.00	0	0.00	226451	488.91
36	Utkarsh Small Finance Bank	11830	23.68	0	0.00	0	0.00	11830	23.68
37	YES Bank	0	0.00	0	0.00	55	179.01	55	179.01
Total PVT		3652065	13949.59	253406	1462.99	199997	3430.68	4105468	18843.27
38	BGVB (PNB)	474466	3978.55	61	17.63	22001	215.20	496528	4211.38
39	PBGB (UCO)	123840	1526.76	1	0.25	14	12.00	123855	1539.01
40	UBKGB (CBI)	140344	1657.59	4	0.05	0	0.00	140348	1657.64
Total RRB		738650	7162.90	66	17.93	22015	227.20	760731	7408.03
41	WB State Co-Op Bank Ltd.	1937989	5610.76	202	5.06	339	59.37	1938530	5675.19
42	WBSCARD Bank Ltd.	231016	1003.35	0	0.00	0	0.00	231016	1003.35
Total Co-Optv		2169005	6614.11	202	5.06	339	59.37	2169546	6678.54
Grand Total		8879098	47099.72	261483	2711.13	366257	11685.22	9506838	61496.08

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2021

(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	23795	1521.00	8136	1532.72	2015	2145.00	1995	95.00	446	30.00	36387	5323.72
2	Bank of India	99503	3091.56	950	1073.03	52	90.27	0	0.00	0	0.00	100505	4254.86
3	Bank of Maharashtra	1418	38.55	1710	199.83	1252	420.98	0	0.00	0	0.00	4380	659.36
4	Canara Bank	48735	1702.70	3935	1325.44	192	396.80	3	0.04	1376	407.11	54241	3832.09
5	Central Bank of India	43225	650.39	2697	788.08	144	128.76	3486	57.12	640	1539.14	50192	3163.49
6	Indian Bank	110332	4673.23	9985	3250.34	1321	678.32	1162	0.67	0	0.00	122800	8602.56
7	Indian Overseas Bank	21073	881.46	370	262.05	264	189.16	0	0.00	0	0.00	21707	1332.67
8	Punjab National Bank	224647	6653.77	35658	4645.78	1365	2231.19	37	6.03	0	0.00	261707	13536.77
9	Punjab & Sind Bank	1274	102.47	2067	194.33	1626	391.25	0	0.00	0	0.00	4967	688.05
10	State Bank of India	68214	3475.33	5033	2961.13	245	620.62	0	0.00	0	0.00	73492	7057.08
11	UCO Bank	26951	626.22	56504	1923.95	115	697.05	60	2.10	0	0.00	83630	3249.32
12	Union Bank of India	34241	1527.53	4023	2042.87	472	516.18	68	4.40	1	77.53	38805	4168.51
Total PSU		703408	24944.21	131068	20199.55	9063	8505.58	6811	165.36	2463	2053.78	852813	55868.48
13	Axis Bank	13073	2092.10	4905	2627.05	0	0.00	0	0.00	145517	272.82	163495	4991.97
14	Au Small finance Bank	10	0.18	0	0.00	0	0.00	0	0.00	0	0.00	10	0.18
15	Bandhan Bank	2978785	14858.54	3743	209.10	79	152.56	0	0.00	0	0.00	2982607	15220.20
16	Catholic Syrian Bank Ltd.	54	25.60	0	0.00	0	0.00	0	0.00	0	0.00	54	25.60
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	75	109.81	75	109.81
18	Dhanlaxmi Bank Ltd.	11	8.22	5	0.90	0	0.00	0	0.00	0	0.00	16	9.12
19	ESAF SF Bank	9268	21.24	0	0.00	0	0.00	0	0.00	0	0.00	9268	21.24
20	Federal Bank	317	95.82	283	296.16	48	118.73	0	0.00	0	0.00	648	510.71
21	HDFC Bank	1944	515.34	3200	1807.63	1357	1517.25	0	0.00	0	0.00	6501	3840.22
22	ICICI Bank	15988	2497.69	9862	2796.62	1737	1037.17	0	0.00	0	0.00	27587	6331.48
23	IDBI Bank	14975	1132.48	565	228.64	65	139.18	13	0.49	0	0.00	15618	1500.79
24	IDFC First Bank	95083	313.21	508	167.00	69	44.00	0	0.00	0	0.00	95660	524.21
25	Indusind Bank	965722	2196.73	10183	1080.90	144	141.53	0	0.00	0	0.00	976049	3419.16
26	Jana Small Finance Bank	5194	80.30	8	1.37	0	0.00	0	0.00	0	0.00	5202	81.67
27	Karnataka Bank Ltd.	575	170.46	266	206.69	30	88.70	0	0.00	0	0.00	871	465.85
28	Karur Vysya Bank	227	60.58	119	149.99	12	108.52	0	0.00	0	0.00	358	319.09
29	Kotak Mahindra Bank	3400	728.38	2400	1311.87	841	680.03	0	0.00	0	0.00	6641	2720.28
30	Lakshmi Vilas Bank (DBS)	2	0.08	0	0.00	0	0.00	0	0.00	0	0.00	2	0.08
31	Ratnakar Bank Ltd	9399	53.86	22	52.57	14	46.72	0	0.00	0	0.00	9435	153.15
32	South Indian Bank Ltd.	271	71.08	523	481.35	35	103.74	0	0.00	0	0.00	829	656.17
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	197	110.11	197	110.11
34	Tamilnad Mercantile Bank	43	27.95	13	21.76	2	1.15	0	0.00	0	0.00	58	50.86
35	Ujjivan Small Finance Bank	383	29.49	18	6.95	0	0.00	0	0.00	0	0.00	401	36.44
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	190	54.93	187	298.79	103	285.80	0	0.00	2156	2827.96	2636	3467.48
Total PVT		4114914	25034.26	36810	11745.34	4536	4465.08	13	0.49	147945	3320.70	4304218	44565.87
38	BGVB (PNB)	150778	1784.81	1796	105.31	105	32.94	0	0.00	2411	0.75	155090	1923.81
39	PBGB (UCO)	77077	1147.40	32	57.23	0	0.00	5	0.04	0	0.00	77114	1204.67
40	UBKGB (CBI)	42278	199.24	0	0.00	0	0.00	330	3.24	0	0.00	42608	202.48
Total RRB		270133	3131.45	1828	162.54	105	32.94	335	3.28	2411	0.75	274812	3330.96
41	WB State Co-Op Bank Ltd.	14945	586.90	0	0.00	0	0.00	1192	47.61	558	6.36	16695	640.87
42	WBSCARD Bank Ltd.	1134	92.38	0	0.00	0	0.00	0	0.00	0	0.00	1134	92.38
Total Co-Optv		16079	679.28	0	0.00	0	0.00	1192	47.61	558	6.36	17829	733.25
Grand Total		5104534	53789.20	169706	32107.43	13704	13003.60	8351	216.74	153377	5381.59	5449672	104498.56

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2021

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisc	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	30	180.00	2615	125.00	20169	2765.00	120	13.00	59	7.00	11047	655.00	34040	3745.00	117357	10284.72
2	Bank of India	3	1.05	4349	105.05	20988	1661.88	16	0.85	49	0.56	0	0.00	25405	1769.39	395528	8208.48
3	Bank of Maharashtra	14	27.72	269	7.72	991	194.43	0	0.00	0	0.00	0	0.00	1274	229.87	7491	989.51
4	Canara Bank	0	0.00	4069	138.17	7434	851.04	2	0.95	0	0.00	409	2.39	11914	992.55	175403	6171.66
5	Central Bank of India	0	0.00	2515	104.01	7245	639.24	6	4.31	239	0.35	221	1242.46	10226	1990.37	206406	6600.79
6	Indian Bank	0	0.00	6152	210.00	25963	2815.36	11	0.52	52	0.99	465	4.63	32643	3031.50	509210	15635.59
7	Indian Overseas Bank	1929	93.03	911	18.82	4200	436.60	0	0.00	0	0.00	14145	41.19	21185	589.64	56758	2384.19
8	Punjab National Bank	7	21.78	10435	344.30	53130	3756.34	8	0.14	42	0.17	2168	7.68	65790	4130.41	1156647	26702.55
9	Punjab & Sind Bank	0	0.00	213	5.09	2512	276.71	18	1.44	0	0.00	125	1.57	2868	284.81	8029	1112.86
10	State Bank of India	0	0.00	16960	726.37	109393	10382.20	86	20.73	5	4.93	0	0.00	126444	11134.23	730527	23459.31
11	UCO Bank	0	0.00	2379	57.74	17640	1217.53	1	0.01	0	0.00	0	0.00	20020	1275.28	237133	6517.08
12	Union Bank of India	675	560.03	2287	76.59	9048	819.67	5	1.49	5	0.01	1790	0.30	13810	1458.09	89036	6999.12
Total PSU		2658	883.61	53154	1918.86	278713	25816.00	273	43.44	451	14.01	30370	1955.22	365619	30631.14	3689525	115065.86
13	Axis Bank	0	0.00	974	73.38	5628	323.99	0	0.00	0	0.00	48	0.19	6650	397.56	200581	7429.99
14	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	10	0.18
15	Bandhan Bank	0	0.00	0	0.00	2924	213.20	0	0.00	0	0.00	10	2.12	2934	215.32	5158733	25353.71
16	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	54	25.60
17	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	75	109.81
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	26	2.41	0	0.00	0	0.00	0	0.00	26	2.41	42	11.53
19	ESAF SF Bank	0	0.00	0	0.00	77	0.12	0	0.00	0	0.00	8167	15.22	8244	15.34	22875	46.16
20	Federal Bank	0	0.00	27	1.15	740	77.36	0	0.00	0	0.00	52	0.02	819	78.53	13235	897.57
21	HDFC Bank	0	0.00	2404	57.28	16224	694.97	0	0.00	0	0.00	217544	314.43	236172	1066.68	377584	5846.52
22	ICICI Bank	8	20.55	313	17.15	8326	938.62	0	0.00	2	7.60	0	0.00	8649	983.92	100764	8215.66
23	IDBI Bank	0	0.00	593	19.34	20422	2129.69	4	0.05	0	0.00	1	0.01	21020	2149.09	101142	4051.72
24	IDFC First Bank	0	0.00	0	0.00	300	42.00	31	0.01	0	0.00	0	0.00	331	42.01	143224	651.22
25	Indusind Bank	0	0.00	0	0.00	2	0.10	0	0.00	0	0.00	910	0.99	912	1.09	1890376	5350.29
26	Jana Small Finance Bank	0	0.00	0	0.00	1895	15.44	0	0.00	0	0.00	156245	417.29	158140	432.73	195581	616.32
27	Karnataka Bank Ltd.	22	312.09	17	0.93	536	59.20	0	0.00	0	0.00	76	0.25	651	372.47	2041	994.52
28	Karur Vysya Bank	0	0.00	0	0.00	268	26.31	0	0.00	0	0.00	0	0.00	268	26.31	830	356.17
29	Kotak Mahindra Bank	0	0.00	0	0.00	21	3.49	0	0.00	0	0.00	3	2.05	24	5.54	16125	3254.66
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	5	0.51	0	0.00	0	0.00	832	7.80	837	8.31	863	8.69
31	Ratnakar Bank Ltd.	0	0.00	156	0.25	803	6.70	0	0.00	0	0.00	82474	122.00	83433	128.96	472204	1102.43
32	South Indian Bank Ltd.	0	0.00	16	0.71	114	11.64	2	2.19	0	0.00	6	0.02	138	14.56	967	670.73
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	197	110.11
34	Tamilnad Mercantile Bank	0	0.00	2	0.05	9	0.51	0	0.00	0	0.00	0	0.00	11	0.56	69	51.42
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	18883	143.49	0	0.00	0	0.00	285823	577.49	304706	720.98	531558	1246.33
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	1	0.21	0	0.00	0	0.00	7085	22.89	7086	23.10	18916	46.78
37	YES Bank	5	2.45	0	0.00	33	1.22	0	0.00	0	0.00	0	0.00	38	3.67	2729	3650.16
Total PVT		35	335.09	4502	170.24	77237	4691.18	37	2.25	2	7.60	759276	1482.77	841089	6689.14	9250775	70098.28
38	BGVB (PNB)	0	0.00	131	3.16	8199	353.56	5	2.62	2255	4.61	17408	29.03	27998	392.98	679616	6528.17
39	PBGB (UCO)	0	0.00	241	5.76	3068	183.28	0	0.00	0	0.00	0	0.00	3309	189.04	204278	2932.72
40	UBKGB (CBI)	0	0.00	79	1.43	2027	116.40	0	0.00	0	0.00	0	0.00	2106	117.83	185062	1977.95
Total RRB		0	0.00	451	10.35	13294	653.24	5	2.62	2255	4.61	17408	29.03	33413	699.85	1068956	11438.84
41	WB State Co-Op Bank Ltd.	0	0.00	16	0.46	6348	948.67	405	47.52	0	0.00	83791	661.89	90560	1658.54	2045785	7974.60
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	4953	192.77	0	0.00	0	0.00	0	0.00	4953	192.77	237103	1288.50
Total Co-Optv		0	0.00	16	0.46	11301	1141.44	405	47.52	0	0.00	83791	661.89	95513	1851.31	2282888	9263.10
Grand Total		2693	1218.70	58123	2099.91	380545	32301.86	720	95.83	2708	26.22	890845	4128.91	1335634	39871.44	16292144	205866.08

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2021

(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	731	754.00	596	15.00	3651	871.00	3845	161.00	22956	11251.00	31779	13052.00	149136	23336.72
2	Bank of India	0	0.00	123	19.44	4089	859.02	22031	273.03	35741	8128.62	61984	9280.11	457512	17488.59
3	Bank of Maharashtra	0	0.00	46	4.39	731	69.65	345	6.57	2824	1344.62	3946	1425.23	11437	2414.74
4	Canara Bank	29	5.32	409	30.40	4298	945.67	24638	3377.36	49544	5322.78	78918	9681.53	254321	15853.19
5	Central Bank of India	0	0.00	80	24.74	2757	469.35	12458	264.73	15713	1188.78	31008	1947.60	237414	8548.39
6	Indian Bank	2	6.49	4	0.46	10023	1458.00	47235	1450.32	29852	10938.14	87116	13853.41	596326	29489.00
7	Indian Overseas Bank	12	18.74	23	4.76	408	58.93	6522	162.56	41733	3689.16	48698	3934.15	105456	6318.34
8	Punjab National Bank	33	727.79	9280	81.74	15689	2483.30	45706	714.78	115231	22271.29	185939	26278.90	1342586	52981.45
9	Punjab & Sind Bank	0	0.00	70	3.01	117	51.12	737	6.17	2554	2640.67	3478	2700.97	11507	3813.83
10	State Bank of India	0	0.00	2377	180.38	162405	13745.60	362423	11841.00	284620	27363.06	811825	53130.04	1542352	76589.35
11	UCO Bank	0	0.00	60	4.85	2997	479.84	18925	394.64	4218	7224.45	26200	8103.78	263333	14620.86
12	Union Bank of India	4	14.86	356	68.96	1995	566.06	18712	826.24	15341	16412.19	36408	17888.31	125444	24887.43
	Total PSU	811	1527.20	13424	438.13	209160	22057.54	563577	19478.40	620327	117774.76	1407299	161276.03	5096824	276341.89
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	105704	19034.59	105704	19034.59	306285	26464.58
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	0.18
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	89659	1046.02	89659	1046.02	5248392	26399.73
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	54	25.60
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	75	109.81
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	4	1.03	7	0.06	440	132.94	451	134.03	493	145.56
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	36	0.57	36	0.57	22911	46.73
20	Federal Bank	0	0.00	6	56.15	611	166.51	1330	18.29	15084	2154.76	17031	2395.71	30266	3293.28
21	HDFC Bank	0	0.00	27	0.68	5229	864.00	78096	2216.94	1016283	21364.53	1099635	24446.15	1477219	30292.67
22	ICICI Bank	0	0.00	22	4.56	10801	5013.93	0	0.00	384520	17590.76	395343	22609.25	496107	30824.91
23	IDBI Bank	1	1.49	5	0.51	2862	860.86	15225	187.14	2172	1940.17	20265	2990.17	121407	7041.89
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	322190	3037.00	322190	3037.00	465414	3688.22
25	Indusind Bank	0	0.00	0	0.00	6	0.04	0	0.00	172019	6440.24	172025	6440.28	2062401	11790.57
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	18604	151.67	18604	151.67	214185	767.99
27	Karnataka Bank Ltd.	4	8.30	2	0.12	289	103.99	461	32.14	1530	315.42	2286	459.97	4327	1454.49
28	Karur Vysya Bank	164	1.39	1	0.07	149	32.33	1262	23.99	830	625.49	2406	683.27	3236	1039.44
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	24820	2711.34	24820	2711.34	40945	5966.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	63	1.16	91	611.88	164	613.71	1027	622.40
31	Ratnakar Bank Ltd	0	0.00	0	0.00	17	1.98	374	476.01	94	2017.06	485	2495.05	472689	3597.48
32	South Indian Bank Ltd.	2	15.76	3	0.49	49	20.30	111	2.34	1055	502.29	1220	541.18	2187	1211.91
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	197	110.11
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	3	0.82	222	34.51	90	90.26	315	125.59	384	177.01
35	Ujivan Small Finance Bank	57	0.12	0	0.00	1633	108.05	2071	31.64	73314	482.52	77075	622.33	608633	1868.66
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	43	10.35	43	10.35	18959	57.13
37	YES Bank	0	0.00	0	0.00	7	1.92	1424	70.55	24414	1531.37	25845	1603.84	28574	5254.00
	Total PVT	228	27.06	66	62.58	21670	7176.43	100646	3094.77	2252992	81791.23	2375602	92152.07	11626377	162250.35
38	BGVB (PNB)	0	0.00	0	0.00	1324	63.82	25847	213.74	14813	92.12	41984	369.68	721600	6897.85
39	PBGB (UCO)	0	0.00	0	0.00	12	3.73	3538	63.63	7461	112.50	11011	179.86	215289	3112.58
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	10307	232.80	11652	191.36	21959	424.16	207021	2402.11
	Total RRB	0	0.00	0	0.00	1336	67.55	39692	510.17	33926	395.98	74954	973.70	1143910	12412.54
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	19977	1679.36	227300	11481.72	247277	13161.08	2293062	21135.68
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237103	1288.50
	Total Co-Optv	0	0.00	0	0.00	0	0.00	19977	1679.36	227300	11481.72	247277	13161.08	2530165	22424.18
	Grand Total	1039	1554.26	13490	500.71	232166	29301.52	723892	24762.70	3134545	211443.69	4105132	267562.88	20397276	473428.96

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2021													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34215	371.00	15620	995.00	12610	518.00	13745	4410.00	31651	4254.00	45	0.30
2	Bank of India	283243	1999.32	92278	943.54	25119	218.46	23732	298.56	141827	1562.11	73	0.77
3	Bank of Maharashtra	3025	277.51	578	20.50	598	13.08	5806	1506.39	1266	39.76	0	0.00
4	Canara Bank	97368	2197.24	49393	851.87	21605	379.19	0	0.00	54249	2092.47	8393	6.95
5	Central Bank of India	3892	10.36	2873	38.93	52227	495.50	7771	94.71	32976	596.16	222	0.22
6	Indian Bank	275491	5167.69	37471	655.46	19862	267.08	95891	2531.12	19254	75.89	361	36.10
7	Indian Overseas Bank	7701	85.73	3571	34.09	1903	19.70	2321	23.03	2178	25.77	382	0.21
8	Punjab National Bank	882974	6159.28	202793	8694.81	18521	256.89	110432	1827.45	221001	3898.19	17025	201.23
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	529020	5641.56	241380	7241.12	95841	2564.28	77396	2069.91	239684	8066.17	270	4.00
11	UCO Bank	174557	1838.71	47756	451.75	25176	258.15	7652.00	132.02	69302	944.54	451	2.05
12	Union Bank of India	49986	850.75	15632	329.73	8505	180.98	0	0.00	17723	577.46	150	0.12
Total PSU		2341472	24599.15	709345	20256.80	281967	5171.31	344746	12893.19	831111	22132.52	27372	251.95
13	Axis Bank	10875	383.21	55990	509.94	36552	109.39	12892	84.85	173373	441.98	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	0.11	0	0.00
15	Bandhan Bank	4326425	16170.00	1889844	8876.02	1095886	5383.65	87209	442.88	4901850	21115.45	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	23	1.00	0	0.00	0	0.00	4	0.21	0	0.00
19	ESAF SF Bank	21857	46.03	8841	18.75	2162	4.16	2890	5.88	21857	46.03	0	0.00
20	Federal Bank	9403	0.09	6387	119.84	267	4.17	2214	35.24	4623	142.27	0	0.00
21	HDFC Bank	355077	663.61	128745	281.81	182	6.74	10058	41.12	389861	1343.65	0	0.00
22	ICICI Bank	64177	912.94	59532	1245.66	9183	148.50	59532	1245.65	92245	8365.81	0	0.00
23	IDBI Bank	70747	663.94	19212	321.58	11294	219.59	5807	143.02	54472	792.46	7	0.01
24	IDFC First Bank	141743	252.52	60658	100.62	60761	116.61	59056	97.45	141742	252.32	0	0.00
25	Indusind Bank	2421768	3965.50	944148	1915.94	571125	992.20	0	0.00	13439	264.48	0	0.00
26	Jana Small Finance Bank	191630	534.62	2402	8.10	1272	3.49	6149	18.32	32312	107.64	0	0.00
27	Karnataka Bank Ltd.	224	7.23	88	1.97	28	1.28	25	1.07	61	1.26	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	9870	468.07	4338	222.77	128	26.72	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	23	0.39	3	0.16	1	0.01	0	0.00	5	0.07	0	0.00
31	Ratnakar Bank Ltd	472042	846.40	105175	189.52	65773	130.14	150853	232.64	472241	850.63	0	0.00
32	South Indian Bank Ltd.	0	0.00	12	0.71	2	0.02	1	0.09	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	2	0.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	520024	1090.61	109939	236.92	118869	254.99	17023	35.05	517863	1080.16	0	0.00
36	Utkarsh Small Finance Bank	16175	31.00	7880	15.28	8295	15.72	1476	2.74	16876	34.69	0	0.00
37	YES Bank	13	2.00	231	26.00	50	0.01	0	0.00	3	0.01	0	0.00
Total PVT		8632075	26038.44	3403448	14092.59	1981830	7417.40	415185	2385.99	6832828	34839.23	7	0.01
38	BGVB (PNB)	499812	3786.86	338631	3422.71	67247	447.07	11770	92.56	132099	1208.37	0	0.00
39	PBGB (UCO)	165764	2194.64	49797	668.16	33930	521.17	12925	248.97	87503	1642.84	0	0.00
40	UBKGB (CBI)	133324	1570.76	8489	46.97	29635	280.28	8726	53.78	43001	684.37	11	0.01
Total RRB		798900	7552.26	396917	4137.84	130812	1248.52	33421	395.31	262603	3535.58	11	0.01
41	WB State Co-Op Bank Ltd.	1336040	1304.29	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
42	WBSCARD Bank Ltd.	750	61.64	4998	427.35	3021	260.16	574	34.44	986	92.46	0	0.00
Total Co-Optv		1336790	1365.93	137890	528.59	104267	1304.34	226469	380.35	1023023	1148.53	0	0.00
Grand Total		13109237	59555.78	4647600	39015.82	2498876	15141.57	1019821	16054.84	8949565	61655.86	27390	251.98

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2021-22 (01.04.2021 to 30.06.2021)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 30.06.2021		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Bank of Baroda	82700	827.00	651	11.50	0.79	1.39	356	9.50	715	16.50
2	Bank of India	98000	962.00	12520	165.62	12.78	17.22	3623	51.80	2715	47.83
3	Bank of Maharashtra	7900	68.00	30	5.00	0.38	7.35	20	3.00	70	10.00
4	Canara Bank	133000	1002.00	5304	128.75	3.99	12.85	1502	23.45	0	0.00
5	Central Bank of India	827000	749.00	558	5.28	0.07	0.70	8803	51.13	450	4.25
6	Indian Bank	185000	1390.00	37471	655.46	20.25	47.16	19862	267.08	95891	2531.12
7	Indian Overseas Bank	39000	394.00	319	5.12	0.82	1.30	186	2.00	561	5.23
8	Punjab National Bank	364000	2758.00	4229	69.28	1.16	2.51	1540	7.16	379	4.51
9	Punjab & Sind Bank	8200	77.00	1	0.01	0.01	0.01	2	0.15	2	0.10
10	State Bank of India	380000	2814.00	241380	221.33	63.52	7.87	6438	120.95	4916	159.62
11	UCO Bank	49700	310.00	954	16.05	1.92	5.18	354	9.35	2125	36.82
12	Union Bank of India	147700	1104.00	1572	73.24	1.06	6.63	886	20.42	0	0.00
Total PSU		2322200	12455.00	304989	1356.64	13.13	10.89	43572	565.99	107824	2815.98
13	Axis Bank	82700	625.00	5322	156.42	6.44	25.03	35285	72.16	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
15	Bandhan Bank	94300	957.00	85251	677.40	90.40	70.78	46449	347.98	4074	32.20
16	Catholic Syrian Bank Ltd.	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	330	3.00	5	0.09	1.52	2.90	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	358	1.13	#DIV/0!	#DIV/0!	277	0.71	123	0.38
20	Federal Bank	9300	73.00	2565	36.38	27.58	49.84	71	63.12	915	7.94
21	HDFC Bank	82700	422.00	1267	9.97	1.53	2.36	4	0.03	513	15.09
22	ICICI Bank	82700	535.00	10966	121.57	13.26	22.72	1485	19.08	10955	121.13
23	IDBI Bank	41400	208.00	1692	21.70	4.09	10.43	732	9.81	610	10.39
24	IDFC First Bank	3900	17.00	4762	15.03	122.10	88.41	3750	12.71	4535	14.29
25	Indusind Bank	19300	169.00	213487	544.09	1106.15	321.95	127656	331.56	0	0.00
26	Jana Small Finance Bank	3600	33.00	273	1.49	7.58	4.52	143	0.75	519	2.04
27	Karnataka Bank Ltd.	330	3.00	20	0.11	6.06	3.67	4	0.02	8	0.09
28	Karur Vysya Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	13300	96.00	90	16.63	0.68	17.32	3	0.08	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	#DIV/0!	1	0.01	0	0.00
31	Ratnakar Bank Ltd	4900	28.00	5430	14.39	110.82	51.38	2776	7.88	11522	31.24
32	South Indian Bank Ltd.	4800	39.00	0	0.00	0.00	0.00	0	0.00	0	0.00
33	SIDBI	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	16500	163.00	5211	22.81	31.58	13.99	7435	32.42	912	4.64
36	Utkarsh Small Finance Bank	330	2.00	169	0.53	51.21	26.50	81	0.24	60	0.18
37	YES Bank	6800	62.00	10	2.00	0.15	3.23	0	0.00	0	0.00
Total PVT		468510	3447.00	336878	1641.73	71.90	47.63	226152	898.56	34746	239.61
38	BGVB (PNB)	104800	1008.00	3211	31.28	3.06	3.10	1474	20.07	287	4.73
39	PBGB (UCO)	82700	377.00	2037	42.08	2.46	11.16	1594	35.56	666	19.69
40	UBKGB (CBI)	41300	197.00	637	4.37	1.54	2.22	3629	31.76	563	5.02
Total RRB		228800	1582.00	5885	77.73	2.57	4.91	6697	87.39	1516	29.44
41	WB State Co-Op Bank Ltd.	82700	523.00	76251	89.97	92.20	17.20	89659	851.24	167256	264.89
42	WBSCARD Bank Ltd.	3100	17.00	135	1.67	4.35	9.82	226	1.02	20	0.13
Total Co-Optv		85800	540.00	76386	91.64	89.03	16.97	89885	852.26	167276	265.02
Grand Total		3105310	18024.00	724138	3167.74	23.32	17.58	366306	2404.20	311362	3350.05

AGENDA – 5

CD Ratio and Review of Districts with CD Ratio below 40%:

CD Ratio of the State stood at 60.58% as on 30.06.2021 whereas it was 60.02% on 30.06.2020. For calculation of CD Ratio of the State as on 30th June, 2021 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	30.06.2021
Total Deposit (A)	953033.62
Total Advance utilized in the State (B=C+D)	569998.79
Out of which outstanding of credit sanctioned from the State (C)	473428.96
Credit sanctioned from outside State but utilized in West Bengal (D)	96569.83
RIDF Support (E)	7352.00
Total Advance to be reckoned (F=B+E)	577350.79
CD Ratio (F*100 / A)	60.58%

The national credit-deposit (CD) ratio consistently declined from 77.70% levels in March, 2019 to 76.40% in March, 2020 and 72.20% on March, 2021. But the state of West Bengal has experienced a positive growth on CD ratio from 60.02% on June, 2020 to 60.58% on June, 2021 on YOY basis.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	24 Parganas (N)
31.03.2020	29.22	33.86
30.06.2020	28.55	33.83
30.09.2020	31.46	32.79
31.12.2020	31.89	34.05
31.03.2021	27.08	35.01
30.06.2021	30.24	35.20

(i) Corrective measures taken in DCC meetings of Hooghly and North 24 Parganas districts: -

Small & medium ticket size loan in Agriculture & Retail sector, High Institutional deposit, unutilized amount in SHG accounts etc. are the main reasons behind lower CD ratio in the districts of North 24 Parganas and Hooghly.

In the last DCC meetings held on 22.06.2021 and 29.06.2021 in North 24 Parganas and Hooghly respectively, the matter of poor CD ratio was discussed. In both the DCCs, LDMs have been advised to execute implementable action plan by exploring every available avenue depending upon potentiality, for improving the CD ratio and to surpass the minimum benchmark target of 40%. SLBC is in continuous touch with the LDMs and following up with member Banks also to overcome the obstacles to increase the CD ratio beyond 40%.

District-wise and Bank-wise positions are annexed herewith.

District Wise CD Ratio of West Bengal as on 30.06.2021

(Amount in Crore)

Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2020	CD Ratio as on June, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.28	6529.42	2725.03	41.73
2	Bankura	PNB	43.21	12416.00	5723.00	46.09
3	Birbhum	UCO	40.04	16635.74	6659.19	40.03
4	Coochbehar	CBI	70.92	9072.28	6601.08	72.76
5	Dakshin Dinajpur	PNB	57.84	4891.14	2981.32	60.95
6	Darjeeling	CBI	60.26	20559.46	13051.33	63.48
7	Hooghly	UCO	28.55	45461.91	13746.54	30.24
8	Howrah	UCO	41.56	41870.70	17591.00	42.01
9	Jalpaiguri	CBI	50.17	9146.32	5336.74	58.35
10	Jhargram	PNB	40.01	4142.17	1658.94	40.05
11	Kalimpong	SBI	36.54	1692.44	677.34	40.02
12	Kolkata	SBI	74.99	389993.26	232738.73	59.68
13	Malda	PNB	53.45	12234.64	6852.48	56.01
14	Murshidabad	PNB	50.51	22053.23	9389.40	42.58
15	Nadia	PNB	49.17	30355.25	15188.10	50.03
16	Paschim Burdwan	SBI	40.35	41063.10	16912.02	41.19
17	Paschim Medinipur	PNB	48.37	25182.05	11893.56	47.23
18	Purba Burdwan	UCO	43.80	29211.65	12867.58	44.05
19	Purba Medinipur	PNB	41.83	27647.96	12486.39	45.16
20	Purulia	PNB	54.73	8474.45	4521.22	53.35
21	Uttar Dinajpur	PNB	59.36	7702.24	4715.47	61.22
22	24 Pgs. (N)	Indian	33.83	148613.98	52306.90	35.20
23	24 Pgs. (S)	PNB	44.24	38084.23	16805.60	44.13
CD Ratio as on June, 2020			55.08	953033.62	473428.96	49.68
Amount sanctioned from outside State but fund utilised in the State of West Bengal					96569.83	
RIDF Support					7352.00	
Total Advances in the State					577350.79	
Credit Deposit Ratio			60.02			60.58

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2021

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on June,2020	As on June, 2021				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	67.03	33088.23	23336.72	70.53	0.00	70.53
2	Bank of India	48.67	34954.27	17488.59	50.03	0.00	50.03
3	Bank of Maharashtra	103.06	2414.56	2414.74	100.01	0.00	100.01
4	Canara Bank	67.85	28230.25	15853.19	56.16	0.00	56.16
5	Central Bank of India	32.29	25754.00	8548.39	33.19	0.00	33.19
6	Indian Bank	45.85	79415.00	29489.00	37.13	0.00	37.13
7	Indian Overseas Bank	46.26	14148.14	6318.34	44.66	0.00	44.66
8	Punjab National Bank	54.05	125180.58	52981.45	42.32	0.00	42.32
9	Punjab & Sind Bank	146.90	2509.83	3813.83	151.96	0.00	151.96
10	State Bank of India	35.30	232995.00	76589.35	32.87	30453.82	45.94
11	UCO Bank	39.95	37288.09	14620.86	39.21	0.00	39.21
12	Union Bank of India	79.59	30737.55	24887.43	80.97	0.00	80.97
Total PSU		47.62	646715.50	276341.89	42.73	30453.82	47.44
13	Axis Bank	61.38	52146.99	26464.58	50.75	0.00	50.75
14	Au Small finance Bank	0.00	26.52	0.18	0.68	0.00	0.68
15	Bandhan Bank	97.61	34376.35	26399.73	76.80	0.00	76.80
16	Catholic Syrian Bank Ltd.	30.88	54.23	25.60	47.21	0.00	47.21
17	City Union Bank Ltd.	0.00	225.45	109.81	48.71	0.00	48.71
18	Dhanlaxmi Bank Ltd.	185.42	69.95	145.56	208.09	0.00	208.09
19	ESAF SF Bank	0.00	23.62	46.73	197.84	0.00	197.84
20	Federal Bank	86.00	4124.56	3293.28	79.85	0.00	79.85
21	HDFC Bank	55.76	56326.65	30292.67	53.78	0.00	53.78
22	ICICI Bank	78.92	43280.11	30824.91	71.22	0.00	71.22
23	IDBI Bank	49.19	14743.53	7041.89	47.76	0.00	47.76
24	IDFC First Bank	241.64	2259.00	3688.22	163.27	0.00	163.27
25	Indusind Bank	194.71	10445.91	11790.57	112.87	0.00	112.87
26	Jana Small Finance Bank	70.31	1294.70	767.99	59.32	0.00	59.32
27	Karnataka Bank Ltd.	119.37	1298.19	1454.49	112.04	0.00	112.04
28	Karur Vysya Bank	112.72	1141.00	1039.44	91.10	0.00	91.10
29	Kotak Mahindra Bank	76.79	7740.95	5966.00	77.07	0.00	77.07
30	Lakshmi Vilas Bank (DBS)	0.00	110.20	622.40	564.79	0.00	564.79
31	Ratnakar Bank Ltd	80.81	4837.22	3597.48	74.37	0.00	74.37
32	South Indian Bank Ltd.	159.20	1174.26	1211.91	103.21	0.00	103.21
33	SIDBI	0.00	0.00	110.11	#DIV/0!	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	15.73	671.87	177.01	26.35	0.00	26.35
35	Ujjivan Small Finance Bank	226.24	1006.28	1868.66	185.70	0.00	185.70
36	Utkarsh Small Finance Bank	57.29	148.71	57.13	38.42	0.00	38.42
37	YES Bank	115.60	7790.00	5254.00	67.45	0.00	67.45
Total PVT		76.64	245316.25	162250.35	66.14	0.00	66.14
38	BGVB (PNB)	35.24	17646.95	6897.85	39.09	10481.25	98.48
39	PBGB (UCO)	52.75	5919.66	3112.58	52.58	2017.60	86.66
40	UBKGB (CBI)	57.57	3679.44	2402.11	65.28	1057.61	94.03
Total RRB		42.07	27246.05	12412.54	45.56	13556.46	95.31
41	WB State Co-Op Bank Ltd.	63.47	33520.32	21135.68	63.05	21078.09	125.93
42	WBSCARD Bank Ltd.	547.27	235.50	1288.50	547.13	128.47	601.69
Total Co-Optv		67.00	33755.82	22424.18	66.43	21206.56	129.25
Grand Total		55.08	953033.62	473428.96	49.68	65216.84	56.52
Amount sanctioned from outside State but fund utilised in the State of West Bengal				96569.83			
RIDF Support				7352.00			
Total Credit in the State				577350.79			
Credit Deposit Ratio		60.02			60.58		
Total Credit + Investment				642567.63			
Total Credit + Investment Deposit Ratio					67.42		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2021

(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	50	58	84	106	298	2216.12	3790.06	11616.02	15466.02	33088.23
2	Bank of India	143	83	88	68	382	7826.96	5811.61	9414.65	11901.05	34954.27
3	Bank of Maharashtra	3	4	20	16	43	67.52	121.75	557.20	1668.09	2414.56
4	Canara Bank	156	83	91	85	415	2876.32	2464.30	9098.16	13791.47	28230.25
5	Central Bank of India	133	65	69	51	318	5649.00	5170.00	8758.00	6177.00	25754.00
6	Indian Bank	267	93	133	109	602	16854.00	11504.00	23217.00	27840.00	79415.00
7	Indian Overseas Bank	31	21	47	54	153	1176.53	701.35	5198.98	7071.28	14148.14
8	Punjab National Bank	597	198	232	203	1230	25206.95	23373.23	44616.54	31983.86	125180.58
9	Punjab & Sind Bank	5	4	12	20	41	27.00	28.00	735.00	1719.83	2509.83
10	State Bank of India	551	238	274	296	1359	46183.68	36302.71	70546.43	79962.18	232995.00
11	UCO Bank	148	70	86	77	381	7935.87	7194.19	11289.61	10868.42	37288.09
12	Union Bank of India	67	55	100	67	289	3154.66	2891.57	13320.94	11370.38	30737.55
Total PSU		2151	972	1236	1152	5511	119174.61	99352.77	208368.53	219819.58	646715.50
13	Axis Bank	35	86	106	79	306	1626.45	6565.39	19560.66	24394.49	52146.99
14	Au Small finance Bank	0	0	0	1	1	0.00	0.00	0.00	26.52	26.52
15	Bandhan Bank	234	96	85	48	463	5092.46	3896.92	13317.02	12069.95	34376.35
16	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	54.23	54.23
17	City Union Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	225.45	225.45
18	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	44.85	25.10	69.95
19	ESAF SF Bank	0	1	1	2	4	0.00	0.29	0.63	22.70	23.62
20	Federal Bank	6	3	5	16	30	78.58	29.28	289.37	3727.33	4124.56
21	HDFC Bank	29	42	72	89	232	1121.03	2559.70	13592.39	39053.53	56326.65
22	ICICI Bank	25	47	81	90	243	4452.69	8371.05	14426.70	16029.67	43280.11
23	IDBI Bank	21	23	31	21	96	1065.51	1856.66	5373.77	6447.59	14743.53
24	IDFC First Bank	1	0	9	11	21	0.00	0.00	797.00	1462.00	2259.00
25	Indusind Bank	5	21	27	30	83	146.15	637.78	1205.09	8456.89	10445.91
26	Jana Small Finance Bank	3	12	11	13	39	2.61	145.23	228.34	918.52	1294.70
27	Karnataka Bank Ltd.	1	2	9	8	20	17.64	44.45	388.12	847.98	1298.19
28	Karur Vysya Bank	1	1	3	9	14	67.85	40.36	106.83	925.96	1141.00
29	Kotak Mahindra Bank	1	1	6	34	42	62.78	52.77	656.50	6968.90	7740.95
30	Lakshmi Vilas Bank (DBS)	1	0	3	0	4	25.21	0.00	84.99	0.00	110.20
31	Ratnakar Bank Ltd	0	2	2	13	17	0.00	34.72	227.61	4574.89	4837.22
32	South Indian Bank Ltd.	1	0	3	11	15	19.38	0.00	85.07	1069.81	1174.26
33	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	671.87	671.87
35	Ujjivan Small Finance Bank	30	15	22	9	76	99.19	153.67	394.71	358.71	1006.28
36	Utkarsh Small Finance Bank	0	0	0	3	3	0.00	0.00	0.00	148.71	148.71
37	YES Bank	0	1	11	14	26	0.00	94.00	862.00	6834.00	7790.00
Total PVT		394	353	489	508	1744	13877.53	24482.27	71641.65	135314.80	245316.25
38	BGVB (PNB)	496	68	23	0	587	14024.29	2057.49	1565.17	0.00	17646.95
39	PBGB (UCO)	204	16	7	3	230	4891.57	688.93	233.84	105.32	5919.66
40	UBKGB (CBI)	88	47	7	0	142	1604.42	1725.26	349.76	0.00	3679.44
Total RRB		788	131	37	3	959	20520.28	4471.68	2148.77	105.32	27246.05
41	WB State Co-Op Bank Ltd.	196	64	88	16	364	14096.42	4236.57	6318.97	8868.36	33520.32
42	WBSCARD Bank Ltd.	11	0	0	0	11	235.50	0.00	0.00	0.00	235.50
Total Co-Optv		207	64	88	16	375	14331.92	4236.57	6318.97	8868.36	33755.82
Grand Total		3540	1520	1850	1679	8589	167904.34	132543.30	288477.92	364108.07	953033.62

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2021

(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	556.87	982.01	3051.87	18745.97	23336.72	25.13	25.91	26.27	121.21	70.53
2	Bank of India	2546.32	1509.77	2105.26	11327.24	17488.59	32.53	25.98	22.36	95.18	50.03
3	Bank of Maharashtra	26.20	59.06	191.27	2138.21	2414.74	38.80	48.51	34.33	128.18	100.01
4	Canara Bank	1385.68	1010.50	1842.09	11614.92	15853.19	48.18	41.01	20.25	84.22	56.16
5	Central Bank of India	1513.71	933.71	1684.06	4416.91	8548.39	26.80	18.06	19.23	71.51	33.19
6	Indian Bank	2956.00	1804.00	3608.00	21121.00	29489.00	17.54	15.68	15.54	75.87	37.13
7	Indian Overseas Bank	241.44	173.22	903.49	5000.19	6318.34	20.52	24.70	17.38	70.71	44.66
8	Punjab National Bank	10085.91	4019.45	8642.18	30233.91	52981.45	40.01	17.20	19.37	94.53	42.32
9	Punjab & Sind Bank	25.00	20.00	211.00	3557.83	3813.83	92.59	71.43	28.71	206.87	151.96
10	State Bank of India	11429.44	9382.38	18130.13	37647.40	76589.35	24.75	25.84	25.70	47.08	32.87
11	UCO Bank	1683.26	1404.45	2635.31	8897.84	14620.86	21.21	19.52	23.34	81.87	39.21
12	Union Bank of India	572.01	615.30	3158.90	20541.22	24887.43	18.13	21.28	23.71	180.66	80.97
Total PSU		33021.84	21913.85	46163.56	175242.64	276341.89	27.71	22.06	22.15	79.72	42.73
13	Axis Bank	207.87	1382.25	5039.78	19834.68	26464.58	12.78	21.05	25.76	81.31	50.75
14	Au Small finance Bank	0.00	0.00	0.00	0.18	0.18	#DIV/0!	#DIV/0!	#DIV/0!	0.68	0.68
15	Bandhan Bank	12723.04	6365.45	5517.28	1793.96	26399.73	249.84	163.35	41.43	14.86	76.80
16	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	25.6	25.60	#DIV/0!	#DIV/0!	#DIV/0!	47.21	47.21
17	City Union Bank Ltd.	0.00	0.00	0.00	109.81	109.81	#DIV/0!	#DIV/0!	#DIV/0!	48.71	48.71
18	Dhanlaxmi Bank Ltd.	0.00	0.00	12.31	133.25	145.56	#DIV/0!	#DIV/0!	27.45	530.88	208.09
19	ESAF SF Bank	0.00	15.51	6.15	25.07	46.73	#DIV/0!	5348.28	976.19	110.44	197.84
20	Federal Bank	91.18	90.09	147.92	2964.09	3293.28	116.03	307.68	51.12	79.52	79.85
21	HDFC Bank	958.20	2357.38	6120.42	20856.67	30292.67	85.47	92.10	45.03	53.41	53.78
22	ICICI Bank	3171.29	5962.02	10274.97	11416.63	30824.91	71.22	71.22	71.22	71.22	71.22
23	IDBI Bank	373.57	497.60	1952.53	4218.18	7041.89	35.06	26.80	36.33	65.42	47.76
24	IDFC First Bank	136.22	50.00	419.00	3083.00	3688.22	#DIV/0!	#DIV/0!	52.57	210.88	163.27
25	Indusind Bank	3022.75	990.27	1680.08	6097.47	11790.57	2068.25	155.27	139.42	72.10	112.87
26	Jana Small Finance Bank	60.31	229.20	232.25	246.23	767.99	2310.73	157.82	101.71	26.81	59.32
27	Karnataka Bank Ltd.	21.78	39.62	345.52	1047.57	1454.49	123.47	89.13	89.02	123.54	112.04
28	Karur Vysya Bank	35.57	12.04	70.18	921.65	1039.44	52.42	29.83	65.69	99.53	91.10
29	Kotak Mahindra Bank	319.79	0.90	263.72	5381.59	5966.00	509.39	1.71	40.17	77.22	77.07
30	Lakshmi Vilas Bank (DBS)	8.30	0.00	614.10	0.00	622.40	32.92	#DIV/0!	722.56	#DIV/0!	564.79
31	Ratnakar Bank Ltd	0.00	85.97	45.87	3465.64	3597.48	#DIV/0!	247.60	20.15	75.75	74.37
32	South Indian Bank Ltd.	5.51	0.00	104.77	1101.63	1211.91	28.43	#DIV/0!	123.16	102.97	103.21
33	SIDBI	0.00	0.00	0.00	110.11	110.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
34	Tamilnad Mercantile Bank	0.00	0.00	0.00	177.01	177.01	#DIV/0!	#DIV/0!	#DIV/0!	26.35	26.35
35	Ujjivan Small Finance Bank	285.19	499.86	780.10	303.51	1868.66	287.52	325.28	197.64	84.61	185.70
36	Utkarsh Small Finance Bank	0.00	0.00	0.00	57.13	57.13	#DIV/0!	#DIV/0!	#DIV/0!	38.42	38.42
37	YES Bank	0.00	1.00	273.00	4980.00	5254.00	#DIV/0!	1.06	31.67	72.87	67.45
Total PVT		21420.57	18579.16	33899.95	88350.67	162250.35	154.35	75.89	47.32	65.29	66.14
38	BGVB (PNB)	5691.31	746.51	460.03	0.00	6897.85	40.58	36.28	29.39	#DIV/0!	39.09
39	PBGB (UCO)	2712.14	285.67	90.20	24.57	3112.58	55.45	41.47	38.57	23.33	52.58
40	UBKGB (CBI)	1560.08	743.26	98.77	0.00	2402.11	97.24	43.08	28.24	#DIV/0!	65.28
Total RRB		9963.53	1775.44	649.00	24.57	12412.54	48.55	39.70	30.20	23.33	45.56
41	WB State Co-Op Bank Ltd.	8572.77	2604.74	3047.24	6910.93	21135.68	60.82	61.48	48.22	77.93	63.05
42	WBSCARD Bank Ltd.	0.00	0.00	0.00	1288.50	1288.50	0.00	#DIV/0!	#DIV/0!	#DIV/0!	547.13
Total Co-Optv		8572.77	2604.74	3047.24	8199.43	22424.18	59.82	61.48	48.22	92.46	66.43
Grand Total		72978.71	44873.20	83759.74	271817.30	473428.96	43.46	33.86	29.04	74.65	49.68

Position of ATMs & BC Outlets in West Bengal as on 30.06.2021

SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Bank of Baroda	44	65	159	227	495	277	285	245	75	882
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharashtra	0	0	5	9	14	7	4	14	2	27
4	Canara Bank	119	82	103	103	407	231	76	2	3	312
5	Central Bank of India	74	52	57	29	212	508	0	10	0	518
6	Indian Bank	32	61	75	76	244	1153	6	162	4	1325
7	Indian Overseas Bank	14	18	24	28	84	58	11	10	6	85
8	Punjab National Bank	516	296	369	289	1470	2345	447	125	11	2928
9	Punjab & Sind Bank	4	4	10	11	29	0	0	0	0	0
10	State Bank of India	766	857	1788	869	4280	4690	542	451	19	5702
11	UCO Bank	57	44	65	50	216	123	0	0	0	123
12	Union Bank of India	103	96	182	139	520	246	40	16	45	347
Total PSU		1845	1664	2933	1940	8382	10027	1529	1128	175	12859
13	Axis Bank	396	369	423	297	1485	11	0	0	0	11
14	Au Small finance Bank	0	0	0	1	1	0	0	0	0	0
15	Bandhan Bank	1	16	65	38	120	662	300	146	45	1153
16	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
17	City Union Bank Ltd.	0	0	0	2	2	0	0	0	0	0
18	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0	0	0	0	0
19	ESAF SF Bank	0	1	0	2	3	0	2	0	16	18
20	Federal Bank	2	3	4	17	26	0	0	0	0	0
21	HDFC Bank	25	91	217	219	552	509	99	38	11	657
22	ICICI Bank	71	85	157	239	552	8	0	0	0	8
23	IDBI Bank	23	31	74	45	173	0	0	0	0	0
24	IDFC First Bank	0	0	5	10	15	645	138	27	0	810
25	Indusind Bank	8	33	32	95	168	0	0	0	0	0
26	Jana Small Finance Bank	0	2	2	4	8	10	0	0	0	10
27	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
28	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
29	Kotak Mahindra Bank	1	1	6	66	74	0	0	0	0	0
30	Lakshmi Vilas Bank (DBS)	1	0	2	0	3	0	0	0	2	2
31	Ratnakar Bank Ltd	0	2	2	11	15	0	0	0	0	0
32	South Indian Bank Ltd.	1	0	3	10	14	0	0	0	0	0
33	SIDBI	0	0	0	0	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	1	1
35	Ujjivan Small Finance Bank	14	15	23	9	61	7	0	0	0	7
36	Utkarsh Small Finance Bank	0	0	0	5	5	0	0	0	0	0
37	YES Bank	0	1	14	20	35	0	0	0	0	0
Total PVT		547	654	1048	1116	3365	1852	539	211	75	2677
38	BGVB (PNB)	0	0	0	0	0	2449	325	40	0	2814
39	PBGB (UCO)	0	0	0	0	0	601	0	0	0	601
40	UBKGB (CBI)	0	0	0	0	0	386	0	0	0	386
Total RRB		0	0	0	0	0	3436	325	40	0	3801
41	WB State Co-Op Bank Ltd.	71	22	36	3	132	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		71	22	36	3	132	0	0	0	0	0
43	India Post Payment Bank	0	0	0	0	0	44	2291	4090	493	6918
44	Airtel Payment Bank	0	0	0	0	0	30741	12390	1803	4098	49032
Total of Payment Banks		0	0	0	0	0	30785	14681	5893	4591	55950
Grand Total		2463	2340	4017	3059	11879	46100	17074	7272	4841	75287

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

Negative trend is shown in 6 (six) Districts (Birbhum, Kolkata, Murshidabad, Paschim Medinipur, Purulia, south 24 Pgs.) as on June, 2021 in comparison to June, 2020. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 30.06.2020	As on 30.06.2021	Increase/Decrease (+) (-)
1.	Alipurduar	40.28	41.73	+
2.	Bankura	43.21	46.09	+
3	Coochbehar	70.92	72.76	+
4.	Dakshin Dinajpur	57.84	60.95	+
5.	Darjeeling	60.26	63.48	+
6	Hooghly	28.55	30.24	+
7	Howrah	41.56	42.01	+
8.	Jalpaiguri	50.17	58.35	+
9	Jhargram	40.01	40.05	+
10	Kalimpong	36.54	40.02	+
11	Malda	53.45	56.01	+
12	Nadia	49.17	50.03	+
13	Paschim Burdwan	40.35	41.19	+
14	Purba Medinipur	41.83	45.16	+
15	Uttar Dinajpur	59.36	61.22	+
16	Purba Burdwan	43.80	44.03	+
17	24 Pgs. (N)	33.83	35.20	+
18	Birbhum	40.04	40.03	-
19	Kolkata	74.99	59.68	-
20	Murshidabad	50.51	42.58	-
21	Paschim Medinipur	48.37	47.23	-
22	Purulia	54.73	53.35	-
23	24 Pgs. (S)	44.24	44.13	-

AGENDA-6

Adoption of Karma Sathi Prakalpa

In the MSME Sub Committee meeting of SLBC held on 05.07.2021, Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Department, Govt. of West Bengal requested all the member banks to adopt the Karma Sathi Prakalpa, a subsidy linked scheme, in order to provide gainful employment opportunity for the enthusiastic entrepreneurs in rural & urban areas by setting up of new manufacturing, service & trading activity. This scheme was so far limited to WB State Cooperative Banks only.

The salient features of the scheme are as follow:

- a) Any person in the age group of 18-50 years and class VIII passed is eligible
- b) Maximum project cost Rs. 2.00 lakh
- c) Own contribution
 - (i) Project up to Rs. 50000: 5% for all categories of applicant
 - (ii) Project cost above Rs. 50,000: 5% for SC/ST/Woman/Different abled/Minority and 10% for others
- d) Government subsidy: two types
 - (i) Project subsidy: 15% of the project cost with a cap of Rs. 25,000
 - (ii) Interest subsidy: 50% for timely repayment and 40% for all other cases. Tenure is 3 years.
- e) District Level & KMC Level Steering Committee for monitoring etc. In District Level Committee, LDM is a member.

Later in special meetings on MSME held on 29.07.2021 and 10.08.2021, this agenda was further discussed in presence of WB State Cooperative Banks to ascertain the ground reality of the scheme.

The house may discuss the same and adopt the Karma Sathi Prakalpa accordingly.

AGENDA-7

Deployment of Credit in Agriculture including KCC:

The disbursement in Agriculture sector in last 3 (Three) financial years are as follows,

(Amount in Cr)

Financial Year	Yearly Target	Achievement	% of Achievement
31.03.2019	64071	45586	71
30.06.2019	55000	11110	20
31.03.2020	55000	49066	89
30.06.2020	77236	7158	9
31.03.2021	77236	57008	74
30.06.2021	87603	12790	15

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 extension in rural per capita productivity has been recorded. West Bengal is the largest food grain producing state in India. It is known for its rice production, followed by Andhra Pradesh, Punjab, and Uttar Pradesh. Apart from rice production, it is famous for jute, sesame, tobacco, and tea too.

In West Bengal, total production of rice is 146.05 lakh tons with 2600 kilograms per hectare yield. West Bengal comes under rice producing states in India. West Bengal is engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produced 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 June,2021 of the financial year 2021-22 is Rs. 12789.85 crore, which was Rs. 7158 crore upto the June 2020 of the financial year 2020-21. With Rs. 9582.75 crore deployments in Farm Credit at 75% of the total agriculture deployment and 77% of farmers in SF/MF category, 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. Custom Hiring Centre is also one area needing attention of the banks.

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

Progress in KCC saturation:

It is a major agenda of SLBC to cover all the eligible non-loanee farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base. The Agriculture Department submitted the data of non-loanee farmers to SLBC on 27-05-2020 and on 01-06-2020. SLBC has since forwarded the list of non-loanee farmers to the respective member banks/LDMs on 02-06-2020 along with the bank and district wise targets for coverage of the 20 lakh non-loanee farmers under Kharif 20 season as fixed during the Special SLBC meeting held on 04-05-2020.

A KCC campaign has been launched by GoWB in order to issue crop loan particularly to the landless-farmers viz. Oral Lessees, Share Croppers and Tenant Farmers. For proper monitoring in this regard, an online KCC issuance portal (KCC-IMS) has been developed by GoWB from where State Controlling Heads / Zonal / Circle Heads of Member Banks can get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District through this portal.

In this regard, SLBC issued an advisory on 11.06.2020 to the banks & LDMs and requested to proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and also advised to target the landless labourers, namely, tenant farmers, share croppers, oral leases, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of Agriculture or his authorized representative.

KCC sanctioned during the KCC Saturation Campaign as on 30.06.2021:

As on	Target	Sponsored	Sanctioned	Pending
30.06.2020	2018100	1756351	350128	1406223
30.09.2020	2018100	2202295	1285491	916804
31.12.2020	2018100	2254742	1379208	875534
31.03.2021	2018100	2261113	1441861	229511
30.06.2021	2018100	2265916	1443658	230855

Now, GoWB have inserted the Rejection column in KCC-IMS portal for updation of number of rejected KCC proposals in the portal as well as to assess the actual pendency at branch level. In last several meetings it was discussed that the rejected proposals after making necessary rectification / correction to be re sponsored by Agriculture department at district level. Till date 5.91 lakh proposals have been rejected by the member banks after according 14.44 lakh sanction of KCC leading to 2.30 lakh cases of pendency at branch level of different banks.

Though the subject KCC campaign is already over but as advised by the Hon'ble Secretary, Agriculture Department, GoWB, in the last Sub-Committee meeting on Agriculture held on 09.07.2021, concerned Agriculture Department will responsor the eligible rejected loan proposals to bank branches and update the same in fresh sanction column. Banks to strive their best to clear the pending cases as well as fresh sponsored cases with immediate effect and update the same in portal. Banks also to take utmost care so that no KCC proposals are rejected on flimsy ground. Necessary instruction, in this regard, have already been disseminated to the member banks for ensuring strict compliance.

As decided in the 152nd SLBC meeting held on 22.06.2021, we have distributed a total target of 35.00 lakh KCCs (Fresh & Renewal) amongst member banks for this current financial year.

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2019	20,00,000	21,65,443	109
30.06.2019	35,00,000	6,52,853	18
31.03.2020	35,00,000	23,73,411	68
30.06.2020	46,00,000	6,15,621	13
31.03.2021	46,00,000	26,08,512	57
30.06.2021	35,00,000	7,13,972	20

Bank wise KCC position as on 30.06.2021

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2021 to 30.06.2021)						% of Achievement	Outstanding Position (including NPA & Written off Ac's)	
			Fresh Disbursement		Renewal Cases		Total Disbursement (Fresh+Renewal)				
			No.	Amount	No.	Amount	No.	Amount		No.	No.
1	Bank of Baroda	25000	965	15.10	4145	35.45	5110	50.55	20.44	20661	146.10
2	Bank of India	117000	2576	21.18	18709	80.77	21285	101.95	18.19	186678	835.72
3	Bank of Maharashtra	2200	250	3.47	691	16.55	941	20.02	42.77	1256	57.34
4	Canara Bank	28500	1057	6.93	2513.00	17.50	3570	24.43	12.53	42939	342.01
5	Central Bank of India	32500	1149	34.18	3343	18.29	4492	52.47	13.82	82074	446.25
6	Indian Bank	148500	35250	625.36	15236	101.13	50486	726.49	34.00	153026	785.26
7	Indian Overseas Bank	7000	94	0.69	406	3.03	500	3.72	7.14	7128	39.17
8	Punjab National Bank	407000	26842	201.00	37134	236.92	63976	437.92	15.72	684574	4173.00
9	Punjab & Sind Bank	50	3	0.03	2	0.01	5	0.04	10.00	5	0.04
10	State Bank of India	285000	17801	147.12	19215	159.69	37016	306.81	12.99	248568	1660.00
11	UCO Bank	40000	122	0.99	147	0.46	269	1.45	0.67	70594	323.73
12	Union Bank of India	25000	4317	77.62	3481	55.14	7798	132.76	31.19	30576	370.69
Total PSU		1117750	90426	1133.67	105022	724.94	195448	1858.61	17.49	1528079	9179.31
13	Axis Bank	2750	0	0	0	0.00	0	0.00	0.00	79981	697.99
14	Au Small finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1500	137	1.22	500	5.00	637	6.22	42.47	2209	51.49
21	HDFC Bank	24500	1801	32.45	9	0.23	1810	32.68	7.39	134470	397.50
22	ICICI Bank	2500	10	0.05	800	15.13	810	15.18	32.40	3260	105.91
23	IDBI Bank	10000	138	1.10	1257	7.54	1395	8.64	13.95	13217	127.58
24	IDFC First Bank	0	138	1.10	1257	7.54	1395	8.64	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
37	YES Bank	1000	0	0.00	0	0.00	0	0.00	0.00	1015	1.00
Total PVT		42250	2224	35.92	3823	35.44	6047	71.36	14.31	234152	1381.47
38	BGVB (PNB)	270000	1294	2.53	27694	68.59	28988	71.12	10.74	272963	652.4
39	PBGB (UCO)	60000	404	2.28	5269	43.06	5673	45.34	9.46	75854	527.56
40	UBKGB (CBI)	25000	306	1.92	3346	57.40	3652	59.32	14.61	74699	736.01
Total RRB		355000	2004	6.73	36309	169.05	38313	175.78	10.79	423516	1915.97
41	WB State Co-Op Bank Ltd.	1985000	17654	31.12	456510	994.10	474164	1025.22	23.89	1765912	4847.22
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	17654	31.12	456510	994.10	474164	1025.22	23.89	1765912	4847.22
Grand Total		3500000	112308	1207.44	601664	1923.53	713972	3130.97	20.40	3951659	17323.97

NB: All the banks operating in the State have disbursed 713972 KCCs including renewal cases during the June quarter of FY 2021-22 registering 20.40 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs. 3130.97 crore as on 30.06.2021 which account for 32.67 % of the farm credit. The Average ticket size of outstanding KCC loans is Rs. 43840/- as on 30.06.2021 thus it has increased from Rs. 41,437/- on 30.06.2020.

District wise KCC position as on 30.06.2021							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2021 to 30.06.2021(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2021	
			No.	Amount		No.	Amount
1	Alipurduar	38500	3554	16.43	9.23	43865	259.79
2	Bankura	198000	4723	19.17	2.39	175435	788.52
3	Birbhum	240000	103127	355.62	42.97	192050	757.90
4	Coochbehar	190000	13820	104.62	7.27	177819	784.96
5	Dakshin Dinajpur	115000	5265	23.58	4.58	197599	986.47
6	Darjeeling	18500	953	7.09	5.15	18646	101.18
7	Hooghly	395000	35873	136.96	9.08	193937	1012.50
8	Howrah	95000	17553	62.49	18.48	73773	360.29
9	Jalpaiguri	40000	7033	42.30	17.58	90326	464.67
10	Jhargram	55000	13437	54.30	24.43	54947	248.72
11	Kalimpong	10000	617	1.86	6.17	8691	32.81
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	110000	24616	172.58	22.38	88959	369.90
14	Murshidabad	95000	32786	179.06	34.51	67333	206.52
15	Nadia	110000	21733	164.01	19.76	173351	815.56
16	Paschim Burdwan	25000	3809	14.56	15.24	16811	94.48
17	Paschim Medinipur	245000	12678	83.60	5.17	363211	1812.04
18	Purba Burdwan	280000	60776	564.37	21.71	351225	1417.64
19	Purba Medinipur	750000	271394	886.49	36.19	427379	1650.19
20	Purulia	35000	5012	26.80	14.32	98372	234.37
21	Uttar Dinajpur	55000	11007	79.00	20.01	309069	1159.09
22	24 Pgs. (N)	230000	30105	63.98	13.09	273483	1010.59
23	24 Pgs. (S)	170000	34101	72.11	20.06	555378	2755.78
Grand Total		3500000	713972	3130.97	20.40	3951659	17323.97

Bangla Shasya Bima Scheme:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB 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-2020-21 crop coverage under BSBS was issued on 23.11.2020 and shared accordingly with the member banks by SLBC. In continuation of the above the coverage of Boro Paddy under BSB has been extended upto 15.02.2021.

The enrolment position of KCC coverage under BSB as on 31.03.2021 for Rabi-2021 is as follows,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
31.03.2020	11.68 lakh	32.70 lakh	44.38 lakh
31.03.2021	18.73 lakh	37.13 lakh	55.86 lakh

A marked improvement (11.48 lakh) of enrolment in Rabi-2020-21 season has shown over the enrolment made under BSB in the Rabi, 2019-20 season. A total no. of 55.86 lakh farmers are enrolled in Rabi, 2020-21 season where a total no. of 44.38 lakh were covered under BSB in Rabi, 2019-20 season.

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 upto Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

RBI has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. IBA has directed the banks to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

In Sub Committee on Animal Husbandry & Fishery, it is decided that ARD department is going to conduct GP level camp in 3342 no of GPs shortly where active participation of GP level bankers, LDMS & DCOs are needed.

In the Special Sub Committee meeting on Animal Husbandry & Fishery held on 08-07-2021, a target of 107000 for Animal Husbandry KCC loans were fixed in the State for FY 2021-22. Fisheries target under KCC loans will be set up very soon.

Target of Animal Husbandry under KCC in FY 2021-2022:

Dairy	Poultry	Goat & Sheep rearing	Total
90000	7000	10000	107000

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 30.06.2021:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.09.2020	69717	6146	4368	441	6833	980	1114	510	30714	1751
31.12.2020	69731	8799	4513	668	7138	1259	1210	573	30770	2972
31.03.2021	70082	14146	4514	1444	7138	2124	1210	809	30770	6904
30.06.2021	31923	677	1778	256	3038	329	232	192	12014	990

Bank wise progress under Animal Husbandry & Fishery during the FY 2021-22 (01.04.2021 to 30.06.2021)

(Amount in Crore)																
Sr. No.	Bank Name	DAIRY			POULTRY			GOATERY			PIGGERY			FISHERY		
		Sponsored		Sanctioned	Sponsored		Sanctioned	Sponsored		Sanctioned	Sponsored		Sanctioned	Sponsored		Sanctioned
		No.	Amount		No.	Amount		No.	Amount		No.	Amount		No.	Amount	
1	Bank of Baroda	30	0.15	14	0	0	0.00	7	2	0.02	0	0	0.00	34	15	0.18
2	Bank of India	213	0.81	126	86	43	0.22	49	28	0.09	0	0	0.00	18	8	0.03
3	Canara Bank	0	0.05	8	0	6	0.12	0	7	0.09	0	1	0.02	0	7	0.42
4	Central Bank of India	796	0.72	111	28	16	0.79	76	35	0.29	0	0	0.00	132	85	1.65
5	Indian Bank	1997	1.01	20	29	8	0.62	164	12	1.37	6	3	0.99	411	39	2.05
6	Indian Overseas Bank	41	0.01	2	3	1	0.00	1	0	0.00	0	0	0.00	15	0	0.00
7	Punjab National Bank	2993	0.95	100	189	12	0.21	723	15	0.43	0	0	0.00	1638	44	0.77
8	Punjab & Sindh Bank	1	0.00	0	1	0	0.00	0	0	0.00	0	0	0.00	7	0	0.00
9	State Bank of India	22276	0.38	46	1298	108	1.01	1766	86	0.60	207	32	0.06	6927	33	0.28
10	UCO Bank	269	0.07	12	46	4	0.20	55	28	0.13	12	0	0.00	239	4	0.07
11	Union Bank of India	59	0.58	29	7	2	0.03	19	15	0.10	0	0	0.00	24	11	0.11
12	Axis Bank	13	0.00	0	3	0	0.00	2	0	0.00	0	0	0.00	45	0	0.00
13	Bandhan Bank	249	0.00	0	12	0	0.00	10	0	0.00	0	0	0.00	85	0	0.00
14	HDFC Bank	9	0.22	1	1	18	0.04	5	0	0	6	0	0.00	7	0	0.00
15	ICICI Bank	1	0.00	0	1	0	0.00	1	0	0.00	0	0	0.00	0	4	4.00
16	IDBI Bank	0	0.00	0	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
17	IDFC First Bank	2	0.00	0	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
18	Indusind Bank	1	0.00	0	0	0	0.00	0	0	0.00	1	0	0.00	1	0	0.00
19	BGVB (PNB)	1149	0.58	118	0	26	0.35	0	94	1.52	0	152	0.64	1659	553	1.74
20	PBGB (UCO)	1554	0.0196	4	67	0	0.00	142	0	0.00	0	0	0.00	562	8	0.0217
21	UBKGB (CBI)	0	0.17	34	0	8	0.06	0	5	0.01	0	4	0.01	0	15	0.13
22	WB State Co-Op Bank	270	0.31	52	7	4	0.02	18	2	0.03	0	0	0.00	210	164	0.65
	Grand Total	31923	6.01	677	1778	256	3.67	3038	329	4.67	232	192	1.72	12014	990	12.10

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.20	13119	104.94	3201	33.01	5251	35.96	4975	64.65
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06
30.06.21	11931	121.29	4461	64.76	5521	63.59	3551	47.03

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2021-2022 (01.04.2021 - 30.06.2021) (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	5110	50.55	165	7.50	101	4.50	56	2.10	92	5.20	136	2.56	45	6.90	4246	141.69	9951	221.00
2	Bank of India	21285	92.21	316	3.40	49	0.65	25	0.49	126	0.77	14	0.23	55	4.39	7839	92.02	29709	194.16
3	Bank of Maharashtra	250	3.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	250	3.47
4	Canara Bank	7232	41.67	11	0.06	12	0.42	12	0.19	6	0.07	0	0.00	0	0.00	3525	29.77	10798	72.18
5	Central Bank of India	6742	4.80	24	0.07	18	0.02	11	5.19	4	0.04	0	0.00	0	0.00	23943	204.58	30742	214.70
6	Indian Bank	103026	785.26	625	2.01	425	3.98	89	0.25	55	0.36	21	0.12	74990	750.34	0	0.00	179231	1542.32
7	Indian Overseas Bank	531	3.91	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1595	38.11	2128	42.03
8	Punjab National Bank	65341	487.65	615	2.02	33	0.68	78	2.64	318	6.54	182	1.32	118	7.19	36172	988.27	102857	1496.31
9	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
10	State Bank of India	37016	306.81	532	2.88	108	0.65	18	0.85	78	0.63	101	1.12	14	1.32	55755	1206.80	93622	1521.06
11	UCO Bank	3940	111.64	53	0.61	3	0.05	7	0.14	23	0.10	36	0.34	25	18.50	8952	150.80	13039	282.18
12	Union Bank of India	4317	77.62	95	2.76	7	0.03	33	2.58	20	0.13	0	0.00	0	0.00	1099	20.47	5571	103.59
Total PSU		254790	1965.59	2438	21.32	756	10.98	329	14.43	722	13.84	490	5.69	75247	788.64	143126	2872.51	477898	5693.00
13	Axis Bank	351	33.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2322	87.22	2673	120.97
14	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	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	7010	49.17	3226	25.29	3218	25.68	1208	7.20	0	0.00	8100	55.45	77284	544.19	100046	706.98
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	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
18	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
19	ESAF SF 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
20	Federal Bank	4698	54.79	14	0.08	7	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4719	54.89
21	HDFC Bank	46	22.61	0	0.00	0	0.00	7	0.02	0	0.00	59	0.21	36	1.92	1685	25.83	1833	50.59
22	ICICI Bank	811	15.18	0	0.00	1	1.50	0	0.00	0	0.00	0	0.00	0	0.00	12544	72.11	13356	88.79
23	IDBI Bank	1396	8.63	3	0.00	8	0.13	5	0.02	0	0.00	57	0.43	3	0.23	3785	59.85	5257	69.29
24	IDFC First Bank	0	0.00	682	2.08	99	0.31	40	0.12	640	2.15	0	0.00	472	1.44	1949	6.90	3882	13.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	752	36.04	316690	774.00	317442	810.04
26	Jana Small Finance Bank	0	0.00	26	0.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1996	8.31	2022	8.41
27	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	1	0.12
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204	10.77	204	10.77
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	954	21.26	1	0.12	955	21.38
30	Lakshmi Vias Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6	0.05	6	0.05
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	16861	47.22	16861	47.22
32	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
33	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
34	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
35	Ujivan Small Finance Bank	0	0.00	217	2.22	1	0.01	0	0.00	0	0.00	0	0.00	465	15.00	10367	27.39	11050	44.62
36	Utkarsh Small Finance Bank	0	0.00	35	0.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	641	2.49	676	2.61
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1164	1.00	1164	1.00
Total PVT		7302	134.96	7987	53.77	3342	27.26	3271	25.96	1848	9.35	116	0.64	10782	131.34	447499	1667.45	482147	2050.73
38	BGVB (PNB)	28988	71.12	118	0.58	553	1.74	26	0.35	246	2.16	128	1.26	0	0.00	40511	376.18	70570	453.39
39	PBGB (UCO)	5714	46.73	1146	37.89	686	22.82	593	18.87	606	19.94	94	3.12	2	0.11	449	15.32	9290	164.80
40	UBKGB (CBI)	8211	70.80	33	0.15	15	0.13	8	0.06	9	0.02	0	0.00	3	0.02	5242	46.71	13521	117.89
Total RRB		42913	188.65	1297	38.62	1254	24.69	627	19.28	861	22.12	222	4.38	5	0.13	46202	438.21	93381	736.08
41	WB State Co-Op Bank Ltd.	474164	1025.22	52	7.04	164	0.65	132	3.06	2	0.03	0	0.00	0	0.00	19969	61.98	494483	1097.98
42	WBSCARD Bank Ltd.	0	0.00	157	0.54	5	0.01	102	2.03	118	1.69	0	0.00	21	0.65	3	0.04	406	4.96
Total Co-Optv		474164	1025.22	209	7.58	169	0.66	234	5.09	120	1.72	0	0.00	21	0.65	19972	62.02	494889	1102.94
Grand Total		779169	3314.42	11931	121.29	5521	63.59	4461	64.76	3551	47.03	828	10.71	86055	920.76	656799	5040.19	1548315	9582.75

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.20	224350	1688.03	49569	614.72	67466	553.18	111253	704.25
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13
30.06.21	235109	1888.12	74605	803.37	89305	780.09	143109	885.67

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2021 (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	20661	141.00	256	9.50	195	8.70	156	3.50	661	9.50	442	9.60	351	22.20	11303	291.00	34025	495.00
2	Bank of India	186678	835.72	1756	16.17	579	8.87	573	17.02	502	3.91	598	14.89	556	18.72	55194	427.15	246436	1342.45
3	Bank of Maharashtra	1256	57.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1256	57.34
4	Canara Bank	59012	379.62	1186	23.45	346	22.31	134	15.68	97	1.46	6	0.75	93	5.13	38577	491.00	99451	939.40
5	Central Bank of India	30957	184.04	540	4.56	192	1.46	228	6.80	285	1.50	523	20.97	64	0.82	112534	1056.42	145323	1276.57
6	Indian Bank	69975	490.45	240	15.12	400	58.63	250	17.12	2200	22.00	70	0.28	1650	25.80	246782	2067.09	321567	2696.49
7	Indian Overseas Bank	7128	39.17	87	1.73	101	14.06	29	0.25	4	0.03	40	0.08	10	0.15	3924	71.01	11323	126.48
8	Punjab National Bank	684547	4173.01	11593	119.79	3144	45.50	6090	103.17	31834	343.32	6251	43.08	26248	605.20	18871	92.76	788578	5525.83
9	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
10	State Bank of India	248568	1660.00	1572	39.17	591	61.72	349	57.67	232	3.42	1863	20.57	1331	56.07	248824	2666.38	503330	4565.00
11	UCO Bank	67250	324.16	1526	16.61	248	2.13	551	13.45	434	0.90	1121	9.73	738	6.20	61157	1506.61	133025	1879.79
12	Union Bank of India	30576	347.52	569	9.14	50	8.78	136	7.05	49	0.47	0	0.00	35	1.39	3649	94.42	35064	468.77
	Total PSU	1406608	8632.03	19325	255.24	5846	232.16	8496	241.71	36298	386.51	10914	119.95	31076	741.68	800815	8763.84	2319378	19373.12
13	Axis Bank	4512	379.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5358	391.64	9870	771.42
14	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	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	143377	543.01	70233	317.67	53718	265.67	23961	77.64	0	0.00	128489	622.99	1326757	6183.31	1746535	8010.29
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	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
18	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
19	ESAF SF Bank	0	0.00	715	1.25	136	0.34	162	0.40	0	0.00	0	0.00	2	0.01	0	0.00	1015	2.00
20	Federal Bank	11557	152.08	25	1.33	12	0.60	3	0.21	1	0.05	1	0.05	0	0.00	0	0.00	11599	154.32
21	HDFC Bank	282	71.84	191	5.80	4	0.29	477	1.56	0	0.00	10576	14.67	4500	134.84	118509	178.41	134539	407.41
22	ICICI Bank	3440	201.50	0	0.00	110	33.00	0	0.00	0	0.00	0	0.00	0	0.00	60941	388.13	64491	622.63
23	IDBI Bank	13217	127.58	4	0.09	18	1.15	18	2.21	0	0.00	87	2.73	13	0.41	50628	200.00	63985	334.17
24	IDFC First Bank	0	0.00	7379	11.29	1415	2.12	213	0.46	7362	15.26	0	0.00	2321	4.70	28543	51.17	47233	85.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	913411	1921.13	913411	1921.13
26	Jana Small Finance Bank	0	0.00	16114	40.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	16125	61.12	32239	101.92
27	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.73	3	1.02	0	0.00	0	0.00	0	0.00	10	2.39	18	4.14
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204	10.77	204	10.77
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9281	306.46	9	0.72	9290	307.18
30	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	23	0.28	23	0.28
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	379332	704.34	379332	704.34
32	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
33	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
34	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
35	Ujivan Small Finance Bank	0	0.00	3113	18.73	84	0.26	12	0.01	0	0.00	0	0.00	0	0.00	223242	469.91	226451	488.91
36	Utkarsh Small Finance Bank	0	0.00	35	0.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11795	23.56	11830	23.68
37	YES 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
	Total PVT	33008	932.78	170953	622.42	72017	356.16	54606	271.54	31324	92.95	10664	17.45	144606	1069.41	3134887	10586.88	3652065	13949.59
38	BGVB (PNB)	272963	652.40	4891	52.95	2819	21.90	2322	34.65	19870	235.69	12397	97.50	0	0.00	159204	2883.46	474466	3978.55
39	PBGB (UCO)	75854	527.56	13935	298.32	7668	163.52	6331	134.57	4513	96.35	118	9.96	177	5.32	15244	291.16	123840	1526.76
40	UBKGB (CBI)	75095	736.83	106	5.73	165	0.60	23	0.26	42	0.27	54	0.29	35	1.67	64824	911.94	140344	1657.59
	Total RRB	423912	1916.79	18932	357.00	10652	186.02	8676	169.48	24425	332.31	12569	107.75	212	6.99	239272	4086.56	738650	7162.90
41	WB State Co-Op Bank Ltd.	1765912	4847.22	153	3.67	377	3.43	6	0.81	23	0.40	303	1.45	151	8.22	171064	745.56	1937989	5610.76
42	WBSCARD Bank Ltd.	0	0.00	25746	649.79	413	2.32	2821	119.83	51039	73.50	32009	80.66	1823	76.02	117165	1.23	231016	1003.35
	Total Co-Optv	1765912	4847.22	25899	653.46	790	5.75	2827	120.64	51062	73.90	32312	82.11	1974	84.24	288229	746.79	2169005	6614.11
	Grand Total	3629440	16328.82	235109	1888.12	89305	780.09	74605	803.37	143109	885.67	66459	327.26	177868	1902.32	4463203	24184.07	8879098	47099.72

Doubling of Farmers' Income by 2022 & new initiatives:

The State of West Bengal is endowed with rich natural agricultural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, pisciculture, horticulture with immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible & can be achieved in the State by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State.

The following action points are earmarked for achieving the stated objective.

- Out of total 52 lakh (approx) farmers having own cultivable land in the State, 39 lakh (approx) farmers have already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks, particularly WBSCBL and the remaining uncovered 13 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction. Similarly, the base of landless farmers comprising the tenant farmers, share croppers, oral leases etc are also to be brought under the ambit of KCC.
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- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.

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 1st 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. However, no banks have reportedly financed against NWRs as yet in the State.

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.

Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 65 FPOs under Agri Marketing Department and shared the same with the banks. 12 FPOs have so far been adopted by SBI, 2 by PNB and 1 by BOB. NABARD also shared the list of 164 FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

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 target for financing total 165 FPOs have been shared by NABARD for this FY 2021-22 was adopted in Agriculture Sub-Committee meeting dated 09.07.2021.

Sr. No.	Name of FPO(All FPO including those registered under Companies Act/ Cooperative Act/ Registrar of Society(Name of District)	No. of FPC	Promoting Agency (formed under guidance of SFAC/NABARD/ State Government/Private/ Corporation /Other)	Source of funding for State/Central/NABARD/Private / any other	No. of Farmers Members of FPO	Act Registered under. Pl. specify (Companies Act/ Cooperative Act/ Society Registration Act)
1	Bankura	4	AM D_SFAC	RKVY	4024	FPC
2	BIRBHUM	11	AM D_SFAC8_SB_PVT3	RKVY_PVT	2694	FPC
3	COOCHBEHAR	3	AM D_SFAC	RKVY	3000	FPC
4	DARJEELING	2	AM D_SFAC	RKVY	2000	FPC
5	HOOGLY	3	AMD_SFAC_Sufal Bangla1	RKVY_PVT	2559	FPC
6	JALPAIGURI	2	AMD_SB_PVT1	RKVY_PVT	7500	FPC
7	MALDA	1	AM D_SF_PVT1	PVT	617	FPC
8	NADIA	2	AM D_SF_PVT2	PVT	1346	FPC
9	NOTH 24 PARGHANAS	2	AM D_SB_PVT2	PVT	566	FPC
10	Paschim Medinipur	5	AM D_SFAC	RKVY	5002	FPC
11	PURBA BARDHAMAN	3	AM D_SFAC	RKVY	3573	FPC
12	PURBA MEDINIPUR	1	AM D_SB_PVT1	PVT	1100	FPC
13	PURULIA	5	AM D_SFAC	RKVY	5060	FPC
14	SOUTH 24 PARGHANAS	7	AM D_SFAC5_SB_PVT2	RKVY_PVT	5515	FPC
15	UTTAR DINAJPUR	14	AM D_SFAC5_PVT2	RKVY_PVT	4836	FPC
	Total	65	SFAC50_PVT15		49392	

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 form 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.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2021-22

(Position from 01.04.2021-30.06.2021)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	4490	1152	12.50	25.66	12954	105.00
2	Bank of India	87770	25119	121.56	28.62	242918	1394.95
3	Bank of Maharashtra	1290	250	3.47	19.38	1256	57.34
4	Canara Bank	19640	5102	29.82	25.98	50309	347.28
5	Central Bank of India	15000	18446	128.82	122.97	18049	158.54
6	Indian Bank	34200	25302	54.31	73.98	353767	4001.53
7	Indian Overseas Bank	1280	500	3.72	39.06	7128	39.17
8	Punjab National Bank	201600	103	1.50	0.05	23263	120.07
9	Punjab & Sind Bank	15	0	0.00	0.00	0	0.00
10	State Bank of India	162400	56871	454.64	35.02	380512	3428.00
11	UCO Bank	22100	849	8.89	3.84	96394	610.89
12	Union Bank of India	3460	0	0.00	0.00	3869	80.98
Total PSU		553245	133694	819.23	24.17	1190419	10343.75
13	Axis Bank	10900	1967	37.24	18.05	10864	329.71
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	110017	778.33	#DIV/0!	1978222	9112.39
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	441	1.29	#DIV/0!	4348	7.57
20	Federal Bank	100	2291	27.57	2291.00	6039	79.72
21	HDFC Bank	85700	779	5.69	0.91	12117	117.57
22	ICICI Bank	2800	0	0.00	0.00	0	0.00
23	IDBI Bank	5100	5195	53.27	101.86	63970	344.55
24	IDFC First Bank	0	2905	9.43	#DIV/0!	3348	61.09
25	Indusind Bank	0	314777	700.77	#DIV/0!	906209	1678.31
26	Jana Small Finance Bank	0	1078	4.45	#DIV/0!	18894	61.68
27	Karnataka Bank Ltd.	0	38	0.37	#DIV/0!	140	4.52
28	Karur Vysya Bank	0	99	0.55	#DIV/0!	136	6.08
29	Kotak Mahindra Bank	0	886	23.40	#DIV/0!	9012	332.27
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	21	0.25
31	Ratnakar Bank Ltd	0	16861	47.22	#DIV/0!	379332	704.34
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	10982	44.43	#DIV/0!	215188	474.56
36	Utkarsh Small Finance Bank	0	676	2.61	#DIV/0!	11830	23.68
37	YES Bank	0	0	0.00	#DIV/0!	1149	2.00
Total PVT		104600	468992	1736.61	448.37	3620819	13340.28
38	BGVB (PNB)	125000	69070	456.18	55.26	382254	3703.02
39	PBGB (UCO)	24700	8160	132.88	33.04	110535	1260.92
40	UBKGB (CBI)	24900	6571	56.64	26.39	58637	587.57
Total RRB		174600	83801	645.70	48.00	551426	5551.51
41	WB State Co-Op Bank Ltd.	1189600	494483	1097.98	41.57	1592886	4638.23
42	WBSCARD Bank Ltd.	0	40412	283.62	#DIV/0!	40412	283.62
Total Co-Optv		1189600	534895	1381.60	44.96	1633298	4921.85
Grand Total		2022045	1221382	4583.14	60.40	6995962	34157.39

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2021-22							
(Position from 01.04.2021-30.06.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	760	6	0.09	0.79	351	1.25
2	Bank of India	6800	526	2.46	7.74	31765	89.11
3	Bank of Maharashtra	150	0	0.00	0.00	0	0.00
4	Canara Bank	900	0	0.00	0.00	0	0.00
5	Central Bank of India	7600	3074	21.47	40.45	10928	95.99
6	Indian Bank	8400	115	1.21	1.37	3226	6.44
7	Indian Overseas Bank	760	0	0.00	0.00	0	0.00
8	Punjab National Bank	16000	43	0.41	0.27	84	0.68
9	Punjab & Sind Bank	150	0	0.00	0.00	0	0.00
10	State Bank of India	18300	5101	11.71	27.87	72312	139.61
11	UCO Bank	3000	421	0.74	14.03	10191	60.85
12	Union Bank of India	2400	0	0.00	0.00	0	0.00
Total PSU		65220	9286	38.09	14.24	128857	393.93
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	300	0	0.00	0.00	0	0.00
21	HDFC Bank	300	0	0.00	0.00	0	0.00
22	ICICI Bank	300	0	0.00	0.00	0	0.00
23	IDBI Bank	15300	377	1.43	2.46	10440	20.81
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		18500	377	1.43	2.04	10440	20.81
38	BGVB (PNB)	15200	257	0.46	1.69	257	0.46
39	PBGB (UCO)	15200	491	5.99	3.23	18291	164.97
40	UBKGB (CBI)	7700	0	0.00	0.00	784	7.45
Total RRB		38100	748	6.45	1.96	19332	172.88
41	WB State Co-Op Bank Ltd.	76000	8101	3.67	10.66	21517	13.07
42	WBSCARD Bank Ltd.	31000	0	0.00	0.00	0	0.00
Total Co-Optv		107000	8101	3.67	7.57	21517	13.07
Grand Total		228820	18512	49.64	8.09	180146	600.69

Bank wise flow of credit to Patta Holders under ACP 2021-22

(Position from 01.04.2021-30.06.2021)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	3800	65	0.56	1.71	1210	10.10
2	Bank of India	9900	216	0.46	2.18	17415	50.67
3	Bank of Maharashtra	1500	0	0.00	0.00	0	0.00
4	Canara Bank	7600	0	0.00	0.00	0	0.00
5	Central Bank of India	4200	153	1.07	3.64	6190	54.38
6	Indian Bank	9200	984	7.21	10.70	10215	48.42
7	Indian Overseas Bank	3800	0	0.00	0.00	0	0.00
8	Punjab National Bank	17000	217	5.29	1.28	44359	237.24
9	Punjab & Sind Bank	1500	0	0.00	0.00	0	0.00
10	State Bank of India	14500	2511	5.03	17.32	38100	87.61
11	UCO Bank	7600	319	2.74	4.20	4808	5.67
12	Union Bank of India	6800	0	0.00	0.00	0	0.00
Total PSU		87400	4465	22.36	5.11	122297	494.09
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1600	0	0.00	0.00	0	0.00
21	HDFC Bank	2300	0	0.00	0.00	0	0.00
22	ICICI Bank	2300	0	0.00	0.00	0	0.00
23	IDBI Bank	3800	4713	51.04	124.03	49453	311.39
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		12300	4713	51.04	38.32	49453	311.39
38	BGVB (PNB)	15200	52	0.99	0.34	52	0.99
39	PBGB (UCO)	7600	0	0.00	0.00	0	0.00
40	UBKGB (CBI)	3800	0	0.00	0.00	61	0.29
Total RRB		26600	52	0.99	0.20	113	1.28
41	WB State Co-Op Bank Ltd.	24800	8100	3.67	32.66	21516	13.06
42	WBSCARD Bank Ltd.	1500	0	0.00	0.00	0	0.00
Total Co-Optv		26300	8100	3.67	30.80	21516	13.06
Grand Total		152600	17330	78.06	11.36	193379	819.82

Bank wise flow of credit to New Farmers under ACP 2021-22

(Position from 01.04.2021-30.06.2021)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Bank of Baroda	10000	910	12.50	9.10	910	12.50
2	Bank of India	66500	9786	111.56	14.72	9786	109.78
3	Bank of Maharashtra	15	250	3.47	1666.67	1256	57.34
4	Canara Bank	27000	2145	21.00	7.94	2145	21.00
5	Central Bank of India	48000	6148	42.94	12.81	6148	42.94
6	Indian Bank	101000	1623	22.36	1.61	25925	120.57
7	Indian Overseas Bank	3500	94	0.69	2.69	94	0.69
8	Punjab National Bank	337000	1420	9.45	0.42	212879	1744.48
9	Punjab & Sind Bank	22	0	0.00	0.00	0	0.00
10	State Bank of India	340000	45712	385.00	13.44	45712	392.00
11	UCO Bank	87000	122	1.00	0.14	122	0.67
12	Union Bank of India	16000	3166	26.97	19.79	21248	192.65
Total PSU		1036037	71376	636.94	6.89	326225	2694.62
13	Axis Bank	14000	251	5.64	1.79	10232	703.63
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	375	1.10	#DIV/0!	3696	6.43
20	Federal Bank	120	450	7.10	375.00	427	6.81
21	HDFC Bank	7200	1560	28.46	21.67	1560	28.46
22	ICICI Bank	7100	0	0.00	0.00	0	0.00
23	IDBI Bank	3300	30	0.21	0.91	32	0.21
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	16	0	0.00	0.00	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	64	0.69	#DIV/0!	64	0.69
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		31736	2730	43.20	8.60	16011	746.23
38	BGVB (PNB)	214000	4770	43.65	2.23	4770	43.65
39	PBGB (UCO)	35000	799	10.09	2.28	799	10.09
40	UBKGB (CBI)	34100	306	1.92	0.90	306	1.92
Total RRB		283100	5875	55.66	2.08	5875	55.66
41	WB State Co-Op Bank Ltd.	180000	17654	31.12	9.81	14344	40.18
42	WBSCARD Bank Ltd.	0	20200	210.52	#DIV/0!	20200	210.52
Total Co-Optv		180000	37854	241.64	21.03	34544	250.70
Grand Total		1530873	117835	977.44	7.70	382655	3747.21

AGENDA-8

Deployment of Credit in MSME

As per the annual report 2019-20 published by the Ministry of MSME, Govt of India, West Bengal surfaced as one of the top performers in the MSME sector, employing 135.52 lakh people in 88.67 lakh units. In addition, all this was achieved at a time when the state battled against two of its worst crisis in recent times, COVID-19 pandemic and super-cyclone, Amphan, that left a trail of death and destruction on its track.

The nationwide lockdown imposed by the government in March 2020 to tackle Covid-19 pandemic, affected the Indian economy immensely. Many small establishments and manufacturing units were compelled to shut down and many people lost their jobs. Unemployment rates soared in the country. It is worth mentioning here that amid the bleak scenario, West Bengal continued its consistency and again topped in the Micro, Small and Medium Enterprises (MSME) or small-scale industries (SSI's) sector. In West Bengal, the status of MSME has witnessed a steady growth and has recorded a phenomenal achievement.

Moreover, the state of unemployment 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. Although it has been propagated that many people from the state have been forced to migrate to other parts of the country in search of employment, as there are no job opportunities in West Bengal. However, facts say otherwise. 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. Unemployment rate in West Bengal actually dipped from 6.2 per cent in December 2019 to 6 per cent in December 2020. MSMEs have played a crucial role in pushing West Bengal's GDP by 2.7 times from 2011.

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 90237 Crore to Rs.102036 Crore for 2021-22 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State have disbursed altogether Rs.26818.49 Crore under MSME as against the said target of Rs. 102036.53 Crore with achievement of 26.28 % of the total target during June quarter of FY 2021-22.

The disbursement in MSME for the last 3 (three) financial years during June quarter of the corresponding financial years is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2019	50000	56458	112
30.06.2019	70000	19541	28
31.03.2020	70000	69408	99
30.06.2020	90237	15403	17
31.03.2021	90237	87166	97
30.06.2021	102036	26818	26

The disbursement during the period April to June of the financial year 2021-22 is Rs. 26818.49 Crore with a Y-O-Y increase of 74.11% over the disbursement of Rs. 15403 crore made during the corresponding period in last financial year 2020-21.

SLBC anticipates pick-up in the Weavers Mudra portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State.

Similarly, adoption of 252 MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit:

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover in the coming financial year which is expected to reach MSME target of 102036 Crore in the current FY 2021-22.

(Amount in Cr)			
As on	Target	Achievement	% of Achievement
31.03.2019	801	1166	146
30.06.2019	1325	414	31
31.03.2020	1325	1985	150
30.06.2020	1610	536	33
31.03.2021	1610	1117	70
30.06.2021	1834	110	6

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 decision with regard to above shall be taken by lending institutions by September 30, 2021. 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.

The progress during the financial year 2019-20,2020-21and 2021-22 are as follows.

(Amount in Cr)

As on	No.	Amount
31.03.2019	2389	98.46
30.06.2019	9616	399.91
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24
31.03.2021	115998	4959.94
30.06.2021	134342	5393.06

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.06.2021

(Amount in Crore)

Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1277	33.92	212	55.09	36	72.51	1525	161.52
2	Bank of India	15312	283.40	2245	171.57	2	7.18	17559	462.15
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	6712	168.86	168	35.61	6	35.15	6886	239.62
5	Central Bank of India	3454	79.14	552	123.07	41	368.22	4047	570.43
6	Indian Bank	786	19.92	14	2.67	1	6.37	801	28.96
7	Indian Overseas Bank	1100	27.53	134	16.60	11	37.22	1245	81.35
8	Punjab National Bank	8012	305.00	692	210.34	50	120.85	8754	636.19
9	Punjab & Sind Bank	1073	36.54	501	96.66	17	39.84	1591	173.04
10	State Bank of India	5932	132.84	251	69.97	22	57.14	6205	259.95
11	UCO Bank	3213	39.80	171	40.39	36	96.41	3420	176.60
12	Union Bank of India	3180	56.69	122	25.73	7	23.00	3309	105.42
Total PSU		50398	1189.42	5074	849.59	232	866.47	55704	2905.48
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	34732	77.01	43	21.11	0	0.00	34775	98.13
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	33	1.79	0	0.00	0	0.00	33	1.79
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	40955	1965.96	0	0.00	0	0.00	40955	1965.96
26	Jana Small Finance Bank	949	12.24	0	0.00	0	0.00	949	12.24
27	Karnataka Bank Ltd.	2	0.10	5	3.02	6	20.34	13	23.46
28	Karur Vysya Bank	0	0.00	0	0.00	4	105.72	4	105.72
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		76679	2057.46	579	280.03	10	126.06	77268	2463.56
38	BGVB (PNB)	0	0.00	0	0.00	0	0.00	0	0.00
39	PBGB (UCO)	567	8.42	6	1.26	1	2.14	574	11.82
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		567	8.42	6	1.26	1	2.14	574	11.82
41	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		770	2.93	26	9.28	0	0.00	796	12.21
Grand Total		128414	3258.23	5685	1140.16	243	994.67	134342	5393.06

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 upto 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eclgs dated April1,2021 and circular no.0388/ncgtc/eclgs dated May 31,2021 respectively.
- The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.06.2021:**

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)					
(Amount in Crore)					
Sr. No.	Bank Name	Sanctioned from 01.04.2021 to 30.06.2021		Disbursement from 01.04.2021 to 30.06.2021	
		No.	Amount	No.	Amount
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	162	3.01	112	2.62
3	Bank of Maharashtra	1060	34.61	1060	34.61
4	Canara Bank	113	4.72	113	4.72
5	Central Bank of India	218	48.09	218	48.09
6	Indian Bank	9532	215.21	9532	198.63
7	Indian Overseas Bank	80	1.00	80	1.00
8	Punjab National Bank	37	5.89	29	3.87
9	Punjab & Sind Bank	178	8.56	155	6.23
10	State Bank of India	7	2.70	7	2.43
11	UCO Bank	422	5.86	422	4.85
12	Union Bank of India	0	0.00	0	0.00
Total PSU		11809	329.65	11728	307.05
13	Axis Bank	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	214103	51.23	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00
21	HDFC Bank	17765	2001.64	4891	1353.95
22	ICICI Bank	8901	941.42	3673	809.08
23	IDBI Bank	0	0.00	0	0.00
24	IDFC First Bank	0	0.00	0	0.00
25	Indusind Bank	485	81.52	428	68.61
26	Jana Small Finance Bank	48	0.80	45	0.75
27	Karnataka Bank Ltd.	3	4.08	2	0.38
28	Karur Vysya Bank	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00
32	South Indian Bank Ltd.	1	0.03	2	1.07
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	2	2.99	2	2.99
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00
Total PVT		241308	3083.71	9043	2236.83
38	BGVB (PNB)	25	0.17	25	0.17
39	PBGB (UCO)	3	0.01	3	0.01
40	UBKGB (CBI)	0	0.00	0	0.00
Total RRB		28	0.18	28	0.18
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		253145	3413.54	20799	2544.06

Credit Guarantee Scheme for Subordinate Debt (CGSSD):

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

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

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

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

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

GoWB 4% Interest Subvention scheme for Handloom Weavers:

Govt of West Bengal has issued Notification for the Interest Subvention Scheme for Weavers. Under the Scheme, the identified Weavers will be entitled for 4% additional interest subvention over & above the existing maximum 7% interest subvention on Working Capital under Weavers MUDRA loans. This is expected to cover around 3.00 lakh active Weavers in the State with concentration in Nadia, Purba Burdwan districts. In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. A series of Sensitization-cum-orientation camps has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 2019 onwards. Proposals generated in the camps will be sponsored by District Handloom Officers to the designated bank branches. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers. SLBC expects that this will give an impetus to the MUDRA loan portfolio.

Bank wise progress in Weavers Mudra under Directorate of Textile as on 30.06.2021:

As on	Sponsored	Sanctioned	Amount (in Cr.)
30.09.2020	4628	212	0.82
31.12.2020	7266	430	1.65
31.03.2021	7266	896	4.13
30.06.2021	7266	1132	5.29

Bank wise progress in Weavers Mudra						
(Amount in Lakh)						
Sr. No.	Bank Name	Sponsored	As on 30.06.2021			
			Sanctioned		Returned	Pending
		No.	No.	Amount	No.	No.
1	Bank of Baroda	119	28	20.00	89	2
2	Bank of India	1060	181	90.50	332	547
3	Canara Bank	69	7	3.30	0	62
4	Central Bank of India	288	81	36.50	167	40
5	Indian Bank	810	17	8.50	0	793
6	Indian Overseas Bank	31	7	3.50	23	1
7	Punjab National Bank	1508	261	92.50	494	753
8	State Bank of India	1743	36	18.00	934	773
9	UCO Bank	334	15	7.50	13	306
10	Union Bank of India	343	93	46.20	175	75
Sub Total of PSU Banks		6305	726	326.50	2227	3352
11	AXIS BANK	1	0	0.00	0	1
12	BANDHAN	3	0	0.00	3	0
13	IDBI Bank	12	2	1.00	10	0
Sub total of PVT Banks		16	2	1.00	13	1
14	BGVB	1548	364	181.50	1184	0
15	PBGB	119	5	2.50	114	0
16	UBKGB	84	35	17.50	44	5
Sub Total of RRBs		1751	404	201.50	1342	5
17	WBSCB	64	0	0.00	60	4
18	Others	86	0	0.00	0	86
Sub Total of WBCorp.		150	0	0.00	60	90
Total		8222	1132	529.00	3642	3448

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 GoWB and accordingly it was communicated to all the stake holders along with RBI & NABARD. GoWB 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 GoWB. 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 PMSVNidhi Scheme as on 30.06.2021 as per Udyamimitra Portal (WB)							
(Amount in Lakh)							
Sr. No.	Bank Name	Sponsored (No.)	Sanctioned		Disbursed		Pending (No.)
			No.	Amount	No.	Amount	
1	Bank of Baroda	1732	1363	136.30	128	12.80	369
2	Bank of India	1043	634	63.40	615	61.50	409
3	Bank of Maharashtra	13	8	0.80	8	0.80	5
4	Canara Bank	716	344	34.40	296	29.60	372
5	Central Bank of India	549	317	31.70	236	23.60	232
6	Indian Bank	1353	879	87.90	598	59.80	474
7	Indian Overseas Bank	192	80	8.00	77	7.70	112
8	Punjab & Sind Bank	31	10	1.00	4	0.40	21
9	Punjab National Bank	2331	885	88.50	107	10.70	1446
10	State Bank of India	4147	2373	237.30	89	8.90	1774
11	Union Bank of India	497	296	29.60	280	28.00	201
12	UCO Bank	728	343	34.30	270	27.00	385
	PSU Total	13332	7532	753.20	2708	270.80	5800
13	Axis Bank	52	1	0.10	0	0.00	51
14	Bandhan Bank	217	0	0.00	0	0.00	217
15	Federal Bank	4	0	0.00	0	0.00	4
16	HDFC Bank	92	3	0.30	2	0.20	89
17	ICICI Bank	27	0	0.00	0	0.00	27
18	IDBI Bank	125	3	0.30	3	0.30	122
19	IDFC Bank	1	0	0.00	0	0.00	1
20	Indusind Bank	3	0	0.00	0	0.00	3
21	Jana SF Bank	1	0	0.00	0	0.00	1
22	Karnataka Bank	2	0	0.00	0	0.00	2
23	Kotak Mahindra Bank	7	0	0.00	0	0.00	7
24	RBL Bank	1	0	0.00	0	0.00	1
25	Ujjivan SF Bank	21	1	0.10	1	0.10	20
26	Yes Bank	1	0	0.00	0	0.00	1
	PVT Total	554	8	0.80	6	0.60	546
27	BGVB (PNB)	228	9	0.90	6	0.60	219
28	PBGB (UCO)	35	2	0.20	0	0.00	33
29	UBKGB (CBI)	75	27	2.70	16	1.60	48
	RRBS Total	338	38	3.80	22	2.20	300
30	Arohan Fin Service	3	0	0.00	0	0.00	3
31	Annapurna Finance	1	0	0.00	0	0.00	1
32	Belghoria Janakalyan Samity	1	0	0.00	0	0.00	1
33	Centrum Micro Credit Ltd	3	0	0.00	0	0.00	3
34	Fincare SF Bank	1	0	0.00	0	0.00	1
35	Vedika Credit Capital	1	0	0.00	0	0.00	1
	MFIs Total	10	0	0.00	0	0.00	10
36	KDCCB	1	1	0.10	0	0.00	0
37	NCCB	8	0	0.00	0	0.00	8
	Grand Total	14234	7578	757.80	2736	273.60	6656

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2021-22						
(Position from 01.04.2021-30.06.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	500	0	0.00	0	0.00
2	Bank of India	1000	16	0.17	95	0.57
3	Bank of Maharashtra	100	0	0.00	0	0.00
4	Canara Bank	600	0	0.00	0	0.00
5	Central Bank of India	1500	2	0.01	143	0.11
6	Indian Bank	1600	29	0.23	483	1.12
7	Indian Overseas Bank	100	0	0.00	0	0.00
8	Punjab National Bank	3200	14	0.07	36	1.29
9	Punjab & Sind Bank	100	0	0.00	0	0.00
10	State Bank of India	3000	0	0.00	0	0.00
11	UCO Bank	1000	4	0.01	132	0.60
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	65	0.49	889	3.69
13	Axis Bank	200	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	200	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	200	0	0.00	0	0.00
22	ICICI Bank	200	0	0.00	0	0.00
23	IDBI Bank	200	43	0.68	59	1.55
24	IDFC First Bank	100	0	0.00	0	0.00
25	Indusind Bank	100	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	200	0	0.00	0	0.00
Total PVT		2600	43	0.68	59	1.55
38	BGVB (PNB)	2000	2707	6.90	15697	65.32
39	PBGB (UCO)	1000	114	0.54	1691	6.14
40	UBKGB (CBI)	1000	523	0.79	3300	10.79
Total RRB		4000	3344	8.23	20688	82.25
41	WB State Co-Op Bank Ltd.	2000	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		3000	0	0.00	0	0.00
Grand Total		24000	3452	9.40	21636	87.49

Bank wise flow of credit to General Credit Card (GCC) under ACP 2021-22						
(Position from 01.04.2021-30.06.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1000	0	0.00	0	0.00
2	Bank of India	500	33	0.06	1011	4.94
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	0	0.00	0	0.00
5	Central Bank of India	1000	2	0.01	39	0.04
6	Indian Bank	1200	1201	2.63	13746	70.74
7	Indian Overseas Bank	1000	0	0.00	0	0.00
8	Punjab National Bank	2000	364	21.62	1552	44.49
9	Punjab & Sind Bank	200	0	0.00	0	0.00
10	State Bank of India	2000	0	0.00	0	0.00
11	UCO Bank	1000	27	0.94	1740	15.78
12	Union Bank of India	600	0	0.00	0	0.00
Total PSU		12200	1627	25.26	18088	135.99
13	Axis Bank	500	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	100	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	700	1093	45.70	1160	336.62
22	ICICI Bank	700	0	0.00	18	2.74
23	IDBI Bank	500	41	67.00	55	1.46
24	IDFC First Bank	100	0	0.00	0	0.00
25	Indusind Bank	300	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	300	36	4.00	1179	130.00
Total PVT		4400	1170	116.70	2412	470.82
38	BGVB (PNB)	8200	2530	1.80	19251	39.26
39	PBGB (UCO)	7000	1239	5.84	15236	48.71
40	UBKGB (CBI)	5000	161	0.09	3328	6.20
Total RRB		20200	3930	7.73	37815	94.17
41	WB State Co-Op Bank Ltd.	8200	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		11200	0	0.00	0	0.00
Grand Total		48000	6727	149.69	58315	700.98

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2021-22						
(Position from 01.04.2021-30.06.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1500	0	0.00	0	0.00
2	Bank of India	1500	21	0.07	148	0.51
3	Bank of Maharashtra	500	0	0.00	0	0.00
4	Canara Bank	1200	0	0.00	0	0.00
5	Central Bank of India	1500	94	0.02	178	0.45
6	Indian Bank	3000	165	0.99	2519	6.65
7	Indian Overseas Bank	700	0	0.00	0	0.00
8	Punjab National Bank	8000	14	0.06	31	1.16
9	Punjab & Sind Bank	500	0	0.00	0	0.00
10	State Bank of India	7500	0	0.00	31	0.15
11	UCO Bank	2000	0	0.00	517	1.55
12	Union Bank of India	2000	0	0.00	0	0.00
Total PSU		29900	294	1.14	3424	10.47
13	Axis Bank	500	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	300	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	500	0	0.00	0	0.00
22	ICICI Bank	500	0	0.00	0	0.00
23	IDBI Bank	500	1	0.01	2	0.07
24	IDFC First Bank	300	0	0.00	0	0.00
25	Indusind Bank	300	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	100	0	0.00	0	0.00
Total PVT		4200	1	0.01	2	0.07
38	BGVB (PNB)	1000	306	0.08	1813	4.74
39	PBGB (UCO)	500	8	0.02	56	0.08
40	UBKGB (CBI)	500	0	0.00	32	0.16
Total RRB		2000	314	0.10	1901	4.98
41	WB State Co-Op Bank Ltd.	700	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	0	0.00	0	0.00
Grand Total		37000	609	1.25	5327	15.52

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. Out of the lot, 58 clusters are identified by MSME Department, 38 by Handloom Department & 10 by West Bengal Khadi & Village Industries Board. 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 30.06.2021 is furnished below.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41
30.06.2020	2116	1276	77.88
30.09.2020	3027	2511	92.02
31.12.2020	3286	2577	93.08
31.03.2021	10949	9078	281.80
30.06.2021	12952	10588	345.14

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on June 30, 2021														
Sr No.	District	MSME Cluster					Handloom Cluster				KVIB Cluster			
		Proposals sponsored/generated	Loan sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.
1	Alipurduar	44	0	0.00	0	0.00	44	0.18	44	0.18	0	0.00	0	0.00
2	Bankura	180	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	792	659	46.79	655	42.61	0	0.00	0	0.00	1	0.01	1	0.01
4	Coochbehar	1100	1055	18.23	1010	16.95	7	0.11	7	0.11	6	0.52	6	0.52
5	Dakshin Dinajpur	29	10	0.09	10	0.09	0	0.00	0	0.00	3	0.06	3	0.06
6	Darjeeling	114	98	3.59	38	2.61	0	0.00	0	0.00	4	0.54	2	0.04
7	Hooghly	7	0	0.00	0	0.00	1	0.40	1	0.40	0	0.00	0	0.00
8	Howrah	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	3196	3196	100.50	2809	97.18	0	0.00	132	1.50	132	1.50	40	0.54
10	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	62	34	0.17	34	0.17	0	0.00	0	0.00	0	0.00	0	0.00
14	Murshidabad	29	0	0.00	0	0.00	207	1.02	197	0.98	0	0.00	0	0.00
15	Nadia	247	12	0.18	12	0.18	230	11.50	10	0.05	17	2.33	2	0.13
16	Paschim Medinipur	3251	2706	105.19	2706	105.19	9	0.34	7	0.21	41	1.57	10	0.32
17	Paschim Burdwan	7	5	0.19	5	0.19	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	29	26	0.23	26	0.23	0	0.00	0	0.00	0	0.00	0	0.00
19	Purba Medinipur	1962	1069	44.75	1069	44.75	21	0.16	21	0.16	0	0.00	0	0.00
20	Purulia	27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Uttar Dinajpur	1568	1548	19.87	1537	19.36	0	0.00	0	0.00	0	0.00	0	0.00
22	24 Pgs. (N)	247	78	2.28	78	2.28	247	11.67	22	0.12	17	2.33	2	0.13
23	24 Pgs. (S)	22	10	0.60	9	0.44	0	0.00	0	0.00	8	0.14	6	0.10
	Total	12952	10588	345.14	10030	333.245	766	25.38	441	3.71	339	9.55	90	2

AGENDA-9

Progress in SHG-NRLM & Progress in NULM and Progress in JLG Finance:

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 3 years as per WBSRLM data base are given below: -

(Amt. in Crore)

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.19	150000	572874	153765	523235	11368.90
30.06.19	150000	578652	42099	55925	1269.80
31.03.20	150000	578652	102442	538259	9191.07
30.06.20	150000	613960	47937	125153	1016.19
31.03.21	150000	613960	87289	921749	11913.62
30.06.21	150000	588203	20413	124147	1373.75

The total physical target of credit linkage for the State as a whole was 588203 nos SHG with targeted amount of Rs.15018 Crore disbursement for FY 2021-22 (as per ACP).

As per data provided by WBSRLM Deptt, GoWB, at the end of June, 2021, disbursed credit linkage of SHG stood at Rs. 1373.75 Crore (9.14 % of financial target) covering 124147 no of groups (21.10 % of physical target) as against Credit Linkage of Rs. 1016.19 crore covering 125153 no of groups at the end of June, 2020.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.06.2021 stood at Rs. 13038.91 crore covering 995139 no of groups.

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

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

Bank wise performance DAY-NRLM for April-June, 2021 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON JUNE 2021										
(Amount in Crore)										
Sr. No.	Bank Name	Target for 2021-22		Total Sanction		Total Disbursement		Average disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	Bank of Baroda	6901	173.06	400	9.97	2778	15.20	0.55	40.26%	8.79%
2	Bank of India	20814	531.40	1814	42.85	6502	61.02	0.94	31.24%	11.48%
3	Bank of Maharashtra	0	0.00	0	0.00	1	0.02	2.00	#DIV/0!	#DIV/0!
4	Canara Bank	14650	380.58	1299	31.66	29	0.51	1.77	0.20%	0.14%
5	Central Bank of India	30292	838.69	3074	78.13	6533	48.17	0.74	21.57%	5.74%
6	Indian Bank	48602	1304.16	4284	116.28	9581	73.30	0.77	19.71%	5.62%
7	Indian Overseas Bank	2258	59.84	226	5.65	168	1.29	0.77	7.44%	2.15%
8	Punjab National Bank	97353	2603.84	8230	211.61	8525	58.52	0.69	8.76%	2.25%
9	State Bank of India	84272	2271.15	11896	293.90	12634	216.16	1.71	14.99%	9.52%
10	Union Bank of India	7155	179.73	517	12.17	1214	7.15	0.59	16.97%	3.98%
11	Uco Bank	23355	614.42	2290	57.17	7492	31.12	0.42	32.08%	5.06%
	PSB total	335652	8956.86	34030	859.38	55457	512.46	0.92	16.52%	5.72%
12	Bandhan Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
13	HDFC Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	ICICI Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
15	IDBI Bank	321	7.81	26	0.68	62	0.55	0.89	19.31%	7.04%
	Pvt. Bank total	321	7.81	26	0.68	62	0.55	0.89	19.31%	7.04%
16	BGVB (PNB)	102228	2845.13	11090	298.28	39223	392.48	1.00	38.37%	13.79%
17	PBGB (UCO)	59010	1650.51	4313	129.52	6678	198.65	2.97	11.32%	12.04%
18	UBKGB (CBI)	27992	858.35	2539	68.03	14605	136.40	0.93	52.18%	15.89%
	RRB Total	189230	5353.9865	17942	495.8343	60506	727.5253	1.20	31.97%	13.59%
19	Co-Operative Bank	63000	700.00	9002	145.33	8122	133.21	1.64	12.89%	19.03%
	Co-Op Bank total	63000	700.00	9002	145.33	8122	133.21	1.64	12.89%	19.03%
	Grand Total	588203	15018.65	61000	1501.23	124147	1373.75	1.11	21.11%	9.15%

DISTRICT WISE CREDIT LINKAGE POSITION (SANCTION_DISBURSEMENT_OUTSTANDINGS) UNDER SHG-NRLM AS ON June 31,2021												
(Amount in Crore)												
Sr. No.	District Name	Target 2021-22		Total Sanctioned		Total Disbursement		Total Outstanding		% of achievement		Average Disbursement
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Alipurduar	12235	325.86	2337	56.23	4200	36.25	18881	281.46	34.33	11.12	0.009
2	Bankura	29110	765.13	3056	83.58	5661	75.23	47609	606.01	19.45	9.83	0.013
3	Birbhum	50988	1316.81	2046	53.31	4352	93.93	56659	868.26	8.54	7.13	0.022
4	Coochbehar	28810	830.47	2180	54.05	10879	84.02	45331	772.61	37.76	10.12	0.008
5	Dakshin Dinajpur	14598	412.50	1311	32.41	4250	25.40	21216	266.71	29.11	6.16	0.006
6	Darjeeling	3928	155.36	512	12.63	1353	13.04	4586	75.56	34.45	8.39	0.010
7	Hooghly	19739	639.69	2561	68.10	7175	85.42	36913	536.39	36.35	13.35	0.012
8	Howrah	23863	613.24	2062	60.64	5267	59.71	31717	533.96	22.07	9.74	0.011
9	Jalpaiguri	14989	447.34	1610	43.74	5518	55.57	32253	505.08	36.81	12.42	0.010
10	Jhargram	9400	240.00	790	20.71	1079	15.24	15643	167.20	11.48	6.35	0.014
11	Kalimpong	1880	79.35	205	5.54	760	8.07	2486	40.99	40.43	10.17	0.011
12	Malda	28051	714.11	2905	69.89	8235	73.92	51698	695.25	29.36	10.35	0.009
13	Murshidabad	31883	789.40	2601	58.72	7208	64.55	74242	760.62	22.61	8.18	0.009
14	Nadia	24190	726.44	1847	41.71	5004	47.06	44604	508.17	20.69	6.48	0.009
15	North 24 Parganas	38018	909.99	3679	89.73	8665	64.24	56786	655.11	22.79	7.06	0.007
16	Paschim Bardhaman	8257	170.25	456	10.01	650	11.13	8156	107.01	7.87	6.54	0.017
17	Paschim Medinipur	29762	873.07	5877	158.11	3758	62.64	55717	754.20	12.63	7.18	0.017
18	Purba Bardhaman	37805	1040.84	4026	111.22	4357	79.72	46545	786.44	11.52	7.66	0.018
19	Purba Medinipur	43328	1323.50	6214	184.96	5886	109.28	70593	1157.08	13.58	8.26	0.019
20	Purulia	20472	467.19	920	21.46	3117	22.60	33457	280.01	15.23	4.84	0.007
21	Siliguri M.P.	8076	228.00	813	22.44	2743	19.82	9051	166.73	33.96	8.69	0.007
22	South 24 Parganas	31893	882.48	2707	64.52	10744	98.39	65174	767.71	33.69	11.15	0.009
23	Uttar Dinajpur	13928	367.68	1283	32.18	5171	35.49	32218	442.05	37.13	9.65	0.007
	SubT total	525203	14318.65	51998	1355.89	116032	1240.72	861535	11734.60	22.09	8.67	0.011
	Coopertative Bank	63000	700.00	9002	145.33	8115	133.03	133604	1304.31	12.88	19.00	0.016
	Grand Total	588203	15018.65	61000	1501.22	124147	1373.75	995139	13038.91	21.11	9.15	0.011

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 Direction RBI/2021-2022/05FIDD.GSSD.CO.BC.No.04/09.01.01/2021-22 dated 01.04.2021 also stipulates that Banks can sanction minimum loan of ₹ 6 lakh to each eligible SHGs for a period of 3 years with a cap on yearly drawing power as below.

- The drawing power may be enhanced annually based on the repayment performance of the SHG.
- DP for First Year: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
- DP for Second Year: 8 times of the corpus at the time review/ enhancement or minimum of ₹2 lakh, whichever is higher.
- DP for Third Year: Minimum of ₹6 lakh based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit history.
- DP for Fourth Year onwards: Above ₹6 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit.
- In case of Term Loan, banks are advised to sanction loan amount in doses as mentioned below:
 - First Dose: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
 - Second Dose: 8 times of the existing corpus or minimum of ₹2 lakh, whichever is higher.
 - Third Dose: Minimum of ₹6 lakh, based on the Micro credit plan 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 Micro credit plan prepared by the SHGs and appraised by the Federations/Support agency and the previous credit History.

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. With West Bengal at the forefront of the SHG movement with a very low level of NPA below 2%, 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.

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 1st 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 17790 beneficiaries (both Individual, Groups & SHGs) for the FY 2021-22.

At the end of June-2021, 6137 no of SEP-Individual proposals were sponsored to banks, out of which 1094 cases have so far been sanctioned & 1193 cases have been disbursed. Only 19 proposals under SEP-Groups were sponsored to the banks, out of which only 4 cases have so far been sanctioned & 7 cases have been disbursed while 5230 proposals have been sponsored under SHG Credit Linkage, out of which 974 cases have been sanctioned & 1056 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the June quarter of 3 (three) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2019	22390	11859	6925	101.16
30.06.2019	22390	3368	1294	18.59
31.03.2020	22390	13967	8344	120.30
30.06.2020	17700	968	822	9.03
31.03.2021	17700	15684	7487	98.52
30.06.2021	17790	6137	1193	17.10

In the Sub Committee meeting, it was informed regarding the initiatives taken by SUDA in promoting the self-employment scope for vendors, retailers in the urban localities and requested the banks to dispose of the pending proposals for the SHGs & the individuals under NULM on an urgent basis.

Also, the common loan application form (as per IBA approved format) is to be used by the Department from September, 19 onwards. Further Common Loan Application form as prescribed by IBA is to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.

Bank wise performance report of SHG Credit Linkage under DAY NULM as on June 2021 for FY 2021-22										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3192	833	12.58	250	50	0.73	57	0.83	186
2	Bank of India	5124	995	14.46	292	120	1.74	129	2.02	216
3	Bank of Maharashtra	8	5	0.08	0	0	0.00	0	0.00	3
4	Canara Bank	3377	686	9.44	123	32	0.46	42	0.61	105
5	Central Bank of India	2159	469	7.12	160	5	0.07	19	0.28	118
6	Indian Bank	10840	2170	31.89	1240	128	1.86	119	1.73	984
7	Indian Overseas Bank	1388	317	4.50	100	6	0.09	7	0.10	87
8	Punjab & Sind Bank	387	73	1.08	37	1	0.01	1	0.01	37
9	Punjab National Bank	16694	2776	40.19	1448	114	1.65	152	2.20	1191
10	State Bank of India	7956	1476	24.12	551	173	2.51	167	2.42	537
11	UCO Bank	5156	986	14.47	286	57	0.83	67	0.97	197
12	Union Bank of India	2852	565	8.15	319	9	0.13	14	0.20	290
	Total of PSUs	59133	11351	168.05	4806	695	10.08	774	11.37	3951
13	IDBI Bank	1311	149	2.09	101	1	0.01	1	0.01	99
	Total of PVTs	1311	149	2.09	101	1	0.01	1	0.01	99
14	BGVB (PNB)	3483	818	12.31	107	112	1.62	113	1.64	87
15	PBGB (UCO)	805	192	2.78	35	15	0.22	20	0.29	22
16	UBKGB (CBI)	1370	218	3.33	7	43	0.62	43	0.62	7
	Total of RRBs	5658	1228	18.42	149	170	2.47	176	2.55	116
17	W.B. St. Co-op.Bk	4177	972	12.08	174	108	1.57	105	1.52	153
	Total of Co-Optvs	4177	972	12.08	174	108	1.57	105	1.52	153
	Grand Total	70279	13700	200.62	5230	974	14.12	1056	15.46	4166

District wise performance report of SHG Credit Linkage under DAY NULM as on June 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the District	No. of Active SHGs	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total pending
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	578	140	3.50	53	0	0.00	0	0.00	36
2	Bankura	2323	260	3.90	104	46	0.67	71	1.02	94
3	Birbhum	3515	785	11.78	337	33	0.44	33	0.56	231
4	CoochBehar	1656	390	6.31	44	3	0.02	1	0.02	41
5	Dakshin Dinajpur	1732	370	7.15	185	75	1.17	74	1.24	116
6	Darjeeling	2138	339	5.07	62	41	0.60	0	0.00	57
7	Hooghly	5696	1245	18.23	379	74	1.01	139	1.98	331
8	Howrah	1668	400	6.00	214	17	0.26	10	0.15	190
9	Jalpaiguri	1456	396	5.25	103	12	0.17	12	0.17	70
10	Jhargram	454	75	1.13	11	7	0.11	7	0.11	4
11	Kalimpong	124	52	0.78	5	7	0.00	6	0.00	1
12	Kolkata	1457	250	3.75	103	2	0.03	2	0.03	89
13	Malda	964	250	3.51	188	0	0.00	0	0.00	161
14	Murshidabad	5285	1060	16.40	222	71	1.15	75	1.23	194
15	Nadia	5754	1143	17.07	562	139	2.22	151	2.20	397
16	North 24 Parganas	15576	2815	38.34	1291	140	2.08	160	2.39	1032
17	Paschim Burdwan	2745	600	6.54	118	15	0.23	15	0.23	113
18	Paschim Medinipur	3775	697	10.47	139	109	1.66	106	1.52	96
19	Purba Burdwan	3252	638	9.44	282	57	0.87	54	0.80	204
20	Purba Medinipur	3344	480	7.13	33	53	0.53	48	0.62	33
21	Purulia	1230	155	2.18	140	28	0.44	28	0.44	90
22	South 24 Parganas	3489	730	10.82	575	32	0.28	51	0.56	513
23	Uttar Dinajpur	2068	430	5.90	80	13	0.21	13	0.21	73
Grand Total		70279	13700	200.62	5230	974	14.12	1056	15.46	4166

Bank wise performance report of SEP-I under DAY NULM as on June -2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	206	2.45	73	5	0.06	11	0.13	31
2	Bank of India	355	5.21	46	34	0.39	36	0.42	47
3	Bank of Maharashtra	8	0.04	0	0	0.00	0	0.00	3
4	Canara Bank	236	3.31	76	7	0.08	7	0.08	34
5	Central Bank of India	160	2.18	45	3	0.03	3	0.03	20
6	Indian Bank	542	6.93	111	11	0.13	10	0.12	76
7	Indian Overseas Bank	95	1.27	36	2	0.02	2	0.02	21
8	Punjab & Sind Bank	8	0.13	3	0	0.00	0	0.00	12
9	Punjab National Bank	748	10.33	181	11	0.15	13	0.15	102
10	State Bank of India	469	6.11	92	6	0.07	6	0.07	62
11	UCO Bank	386	4.19	59	6	0.07	6	0.07	41
12	Union Bank of India	201	2.33	82	10	0.12	10	0.12	26
Total of PSUs		3414	44.47	804	95	1.12	104	1.20	475
13	IDBI Bank	28	0.41	8	2	0.02	2	0.02	7
Total of PVTs		28	0.41	8	2	0.02	2	0.02	7
14	BGVB (PNB)	213	3.53	32	19	0.24	19	0.24	8
15	PBGB (UCO)	30	0.38	2	0	0.00	0	0.00	12
16	UBKGB (CBI)	34	0.51	9	0	0.00	5	0.06	12
Total of RRBs		277	4.42	43	19	0.24	24	0.30	32
17	W.B. St. Co-op.Bk	61	0.78	33	0	0.00	0	0.00	1
Total of Co-Optvs		61	0.78	33	0	0.00	0	0.00	1
Grand Total		3780	50.07	888	116	1.38	130	1.52	515

District wise performance report of SEP-I under DAY NULM as on June 2021 for FY 2021-22									
(Amount in Crore)									
Sr. No.	Name of the District	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	30	0.48	1	0	0.00	0	0.00	1
2	Bankura	65	0.42	30	0	0.00	0	0.00	13
3	Birbhum	205	1.31	35	24	0.13	24	0.13	13
4	CoochBehar	135	2.00	25	0	0.00	11	0.09	26
5	Dakshin Dinajpur	80	1.23	11	2	0.04	2	0.04	10
6	Darjeeling	100	1.34	29	0	0.00	0	0.00	8
7	Hooghly	355	3.87	61	12	0.16	12	0.16	23
8	Howrah	89	1.23	10	0	0.00	0	0.00	10
9	Jalpaiguri	126	1.87	20	1	0.01	1	0.01	25
10	Jhargram	20	0.20	1	0	0.00	0	0.00	1
11	Kalimpong	30	0.70	1	0	0.00	0	0.00	1
12	Kolkata	125	2.50	63	0	0.00	0	0.00	16
13	Malda	55	0.40	81	0	0.00	0	0.00	34
14	Murshidabad	270	4.26	72	30	0.33	30	0.33	28
15	Nadia	260	3.86	27	4	0.03	4	0.03	29
16	North 24 Parganas	797	11.20	151	17	0.28	19	0.31	51
17	Paschim Burdwan	130	1.02	13	0	0.00	0	0.00	58
18	Paschim Medinipur	195	1.51	35	2	0.01	2	0.01	61
19	Purba Burdwan	170	2.06	35	2	0.04	3	0.06	40
20	Purba Medinipur	135	2.21	16	1	0.02	1	0.02	12
21	Purulia	75	1.05	31	6	0.09	6	0.09	15
22	South 24 Parganas	200	3.06	79	13	0.24	13	0.24	24
23	Uttar Dinajpur	133	2.33	61	2	0.02	2	0.02	16
Grand Total		3780	50.07	888	116	1.38	130	1.52	515

Bank wise performance report of SEP-G under DAY NULM as on June -2021 for FY 2021-22									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	11	0.38	0	0	0.00	0	0.00	0
2	Bank of India	25	1.05	2	0	0.00	1	0.02	0
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	17	0.70	2	0	0.00	0	0.00	0
5	Central Bank of India	10	0.43	1	0	0.00	0	0.00	1
6	Indian Bank	52	2.02	0	0	0.00	0	0.00	0
7	Indian Overseas Bank	5	0.24	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	3	0.13	1	0	0.00	0	0.00	0
9	Punjab National Bank	56	1.98	2	0	0.00	1	0.01	0
10	State Bank of India	31	0.85	1	0	0.00	0	0.00	0
11	UCO Bank	23	0.64	3	0	0.00	1	0.01	0
12	Union Bank of India	13	0.35	0	0	0.00	0	0.00	0
Total of PSUs		246	8.75	12	0	0.00	3	0.03	1
13	IDBI Bank	2	0.09	7	4	0.09	4	0.09	3
Total of PVTs		2	0.09	7	4	0.09	4	0.09	3
14	BGVB (PNB)	23	0.63	0	0	0.00	0	0.00	0
15	PBGB (UCO)	3	0.08	0	0	0.00	0	0.00	0
16	UBKGB (CBI)	9	0.30	0	0	0.00	0	0.00	0
Total of RRBs		35	1.01	0	0	0.00	0	0.00	0
17	W.B. St. Co-op.Bk	27	0.34	0	0	0.00	0	0.00	0
Total of Co-Optvs		27	0.34	0	0	0.00	0	0.00	0
Grand Total		310	10.18	19	4	0.09	7	0.12	4

District wise performance report of SEP-G under DAY NULM as on June 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 21-22		Total Sponsored	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	2	0.40	0	0	0.00	0	0.00	0
2	Bankura	5	0.09	0	0	0.00	0	0.00	0
3	Birbhum	14	0.43	0	4	0.09	4	0.09	0
4	CoochBehar	10	0.33	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	7	0.27	0	0	0.00	0	0.00	0
6	Darjeeling	6	0.27	1	0	0.00	0	0.00	0
7	Hooghly	30	1.02	2	0	0.00	1	0.01	0
8	Howrah	9	0.44	1	0	0.00	0	0.00	0
9	Jalpaiguri	11	0.37	1	0	0.00	0	0.00	0
10	Jhargram	2	0.04	0	0	0.00	0	0.00	0
11	Kalimpong	4	0.12	0	0	0.00	0	0.00	0
12	Kolkata	5	0.10	0	0	0.00	0	0.00	0
13	Malda	5	0.11	0	0	0.00	0	0.00	0
14	Murshidabad	28	0.62	2	0	0.00	0	0.00	0
15	Nadia	18	0.71	3	0	0.00	1	0.02	0
16	North 24 Parganas	63	2.74	1	0	0.00	0	0.00	3
17	Paschim Burdwan	10	0.25	0	0	0.00	0	0.00	0
18	Paschim Medinipur	18	0.35	2	0	0.00	0	0.00	1
19	Purba Burdwan	16	0.44	2	0	0.00	1	0.01	0
20	Purba Medinipur	14	0.31	2	0	0.00	0	0.00	0
21	Purulia	8	0.04	1	0	0.00	0	0.00	0
22	South 24 Parganas	14	0.28	1	0	0.00	0	0.00	0
23	Uttar Dinajpur	11	0.48	0	0	0.00	0	0.00	0
Grand Total		310	10.18	19	4	0.09	7	0.12	4

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the June quarter of the FY2021-22:

(Amt. in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2019	60000	221371	2091.00	221371	2088.19
30.06.2019	60000	49505	562.87	89879	827.18
31.03.2020	60000	434749	4755.85	434617	4624.42
30.06.2020	61000	27651	200.42	26784	196.25
31.03.2021	61000	521121	4615.20	518661	4602.00
30.06.2021	61000	52328	1244.87	52341	1242.92

Bank wise progress of JLGs as on 30.06.2021 is annexed.

Progress of JLG in FY 2021-2022 as on 30.06.2021								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2021-22 (01.04.21 to 30.06.2021)		JLGs Credit Linked (Disbursed) during the year 2021-22 (01.04.21 to 30.06.2021)		Outstanding position of JLGs as on 30.06.2021	
			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	8	0.06	8	0.06	63	0.77
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	30	0.44	30	0.44	1509	14.87
5	Central Bank of India	2400	205	0.08	195	0.078	310	2.13
6	Indian Bank	4300	55	0.85	55	0.65	256	2.98
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	9000	0	0.00	0	0.00	65511	135.91
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	State Bank of India	9000	127	0.86	127	0.83	14987	60.98
11	UCO Bank	2700	55	1.74	3	0.47	1397	33.42
12	Union Bank of India	900	1	0.02	1	0.02	30	0.83
Total PSU		36200	481	4.05	419	2.55	84063	251.89
13	Axis Bank	1000	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	500	782	3.53	782	3.53	17559	46.03
20	Federal Bank	0	0	0.00	0	0.00	0	0.00
21	HDFC Bank	1800	434	6.65	434	6.65	61578	480.09
22	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
23	IDBI Bank	500	0	0.00	0	0.00	3	0.01
24	IDFC First Bank	500	9296	30.00	9296	30.00	135709	240.00
25	Indusind Bank	500	734	905.08	734	905.08	194341	2694.09
26	Jana Small Finance Bank	500	304	73.35	304	73.35	30071	254.29
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	829	0.82
31	Ratnakar Bank Ltd	2000	4733	63.88	4733	63.88	180910	846.64
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	3000	27334	103.88	27334	103.88	568813	1169.25
36	Utkarsh Small Finance Bank	1000	676	2.61	676	2.61	16928	34.91
37	YES Bank	1000	0	0.00	0	0.00	217	1.00
Total PVT		13700	44293	1188.98	44293	1188.98	1206958	5767.13
38	BGVB (PNB)	6000	2337	7.63	2337	6.89	28015	33.72
39	PBGB (UCO)	500	9	0.18	9	0.18	1693	22.10
40	UBKGB (CBI)	1600	0	0.00	75	0.29	2941	9.90
Total RRB		8100	2346	7.81	2421	7.36	32649	65.72
41	WB State Co-Op Bank Ltd.	3000	5208	44.03	5208	44.03	7905	42.08
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
Total Co-Optv		3000	5208	44.03	5208	44.03	8329	45.69
Grand Total		61000	52328	1244.87	52341	1242.92	1331999	6130.44

AGENDA-10

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on June 2019,2020 and 2021 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	30.06.2019	31.03.2020	30.06.2020	31.03.2021	30.06.2021
2527.60	2348.07	2525.20	2441.92	2709.73	2600.62

Comparison of disbursement position during April to June of the last 4 (four) financial year.

June, 2018		June, 2019		June, 2020		June, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
3972	129.76	6244	221.68	4589	84.94	7668	216.56

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
4481.14	216.56	4.83 %

With disbursement of Rs. 216.56 Crore against annual target of Rs.4481.14 crore for FY 2021-22, the achievement is 4.83 % which is very low. Banks are to scout for quality education loan proposals aggressively in the next three quarter of the FY 2021-22.

(i) 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 upto 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.

Initially the scheme has been entrusted to 18 banks, in the state by Higher Education Department, Government of West Bengal, namely bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, State Bank of India, UCO Bank,

Union Bank of India, IDBI Bank, Axis Bank, HDFC Bank, Federal Bank, ICICI Bank, Bangiya Gramin Vikash Bank, Uttar Bangiya Khestriya Gramin Bank and West Bengal State Co-Operative Bank. Necessary gazette notifications along with login credentials have already been shared with those banks. However, necessary implementation of the scheme depends upon board approval of individual banks. All member banks have taken it proactively for getting necessary approval from their apex authorities. By this time, West Bengal State Co-Operative Bank, Punjab National Bank, Bangiya Gramin Vikash Bank etc. have already approved the scheme.

(ii) Inclusion of financial education in the school curriculum: -

In the last 152nd SLBC meeting held on 22.06.2021 the same was requested to Higher Education Department, GoWB for necessary inclusion 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.

Progress of Education Loan as on 30.06.2021					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	443	25.10	3211	140.00
2	Bank of India	489	3.48	4472	124.49
3	Bank of Maharashtra	50	3.01	315	12.11
4	Canara Bank	480	6.05	4478	168.57
5	Central Bank of India	236	2.82	2595	128.75
6	Indian Bank	1554	53.19	6156	210.46
7	Indian Overseas Bank	51	0.64	934	23.58
8	Punjab National Bank	1147	15.25	19715	426.04
9	Punjab & Sind Bank	31	1.76	283	8.10
10	State Bank of India	2370	46.16	19337	906.75
11	UCO Bank	206	1.81	2439	62.59
12	Union Bank of India	297	5.65	2643	145.55
Total PSU		7354	164.92	66578	2356.99
13	Axis Bank	41	3.00	974	73.38
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	3	0.02	33	57.30
21	HDFC Bank	148	2.15	2431	57.96
22	ICICI Bank	21	3.59	335	21.71
23	IDBI Bank	50	0.63	598	19.85
24	IDFC First Bank	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	19	1.05
28	Karur Vysya Bank	11	41.96	1	0.07
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	23	0.06	156	0.25
32	South Indian Bank Ltd.	0	0.00	19	1.20
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	2	0.05
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	1	0.01	0	0.00
Total PVT		298	51.42	4568	232.82
38	BGVB (PNB)	8	0.06	131	3.16
39	PBGB (UCO)	4	0.02	241	5.76
40	UBKGB (CBI)	3	0.03	79	1.43
Total RRB		15	0.11	451	10.35
41	WB State Co-Op Bank Ltd.	1	0.11	16	0.46
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1	0.11	16	0.46
Grand Total		7668	216.56	71613	2600.62

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on June,2019,2020 and 2021 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	30.06.2019	31.03.2020	30.06.2020	31.03.2021	30.06.2021
44194.24	45466.49	51079.89	54038.94	13327.85	61603.39

Comparison of disbursement position during April to June of the last 4 (four) financial year.

(Amount Rs in crore)

June, 2018		June, 2019		June, 2020		June, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
22407	2133.49	36977	3694.18	33230	1459.83	38835	3625.93

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
21437.58	3625.93	16.91 %

With disbursement of Rs. 3625.93 Crore against annual target of Rs. 21437.58 crore for FY 21-22, the achievement is 16.91% which is not very satisfactory. Banks are to scout for quality housing loan proposals aggressively in the next three quarter of the FY 2021-22.

It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

Progress of Housing Loan as on 30.06.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1616	207.50	23820	3636.00
2	Bank of India	1138	96.74	25077	2520.90
3	Bank of Maharashtra	185	44.08	1722	264.08
4	Canara Bank	970	66.32	11732	1796.71
5	Central Bank of India	1081	33.54	10002	1108.59
6	Indian Bank	6844	1058.57	35986	4273.36
7	Indian Overseas Bank	189	18.79	4608	495.53
8	Punjab National Bank	687	63.57	68819	6239.64
9	Punjab & Sind Bank	177	30.02	2629	327.83
10	State Bank of India	15412	1130.00	271798	24127.80
11	UCO Bank	1327	68.11	20637	1697.37
12	Union Bank of India	343	91.30	11043	1385.73
Total PSU		29969	2908.54	487873	47873.54
13	Axis Bank	629	8.76	5628	323.99
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	593	17.94	2924	213.20
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	30	3.44
19	ESAF SF Bank	0	0.00	77	0.12
20	Federal Bank	62	9.75	1351	243.87
21	HDFC Bank	2039	16.26	21453	1558.97
22	ICICI Bank	704	372.60	19127	5952.55
23	IDBI Bank	715	67.53	23284	2990.55
24	IDFC First Bank	2	0.15	300	42.00
25	Indusind Bank	0	0.00	8	0.14
26	Jana Small Finance Bank	189	2.08	1895	15.44
27	Karnataka Bank Ltd.	10	2.88	825	163.19
28	Karur Vysya Bank	274	30.34	417	58.64
29	Kotak Mahindra Bank	6	0.74	21	3.49
30	Lakshmi Vilas Bank (DBS)	0	0.00	15	1.18
31	Ratnakar Bank Ltd	41	0.09	820	8.69
32	South Indian Bank Ltd.	0	0.00	163	31.94
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	12	1.33
35	Ujjivan Small Finance Bank	1163	17.53	20516	251.54
36	Utkarsh Small Finance Bank	0	0.00	1	0.21
37	YES Bank	244	20.00	40	3.14
Total PVT		6671	566.65	98907	11867.62
38	BGVB (PNB)	542	14.08	9523	417.38
39	PBGB (UCO)	51	6.15	3080	187.01
40	UBKGB (CBI)	89	5.62	2027	116.40
Total RRB		682	25.85	14630	720.79
41	WB State Co-Op Bank Ltd.	1393	123.45	6348	948.67
42	WBSCARD Bank Ltd.	120	1.44	4953	192.77
Total Co-Optv		1513	124.89	11301	1141.44
Grand Total		38835	3625.93	612711	61603.39

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.06.2021

(Amount in Crore)

Sr. No.	Bank Name	Housing Loan Outstanding under PMAY CLSS at the end of the Quarter (Since Inception)		Housing Loan Sanction under PMAY CLSS during the Quarter		Housing Loan Disbursed under PMAY CLSS during the Quarter		PMAY CLSS Subsidy Claimed at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Claimed during the Quarter		PMAY CLSS Subsidy Received at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Received during the Quarter	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	Bank of Baroda	1715	925.00	256	25.10	301	30.00	1210	2410.00	264	5.95	1410	26.50
2	Bank of India	2850	444.46	101	17.69	81	13.91	2300	50.62	150	3.09	1167	25.38	223	5.26
3	Bank of Maharashtra	116	30.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	839	17.77	0	0.00	0	0.00	839	17.77	0	0.00	839	17.77	0	0.00
5	Central Bank of India	1389	249.29	282	55.51	282	18.50	1024	17.42	338	7.41	312	4.92	49	1.08
6	Indian Bank	6184	793.46	0	0.00	0	0.00	4821	105.97	0	0.00	4800	90.15	0	0.00
7	Indian Overseas Bank	547	85.21	14	2.72	26	3.09	531	81.26	21	4.15	187	4.63	15	0.39
8	Punjab National Bank	5478	861.51	430	67.88	735	97.27	5323	791.97	912	11.62	5162	151.94	212	9.47
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	195	5.27	18	0.35	0	0.00
10	State Bank of India	19779	4283.00	595	119.00	1219	252.00	26907	634.00	2718	77.00	23268	507.00	564	14.00
11	UCO Bank	1176	191.44	6	1.11	6	0.57	1061	23.64	281	6.60	315	7.01	70	1.52
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PSU		40073	7881.14	1684	289.01	2650	415.34	44016	4132.65	4879	121.09	37478	835.65	1218	33.24
13	Axis Bank	100	24.00	180	42.35	0	0.00	613	15.00	0	0.00	525	12.18	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	7	0.16	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	83823	8430.22	12	1.69	12	1.47	0	0.00	0	0.00	7	0.16	0	0.00
16	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
17	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
18	Dhanlaxmi Bank Ltd.	4	0.55	0	0.00	0	0.00	1	0.03	0	0.00	1	0.03	0	0.00
19	ESAF SF Bank	1	0.33	0	0.00	0	0.00	1	0.03	0	0.00	1	0.03	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	ICICI Bank	2640	605.78	5	0.73	5	0.73	2640	59.43	5	0.09	2640	59.43	5	0.09
23	IDBI Bank	2182	421.80	2	0.41	2	0.39	1114	221.76	0	0.00	814	16.07	0	0.00
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Karnataka Bank Ltd.	109	16.51	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	49	16.45	2	1.22	2	1.22	9	0.18	0	0.00	9	0.18	0	0.00
30	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
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	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
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	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
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		88908	9515.64	201	46.40	21	3.81	4385	296.59	5	0.09	3997	88.08	5	0.09
38	BGVB (PNB)	35	3.28	0	0.00	0	0.00	35	0.70	2	0.03	33	0.66	4	0.04
39	PBGB (UCO)	81	12.37	4	0.78	4	0.46	65	1.16	4	0.09	41	0.76	12	0.24
40	UBKGB (CBI)	40	6.00	0	0.00	0	0.00	40	0.79	3	0.06	8	0.17	0	0.00
Total RRB		156	21.65	4	0.78	4	0.46	140	2.65	9	0.18	82	1.59	16	0.28
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0	0.00
Total Co-Optv		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		129137	17418.43	1889	336.19	2675	419.61	48541	4431.89	4893	121.36	41557	925.32	1239	33.61

AGENDA- 11

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

❖ MUDRA Loans:

In the Quarter of June 2021, all the Financial Institutions together have disbursed Rs.3526.28 Crore against sanction amount of Rs.3726.73 Crore. Performance of the Banks in the State of West Bengal from 01.04.2021 to 30.06.2021 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2021-22 as on 30.06.2021:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	33092	24.94	19819	167.13	5804	450.96	58715	943.03
PVT	299356	673.14	110312	113.32	558	37.37	410226	1823.83
RRB	1626	5.17	3862	103.53	370	27.72	5858	136.42
NON-NBFC MFI	0	0	0	0	0	0	0	0
NBFC MFI	256060	734.61	3051	17.92	0	0	259111	752.53
NBFC	7	0.03	61	1.52	15	1.02	83	2.57
Small Fin.	12720	42.47	3309	25.88	0	0	16029	68.35
Total	602861	1480.36	140414	1729.30	6747	517.07	750022	3726.73

Comparative study for last 3 years & disbursement during April-June,2021 quarter:

(Rupees in Crore)

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
30.06.19	606094	1524.25	48293	703.11	16877	428.88	671264	2656.23
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
30.06.20	52896	74.18	26621	418.79	4995	325.44	84512	818.42
31.03.21	4143432	9316.51	1248968	15597.36	53188	3515.19	5445588	28429.06
30.06.21	602861	1468.55	140414	1608.41	6747	449.32	750022	3526.28

It is noted that in the current FY 2021-22, there is an increase in disbursed amount by Rs.2707.86 crore in comparison to the FY 2020-21 with increase of 665510 number of Mudra beneficiaries. The NBFCs have also contributed to this recent uptrend.

Bank wise performance of MUDRA loan from 01.04.2021 to 30.06.2021 is annexed below:

Bank wise performance in MUDRA loan as on 30.06.2021													(Amount 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.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt		
1	Bank of Baroda	69	0.08	0.08	66	1.57	1.49	28	2.47	2.22	163	4.12	3.79		
2	Bank of India	2353	6.99	3.50	4189	94.24	33.92	624	49.08	13.77	7166	150.31	51.19		
3	Bank of Maharashtra	6	0.02	0.02	55	1.51	1.51	28	2.26	2.21	89	3.79	3.74		
4	Canara Bank	3633	1.87	1.32	1156	26.80	10.53	195	16.01	7.22	4984	44.68	19.07		
5	Central Bank of India	22669	1.20	1.20	2615	32.45	32.45	826	38.73	38.73	26110	72.38	72.38		
6	Indian Bank	2	0.01	0.01	6	0.15	0.15	1	0.06	0.06	9	0.22	0.22		
7	Indian Overseas Bank	342	1.06	1.05	417	6.77	6.56	25	1.83	1.69	784	9.66	9.30		
8	Punjab & Sind Bank	14	0.03	0.02	50	1.44	1.40	16	1.26	1.14	80	2.73	2.56		
9	Punjab National Bank	1740	6.99	3.66	5356	143.76	129.07	2312	194.95	185.99	9408	345.70	318.72		
10	State Bank of India	428	1.64	1.60	3716	107.64	107.35	1370	112.72	112.62	5514	222.00	221.57		
11	Union Bank of India	447	1.57	1.21	634	12.52	8.87	103	8.39	5.97	1184	22.48	16.05		
12	UCO Bank	1389	3.48	0.83	1559	38.28	14.89	276	23.20	12.40	3224	64.96	28.12		
	Public Sector Commercial Banks	33092	24.94	14.50	19819	467.13	348.19	5804	450.96	384.02	58715	943.03	746.71		
13	Axis Bank	6227	17.48	17.48	429	10.60	10.60	159	13.26	13.26	6815	41.34	41.34		
14	Bandhan Bank	49348	191.93	191.93	92114	984.62	984.62	22	1.58	1.58	141484	1178.13	1178.13		
15	Catholic Syrian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
16	DCB Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
17	Federal Bank	8	0.04	0.04	2	0.09	0.09	2	0.20	0.15	12	0.33	0.28		
18	HDFC Bank	1132	3.55	3.55	76	2.46	2.46	155	9.59	9.59	1363	15.60	15.60		
19	ICICI Bank	0	0.00	0.00	66	2.29	2.29	44	3.12	3.12	110	5.41	5.41		
20	IDBI Bank Limited	516	1.67	1.67	119	2.68	2.68	104	5.09	5.09	739	9.44	9.44		
21	IDFC Bank Limited	6833	19.22	19.22	1927	13.36	13.36	57	3.77	3.77	8817	36.35	36.35		
22	IndusInd Bank	232219	434.14	434.14	15574	97.06	97.06	10	0.36	0.36	247803	531.56	531.56		
23	Jammu & Kashmir Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
24	Karnataka Bank	0	0.00	0.00	5	0.16	0.02	5	0.40	0.10	10	0.56	0.12		
25	Kotak Mahindra Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
26	Ratnakar Bank	3073	5.11	5.11	0	0.00	0.00	0	0.00	0.00	3073	5.11	5.11		
27	South Indian Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
28	Yes Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	Private Sector Commercial Banks	299356	673.14	673.14	110312	1113.32	1113.18	558	37.37	37.02	410226	1823.83	1823.34		
29	NON NBFC-Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
30	Adhikar Microfinance Private Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
31	Annapurna Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
32	Arohan Financial Services	21468	71.16	71.16	1942	11.34	11.34	0	0.00	0.00	23410	82.50	82.50		
33	ASA International India Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
34	Asirvad Microfinance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
35	Belstar Investment and Finance	2904	8.94	8.94	0	0.00	0.00	0	0.00	0.00	2904	8.94	8.94		
36	Fusion Microfinance Pvt. Ltd.	3131	11.14	9.87	2	0.02	0.01	0	0.00	0.00	3133	11.16	9.88		
37	Grameen Shakti Microfinance Services	13633	31.59	31.59	4	0.02	0.02	0	0.00	0.00	13637	31.61	31.61		
38	JAGARAN MICROFIN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
39	Janakalyan Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
40	MADURA MICRO FINANCE	968	3.29	3.29	0	0.00	0.00	0	0.00	0.00	968	3.29	3.29		
41	Muthoot Microfin	2173	7.45	7.45	214	1.28	1.28	0	0.00	0.00	2387	8.73	8.73		
42	Samasta Microfinance	127131	387.04	387.04	521	3.11	3.11	0	0.00	0.00	127652	390.15	390.15		
43	Sarala Development & Microfinance	60471	139.40	139.40	140	0.83	0.83	0	0.00	0.00	60611	140.23	140.23		
44	Satin Creditcare Network	5684	14.68	14.68	0	0.00	0.00	0	0.00	0.00	5684	14.68	14.68		
45	SATYA MicroCapital Limited	438	1.50	1.50	0	0.00	0.00	0	0.00	0.00	438	1.50	1.50		
46	SHARE MICROFIN	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
47	SVATANTRA MICROFIN	6458	22.41	22.41	175	1.00	1.00	0	0.00	0.00	6633	23.41	23.41		
48	Utrayan Financial Services	2235	6.62	6.62	53	0.32	0.32	0	0.00	0.00	2288	6.94	6.94		
49	VEDIKA CREDIT CAPITAL	1996	3.46	3.46	0	0.00	0.00	0	0.00	0.00	1996	3.46	3.46		
50	Village Financial Services	7370	25.93	25.93	0	0.00	0.00	0	0.00	0.00	7370	25.93	25.93		
	NBFC-Micro Finance Institutions	256060	734.61	733.34	3051	17.92	17.91	0	0.00	0.00	259111	752.53	751.25		
51	Bajaj Finance Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
52	Cholamandalam Investment & Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
53	Fullerton India Credit Company	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
54	Hinduja Leyland Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
55	India Infoline Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
56	Indostar Capital Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
57	L & T Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
58	Lending Kart	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
59	Magma Fincorp	7	0.03	0.03	61	1.52	1.52	15	1.02	1.02	83	2.57	2.57		
60	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
61	Neogrowth credit	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
62	Shriram Transport Finance Co.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
63	Tata Motors Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	Non Banking Financial Companies	7	0.03	0.03	61	1.52	1.52	15	1.02	1.02	83	2.57	2.57		
64	ESAF Small Finance Bank	513	1.49	1.49	12	0.12	0.12	0	0.00	0.00	525	1.61	1.61		
65	Jana Small Finance Bank Limited	0	0.00	0.00	74	1.50	1.50	0	0.00	0.00	74	1.50	1.50		
66	Ujivan Small Finance Bank	11729	39.19	39.19	3223	24.26	24.26	0	0.00	0.00	14952	63.45	63.45		
67	Utkarsh Small Finance Bank	478	1.79	1.77	0	0.00	0.00	0	0.00	0.00	478	1.79	1.77		
	Small Finance Banks	12720	42.47	42.45	3309	25.88	25.88	0	0.00	0.00	16029	68.35	68.33		
68	Bangiya Gramin Vikash Bank (PNB)	234	0.78	0.70	693	13.29	11.49	17	1.20	0.74	944	15.27	12.93		
69	Paschim Banga Gramin Bank (UCO)	1392	4.39	4.39	3169	90.24	90.24	353	26.52	26.52	4914	121.15	121.15		
70	Uttarabanga Kshetriya Gramin Bank (CBI)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00		
	Regional Rural Banks	1626	5.17	5.09	3862	103.53	101.73	370	27.72	27.26	5858	136.42	134.08		
	Grand Total	602861	1480.36	1468.55	140414	1729.3	1608.41	6747	517.07	449.32	750022	3726.73	3526.28		

District wise performance in MUDRA loan as on 30.06.2021

[Amount Rs. in Crore]

Sr. No	District	Shishu			Kishore			Tarun			Total		
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Alipurduar	13568	34.87	34.87	2706	28.28	27.38	45	3.89	3.8	16319	67.04	66.06
2	Bankura	8272	18.16	17.51	2018	31.23	25.61	255	20.19	16.95	10545	69.58	60.07
3	Bardhaman	30434	91.65	90.44	9660	134.39	125.27	476	36.07	30.14	40570	262.11	245.86
4	Birbhum	22247	66.16	65.22	9770	133.05	124.84	276	20.57	18.16	32293	219.78	208.22
5	Cooch Behar	10630	11.94	11.88	3431	40.41	39.54	150	9.54	9.02	14211	61.89	60.44
6	Dakshin Dinajpur	17926	48.12	48.01	2285	24.29	22.55	82	6.28	5.55	20293	78.68	76.12
7	Darjiling	15808	39.37	39.3	5921	68.08	66.16	323	24.01	21.61	22052	131.46	127.07
8	Howrah	51452	127.65	126.97	9960	131.35	122.59	329	26.99	21.74	61741	285.99	271.31
9	Hugli	29316	78.12	77.31	6830	93.82	87.42	481	35.09	30.79	36627	207.03	195.52
10	Jalpaiguri	28488	60.49	60.41	4122	44.07	40.16	263	18.15	15.38	32873	122.71	115.95
11	Jhargram	4583	12.62	12.57	314	5.15	4.83	43	3.39	3.24	4940	21.17	20.64
12	Kalimpong	62	0.22	0.22	227	2.48	2.48	6	0.48	0.44	295	3.18	3.14
13	Kolkata	19825	44.02	43.34	6965	96.91	85.79	719	57.25	47.97	27509	198.19	177.1
14	Maldah	33563	82.77	82.55	5104	59.11	56.57	197	13.81	12.91	38864	155.69	152.03
15	Murshidabad	68648	182.18	181.96	15929	149.51	142.27	305	22.51	19.27	84882	354.2	343.5
16	Nadia	53913	129.83	129.33	9591	122.26	115.69	498	39.49	36.63	64002	291.59	281.65
17	North 24 Parganas	51457	116.25	114.82	14564	175.11	155.15	626	46.75	37.13	66647	338.12	307.1
18	Other	6840	19.25	19.25	1988	14.88	14.88	72	4.8	4.8	8900	38.93	38.93
19	Paschim Medinipur	18436	48.78	47.67	5449	77.84	69.85	387	31.48	28.39	24272	158.1	145.91
20	Purba Bardhaman	15997	32.65	32.6	1861	26.28	24.87	217	16.87	16.24	18075	75.8	73.71
21	Purba Medinipur	32974	92.19	92.02	7507	100.64	95.89	349	28.52	24.59	40830	221.35	212.51
22	Puruliya	9410	25.92	23.47	1853	25.23	21.72	144	11.44	10.39	11407	62.59	55.57
23	South 24 Parganas	39820	81.04	80.75	9774	112.18	105.39	338	27.02	22.64	49932	220.23	208.78
24	Uttar Dinajpur	19192	36.1	36.05	2585	32.69	31.52	166	12.45	11.54	21943	81.25	79.11
	Total	602861	1480.36	1468.55	140414	1729.30	1608.41	6747	517.07	449.32	750022	3726.73	3526.28

❖ **STAND-UP INDIA (SUI)**

SUI Loans have been extended to 10806 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1330.45 Crore as on 30.06.2021. The addition of 1813 nos of beneficiaries in the current fiscal against a base of 7993 loanees (as on 30-06-2020) is a positive development and the banks should carry forward the momentum. **Cumulative position under SUI are furnished below.**

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.19	1806	4213	6019	238.52	905.44	1143.96
30.06.19	1985	5231	7216	319.53	898.73	1218.26
31.03.20	2966	4643	7609	388.60	713.32	1101.91
30.06.20	3096	4897	7993	374.14	749.81	1123.95
31.03.21	3965	6036	10001	442.83	852.72	1295.55
30.06.21	3033	6754	10806	431.01	899.44	1330.45

STAND UP INDIA PROGRESS REPORT AS ON 30.06.2021

(Amount in Crore)

S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	257	624	296	920	63.50	27.10	90.60
2	Bank of India	382	284	1168	1487	2655	150.01	277.26	427.27
3	Bank of Maharashtra	43	30	10	38	48	1.10	5.70	6.80
4	Canara Bank	415	180	270	299	569	41.62	55.01	96.63
5	Central Bank of India	318	36	21	50	71	3.1	6.86	9.96
6	Indian Bank	602	400	100	330	430	14.02	56.21	70.23
7	Indian Overseas Bank	153	55	19	91	110	1.59	8.81	10.40
8	Punjab National Bank	1230	765	1230	1298	2528	98.72	151.54	250.26
9	Punjab & Sind Bank	41	17	50	19	69	2.01	1.50	3.51
10	State Bank of India	1359	450	266	806	1072	21.21	88.21	109.42
11	UCO Bank	381	164	89	347	436	11.84	65.07	76.91
12	Union Bank of India	289	82	18	227	245	1.76	20.10	21.86
Total PSU		5511	2720	3865	5288	9153	410.48	763.37	1173.85
13	Axis Bank	306	0	0	0	0	0.00	0.00	0.00
14	Au Small finance Bank	1	0	0	0	0	0.00	0.00	0.00
15	Bandhan Bank	463	0	0	0	0	0.00	0.00	0.00
16	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
18	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
19	ESAF SF Bank	4	0	0	0	0	0.00	0.00	0.00
20	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
21	HDFC Bank	232	95	8	206	214	0.50	16.33	16.83
22	ICICI Bank	243	43	0	46	46	0.00	10.34	10.34
23	IDBI Bank	96	38	65	6	71	8.68	0.30	8.98
24	IDFC First Bank	21	0	0	0	0	0.00	0.00	0.00
25	Indusind Bank	83	75	54	481	535	5.57	55.07	60.64
26	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
27	Karnataka Bank Ltd.	20	20	36	696	732	1.10	48.45	49.55
28	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
29	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
30	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
31	Ratnakar Bank Ltd	17	0	0	0	0	0.00	0.00	0.00
32	South Indian Bank Ltd.	15	0	0	0	0	0.00	0.00	0.00
33	SIDBI	1	0	0	0	0	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	76	0	0	0	0	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	3	0	0	0	0	0.00	0.00	0.00
37	YES Bank	26	0	0	0	0	0.00	0.00	0.00
Total PVT		1744	271	163	1435	1598	15.85	130.49	146.34
38	BGVB (PNB)	587	35	17	26	43	1.38	3.4	4.78
39	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
40	UBKGB (CB)	142	7	7	5	12	3.30	2.18	5.48
Total RRB		959	42	24	31	55	4.68	5.58	10.26
41	WB State Co-Op Bank Ltd.	364	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		375	0	0	0	0	0.00	0.00	0.00
Grand Total		8589	3033	4052	6754	10806	431.01	899.44	1330.45

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 Sul 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 3 (three) three financial years and during April-June,2020 quarter in the corresponding financial years are given hereunder:

(Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.19	11886	368.69	1912	66.90	2238	72.93
30.06.19	1551	48.21	267	10.64	258	10.60
31.03.20	15124	516.39	2280	91.00	2135	83.48
30.06.20	788	30.69	195	7.49	292	12.37
31.03.21	12303	419.91	1846	67.74	2045	74.04
30.06.21	1201	45.33	316	11.16	256	10.92

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

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

Bank wise performance of PMEGP loan from 01.04.2021 to 30.06.2021 is annexed below:

Bank wise PMEGP performance during Quarter end June 2021														
													(Amount in Cr)	
Sr.No.	Bank	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		App. Pending		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Bank of Baroda	108	3.21	43	1.34	21	0.74	26	0.84	24	0.71	74	2.24	
2	Bank of India	37	1.20	4	0.28	2	0.10	5	0.23	4	0.11	31	0.92	
3	Bank of Maharashtra	108	3.65	33	0.99	15	0.53	21	0.58	1	0.09	75	2.61	
4	Canara Bank	4	0.11	0	0.00	0	0.00	2	0.10	0	0.00	4	0.11	
5	Central Bank of India	71	3.55	30	1.24	17	1.11	18	1.20	54	2.56	6	0.20	
6	Indian Bank	53	1.59	13	0.48	10	0.37	18	0.62	15	0.50	31	0.79	
7	Indian Overseas Bank	20	0.61	8	0.41	5	0.20	4	0.13	3	0.09	16	0.49	
8	Punjab & Sind Bank	18	0.53	4	0.13	2	0.11	3	0.15	4	0.15	11	0.23	
9	Punjab National Bank	221	8.46	59	1.67	25	0.78	36	1.18	19	0.77	168	6.61	
10	State Bank of India	152	5.20	25	0.77	8	0.31	12	0.39	98	3.37	53	1.81	
11	UCO Bank	29	0.80	17	0.22	14	0.20	17	0.30	4	0.07	23	0.70	
12	Union Bank of India	17	0.47	13	0.28	9	0.19	8	0.17	0	0.00	14	0.33	
Total PSU		838	29.39	249	7.81	128	4.64	170	5.90	226	8.42	506	17.04	
13	Axis Bank	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05	
14	Bandhan Bank	3	0.17	0	0.00	0	0.00	0	0.00	0	0.00	3	0.17	
15	Federal Bank	1	0.09	0	0.00	0	0.00	0	0.00	0	0.00	1	0.09	
16	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
17	ICICI Bank	7	0.59	2	0.18	4	0.30	4	0.30	0	0.00	6	0.50	
18	IDBI Bank Limited	89	7.05	18	1.45	26	2.22	37	3.18	0	0.00	89	7.05	
19	Karnataka Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
Total PVT		101	7.95	20	1.63	30	2.52	41	3.48	0	0.00	100	7.87	
20	BGVV (PNB)	46	1.16	13	0.50	4	0.17	6	0.19	16	0.44	20	0.41	
21	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
22	UBKGB (CBI)	109	2.23	10	0.45	3	0.05	11	0.29	2	0.03	99	1.91	
Total RRB		155	3.39	23	0.94	7	0.22	17	0.48	18	0.47	119	2.32	
22	WB State Co-Op Bank	107	4.60	24	0.78	26	0.98	28	1.06	5	0.17	98	4.33	
Co-Op Banks Total		107	4.60	24	0.78	26	0.98	28	1.06	5	0.17	98	4.33	
Grand Total		1201	45.33	316	11.16	191	8.37	256	10.92	249	9.06	823	31.55	

District wise Performance of PMEGP during Quarter end June 2021

(Amount in Cr)

Sr. No.	District	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		App. Pending	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	66	2.06	12	0.45	5	0.17	11	0.43	21	0.65	36	1.10
2	Bankura	15	0.40	4	0.22	0	0.00	1	0.01	12	0.31	3	0.10
3	Baddhawan	18	0.43	16	0.27	12	0.31	19	0.44	9	0.18	7	0.22
4	Birbhum	15	0.55	17	0.51	10	0.40	11	0.34	5	0.26	6	0.18
5	Coochbehar	15	0.49	12	0.32	2	0.05	4	0.14	4	0.16	10	0.27
6	Darjeeling	24	0.75	5	0.24	4	0.07	11	0.24	6	0.14	18	0.61
7	Hooghly	76	1.47	9	0.25	3	0.03	5	0.14	18	0.42	36	0.89
8	Howrah	44	1.32	6	0.08	0	0.00	7	0.24	9	0.63	26	0.65
9	Jalpaiguri	144	3.04	20	0.54	5	0.10	6	0.14	18	1.05	88	1.54
10	Jhargram	4	0.19	1	0.04	0	0.00	0	0.00	1	0.02	3	0.18
11	Kalimpong	7	0.16	3	0.09	0	0.00	0	0.00	1	0.03	3	0.07
12	Kolkata	0	0.00	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00
13	Maldag	67	2.08	6	0.19	4	0.16	6	0.19	17	0.74	31	1.04
14	Medinipur East	290	15.05	67	3.19	72	4.17	81	5.21	47	1.68	204	11.46
15	Murshidabad	90	3.52	45	1.11	18	0.77	22	0.94	16	0.76	36	1.20
16	Nadia	25	1.68	2	0.07	2	0.09	6	0.20	8	0.60	17	1.01
17	North Dinajpur	2	0.05	2	0.05	1	0.03	1	0.02	0	0.00	2	0.05
18	North 24 Pgs	130	4.74	37	1.19	22	0.86	27	0.94	17	0.38	76	2.57
19	Paschim Burdwan	2	0.13	1	0.04	0	0.00	1	0.09	0	0.00	2	0.12
20	Paschim Medinipur	75	2.59	6	0.24	7	0.25	9	0.29	17	0.52	46	1.77
21	Purulia	7	0.96	3	0.05	3	0.08	1	0.05	0	0.00	6	0.15
22	Sounth Dinajpur	20	0.80	4	0.22	1	0.03	5	0.27	8	0.26	8	0.42
23	South 24 pgs	65	2.85	38	1.34	20	0.73	21	0.61	15	0.27	31	1.35
Total		1201	45.33	316	11.16	191	8.37	256	10.92	249	9.06	823	31.55

❖ SVSKP loans

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

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

Comparison of SVSKP loans during the last 3 (three) financial years:

(Amount in Crore)

During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.2019	100684	44305	1200.01	41575	327.60	8119	62.19
30.06.2019	8997	3623	97.62	0	0.00	0	0.00
31.03.2020	32607	17180	467.59	19885	150.03	5110	37.05
30.06.2020	23	145	4.26	1904	19.76	16	0.24
31.03.2021	23	145	4.26	7986	73.29	749	5.87
30.06.2021	0	0	0.00	0	0.00	0	0.00

In current financial year, no application sponsored by department to member banks till June quarter.

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 upto 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. 90000/- 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.

AGENDA- 12

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 11.88 % as of June, 2021 in the State of West Bengal. Amount Rs. 56260.52 Crore as on June, 2021 in comparison to Rs. 57139.82 Crore as on June, 2020.

NPA Position for last 5 (Five) years of West Bengal is furnished here under:

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
March,2017	367642.87	55049.25	14.97
June, 2017	383696.77	57080.19	14.88
March,2018	415115.06	64105.19	15.44
June, 2018	409481.30	64105.19	15.44
March,2019	427666.36	54012.04	12.63
June, 2019	438551.19	52240.37	11.91
March,2020	465133.58	57301.61	12.32
June, 2020	461779.35	57139.82	12.37
March,2021	480724.18	65074.00	13.54
June, 2021	473428.96	56260.52	11.88

NPA level has been decreased from June, 2020 to June, 2021 by Rs. 879.3 crore. NPA witnessed in past which reached as high as 15.44% in March 2018. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

During various forum of SLBC 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. Authorities are requested to kindly address this issue which will further improve the recovery position.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2021 stood at 62.83%, 51.30% and 59.61% respectively.

Recovery Status of PRISEC loans as on 30.06.2021:

(Amt. Rs. in crore)

Sector	June, 2020			June, 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12526	6465	52	14994	9420.58	62
MSME	11126	5781	52	14005	7185	51
OPS	3244	1695	52	4527	2698	59
Total Prisec	26896	13942	52	33525	19304	57
NPS	37772	19320	51	33508	17665	53
Total	64668	33262	51	67034	36970	55

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 30.06.2021

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	1216.00	103.00	5323.72	391.00	3745.00	203.00	10284.72	697.00	13052.00	115.00	23336.72	812.00
2	Bank of India	2184.23	364.53	4254.86	966.08	1769.39	68.65	8208.48	1399.26	9280.11	1801.39	17488.59	3200.65
3	Bank of Maharashtra	100.28	2.63	659.36	286.00	229.87	0.45	989.51	289.08	1425.23	174.00	2414.74	463.08
4	Canara Bank	1347.02	102.00	3832.09	891.00	992.55	57.50	6171.66	1050.50	9681.53	2569.00	15853.19	3619.50
5	Central Bank of India	1446.93	153.00	3163.49	365.00	1990.37	36.60	6600.79	554.60	1947.60	1792.00	8548.39	2346.60
6	Indian Bank	4001.53	152.00	8602.56	979.00	3031.50	0.05	15635.59	1131.05	13853.41	3086.00	29489.00	4217.05
7	Indian Overseas Bank	461.88	282.12	1332.67	534.14	589.64	4.17	2384.19	820.43	3934.15	2379.29	6318.34	3199.72
8	Punjab National Bank	9035.37	2129.43	13536.77	3918.20	4130.41	245.20	26702.55	6292.83	26278.90	9001.23	52981.45	15294.06
9	Punjab & Sind Bank	140.00	1.92	688.05	129.84	284.81	21.97	1112.86	153.73	2700.97	59.71	3813.83	213.44
10	State Bank of India	5268.00	516.35	7057.08	309.00	11134.23	59.93	23459.31	885.28	53130.04	4016.44	76589.35	4901.72
11	UCO Bank	1992.48	305.34	3249.32	801.06	1275.28	193.42	6517.08	1299.82	8103.78	213.92	14620.86	1513.74
12	Union Bank of India	1372.52	371.58	4168.51	1625.00	1458.09	48.16	6999.12	2044.74	17888.31	0.00	24887.43	2044.74
Total PSU		28566.24	4483.90	55868.48	11195.32	30631.14	939.10	115065.86	16618.32	161276.03	25207.98	276341.89	41826.30
13	Axis Bank	2040.46	9.14	4991.97	575.87	397.56	106.65	7429.99	691.66	19034.59	821.65	26464.58	1513.31
14	Au Small finance Bank	0.00	0.00	0.18	0.00	0.00	0.00	0.18	0.00	0.00	0.00	0.18	0.00
15	Bandhan Bank	9918.19	1767.43	15220.20	1442.29	215.32	19.85	25353.71	3229.57	1046.02	88.30	26399.73	3317.87
16	Catholic Syrian Bank Ltd.	0.00	0.00	25.60	0.00	0.00	0.00	25.60	0.00	0.00	0.00	25.60	0.00
17	City Union Bank Ltd.	0.00	0.00	109.81	0.00	0.00	0.00	109.81	0.00	0.00	0.00	109.81	0.00
18	Dhanlaxmi Bank Ltd.	0.00	0.00	9.12	3.44	2.41	0.38	11.53	3.82	134.03	0.00	145.56	3.82
19	ESAF SF Bank	9.58	1.38	21.24	5.73	15.34	0.98	46.16	8.09	0.57	0.00	46.73	8.09
20	Federal Bank	308.33	10.24	510.71	2.89	78.53	3.41	897.57	16.54	2395.71	30.90	3293.28	47.44
21	HDFC Bank	939.62	86.91	3840.22	29.60	1066.68	84.84	5846.52	201.35	24446.15	811.91	30292.67	1013.26
22	ICICI Bank	900.26	114.43	6331.48	278.50	983.92	39.83	8215.66	432.76	22609.25	1412.84	30824.91	1845.60
23	IDBI Bank	401.84	57.96	1500.79	293.35	2149.09	34.09	4051.72	385.40	2990.17	245.44	7041.89	630.84
24	IDFC First Bank	85.00	0.00	524.21	0.00	42.01	0.00	651.22	0.00	3037.00	0.00	3688.22	0.00
25	Indusind Bank	1930.04	19.80	3419.16	40.00	1.09	0.00	5350.29	59.80	6440.28	16.53	11790.57	76.33
26	Jana Small Finance Bank	101.92	17.86	81.67	11.32	432.73	59.35	616.32	88.53	151.67	21.60	767.99	110.13
27	Karnataka Bank Ltd.	156.20	11.96	465.85	103.37	372.47	103.37	994.52	218.70	459.97	128.58	1454.49	347.28
28	Karur Vysya Bank	10.77	8.52	319.09	0.00	26.31	0.00	356.17	8.52	683.27	0.00	1039.44	8.52
29	Kotak Mahindra Bank	528.84	29.93	2720.28	36.19	5.54	0.00	3254.66	66.12	2711.34	138.49	5966.00	204.61
30	Lakshmi Vilas Bank (DBS)	0.30	0.03	0.08	0.00	8.31	0.81	8.69	0.84	613.71	322.79	622.40	323.63
31	Ratnakar Bank Ltd	820.32	13.00	153.15	1.00	128.96	0	1102.43	14.00	2495.05	548.00	3597.48	562.00
32	South Indian Bank Ltd.	0.00	0.00	656.17	0.00	14.56	0.00	670.73	0.00	541.18	0.00	1211.91	0.00
33	SIDBI	0.00	0.00	110.11	0.00	0.00	0.00	110.11	0.00	0.00	0.00	110.11	0.00
34	Tamilnad Mercantile Bank	0.00	0.00	50.86	0.00	0.56	0.00	51.42	0.00	125.59	0.00	177.01	0.00
35	Ujjivan Small Finance Bank	488.91	49.50	36.44	0.76	720.98	40.20	1246.33	90.46	622.33	27.20	1868.66	117.66
36	Utkarsh Small Finance Bank	23.68	0.92	0.00	0.00	23.10	0.82	46.78	1.74	10.35	0.00	57.13	1.74
37	YES Bank	179.01	44.00	3467.48	95.00	3.67	0.00	3650.16	139.00	1603.84	550.00	5254.00	689.00
Total PVT		18843.27	2243.01	44565.87	2919.31	6689.14	494.58	70098.28	5656.90	92152.07	5164.23	162250.35	10821.13
38	BGVB (PNB)	4211.38	278.80	1923.81	777.12	392.98	70.79	6528.17	1126.71	369.68	54.33	6897.85	1181.04
39	PBGB (UCO)	1539.01	195.80	1204.67	243.08	189.04	18.57	2932.72	457.45	179.86	26.35	3112.58	483.80
40	UBKGB (CBI)	1657.64	120.30	202.48	70	117.83	3.93	1977.95	194.23	424.16	18.28	2402.11	212.51
Total RRB		7408.03	594.90	3330.96	1090.20	699.85	93.29	11438.84	1778.39	973.70	98.96	12412.54	1877.35
41	WB State Co-Op Bank Ltd.	5675.19	824.29	640.87	97.21	1658.54	145.17	7974.60	1066.67	13161.08	448.45	21135.68	1515.12
42	WBSCARD Bank Ltd.	1003.35	187.08	92.38	33.54	192.77	0.00	1288.50	220.62	0.00	0.00	1288.50	220.62
Total Co-Optv		6678.54	1011.37	733.25	130.75	1851.31	145.17	9263.10	1287.29	13161.08	448.45	22424.18	1735.74
Grand Total		61496.08	8333.18	104498.56	15335.58	39871.44	1672.14	205866.08	25340.90	267562.88	30919.62	473428.96	56260.52

Sector wise NPA Position as on 30.06.2021

(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	140.00	5.00	3636.00	61.00	18.00	3.00	473.00	23.00	22.00	0.30	16.00	1.00	146.10	22.00	397.00	30.00	90.60	10.00
2	Bank of India	124.49	6.87	2520.90	82.53	35.37	7.52	55.37	7.21	293.70	0.84	34.13	1.68	835.72	129.00	1170.00	115.00	427.27	10.05
3	Bank of Maharashtra	12.11	0.19	264.08	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.34	2.63	57.40	5.74	6.80	0.00
4	Canara Bank	168.57	7.66	1796.71	85.40	0.00	0.00	0.00	0.00	127.10	1.19	0.00	1.12	342.01	38.10	0.00	0.00	96.63	0.00
5	Central Bank of India	128.75	5.54	1108.59	31.10	58.62	10.20	145.70	13.60	635.60	4.59	139.00	0.55	446.25	53.10	110.90	6.00	9.96	2.27
6	Indian Bank	210.46	12.00	4273.36	54.30	78.60	11.20	18.02	3.20	586.70	24.10	4.52	1.61	785.26	149.00	452.00	252.00	70.23	6.12
7	Indian Overseas Bank	23.58	0.37	495.53	2.54	4.95	0.43	11.06	0.45	25.20	0.09	3.88	0.00	39.17	7.24	84.42	3.42	10.40	0.69
8	Punjab National Bank	426.04	45.54	6239.64	335.46	178.21	29.71	118.22	53.17	1898.18	81.29	5.54	0.03	4173.00	762.66	3072.59	631.21	250.26	18.96
9	Punjab & Sind Bank	8.10	1.60	327.83	21.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	3.51	0.00
10	State Bank of India	906.75	14.99	24127.80	62.00	34.25	3.56	0.00	0.00	967.65	14.29	3.12	0.87	1660.00	273.20	1082.00	216.00	109.42	4.15
11	UCO Bank	62.59	7.85	1697.37	68.10	19.67	6.87	39.55	14.50	422.60	1.65	17.69	0.23	323.73	61.70	21.40	1.14	76.91	3.60
12	Union Bank of India	145.55	0.00	1385.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	370.69	0.00	0.00	0.00	21.86	0.00
	Total PSU	2356.99	107.61	47873.54	804.10	427.67	72.49	860.92	115.13	4978.73	128.34	223.88	7.09	9179.31	1498.63	6447.71	1260.51	1173.85	55.84
13	Axis Bank	73.38	1.90	323.99	4.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.31	0.00	0.00	0.00	0.00
14	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	0.00	0.00	0.00	0.00
15	Bandhan Bank	0.00	0.00	213.20	19.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12052.99	82.90	0.00	0.00
16	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
17	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
18	Dhanlaxmi Bank Ltd.	0.00	0.00	3.44	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	ESAF SF Bank	0.00	0.00	0.12	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.23	6.24	0.00	0.00
20	Federal Bank	57.30	0.03	243.87	4.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51.49	6.63	6.86	0.87	0.00	0.00
21	HDFC Bank	57.96	1.06	1558.97	10.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	397.50	86.20	522.00	88.00	16.83	0.47
22	ICICI Bank	21.71	0.16	5952.55	39.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105.91	12.39	0.00	0.00	10.34	0.00
23	IDBI Bank	19.85	0.48	2990.55	33.61	5.51	0.60	0.00	2.43	0.00	0.14	0.00	0.00	127.58	26.68	61.23	6.33	8.98	1.03
24	IDFC First Bank	0.00	0.00	42.00	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
25	Indusind Bank	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.64	0.00
26	Jana Small Finance Bank	0.00	0.00	15.44	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Karnataka Bank Ltd.	1.05	0.07	163.19	4.80	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.95	1.22	49.55	1.16
28	Karur Vysya Bank	0.07	0.00	58.64	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
29	Kotak Mahindra Bank	0.00	0.00	3.49	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	Lakshmi Vilas Bank (DBS)	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Ratnakar Bank Ltd	0.25	0.00	8.69	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	South Indian Bank Ltd.	1.20	0.00	31.94	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
33	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
34	Tamilnad Mercantile Bank	0.05	0.00	1.33	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
35	Ujjivan Small Finance Bank	0.00	0.00	251.54	6.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1409.00	263.00	0.00	0.00
36	Utkarsh Small Finance Bank	0.00	0.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.68	0.05	0.00	0.00
37	YES Bank	0.00	0.00	3.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
	Total PVT	232.82	3.70	11867.62	125.31	5.52	0.01	0.60	0.00	2.43	0.00	0.14	0.00	683.48	133.21	14081.94	448.61	146.34	2.66
38	BGVB (PNB)	3.16	0.78	417.38	19.57	81.83	44.11	183.02	119.03	3010.00	77.37	15.75	0.01	652.40	123.12	790.81	109.02	4.78	0.46
39	PBGB (UCO)	5.76	1.25	187.01	14.61	0.01	0.00	90.03	24.39	1572.00	96.96	7.64	0.68	527.56	112.71	1022.10	199.97	0.00	0.00
40	UBKGB (CBI)	1.43	0.44	116.40	3.49	9.98	2.48	39	13.40	525.19	5.95	398.79	7.09	736.01	87.54	603.19	62.60	5.48	0.11
	Total RRB	10.35	2.47	720.79	37.67	91.82	46.59	312.05	156.82	5107.19	180.28	422.18	7.78	1915.97	323.37	2416.10	371.59	10.26	0.57
41	WB State Co-Op Bank Ltd.	0.46	0.00	948.67	0.00	0.00	0.00	79.20	7.25	1304.29	26.55	0.00	0.00	4847.22	355.62	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	192.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Co-Optv	0.46	0.00	1141.44	0.00	0.00	0.00	79.20	7.25	1304.29	26.55	0.00	0.00	4847.22	355.62	0.00	0.00	0.00	0.00
	Grand Total	2600.62	113.78	61603.39	967.08	525.01	119.09	1252.77	279.20	11392.64	335.17	646.20	14.87	16625.98	2310.83	22945.75	2080.71	1330.45	59.07

Sector wise Recovery performance as on 30.06.2021

(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	70.00	51.00	72.86	145.00	77.00	53.10	32.00	17.00	53.13	247.00	145.00	58.70	127.00	33.00	25.98	374.00	178.00	47.59
2	Bank of India	112.00	63.85	57.01	167.00	92.05	55.12	76.00	42.55	55.99	355.00	198.45	55.90	239.00	129.90	54.35	594.00	328.35	55.28
3	Bank of Maharashtra	2.63	0.00	0.00	286.00	2.40	0.84	0.45	0.00	0.00	289.08	2.40	0.83	174.00	0.00	0.00	463.08	2.40	0.52
4	Canara Bank	102.00	5.35	5.25	891.00	22.48	2.52	57.50	3.87	6.73	1050.50	31.70	3.02	2569.00	46.45	1.81	3619.50	78.15	2.16
5	Central Bank of India	153.60	20.08	13.07	364.75	37.20	10.20	36.60	2.40	6.56	554.95	59.68	10.75	1791.20	111.25	6.21	2346.15	170.93	7.29
6	Indian Bank	2137.12	1625.89	76.08	2535.78	1658.97	65.42	925.71	611.05	66.01	5598.61	3895.91	69.59	7925.45	5458.11	68.87	13524.06	9354.02	69.17
7	Indian Overseas Bank	276.53	1.42	0.51	516.33	2.90	0.56	3.76	0.71	18.88	796.62	5.03	0.63	2498.59	81.21	3.25	3295.21	86.24	2.62
8	Punjab National Bank	2160.27	1202.89	55.68	2426.59	1591.81	65.60	897.33	605.47	67.47	5484.19	3400.17	62.00	6979.12	4645.89	66.57	12463.31	8046.06	64.56
9	Punjab & Sind Bank	20.00	0.84	4.20	412.12	48.22	11.70	324.00	51.70	15.96	756.12	100.76	13.33	98.00	19.00	19.39	854.12	119.76	14.02
10	State Bank of India	1149.96	821.01	71.39	1982.12	1396.69	70.46	550.71	380.77	69.14	3682.79	2598.47	70.56	6541.25	4711.56	72.03	10224.04	7310.03	71.50
11	UCO Bank	305.34	58.01	19.00	801.06	169.82	21.20	193.42	51.06	26.40	1299.82	278.89	21.46	213.92	57.76	27.00	1513.74	336.65	22.24
12	Union Bank of India	220.20	1.24	0.56	312.75	15.16	4.85	25.00	6.12	24.48	557.95	22.52	4.04	1276.00	16.12	1.26	1833.95	38.64	2.11
	Total PSU	6709.65	3851.58	57.40	10840.50	5114.70	47.18	3122.48	1772.70	56.77	20672.63	10738.98	51.95	30432.53	15310.25	50.31	51105.16	26049.23	50.97
13	Axis Bank	1101.00	907.97	82.47	572.66	451.62	78.86	5.80	3.62	62.41	1679.46	1363.21	81.17	0.00	0.00	#DIV/0!	1679.46	1363.21	81.17
14	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!
15	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!
16	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!
17	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!
18	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
19	ESAF SF Bank	0.95	0.77	81.05	2.66	1.94	72.93	2.17	2.04	94.01	5.78	4.75	82.18	0.07	0.07	100.00	5.85	4.82	82.39
20	Federal 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	HDFC Bank	134.21	78.11	58.20	101.57	99.00	97.47	122.28	67.07	54.85	358.06	244.18	68.20	947.37	869.17	91.75	1305.42	1113.35	85.29
22	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	IDBI Bank	58.72	31.66	53.92	55.96	42.75	76.39	81.41	75.83	93.15	196.09	150.24	76.62	465.50	218.09	46.85	661.59	368.33	55.67
24	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!
25	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!
26	Jana Small Finance Bank	15.30	12.38	80.92	7.34	7.34	100.00	70.15	60.87	86.77	92.79	80.59	86.85	12.07	12.07	100.00	104.86	92.66	88.37
27	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	133.04	0.64	0.48	3.03	0.08	2.64	136.07	0.72	0.53	2.89	0.24	8.30	138.96	0.96	0.69
28	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!
29	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!
30	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!
31	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!
32	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!
33	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!
34	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!
35	Ujivan Small Finance Bank	115.03	88.73	77.14	1.53	1.33	86.93	146.95	133.64	90.94	263.51	223.70	84.89	76.71	61.42	80.07	340.22	285.12	83.80
36	Utkarsh Small Finance Bank	6.63	6.46	97.44	0	0	#DIV/0!	5.29	5.15	97.35	11.92	11.61	97.40	3.31	3.13	94.56	15.23	14.74	96.78
37	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
	Total PVT	1431.84	1126.08	78.65	874.76	604.62	69.12	437.08	348.30	79.69	2743.68	2079.00	75.77	1507.92	1164.19	77.21	4251.59	3243.19	76.28
38	BGVB (PNB)	311.71	222.11	71.26	619.08	228.35	36.89	97.17	87.27	89.81	1027.96	537.73	52.31	352.19	306.63	87.06	1380.15	844.36	61.18
39	PBGB (UCO)	1161.84	974.30	83.86	1339.07	1052.17	78.57	180.31	95.09	52.74	2681.22	2121.56	79.13	285.68	186.06	65.13	2966.90	2307.62	77.78
40	UBKGB (CBI)	369.04	228.52	61.92	8.13	4.28	52.64	11.97	10.93	91.31	389.14	243.73	62.63	92.48	75.73	81.89	481.62	319.46	66.33
	Total RRB	1842.59	1424.93	77.33	1966.28	1284.80	65.34	289.45	193.29	66.78	4098.32	2903.02	70.83	730.35	568.42	77.83	4828.67	3471.44	71.89
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.	472.85	10.15	2.15	56.87	0.40	0.70	153.13	0.76	0.50	682.85	11.31	1.66	0.00	0.00	#DIV/0!	682.85	11.31	1.66
	Total Co-Optv	5009.83	3017.99	60.24	323.41	180.83	55.91	677.99	384.34	56.69	6011.23	3583.16	59.61	837.32	622.92	74.39	6848.55	4206.08	61.42
	Grand Total	14993.91	9420.58	62.83	14004.95	7184.95	51.30	4527.00	2698.63	59.61	33525.86	19304.16	57.58	33508.12	17665.78	52.72	67033.97	36969.94	55.15

STATUS OF PDR CASES AS ON 30.06.2021:

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 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 30.06.2021 there are 5383 PDR cases pending amounting Rs. 454.58 Crore and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2018	13695	169.27	4937	34.48
30.06.2018	14840	189.56	4959	34.84
31.03.2019	14429	226.57	4921	47.96
30.06.2019	8412	175.10	2071	27.78
31.03.2020	8101	379.57	2134	29.17
30.06.2020	7312	382.32	2052	28.00
31.03.2021	9176	491.33	2186	31.18
30.06.2021	7222	465.47	2044	26.80

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2021									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2021		Cases filed from 01.04.2021 to 30.06.2021		Cases Settled from 01.04.2021 to 30.06.2021		Pending cases as on 30.06.2021	
		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	1	0.02	0	0.00	0	0.00	1	0.02
8	Punjab National Bank	2072	31.78	0	0.00	2035	15.73	37	16.05
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	320	2.28	0	0.00	0	0.00	320	2.28
11	UCO Bank	99	3.07	0	0.00	0	0.00	99	3.07
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4805	144.13	0	0.00	2035	15.73	2770	128.40
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	1053	47.47	0	0.00	3	0.06	1050	47.41
39	PBGB (UCO)	452	3.91	189	3.03	0	0.00	641	6.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1505	51.38	189	3.03	3	0.06	1691	54.35
41	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	922	271.83
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	16	12.88	6	11.01	922	271.83
Grand Total		7222	465.47	205	15.91	2044	26.80	5383	454.58

Recovery under SARFAESI Act, 2002

During 146th SLBC meeting and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. 21 banks have sent the details of 2394 such pending cases which is being shared by SLBC with GoWB. Authorities are requested kindly to 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 2394 loan accounts as reported as on June 2021. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.06.2021						
Sr. No.	District	Pending below 60 days	Above 60 day below 6 months	6 months to 1 year	1 year and above	Total pending
1	Alipurduar	0	2	0	0	2
2	Bankura	0	4	17	8	29
3	Birbhum	0	0	25	29	54
4	Coochbehar	1	2	7	38	48
5	Dakshin Dinajpur	0	2	11	46	59
6	Darjeeling	0	4	12	24	40
7	Hooghly	3	105	35	67	210
8	Howrah	3	17	78	126	224
9	Jalpaiguri	0	1	3	23	27
10	Jhargram	0	0	2	1	3
11	Kalimpong	1	0	0	0	1
12	Kolkata	9	0	367	50	426
13	Malda	0	14	16	34	64
14	Murshidabad	9	8	19	76	112
15	Nadia	1	12	4	39	56
16	Paschim Burdwan	6	10	39	33	88
17	Purba Burdwan	13	9	10	47	79
18	Paschim Medinipur	1	44	11	34	90
19	Purba Medinipur	0	21	28	19	68
20	Purulia	2	3	9	8	22
21	Uttar Dinajpur	0	11	3	28	42
22	24 Pgs. (N)	19	34	62	122	237
23	24 Pgs. (S)	13	38	39	323	413
Total		81	341	797	1175	2394

AGENDA – 13

Expanding & Deepening of Digital 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 & Agenda Item:

RBI has also 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. An indicative list of agenda items has also been suggested as given hereunder.

- Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
- Identification of shadow areas and realignment of Banking Correspondents.
- Dedicated financial literacy initiatives to promote digital payments.
- Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
- Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
- Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting was shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019.

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.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. It was resolved that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

However, due to social distancing norms on account of COVID 19 pandemic, the progress in the stated matters was stalled. The SLBC Sub Committee on Digital Banking has adopted the earlier resolutions by circulation on 03-06-2020 as action points extended for next quarter along with the following new action point,

In terms of RBI directive, the target for PoS machines for the district has since been fixed at 2050 and allocated among the banks. The target groups are petrol pumps, Indane outlets, fair price shops, departmental stores, pharmacies & nursing homes, colleges, hotels/ restaurants etc.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 30.06.2021.

As on	No. of Operative SB Account	No. of Operative SB A/c covered with at least one Digital mode	% of Achievement	No. of Operative CA Account	No. of Operative CA A/c covered with at least one Digital mode	% of Achievement
30.06.2020	7159066	3255436	45.47	84113	19185	22.54
30.09.2020	5906742	3253901	55.09	81277	19937	24.53
31.12.2020	5384113	4497876	83.54	96125	41773	43.46
31.03.2021	5466086	5054141	92.46	84787	77197	91.05
30.06.2021	5515124	5143685	93.27	88006	82423	93.66

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
		For Bank Customers											
		1. Digital coverage for individuals (Savings Accounts)											
Sr. No.	Bank Name	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
1	Bank of Baroda	19733	18200	92.23	9253	46.89	16930	85.80	1077	5.46	18328	92.88	1405
2	Bank of India	417828	395248	94.60	87986	21.06	98564	23.59	409587	98.03	413801	99.04	0
3	Canara Bank	127911	42677	33.36	25200	19.70	16136	12.62	116891	91.38	116891	91.38	7517
4	Central Bank of India	71256	61009	85.62	14778	20.74	5329	7.48	57648	80.90	62698	87.99	0
5	Indian Overseas Bank	26298	11644	44.28	1696	6.45	5733	21.80	23009	87.49	25096	95.43	32968
6	Indian Bank	287507	107068	37.24	30407	10.58	49161	17.10	283144	98.48	284661	99.01	12459
7	Punjab National Bank	1315863	504274	38.32	29192	2.22	45406	3.45	1084227	82.40	1294256	98.36	17951
8	State Bank of India	1014637	909187	89.61	238580	23.51	396900	39.12	883455	87.07	1002904	98.84	10292
9	UCO Bank	74860	31174	41.64	3302	4.41	12945	17.29	57657	77.02	64937	86.74	9923
10	Union Bank of India	97453	62854	64.50	9197	9.44	8456	8.68	85231	87.46	87953	90.25	190
11	Axis Bank	52799	49352	93.47	11942	22.62	27732	52.52	18574	35.18	51091	96.77	5411
12	Bandhan Bank	536060	432993	80.77	16187	3.02	414961	77.41	0	0.00	527474	98.40	391
13	Federal Bank	3911	3518	89.95	3045	77.86	3411	87.22	411	10.51	3504	89.59	115
14	HDFC Bank Ltd.	30847	30183	97.85	21668	70.24	21743	70.49	17575	56.97	30837	99.97	7765
15	ICICI Bank Ltd.	31806	31806	100.00	31806	100.00	21975	69.09	17175	54.00	31806	100.00	0
16	IDBI Bank	21207	16136	76.09	7299	34.42	20804	98.10	17716	83.54	21140	99.68	0
17	IDFC First Bank	12137	4859	40.03	1590	13.10	1590	13.10	9149	75.38	11661	96.08	0
18	Ratnakar Bank Ltd.	27279	1495	5.48	527	1.93	1369	5.02	24876	91.19	26524	97.23	0
19	Ujjivan SF Bank	28722	27859	97.00	22053	76.78	14257	49.64	28311	98.57	28311	98.57	0
20	Yes Bank	1335	1328	99.48	854	63.97	905	67.79	902	67.57	1328	99.48	0
21	BGVV	845172	649187	76.81	0	0.00	0	0.00	649785	76.88	649785	76.88	0
22	Nadia DCCB Ltd.	357701	118592	33.15	0	0.00	0	0.00	256083	71.59	275897	77.13	0
23	IPPB	75433	61244	81.19	23742	31.47	26427	35.03	75433	100.00	75433	100.00	0
24	Airtel Payment Bank	37369	0	0.00	37369	100.00	37369	100.00	37369	100.00	37369	100.00	0
	Total	5515124	3571887	64.77	627673	11.38	1248103	22.63	4155285	75.34	5143685	93.27	106387

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
Sr. No.	Bank Name	For Bank Customers											
		2. Digital coverage for business (Current Accounts)											
		Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Account covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Debit/ RuPay cards/ Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
1	Bank of Baroda	786	610	77.61	492	62.60	556	70.74	563	71.63	682	86.77	104
2	Bank of India	14476	12647	87.37	11952	82.56	9854	68.07	10875	75.12	13048	90.14	0
3	Canara Bank	2518	960	38.13	1296	51.47	2189	86.93	1489	59.13	2189	86.93	121
4	Central Bank of India	1807	0	0.00	701	38.79	410	22.69	204	11.29	801	44.33	0
5	Indian Overseas Bank	842	252	29.93	143	16.98	101	12.00	552	65.56	712	84.56	102
6	Indian Bank	5767	4815	83.49	3209	55.64	4514	78.27	2114	36.66	5494	95.27	102
7	Punjab National Bank	10450	4523	43.28	1859	17.79	8778	84.00	751	7.19	10151	97.14	148
8	State Bank of India	9466	0	0.00	6351	67.09	2953	31.20	1253	13.24	9173	96.90	6477
9	UCO Bank	839	196	23.36	131	15.61	735	87.60	732	87.25	805	95.95	534
10	Union Bank of India	4390	2021	46.04	1564	35.63	1459	33.23	1459	33.23	3873	88.22	25
11	Axis Bank	6696	4739	70.77	2316	34.59	389	5.81	3330	49.73	5963	89.05	146
12	Bandhan Bank	21107	10324	48.91	2798	13.26	94	0.45	19999	94.75	21107	100.00	38
13	Federal Bank	85	70	82.35	70	82.35	75	88.24	78	91.76	80	94.12	5
14	HDFC Bank Ltd.	2208	2142	97.01	309	13.99	2142	97.01	2142	97.01	2188	99.09	670
15	ICICI Bank Ltd.	4116	4007	97.35	4007	97.35	2092	50.83	3501	85.06	4008	97.38	0
16	IDBI Bank	1609	1164	72.34	983	61.09	20	1.24	700	43.51	1359	84.46	0
17	IDFC First Bank	11	0	0.00	11	100.00	0	0.00	0	0.00	11	100.00	0
18	Ratnakar Bank Ltd.	381	187	49.08	114	29.92	83	21.78	187	49.08	373	97.90	0
19	Ujjivan SF Bank	260	247	95.00	200	76.92	247	95.00	0	0.00	247	95.00	0
20	Yes Bank	88	2	2.27	65	73.86	57	64.77	0	0.00	85	96.59	0
21	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7006
22	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2385
23	IPPB	104	0	0.00	74	71.15	24	23.08	74	71.15	74	71.15	0
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
	Total	88006	48906	55.57	38645	43.91	36772	41.78	50003	56.82	82423	93.66	17863

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format							
Sr. No.	Bank Name	For non-customers				4. Digital Financial Literacy	
		3. Provision of Digital Infrastructure				No. of FLC camps on Digital FL	No. of people participated
A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders				
1	Bank of Baroda	0	0	0	0	19	258
2	Bank of India	4157	1157	1797	7111	201	2334
3	Canara Bank	0	0	0	0	7	138
4	Central Bank of India	0	0	0	0	32	687
5	Indian Overseas Bank	0	0	0	0	8	144
6	Indian Bank	10	0	578	588	178	6424
7	Punjab National Bank	188	0	0	188	177	6343
8	State Bank of India	306	365	124	756	564	9180
9	UCO Bank	0	0	0	0	0	0
10	Union Bank of India	32	0	0	32	32	2530
11	Axis Bank	440	5	132	577	0	0
12	Bandhan Bank	0	0	0	0	28	273
13	Federal Bank	26	2	12	40	1	10
14	HDFC Bank Ltd.	273	12	0	285	16	50
15	ICICI Bank Ltd.	4	2	7	13	0	0
16	IDBI Bank	0	0	0	0	2	32
17	IDFC First Bank	6	0	0	6	0	0
18	Ratnakar Bank Ltd.	1514	5	5518	7037	0	0
19	Ujjivan SF Bank	0	0	0	0	0	0
20	Yes Bank	55	0	4	59	0	0
21	BGVB	0	0	0	0	212	12854
22	Nadia DCCB Ltd.	0	0	0	0	370	16990
23	IPPB	2	0	47	49	45	28250
24	Airtel Payment Bank	17493	0	0	17493	260	18530
	Total	24506	1548	8219	34234	2152	105027

Adoption of new district for extending extend “Expanding and Deepening of Digital Payments Ecosystem”.

RBI vide their mail dated 27.07.2021 requested to identify one or two districts in order to extend the programme and allot Nodal Banks in the identified districts for necessary implementation. As in our earlier meeting with other stakeholders, Howrah district had already been chosen, we are proposing for necessary adoption of Howrah district to extend Expanding and Deepening of Digital Payments Ecosystem.

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank & Airtel Payments Banks, the 2 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 6918 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 10 Bank Mitras, 52 number of Business Correspondents and 2511 Banking Access Points covering 1102 villages in the State of West Bengal.

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 30.06.2021:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2020	296546	4.74	1381	0.07
IPPB	Sept, 2020	1376127	48.83	4042	0.42
IPPB	Dec, 2020	1553765	55.48	986	0.55
IPPB	Mar, 2021	1688308	63.11	5606	0.60
IPPB	June, 2021	1734288	70.46	5840	0.63
Airtel Payment Bank	June, 2020	1790000	40.62	0	0.00
Airtel Payment Bank	Sept, 2020	2159000	47.63	0	0.00
Airtel Payment Bank	Dec, 2020	2418841	50.39	0	0.00
Airtel Payment Bank	Mar, 2021	2647000	59.90	0	0.00
Airtel Payment Bank	June, 2021	2806000	69.04	0	0.00

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2020	51003	4.25	6974	0.28
IPPB	June, 2021	108636	6.76	132816	3.48
Airtel Payment Bank	June, 2020	107000	13.25	425330	31.13
Airtel Payment Bank	June, 2021	97228	6.54	552624	50.55

AGENDA-14

Financial Literacy Camps & Awareness Drive

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 “Credit Discipline and Credit from Formal Institutions” which has been observed from February 8-12, 2021. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) **Responsible borrowing;**
- b) **Borrowing from formal institutions and**
- c) **Timely repayments.**

Banks have been advised to disseminate the information and create awareness among its customers and general public. RBI has also undertaken a centralized mass media campaign during the month of February 2021 to broadcast essential financial awareness messages to general public.

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.

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407
Mar, 21	380	22632	181	6068	561	28700
June, 21	258	6460	266	2688	524	9148

Observation: While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold a FLC per month. SLBC has directed the LDMs vide letter dated 18-02-2019 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

District wise progress (Rural branches) of FLC during June, 2021 quarter of FY 2021-22 is given hereunder.

Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	24 Pgs (N)	255	0	0	0	0	NA
2	24 Pgs (S)	304	0	0	0	0	NA
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	4	96	2	48	1,2,4,5& 6
5	Birbhum	212	0	0	0	0	NA
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	0	0	0	0	NA
8	Dakshin Dinajpur	79	0	0	0	0	NA
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	2	90	39	1231	4, 3
11	Jalpaiguri	79	0	0	0	0	NA
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	0	0	0	0	NA
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	1	25	1	25	3,6
16	Murshidabad	334	221	5200	190	502	2,3,4,6
17	Nadia	230	3	113	3	113	3,4,6
18	Paschim Bardhaman	101	10	361	10	425	2,4,5,6
19	Paschim Medinipur	248	0	0	0	0	NA
20	Purba Bardhaman	203	9	304	1	44	2,4,6
21	Purba Medinipur	177	0	0	0	0	NA
22	Purulia	158	0	0	0	0	NA
23	Uttar Dinajpur	97	8	271	20	300	1,2,4
Total		3551	258	6460	266	2688	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

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.

AGENDA-15

Review of functioning of RSETIs & setting up of 5 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, Kalimping & 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 30.06.2021 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
April – June, 2020	6	150	0	0.00	0.00
April – June, 2021	12	278	22	7.91	54.54
Cumulative, Mar, 21	4868	128050	94389	73.71	59.64
Cumulative, June 21	4880	128328	94411	73.57	60.14

- RSETIs of West Midnapur, Hooghly & Howrah are having 80% and above settlement percentage.
- 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:

Sponsored Bank	RSETI District	Remarks / Issues
Bank of India	24 Pgs. (North)	Land has been identified and the matter is pending with State Govt. authority for final allotment.

Punjab National Bank	Purba Medinipur	0.48 acre of land has been allotted but not sufficient for RSETI premises as per PNB CRDT (HO), New Delhi observation.
Punjab National Bank	Dakshin Dinajpur	Allotment not yet done. Modification for wrong allotment to SBI to be undertaken.
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

RSETI wise settlement & credit linkage % upto 30.06.2021 since inception (Cummulative)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	233	6845	3466	1241	4707	8	4707	68.77	73.64
2	West Midnapore (Debra)	Indian Bank	204	6448	4144	854	4998	251	4998	77.51	82.91
3	North 24 Parganas	Bank of India	280	7113	3287	2326	5613	124	5613	78.91	58.56
4	Coochbehar	Central Bank of India	144	3400	1264	1143	2407	34	2407	70.79	52.51
5	Darjeeling	Central Bank of India	115	2990	1467	755	2222	44	2222	74.31	66.02
6	Jalpaiguri	Central Bank of India	264	5492	3304	965	4269	264	4269	77.73	77.40
7	Purba Midnapore	Punjab National Bank	239	6872	2504	2239	4743	49	4743	69.02	52.79
8	Berhampore	Canara Bank	312	8984	3511	2920	6431	0	6431	71.58	54.59
9	Malda	State Bank of India	235	6913	2528	2083	4611	594	4611	66.70	54.83
10	Nadia (Haringhata)	State Bank of India	222	5657	1676	2078	3754	74	3754	66.36	44.65
11	Burdwan	UCO Bank	254	6447	2672	1815	4487	0	4487	69.60	59.55
12	Hooghly	UCO Bank	274	6907	4206	663	4869	0	4869	70.49	86.38
13	Howrah	UCO Bank	221	6342	4447	52	4499	3	4499	70.94	98.84
14	Bankura (Ranbahal)	Punjab National Bank	314	7428	2526	2167	4693	607	4693	63.18	53.82
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	211	5853	2696	1472	4168	206	4168	71.21	64.68
16	Howrah	Punjab National Bank	636	16075	3335	9719	13054	644	13054	81.21	25.55
17	Purulia	Punjab National Bank	187	4812	1624	890	2514	0	2514	52.24	64.60
18	South 24 Parganas	Punjab National Bank	315	8254	4065	1163	5228	121	5228	63.34	77.75
19	Uttar Dinajpur	Punjab National Bank	220	5496	2190	1851	4041	80	4041	73.53	54.19
	Total		4880	128328	54912	36396	91308	3103	94411	73.57	60.14

RSETI wise settlement & credit linkage % June Quarter (01.01.2021 to 30.06.2021)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	1	19	0	0	0	0	0	0.00	#DIV/0!
3	North 24 Parganas	Bank of India	2	49	0	0	0	0	0	0.00	#DIV/0!
4	Coochbehar	Central Bank of India	1	30	4	0	4	0	4	13.33	100.00
5	Darjeeling	Central Bank of India	2	55	0	0	0	0	0	0.00	#DIV/0!
9	Malda	State Bank of India	1	27	0	0	0	0	0	0.00	#DIV/0!
10	Nadia (Haringhata)	State Bank of India	1	18	0	0	0	0	0	0.00	#DIV/0!
11	Burdwan	UCO Bank	1	11	0	0	0	0	0	0.00	#DIV/0!
13	Howrah	UCO Bank	1	25	0	0	0	0	0	0.00	#DIV/0!
19	Uttar Dinajpur	Punjab National Bank	1	24	8	13	24	0	21	87.50	33.33
	Total		11	258	12	13	28	0	28	10.85	42.86

AGENDA- 16

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

Department of Financial Services (DFS), Gol has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY schemes with RBI. Accordingly, 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.
- Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment.

Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, which sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, has also envisaged that “Every willing and eligible adult who has been enrolled under PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension schemes like APY etc.

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 30.06.2021 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2020	36646275	13473.64	3190693
30.06.2020	37960390	13431.84	2195754
31.03.2021	40397438	13247.08	2332637
30.06.2021	40783102	13392.55	2525524

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2020	25019200	28627762
30.06.2020	24492908	29684216
31.03.2021	25287761	32255660
30.06.2021	25909026	32706399

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2020	10227585	2686728	1509104	13481007
30.06.2020	10658776	2834953	1646159	15139888
31.03.2021	13598596	3837712	2751682	20187990
30.06.2021	13965101	3947227	2414448	20326776

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
30.06.2020	PMSBY	3044	1069	1714	261
	PMJJBY	4351	3844	379	128
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278
30.06.2021	PMSBY	1754	1218	66	470
	PMJJBY	9139	8544	175	420

Bank wise cumulative report of PMJDY accounts as on 30.06.2021 (as per PMJDY portal)										
										(Amount in Crore)
Sr. No.	Bank Name	Rural AC	Urban AC	Male AC	Female AC	Total AC	Total Deposit	Zero Balance A/c's	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	1591091	839826	1035870	1395047	2430917	605.98	100967	2317235	2306473
2	Bank of India	1201652	272173	632863	840962	1473825	529.87	123316	1215118	1363313
3	Bank of Maharashtra	9635	28457	19559	18533	38092	15.17	13344	31423	33951
4	Canara Bank	524056	124098	285626	362528	648154	224.72	37311	212656	533551
5	Central Bank of India	927959	78548	420344	586163	1006507	257.64	119980	653516	854649
6	Indian Bank	2602113	470261	1311435	1760939	3072374	1212.25	23350	1334020	2740906
7	Indian Overseas Bank	103455	174464	123716	154203	277919	94.17	23783	260884	223250
8	Punjab & Sind Bank	2311	13747	9322	6736	16058	10.58	213	15097	11567
9	Punjab National Bank	7320291	797662	3539005	4578948	8117953	2841.30	707026	3686424	6795013
10	State Bank of India	8511936	6541684	6870678	8182942	15053620	5125.71	259342	14280437	11221908
11	UCO Bank	872833	433843	532939	773737	1306676	380.60	118625	540110	993236
12	Union Bank of India	474149	209350	296895	386604	683499	167.01	118999	274972	590111
	PSUs Total	24141481	9984113	15078252	19047342	34125594	11464.98	1646256	24821892	27667928
13	Axis Bank Ltd	1959	31104	21046	12017	33063	12.82	6912	23363	20993
14	City Union Bank Ltd	0	78	58	20	78	0.03	5	70	34
15	Federal Bank Ltd	1080	3071	2859	1292	4151	1.43	903	1681	2751
16	HDFC Bank Ltd	7565	118156	17796	107965	125761	19.70	11335	125749	47534
17	ICICI Bank Ltd	25652	13852	19389	20115	39504	5.49	22333	39504	32401
18	IDBI Bank Ltd.	6031	24177	17427	12981	30408	9.64	2319	22723	22276
19	IndusInd Bank Ltd	248	9565	7420	2393	9813	1.09	1548	6634	8523
20	Jammu & Kashmir Bank Ltd	0	240	165	75	240	0.09	31	238	132
21	Karur Vysya Bank	615	978	931	662	1593	0.30	240	1582	1143
22	Kotak Mahindra Bank Ltd	133	730	635	228	863	0.13	288	84	289
23	Lakshmi Vilas Bank Ltd	31	25	28	28	56	0.01	6	44	21
24	South Indian Bank Ltd	8	277	128	157	285	0.11	31	182	209
25	Yes Bank Ltd	2	61	52	11	63	0.01	5	60	45
	PBVTs Total	43324	202314	87934	157944	245878	50.84	45956	221914	136351
26	BGVB (PNB)	4790247	47142	2055873	2781516	4837389	1429.12	640548	421011	3665380
27	PBGB (UCO)	969435	144096	388912	724619	1113531	282.08	147542	25277	843833
28	UBKGB (CBI)	322221	138729	202975	257975	460950	165.53	45222	418932	392907
	RRBS Total	6081903	329967	2647760	3764110	6411870	1876.73	833312	865220	4902120
	Grand Total	30266708	10516394	17813946	22969396	40783342	13392.56	2525524	25909026	32706399

APY Campaign:

A campaign titled Citizens Choice has been launched by PFRDA covering the period 01-02-2020 to 31-03-2020 where the performance of the SLBCs and LDMs were assessed. Against the target of 86000 enrolment target, the banks have achieved 86138 enrolment upto 31-03-2020. The State of West Bengal performed admirably in the past years and this time has won 2nd best awards at national level.

A similar level of thrust is solicited on part of the member banks for achieving the target as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks. During the June quarter of FY 2021-22, against Annual target of 517200, all Banks together enrolled 87620 number of APY (Achievement is 17 %).

Bank wise cumulative enrolment position uner social security schemes as on 30.06.2021 (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 uner Social security schemes	% of Enrolment
1	Bank of Baroda	2430917	135684	763430	96178	995292	40.94%
2	Bank of India	1473825	193542	673958	124235	991735	67.29%
3	Bank of Maharashtra	38092	5596	16965	4669	27230	71.48%
4	Canara Bank	648154	80762	315024	86043	481829	74.34%
5	Central Bank of India	1006507	204738	528076	131566	864380	85.88%
6	Indian Bank	3072374	264888	287374	280176	832438	27.09%
7	Indian Overseas Bank	277919	47779	137682	35060	220521	79.35%
8	Punjab National Bank	8117953	649633	3687057	282195	4618885	56.90%
9	Punjab & Sind Bank	16058	5164	27117	6028	38309	238.57%
10	State Bank of India	15053620	1989973	6501566	945133	9436672	62.69%
11	UCO Bank	1306676	199335	478471	48420	726226	55.58%
12	Union Bank of India	683499	73833	293468	72616	439917	64.36%
	PSU Banks	34125594	3850927	13710188	2112319	19673434	57.65%
13	Au small Finance Ltd.	0	0	0	15	15	#DIV/0!
14	Axis Bank Ltd	33063	11367	39663	58230	109260	330.46%
15	Bandhan Bank	0	0	0	7465	7465	#DIV/0!
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	#DIV/0!
17	City Union Bank Ltd	78	153	379	44	576	738.46%
18	Dhanlaxmi Bank Ltd.	0	0	0	164	164	#DIV/0!
19	ESAF SF Bank	0	0	0	48	48	#DIV/0!
20	Federal Bank Ltd	4151	1808	4559	328	6695	161.29%
21	HDFC Bank Ltd	125721	37521	72011	20757	130289	103.63%
22	ICICI Bank Ltd	39504	14132	33651	3840	51623	130.68%
23	IDBI Bank Ltd.	30208	23435	83467	17898	124800	413.14%
24	IDFC Bank Ltd.	0	366	1622	0	1988	#DIV/0!
25	Indusind Bank Ltd	9813	241	8038	49	8328	84.87%
26	Jammu & Kashmir Bank Ltd	240	0	0	11	11	4.58%
27	Jana Small Finance Bank		0	0	0	0	#DIV/0!
28	Karnataka Bank Ltd.	0	0	0	1510	1510	#DIV/0!
29	Karur Vysya Bank Ltd	1593	1545	2380	351	4276	268.42%
30	Kotak Mahindra Bank Ltd	863	4157	6323	488	10968	1270.92%
31	Lakshmi Vilas Bank Ltd	56	39	109	45	193	344.64%
32	Ratnakar Bank Ltd	0	66	119	2	187	#DIV/0!
33	South Indian Bank Ltd	285	967	1824	496	3287	1153.33%
34	SIDBI	0	0	0	0	0	#DIV/0!
35	Tamilnad Mercantile Bank Ltd	0	270	471	352	1093	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0	0	0	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0	0	0	#DIV/0!
38	Yes Bank Ltd	63	233	297	16	546	866.67%
	PVT Banks	245638	96300	254913	112094	463307	188.61%
39	BGVB (PNB)	4837389	0	0	100376	100376	2.08%
40	PBGB (UCO)	1113531	0	0	36780	36780	3.30%
41	UBKGB (CBI)	460950	0	0	52719	52719	11.44%
	RRBs	6411870	0	0	189875	189875	2.96%
42	WB State Co-Op Bank Ltd.	0	0	0	160	160	#DIV/0!
43	WBSCARD Bank Ltd.	0	0	0	0	0	#DIV/0!
	Co-Op Banks	0	0	0	160	160	#DIV/0!
	Grand Total	40783102	3947227	13965101	2414448	20326776	49.84%

Bank wise enrolment position uner social security schemes during FY 2021-22 (01.04.2021 to 30.06.2021)							
Sr. No.	Bank Name	ATAL PENSION YOJANA (APY)					
		No. of branches considered for APY enrolment	AAPB Target	Annual Target	APY accounts opened in the current FY	AAPB Achieved	% of Achievement of Annual target
1	Bank of Baroda	291	70	20370	3766	12.94	18.49%
2	Bank of India	366	70	25620	4081	11.15	15.93%
3	Bank of Maharashtra	37	70	2590	376	10.16	14.52%
4	Canara Bank	413	70	28910	5852	14.17	20.24%
5	Central Bank of India	328	70	22960	2647	8.07	11.53%
6	Indian Bank	602	70	42140	4261	7.08	10.11%
7	Indian Overseas Bank	152	70	10640	598	3.93	5.62%
8	Punjab National Bank	1231	70	86170	3677	2.99	4.27%
9	Punjab & Sind Bank	41	70	2870	41	1.00	1.43%
10	State Bank of India	1200	70	84000	52787	43.99	62.84%
11	UCO Bank	387	70	27090	1063	2.75	3.92%
12	Union Bank of India	297	70	20790	1794	6.04	8.63%
	PSU Banks	5345	840	374150	80943	15.14	21.63%
13	Axis Bank Ltd	299	70	20930	1068	3.57	5.10%
14	Bandhan Bank	384	30	11520	73	0.19	0.63%
15	Catholic Syrian Bank Ltd.	3	30	90	0	0.00	0.00%
16	City Union Bank Ltd	2	30	60	0	0.00	0.00%
17	DCB Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!
18	Dhanlaxmi Bank Ltd.	5	30	150	2	0.40	1.33%
19	ESAF SF Bank	0	0	0	0	#DIV/0!	#DIV/0!
20	Federal Bank Ltd	30	30	900	7	0.23	0.78%
21	HDFC Bank Ltd	230	70	16100	104	0.45	0.65%
22	ICICI Bank Ltd	198	70	13860	103	0.52	0.74%
23	IDBI Bank Ltd.	96	70	6720	384	4.00	5.71%
24	IDFC Bank Ltd.	2	30	60	0	0.00	0.00%
25	Indusind Bank Ltd	34	30	1020	2	0.06	0.20%
26	Jammu & Kashmir Bank Ltd	2	30	60	1	0.50	1.67%
27	Jana Small Finance Bank	0	0	0	0	#DIV/0!	#DIV/0!
28	Karnataka Bank Ltd.	20	30	600	72	3.60	12.00%
29	Karur Vysya Bank Ltd	16	30	480	11	0.69	2.29%
30	Kotak Mahindra Bank Ltd	41	30	1230	26	0.63	2.11%
31	Lakshmi Vilas Bank Ltd(DCB)	4	30	120	0	0.00	0.00%
32	Ratnakar Bank Ltd	8	30	240	0	0.00	0.00%
33	South Indian Bank Ltd	19	30	570	3	0.16	0.53%
34	Standard Chatered Bank	17	30	510	0	0.00	0.00%
35	Tamilnad Mercantile Bank Ltd	1	30	30	52	52.00	173.33%
36	Ujjivan Small Finance Bank	0	0	0	0	#DIV/0!	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0	0	#DIV/0!	#DIV/0!
38	Yes Bank Ltd	16	30	480	0	0.00	0.00%
	PVT Banks	1427	790	75730	1908	1.34	2.52%
39	BGVB (PNB)	587	70	41090	3992	6.80	9.72%
40	PBGB (UCO)	231	70	16170	471	2.04	2.91%
41	UBKGB (CBI)	142	70	9940	306	2.15	3.08%
	RRBs	960	210	67200	4769	4.97	7.10%
42	WB State Co-Op Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!
43	WBSCARD Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!
	Co-Op Banks	0	0	0	0	#DIV/0!	#DIV/0!
	Grand Total	7732	1840	517080	87620	11.33	16.95%

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJB as on 30.06.2021							
		PMSBY (No.)				PMJJB (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Bank of Baroda	133	126	1	6	142	132	2	8
2	Bank of India	325	250	4	71	391	346	45	0
3	Bank of Maharashtra	1	0	1	0	25	24	1	0
4	Canara Bank	70	15	3	52	377	362	15	0
5	Central Bank of India	113	104	3	6	545	526	7	12
6	Indian Bank	75	72	3	0	2092	2020	15	57
7	Indian Overseas Bank	16	10	4	2	12	8	4	0
8	Punjab National Bank	300	110	10	180	1371	1296	13	62
9	Punjab & Sind Bank	0	0	0	0	40	35	1	4
10	State Bank of India	334	261	0	73	1651	1571	19	61
11	UCO Bank	96	67	19	10	794	684	15	95
12	Union Bank of India	0	0	0	0	0	0	0	0
Total PSU		1463	1015	48	400	7440	7004	137	299
13	Axis Bank	0	0	0	0	50	45	0	5
14	Au Small finance Bank	0	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0
17	City Union Bank Ltd.	0	0	0	0	0	0	0	0
18	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0
19	ESAF SF Bank	0	0	0	0	0	0	0	0
20	Federal Bank	0	0	0	0	0	0	0	0
21	HDFC Bank	51	49	1	1	15	9	2	4
22	ICICI Bank	0	0	0	0	0	0	0	0
23	IDBI Bank	0	0	0	0	3	3	0	0
24	IDFC First Bank	0	0	0	0	0	0	0	0
25	Indusind Bank	0	0	0	0	0	0	0	0
26	Jana Small Finance Bank	0	0	0	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
28	Karur Vysya Bank	1	1	0	0	19	18	1	0
29	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
30	Lakshmi Vilas Bank (DBS)	0	0	0	0	0	0	0	0
31	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
32	South Indian Bank Ltd.	1	1	0	0	1	1	0	0
33	SIDBI	0	0	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
37	YES Bank	0	0	0	0	0	0	0	0
Total PVT		53	51	1	1	88	76	3	9
38	BGVB (PNB)	190	131	0	59	756	660	6	90
39	PBGB (UCO)	6	0	6	0	429	412	8	9
40	UBKGB (CBI)	35	15	11	9	294	263	20	11
Total RRB		231	146	17	68	1479	1335	34	110
41	WB State Co-Op Bank Ltd.	7	6	0	1	132	129	1	2
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		7	6	0	1	132	129	1	2
Grand Total		1754	1218	66	470	9139	8544	175	420

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.
- Some member banks have reported that the necessary system enablement is being done to develop and operationalize the data flow mechanism as envisaged by RBI and SLBC to facilitate generation of block wise data as per the standardized format prepared by SLBC. Member Banks are yet to upload the reporting files in the Data Management portal due to migration of CBS system of the merged Banks. It may happen that member banks are yet to complete the Branch/Sol mapping with Block/ULB codes adopted by SLBC for generation of reporting files.
- It is expected that from the September 30, 2021 quarter onwards member banks will upload the reporting files in the said portal.

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 again 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.

Govt of West Bengal portal for BLBC meetings:

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

AGENDA- 18

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

SLBC proposes to hold the quarterly review meeting in the FY 2021-22 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
March, 2021	11.05.2021	Tuesday
June, 2021	10.08.2021	Tuesday
September, 2021	10.11.2021	Wednesday
December, 2021	11.02.2022	Friday

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

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

LDMs: LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI 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 week for necessary action, if any. LDM's must intimate all DCOs well in advance for attending the meetings.

Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting.

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. The LDMs have also been invited as special case for participation in the SLBC Sub-Committee meetings on MSME & Agriculture held on 15-11-2019 for acquainting them with priority areas of SLBC and necessary briefing regarding various action plans framed by the stakeholders. Copies of the minutes have been shared with the LDMs for acting upon the action points marked for compliance.

AGENDA- 19

Miscellaneous: Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & Status of SLBC report submitted by Member Banks:

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

Timely submission of data by banks, adhering to the schedule of SLBC meeting)

Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	28.07.2021
2	Bank of India	Submitted	28.07.2021
3	Bank of Maharashtra	Submitted	20.07.2021
4	Canara Bank	Submitted	27.07.2021
5	Central Bank of India	Submitted	23.07.2021
6	Indian Bank	Submitted	29.07.2021
7	Indian Overseas Bank	Submitted	26.07.2021
8	Punjab National Bank	Submitted	16.07.2021
9	Punjab & Sind Bank	Submitted	07.08.2021
10	State Bank of India	Submitted	31.07.2021
11	UCO Bank	Submitted	29.07.2021
12	Union Bank of India	Submitted	27.07.2021
13	Axis Bank	Submitted	13.08.2021
14	Au Small finance Bank	Submitted	27.07.2021
15	Bandhan Bank	Submitted	27.07.2021
16	Catholic Syrian Bank Ltd.	Submitted	28.07.2021
17	City Union Bank Ltd.	Submitted	28.07.2021
18	Dhanlaxmi Bank Ltd.	Submitted	19.07.2021
19	ESAF SF Bank	Submitted	09.07.2021
20	Federal Bank	Submitted	20.07.2021
21	HDFC Bank	Submitted	21.07.2021
22	ICICI Bank	Submitted	26.07.2021
23	IDBI Bank	Submitted	16.07.2021
24	IDFC First Bank	Submitted	28.07.2021
25	Indusind Bank	Submitted	22.07.2021
26	Jana Small Finance Bank	Submitted	26.07.2021
27	Karnataka Bank Ltd.	Submitted	26.07.2021
28	Karur Vysya Bank	Submitted	03.08.2021
29	Kotak Mahindra Bank	Submitted	13.07.2021
30	Lakshmi Vilas Bank (DBS)	Submitted	12.08.2021
31	Ratnakar Bank Ltd	Submitted	07.08.2021
32	South Indian Bank Ltd.	Submitted	16.07.2021
33	SIDBI	Submitted	31.07.2021
34	Tamilnad Mercantile Bank	Submitted	03.08.2021
35	Ujjivan Small Finance Bank	Submitted	23.07.2021
36	Utkarsh Small Finance Bank	Submitted	31.07.2021
37	YES Bank	Submitted	20.07.2021
38	BGVB (PNB)	Submitted	20.07.2021
39	PBGB (UCO)	Submitted	20.07.2021
40	UBKGB (CBI)	Submitted	20.07.2021
41	WB State Co-Op Bank Ltd.	Submitted	29.07.2021
42	WBSCARD Bank Ltd.	Submitted	29.07.2021

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Ref. No: SLBC/WB/Minutes/152ndSLBC Meeting/ 645 /2021

Date:22.06.2021

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

Re: Minutes of the 152ndSLBC, West Bengal meeting on 22.06.2021

The 152nd SLBC meeting for the state of West Bengal was held on 22.06.2021 in virtual mode to review the progress made in various banking parameters along with achievement till quarter ending March, 2021. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister of GoWB.

Shri CH S.S.Mallikarjuna Rao, MD & CEO, Punjab National Bank and Co-Chairman-SLBC West Bengal, Dr. Manoj Pant, Principal Secretary, Finance Department, GoWB, Dr. M.V.Rao, ACS, Panchayat & Rural Development Department & Cooperation, GoWB, Sri Rajesh Pandey, Principal Secretary, MSME & Textile Department, GoWB, Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB, Sri Manish Jain, Principal Secretary, Higher Education Department, GoWB, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri Susobhan Sinha, RD, RBI, Sri Ranjan Kumar Mishra, CGM, SBI LHO and Dr.A.R.Khan, CGM, NABARD were among other notable dignitaries who had participated in the meeting.

Commencing his deliberations on agendas of the SLBC meeting, Hon'ble Finance Minister expressed satisfaction in respect of the collective endeavor of the member Banks operating in the state in lending as well as implementation of various government schemes. Following is the excerpt of observations made during his deliberations along with responses from the participants:

- i) **Relief Measures to be extended by Banks on account of Natural Calamity:** Hon'ble Finance Minister highlighted the importance in providing timely relief measures by way of rescheduling of existing loans and sanction of fresh loans by the Banks to meet the emerging need of the borrowers affected by the very severe cyclonic storm - Yaas, in line with directives of RBI in this regard. Sri O.S. Meena, Principal Secretary, Agriculture supplemented that "Notification" has been issued by the concerned District Magistrates of the cyclone impacted eight (8) districts, thereby declaring Mouzas of those districts affected by the natural calamity. He urged upon all the member Banks to ensure extending relief measures within three months from the date of notification of natural calamity in conformity with RBI guidelines, in the affected Mouzas/ Blocks of the Districts and monitoring of the progress followed by sharing of the report with the government.

(Action Point 1: Member Banks and SLBC)

- ii) **SLBC Meeting/Events & issues related to BLBC/DCC/DLRC:** Hon'ble Finance Minister praised SLBC and the member Banks for ensuring timely conduction of SLBC meetings apart from BLBC/DCC/DLRC meetings. He informed that not only the different sub-committees of SLBC at State level, but also the District/ Sub-Division/ Block level committees, formed with support of the State Government are contributing at the ground level and discharging their functional roles in expected manner.

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Sri Susobhan Sinha, RD, RBI suggested that Credit flow & Annual Action Plan could be monitored more effectively in Block & District level in case DCC/DLRC meetings are conducted in virtual mode. Dr.A.R.Khan, CGM, NABARD requested SLBC to advise LDMs of every District for arranging holding of PLP meeting at the earliest as ground work for preparation of Annual Credit Pan (ACP) for the next financial year.

(Action point 2: SLBC and All LDMs)

- iii) **MSME:** The Hon'ble Finance Minister congratulated all Banks for their outstanding performance in disbursing loans for Rs. Rs.87166 cr to MSME sector during FY 2020-21, thereby achieving 97% of the ACP target of Rs.90237 cr. Keeping in view the Banks' praiseworthy performance despite adverse impact due to pandemic situation in FY 2020-21 and anticipating an increased demand for credit in this sector in the post pandemic scenario, Dr. Mitra suggested SLBC to enhance the MSME disbursement target to Rs.1.02 lakh crore from the target of Rs.97425 cr fixed in the ACP for the FY 2021-22. Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC West Bengal after deliberation on this issue by taking into account past performance as well as potential and scope of lending in MSME sector in the state, accepted the enhanced disbursement target. Thereafter, the house also adopted the same.

The Hon'ble Finance Minister also praised all the banks for sanctioning of loans covering 9078 MSME clusters involving Rs.281.80 cr. during FY 2020-21. He urged upon sanctioning of loans to the units under the remaining 1871 MSME clusters. Sri R. Pandey, Principal Secretary, MSME & Textile Department, GoWB informed that a process of identifying 100 more MSME clusters has been initiated and the same would be placed for addition in the next meeting of SLBC Sub Committee. He also requested for holding the meeting of the MSME Sub Committee within 7th July, 2021.

However, the Hon'ble Finance Minister expressed his disappointment over disbursement of loan to the extent of Rs.1117 cr. during FY 2020-21 towards Export Credit against the target of Rs.1610 cr, while mentioning presence of immense potential for lending to export units located in the state and involved in exporting steel, leather, textile, diamond etc. He stated that both fixation of target and its level of achievement were below par. He requested the Banks to explore all possible avenues to increase export credit and to surpass the target of Rs.1835 cr fixed for the ACP of FY 2021-22. He also suggested SLBC for formation of a special cell which would be focusing on Export Credit segment exclusively.

(Action point 3: MSME Department, SLBC & Member Banks)

- iv) **Agriculture:** While deliberating on this issue, the Hon'ble Finance Minister observed that disbursement of Rs.57008 crore in the financial year 2020-21 against annual target of Rs.77236 cr thereby achieving 74% of the target and a Y-O-Y growth of 16.19% remained quite satisfactory considering adverse situation.

Secretary, Agriculture Department, GoWB informed that under KCC saturation Campaign for covering 20 lakh landless- farmer viz. Oral Lessees, Share Croppers and Tenant Farmers during FY 2020-21, Line departments had sponsored 22.61 lakh fresh KCC applications to different bank branches, out of which, 14.41 lakh KCCs were sanctioned by the banks. The performance of Hooghly district under KCC Campaign was very good in comparison to other districts. UCO Bank, being the Lead Bank of Hooghly district was appreciated by the Hon'ble Finance Minister and the house also recognized it. Secretary, Agriculture Department, GoWB requested the banks to increase the KCC loan ticket size to at least Rs.62000/- from the present Rs.43430/-. He also requested the Banks for taking necessary steps jointly with the line department to reconsider pending and re-sponsored KCC applications in the Kharif-2021 season.

The Hon'ble Finance Minister advised SLBC for holding meeting of the banks and concerned district authorities where sanction is less than 30% of the sponsored KCC loan proposals. Taking into account, Banks' support and performance in the last financial year, he suggested for enhancement of the target for financing KCC to 35 lacs in the FY 2021-22 covering both fresh as well as renewal cases along with improvement in ticket size. Sri M.Dhar, Director, Institutional

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Finance mentioned about the admirable performance and support of the banks by responding to the call of the state government during the special KCC Campaign and expressed hope that this year also the banks would extend similar support. Sri Sakshi Gopal Saha, General Manager, SLBC assured the house that SLBC would take care to increase the average KCC ticket size with enhanced participation of all banks and accepted the 35 lakh KCC disbursement (fresh & renewal) target for FY 2021-22.

The Hon'ble Finance Minister requested the member banks to give due impetus for financing in (a) Animal Husbandry, (b) Fishery, (c) Tea Garden, (d) Farm mechanization, (e) Food processing & (f) Farmer Produce Organizations (FPOs) as these segments are having immense potentiality and scope to grow. He also suggested to identify potential areas and entrepreneurs for Food Processing units by forming a small committee and development in this regard and the outcome of the same may be placed in the next SLBC meeting

Dr.A.R. Khan, CGM, NABARD informed that a list of 300 FPOs was shared by NABARD to SLBC for adoption & extension of credit. He also suggested member banks for financing the borrowers certified by Agriculture Skill Council of India (ASCI) or Rural Self Employment Training Institutes (RSETIs). Sri S.G.Saha requested the Agri-Marketing department to identify more FPOs as only 126 no of FPOs have so far been registered by them. He also requested the member banks to explore the possibility of extending credit to the FPOs.

(Action point 4: SLBC & Member Banks)

- v) **SHG:** The Hon'ble Finance Minister praised the banks for sanctioning Rs.13943.95 cr covering 579462 SHG accounts against a disbursement target of Rs.15006.94 cr. to 613960 SHG accounts, thus achieving 93% of the target. Sri M. V. Rao, ACS, Panchayat & Rural Development Deptt. & Cooperation, GoWB informed the house that SHG disbursement had posted a positive growth of 29.62% on Y-O-Y basis as disbursement figure rose to Rs.11913.62 cr from Rs.9191.07 cr and the state of West Bengal had secured 2nd position in India in terms of SHG disbursement for FY 2020-21 and presently is behind Andhra Pradesh only.

The Hon'ble Finance Minister requested the Banks for increasing the average ticket size in SHGs. He also advised the Line department to explore the possibility of export of SHG made handicraft, traditional products for their recognition as well as better income generation. General Manager, SLBC informed that due to Covid-19 pandemic, the average ticket size of SHG loans in all states have drastically reduced during the FY 2020-21 including West Bengal. However, SLBC West Bengal would take up the matter with all member Banks for ensuring their focused attention to disburse all the sanctioned cases at the earliest and to increase the average ticket size accordingly.

Shri M. Dhar, Director-Institutional Finance praised Punjab National Bank (PNB) for their timely action by empowering the branch managers of PNB for sanctioning of SHG loans at branch level as the same has made the SHG loan processing and sanction less cumbersome. He urged upon other banks to consider similar initiative for speedy disposal of SHG loan proposals at the branch level only. He also requested all the banks to accept IBA designed common application form for SHGs without insisting on different one. Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC appraised the house and requested the nodal heads of all member banks to take a call on this issue to ensure sanction of SHG loan proposals by the branches of the respective banks.

Shri S.G. Saha, GM, SLBC informed the house that IBA has amended the common SHG loan application form, which have already been shared to all member Banks. He requested all member banks to accept the IBA devised common SHG loan application form for its immediate implementation. The House adopted the decision unanimously.

Dr.A.R. Khan, CGM NABARD, Kolkata informed the house that they have launched E-Shakti portal in a pilot project in Paschim Midnapore, Malda, Murshidabad & Purba Burdwan. It would be helpful to the banks in assessing the SHG credit proposals with system driven SHG grading in digitized mode.

(Action point 5: WBSRLM, SHG Department, SLBC & Member Banks)

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- vi) **Student Credit Card:** Sri Manish Jain, Principal Secretary, Higher Education Department, GoWB informed the house that Government of West Bengal would be launching a special collateral free education loan scheme with minimum interest rate (with interest subvention) under the name and style of **West Bengal Student Credit Card (WBSCC)**. The loans sanctioned under the scheme by the banks would be fully covered by way of an appropriate State Government guarantee. The scheme would cater to the needs of students from all segments of the society. He briefly highlighted salient features of the scheme.

The Hon'ble Finance Minister requested the banks to adopt the scheme and to complete exchanging their views/ suggestions on it with the government for further enrichment of the scheme before 30th June 2021.


Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC suggested for adoption of the scheme in the house with a request to the line department for the earliest circulation of the scheme in detail amongst all banks enabling them to share their views before 30.06.2021, so that the scheme could be implemented w.e.f 01.07.2021. The house accepted and adopted the scheme unanimously.

Shri S.G. Saha, GM SLBC requested Sri Manish Jain for inclusion of Financial Education/ Literacy in the school curriculum to improve particularly the financial capability of youth by way of making them aware about basic financial matters and financial transactions. Sri Susobhan Sinha, RD, RBI also supported this proposal. The Hon'ble Finance Minister also praised the proposal. Sri Manish Jain, Principal Secretary, Higher Education Department, GoWB assured the house that the same will be taken care of by the department.

(Action point 6: Higher Education Department, SLBC & Member Banks)

- vii) **Overall ACP target achievement:** Sri S.G.Saha, GM, SLBC informed the house that despite Covid-19 pandemic situation, all member banks by exerting tireless effort and assisted by line departments at Block/ District level could make a total disbursement of Rs.362786.44 crore i.e. 135.10% of ACP of Rs.268535.19 crore during FY 2020-21. The Hon'ble Finance Minister recognized the same and praised the Banks.

The meeting ended with vote of thanks by Sri CH S.S. Mallikarjuna Rao, MD & CEO, PNB and Co-Chairman SLBC to the chair & other participants.


(Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal







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Ref. No: SLBC/WB/Sub Committee Meeting on RSETI / 697 / 2021

Date: 29.06.2021

- 1) The Members of the Sub Committee on RSETIs
- 2) The Directors of the 19 RSETIs in West Bengal

Re: Minutes of the SLBC Sub-Committee meeting on RSETI held on 25.06.2021.

A meeting on SLBC Sub-Committee on RSETI was convened on 25.06.2021, to review the functioning & performance of the 19 RSETIs in the state as on 31.03.2021. The meeting was participated through VC by Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri Sudip Bhattacharjee, AGM, RBI, Sri Swapan Kr. Nandi, State Director for RSETIs and other dignitaries of line department and representatives of member Banks.

The Meeting started with a warm welcome note delivered by Sri Sumit Basu, Chief Manager, SLBC West Bengal. The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:-

1. Achievement under Annual Action Plan 2020-21:

Sri Swapan Kr. Nandi, SDR informed the house that initially cumulative AAP target for FY 2020-21 of 19 RSETIs was to conduct 445 no of training programmes covering 12885 no of candidates. Later, due to Covid-19 pandemic, the AAP target was reduced to 280 no of programmes covering 5638 no of trainees. As on 31.03.2021, all RSETIs have trained 5876 no of candidates conducting 265 no training programmes, thus achieving 95% & 104% of revised AAP target in terms of no of programmes & no of trainees respectively.

Sri S. K. Nandi updated the house that AAP target for the FY 2021-22 for 19 RSETIs in the state of west Bengal fixed at 428 no of training programmes covering 11695 no of candidates, out of which 8186 no of rural poors are to be trained.

Sri T.L.Bhaduri, WBSRLM informed the house that no BC-BF training conducted by RSETI Darjeeling during last year. However, Sri S. K. Nandi assured to take up the matter with concerned RSETI.

(Action point 1: All RSETIs)

2. Cumulative Settlement & Credit Linkage:

Sri Basu noted that overall Settlement & Credit linkage as on 31.03.2021 stood at 72.40% & 59.64% respectively against stipulated target of 70% & 40% respectively, which is satisfactory. He requested the nodal officers of RSETI Purulia & RSETI Nadia (Haringhata) to give special focus to improve settlement & credit linkage respectively. Sri Sudip Bhattacharjee, AGM, RBI also noted that the performance of RSETIs in the state of West Bengal is very much satisfactory.

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Sri S. K. Nandi requested all member Banks to look into the matter of sanctioning loan of RSETI trained candidates. In many instances it was found that some branches are also refusing loan proposals of applicant borrowers trained by the RSETIs sponsored by their Bank.

(Action point 2: RSETI Purulia & Nadia and Member Banks)

3. Status of Land Allotment & construction of RSETI building as well:

Sri T.L.Bhaduri informed that, due to Covid-19 pandemic, there is no further progress in land allotment by Govt. of West Bengal. However, WBSRLM is in close follow up with different district authorities for early resolve of pending cases. Sri S.K. Nandi requested him to keep in touch with concerned departments.

(Action point 3: WBSRLM)

4. Setting up of new RSETIs in newly formed districts:

Sri S. K. Nandi appraised the house that SBI may start functioning of RSETIs in rented buildings in Kalimpong & Paschim Bardhaman districts. Similarly CBI & PNB can follow it in Alipurduar & Jhargram district respectively. Sri T.L.Bhaduri also requested CBI for considering the plea of opening a RSETI at GTA Darjeeling.

(Action point 4: SBI, PNB & Central Bank of India)

5. Miscellaneous:

(i) Sri S. K. Nandi informed the house that a huge claim, towards training to rural poors, of different RSETIs is lying pending at WBSRLM. He requested WBSRLM to clear the pendency at the earliest. He also requested WBSRLM to intimate the claim settlement to concerned RSETI Director also along with Nodal officer for better reconciliation. He requested SLBC to put up an agenda on pending claim from next Sub-Committee meeting.

(ii) Sri S. K. Nandi also narrated that RSETI Grading process for FY 2020-21 will be started very soon and requested nodal officers to provide necessary support to their RSETIs.

(iii) He also informed that RKMSSSM, Howrah is imparting training through its 35 sub centre located in 14 districts in state of West Bengal. But recently National Academy of RUDSETI (NAR) have communicated that the assessments of trained candidates outside the district of Howrah cannot be conducted by them as many of their sub centres are beyond the command area of that RSETI. He requested WBSRLM to look into matter; else the performance of RKMSSSM as well as of the whole state may be downgraded in the coming days.

(iv) Sri T.L.Bhaduri appraised the house that performance of RSETIs in UNNATI training scheme is below par and requested SDR to take up with the RSETIs for improvement in this score.

(Action point 4: WBSRLM & all RSETIs)

The meeting ended with vote of thanks to the chair & the participants by Sri S. Basu.


(Sri Sakshi Gopal Saha)
General Manager
SLBC West Bengal



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Ref. No: SLBC/WB/Sub Committee Meeting on FI/646 /2021

Date: 28.06.2021

1) The Members of the Sub Committee on FI

Re: Minutes of the SLBC Sub-Committee meeting on Financial Inclusion held on 25.06.2021.

A meeting of SLBC sub-committee on Financial Inclusion was held on 25.06.2021 to review the progress made in Financial Inclusion & Financial Literacy as on 31.03.2021 in the state of West Bengal. The meeting was participated through VC by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Sudip Bhattacharjee, AGM, RBI, Sri Ashish Dongare, Manager, PFRDA, New Delhi and representatives from different member Banks concerning the committee.

Sri S. G. Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and briefly apprised the house about the developments took place in respect of Financial Inclusion & Financial Literacy as on 31.03.2021.

The major points of discussions along with the action points emerged during the sub-committee meeting are as given below:-

1. Progress made in Social Security Schemes (PMJDY, PMSBY & APY etc.):

Sri Dhruvajyoti Deb, Sr. Manager, SLBC informed the house that out of total 40397438 no of PMJDY accounts, 49.97% accounts have been enrolled under Social Security schemes as on 31.03.2021 and 2332637 no of accounts are there having zero balance. He urged upon the member Banks for renewal of PMJJBY & PMSBY, as Department of Financial Services, Ministry of Finance, GOI have allowed a grace period of thirty days i.e. up to 30th June,2021.

Dr. Ashish Dongare, PFRDA congratulated SLBC, West Bengal for achieving 158.67% of APY annual target during FY 2020-21. He also congratulated State Bank of India, Indian Bank for their outstanding achievement in APY campaign. He requested SLBC, West Bengal to maintain the same pace in the ensuing financial year.

Sri Sudip Bhattacharjee, AGM, RBI apprised the house that as instructed by RBI one Special SLBC Meeting on Financial Inclusion is to be conducted by SLBC, West Bengal during September, 2021 quarter. SLBC, in consultation with RBI, will devise a format for data, by including parameters of the special agenda for the meeting and share the same with member Banks. He requested member banks to submit the required data both Bank wise and district wise to SLBC for consolidation of data for conduction of special SLBC meeting on FI.

Sri S. G. Saha, General Manager, SLBC West Bengal proposed to organise two separate meetings for SLBC and Special SLBC for FI for quarter ending June 2021. Sri S. Bhattacharjee suggested that the normal meeting may be held as the special meeting with the FI agenda to be followed by general agenda. However, Sri S. G. Saha submitted that the matter will be finalised after discussion with the state government.

(Action Point 1: Member Banks, SLBC, RBI)



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2. Financial Literacy Camps & Awareness Drive:

Sri Deb narrated that each rural branch should conduct at least one FLC in a month. But this year, due to Covid-19 pandemic, only 1028 no of FLCs could be conducted covering 41180 no of candidates.

Sri S. Bhattacharjee informed that RBI has already announced to form centre of financial learning in collaboration with the NGOs in 13 identified districts. He requested all member Banks to explore the possibility to engage with NGOs for conduction of more Financial Literacy Camps & Awareness Drive.

Sri S. G. Saha, General Manager, SLBC appraised the house that, in the 152nd SLBC meeting held on 22.06.2021, Department of Higher Education, GoWB was requested for inclusion of Financial Education / Literacy in the school curriculum to improve the financial awareness of the students from early stage of the life. A positive response is expected from GoWB in this regard.

(Action Point 2: Member Banks)

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

Sri Deb appraised the house that, in terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled within 31.03.2021. However, the time span extended to 30.06.2021. As on 31.03.2021, 92.46% of SB A/c's in the district are covered with at least one digital mode, whereas in case of CA A/c's the achievement stands at 91.05%. In addition, in case of on boarding of merchants through POS/QR, the district has achieved 99% of its annual target as on 31.03.2021.

Sri S. G. Saha, General Manager, SLBC requested the member banks particularly who are lagging far behind of the target, to exert all out effort towards in order to improve their performance to the desired achievement level which will enable to improve the overall achievement performance of the state.

(Action Point 3: Member Banks)

4. Miscellaneous:

Sri Deb appraised the house that Department of Financial Services, Ministry of Finance, GOI have revised the enrolment forms and procedure related to claim in PMJJBY & PMSBY. He briefly narrated that, as per revised guideline, the format for certificate of death to be issued by the District Magistrate concerned (or other Executive Magistrate authorised by him / her) and the lien period in respect of PMJJBY have been reduced to 30 days from 45 days w.e.f 01.06.2021. However, the detailed guideline will be sent to all member banks on receipt of revised claim from DFS.

(Action Point 4: Member Banks & SLBC)

The meeting ended with vote of thanks to the chair & other participants.


(Sakshi Gopal Saha)
General Manager,
SLBC West Bengal





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Ref. No: SLBC/WB/Sub Committee Meeting on SHG & SE / 655 /2021

Date: 06.07.2021

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on SHG & SE held on 05.07.2021.

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 152nd SLBC meeting held on 22.06.2021, a meeting of the SLBC sub-committee on SHG & SE was held through virtual mode on 05.07.2021. The meeting was participated by Dr. M.V. Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB, Sri Vivek Kumar, SMD & CEO, WBSRLM, Smt. Pritha Sarkar, Secretary, SHG & SE Deptt, GoWB, Sri Narayan Chandra Sarkar, Managing Director, West Bengal Swarojgar Corporation Limited, Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, Smt. Shaon Sen, Addl. Director, SUDA, GoWB, Sri Kamalesh Kumar, General Manager, NABARD, Sri P C Choudhury, AGM, RBI and other dignitaries of line departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the tremendous efforts of all member banks including the extended support received from the Govt. Department for boosting up SHG sector despite difficulties faced on account of COVID-19 pandemic situation, thus achieving 100% in all parameters namely number of SHGs disbursed, disbursement amount & outstanding amount for FY 2020-21 by 31.03.2021.

The key issues discussed along with the action points emerged in the meeting are enumerated below:

1. Review of progress under NRLM:

At the outset Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, GoWB congratulated the member banks of SLBC, West Bengal for their cumulative outstanding performance during last financial year despite adverse impact due to pandemic situation. However he expressed his serious concern regarding the following issues:

- i) SB account opening for 27000 number of NRLM-SHG are lying pending at different bank branches since long.
- ii) Applications of 73000 number of NRLM-SHG are lying pending at different bank branch level for Credit Linkage.
- iii) An amount of Rs.5800 Crore is lying undrawn/ undisbursed in different NRLM-SHG loan accounts maintained in different bank branches. Out of that, major undrawn portion is lying with BGVB, PNB, PBGB & SBI.
- iv) Average ticket size to be increased to Rs.2.50 lakh per SHG.
- v) Implementation of common SHG loan application form by all member bank branches.

Citing remarkable performance achieved by SBI by disbursing Rs.250 crore in more than 2500 fresh SHG loan accounts through camp mode during last June' 2021 quarter, Dr. M.V.Rao advised all other member banks to hold camps in order to clear the pendency and to disburse the undrawn portion as well at the earliest and latest by July' 2021. He advised SLBC to circulate the IBA devised new common SHG loan application form to all member banks again for its meticulous implementation. He also suggested SLBC to convene Sub-Committee meeting in a monthly interval to access the progress in SHG movement in a better way.

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Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal urged upon all the member banks to rise to the occasion in order to clear the pendency and to disburse the undrawn portion in all eligible NRLM-SHG accounts as well through camp mode. He also informed that SLBC will be in continuous touch with member banks to increase the average SHG ticket size to Rs.2.50 lakh.

Sri Kamalesh Kumar, General Manager, NABARD suggested the house for a higher Credit Linkage of 648000 SHGs during FY 2021-22 in view of the huge potential available in the state. He also suggested for financing 395000 JLGs during the current Financial Year 2021-22.

Sri S.G. Saha requested WBSRLM for submission of bank branch wise pending details in respect of account opening and credit linkage of SHGs to SLBC for taking up with the member banks for better monitoring & follow up as well.

Citing allotment of SHG NRLM target to some private banks namely Axis Bank, HDFC Bank, ICICI Bank, Bandhan Bank in some states, Sri S.G. Saha suggested the house for inclusion of these private banks in SHG mission and allotment of fresh target to them in order to achieve a better figure in the state of West Bengal. Dr. M.V.Rao confirmed the house that same will be discussed with his department officials to explore a positive outcome.

(Action point 1: Member Banks, SLBC & WBSRLM)

2. Review of progress under NULM:

Smt. Shaon Sen, Addl. Director, SUDA, GoWB informed the house that banks have been allotted a target of disbursement of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G loans for the FY 2021-22, out of which banks have disbursed Rs. 719.16 Lakh to 470 SHGs, Rs. 69 lakh to 55 SEP-I, Rs. 6.50 lakh to 3 SEP-G in the June quarter of FY 2021-22. She informed the house that 1978 NULM-SHG loan proposals have been resubmitted to different bank branches thus total 4166 no of proposals are pending. She also highlighted the following points:

- i) 635 no of SHGs' Savings Bank account opening are pending at different bank branch level.
- ii) Some bank branches are misreporting about fresh sanction of NULM SHGs.
- iii) Arrangement of sitting facility for the CSPs in the branch premises for providing support to the SHGs and their members.
- iv) Organizing Credit camp for Credit linkage of SHGs in phased manner in order to achieve target in coordination with ULBs.

Sri S.G. Saha noted the issues highlighted by Smt. Sen and requested SUDA to provide detailed list for further taking up the matter with member banks. He also requested SUDA to re-look / reconsider the ACP target under DAY-NULM for the FY 2021-22 as the distribution of bank wise target against their branch network are uneven. Smt. Sen assured to discuss the matter with her departmental officials for early resolution of the issues.

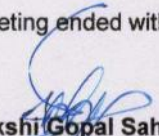
(Action point 2: Member Banks & SUDA)

3. Review of progress under SVSKP:

Sri S.G. Saha informed the house that out of Rs.88.33 cr subsidy pendency in 12463 no of accounts for disbursement, as reported by WBSCL, only Rs.29.74 cr is pending for disbursement in 4234 no of accounts as on 31.05.2021. Smt. Pritha Sarkar, Secretary, SHG & SE Deptt, GoWB requested banks to clear the backlog at the earliest.

(Action point 3: Member Banks)

The meeting ended with vote of thanks to the chair & the participants by Sri S. G. Saha.


(Sri Sakshi Gopal Saha)
General Manager,
SLBC West Bengal.



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Ref. No: SLBC/WB/Sub Committee Meeting on MSME/ 652/2021

Date:06.07.2021

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) Line Department, GoWB

Re: Minutes of the SLBC Sub-Committee Meeting on MSME held on 05.07.2021.

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 152nd SLBC meeting held on 22.06.2021, a meeting of the SLBC sub-committee on MSME was held through virtual mode on 05.07.2021. The meeting was participated by Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB, Sri Devi Prasad Karanam, Director, MSME Deptt, GoWB, Sri Nikhil Nirmal, Director, Deptt. of Textiles (Handloom etc.), Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri V. Sivakumar, Director, KVIC, Sri Kamalesh Kumar, General Manager NABARD, Sri Sudip Bhattacharjee, AGM, RBI and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the tremendous efforts of all member banks including the extended support received from the Govt. Department for boosting up MSME sector despite difficulties faced on account of COVID-19 pandemic situation, thus achieving 97% of MSME ACP target of FY 2020-21 by 31.03.2021.

The key issues discussed along with the action points emerged in the meeting are enumerated below:

At the outset, Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB congratulated the member banks of SLBC, West Bengal for exhibiting outstanding performance during last financial year despite adverse impact due to pandemic situation. However, he highlighted some key points, which are mentioned below:

- i) Banks to take special focused initiative towards MSME target achievement for FY 2021-22.
- ii) Banks to prioritize in sanctioning of Weavers' Credit Card as fresh lending in this segment will not only support the identified entrepreneurs but it would also assist in achieving MSME lending target. He stressed upon the member banks to extend their support to this sector and thereby allowing them to receive the benefit of 4% additional interest subvention being provided by the GoWB over and above of 6% interest subvention provided by Central Government.
- iii) Banks to focus on Sishu Category of PMMY loans, as this segment is very much needy and adversely affected by Covid 19 pandemic. Performance in PMMY is required to be improved substantially.
- iv) GoWB is developing a web portal to capture credit flow to MSME sector.

He suggested all member banks to dispose of all PMMY & Weavers Credit Card loan proposals by end of July. He requested SLBC to organize another VC within July' 2021 to review the progress made by banks in this score.

The agenda wise discussion and the action points emerging thereof are appended below:

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1) ACP Target 2021-22:

Sri Sakshi Gopal Saha, General Manager, SLBC informed the house that, in the last 152nd SLBC meeting, Dr. Amit Mitra, Hon'ble Finance Minister, GoWB suggested for fixation of annual target of Rs.1.02 lakh crore for FY 2021-22. Accordingly, the target has been revised to Rs.1.02 lakh crore from the target of Rs.97425 cr fixed earlier. The revised target has already been shared to member banks for necessary allocation to their branches. However, taking into account the potentiality, scope and opportunities available in the state towards lending in MSME and past performance of all member banks in spite of pandemic situation as well, Sri Saha expressed his optimistic view of achieving the revised target for FY 2021-22 with proactive participation of the member banks. Anticipating increased demand for credit requirement in MSME sector in the post pandemic scenario, Sri R. Pandey suggested banks to strive hard to surpass the target by the end of this FY.

(Action point 1: Member Banks)

2) Karma Sathi Prakalpa:

Sri Saha briefly enumerated the salient features of Karma Sathi Prakalpa, a subsidy linked scheme introduced on 09.09.2020 by the state of West Bengal to provide gainful employment opportunity for the enthusiastic entrepreneurs in rural & urban areas by setting up of new manufacturing, service & trading activity. Earlier, it was limited to WB State Cooperative Bank. Sri R. Pandey requested the house to adopt the scheme for effective implementation by all member banks. However, Sri Saha requested to adopt the same in the next VC to be conducted by July'2021 as proposed earlier and feedback on the scheme raised by member banks will be collected by this time.

(Action point 2: Member Banks)

3) Progress in Handloom Weavers scheme:

Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB reiterated that with the benefit of 4% additional interest subvention being provided by the GoWB over and above of 6% interest subvention provided by Central Government, the entrepreneurs will get loan at 2% effective rate of interest. District wise & bank wise Weavers Mudra pending list will be sent to SLBC very soon for further sharing amongst member banks.

Sri Saha narrated that out of 8222 no of sponsored Weavers Mudra proposals, banks have sanctioned only 896 no amounting Rs.4.14 cr, returned 3003 no of proposals and 4323 no of proposals are lying pending at different bank branch level. Sri Saha requested member banks to take necessary steps to dispose of all pending proposals at the earliest and latest by 31.07.2021 and to ensure that no proposal is being rejected on flimsy ground.

Sri Dhar suggested for arranging camps at different block levels, under Duare Sarkar campaign, where BLBC will invite all member banks to dispose of all weavers' mudra loan proposals with help of local administration.

Sri Nikhil Nirmal, Director, Deptt. of Textiles (Handloom etc.) highlighted that performance of PNB & SBI under the scheme is not at par though these banks have major presence in the state.

(Action point 3: Member Banks)

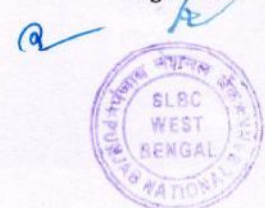
4) Progress in MSME Cluster:

Sri Saha narrated the house that so far 252 clusters have been adopted and out of 10949 no of sponsored proposals, banks have sanctioned 9078 no of proposals amounting Rs.281.80 cr.

Sri Sudip Bhattacharjee, AGM, RBI enquired about completion of branch mapping of these clusters. Sri Dhar informed that branch mapping of these clusters are in process; once it is completed, cluster financing will get the momentum.

Sri Kamallesh Kumar, General Manager, NABARD informed the house that NABARD has promoted 2 OFPOs namely Sutirtha Global Producer Company Limited & Soumarya Universal Producer Company Limited for collectivization of artisans, providing quality raw materials and better marketing avenues. Member banks may consider financing the above companies as their operations have been stabilized and

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they are in need of credit to upscale their operations. He further appraised that NABARD can also associate and support training of discipline specific requirement of skilled manpower through their partner agencies who are accredited under the National Skill Development Corporation of Government of India in the various MSME clusters of the Govt. of West Bengal.

(Action point 4: Member Banks)

5) Progress in PMMY & PMEGP:

Sri Saha narrated that Banks have disbursed total Rs.28429.06 cr under PMMY during FY 2020-21 as against Rs.26259.20 cr during FY 2019-20 thus posting a positive Y-O-Y growth of 8.26%. But, finance under Sishu category has decreased from previous year. He urged upon the banks to be focused on Sishu category specially.

Sri Saha requested KVIC to provide the PMEGP target for FY 2021-22 at the earliest for onward sharing to member banks. He also requested KVIC to look into the 54 no of referred back PMEGP cases of different banks, so that the subsidy amount can be released by agency at the earliest which will help banks for further disbursement of loan.

(Action point 5: Member Banks & KVIC)

6) Development of a web-portal to capture credit flow to MSMEs:

Sri M. Dhar informed the house that development of the portal is under process in similar line with KCC IMS portal with an extra column for capturing disbursed amount. Necessary information will be provided to SLBC on activation of the portal.

(Action point 6: Line Department)

7) RBI's measures for MSMEs hit by 2nd wave of Covid-19:

Sr Saha appraised the house that RBI has issued several circulars to give relief measures to MSMEs affected due to 2nd wave of Covid-19 pandemic. RBI has allowed restructuring facility for borrowers having aggregate MSME exposure up to Rs. 50 crore and classified as 'Standard' as on 31st March 2021.

He briefly enumerated that RBI has decided to extend a special liquidity facility of Rs 16,000 crore to the Small Industries Development Bank of India (SIDBI) to support funding requirements of MSME, particularly smaller ones and other businesses. Sri P. S. Manoj, DGM, SIDBI informed the house that the detailed guideline is awaited.

Sri Saha also informed the house that under the revised guidelines of RBI, retail and wholesale trade will be treated under MSME sector which also get benefit from priority sector lending.


(Action point 7: Member Banks)

8) Sector wise target & achievement under MSME:

Sri M. Dhar requested SLBC to discuss the matter separately with member banks as the total process depends upon individual bank's readiness of capturing sector wise data (like Agro & Food based, Chemical based, Plastic based etc.) from their respective MIS.

(Action point 8: SLBC)

The meeting ended with vote of thanks by Sri S.G. Saha to the Chair & the participants.


(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal





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Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 159 /2021

Date: 09.07.2021

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMS in West Bengal
- 3) Line Departments, GoWB

Re: Minutes of the SLBC Sub-Committee meeting on Animal Husbandry & Fishery Sub-Committee held on 08.07.2021.

In accordance with the advice of Dr. Amit Mitra, Hon'ble Finance Minister, GoWB in course of the 152nd SLBC meeting held on 22.06.2021, a meeting of the SLBC sub-committee on Animal Husbandry & Fishery was held through virtual mode on 08.07.2021. The meeting was participated by Dr. Krishna Prasad Mukherjee, Assistant Director, ARD Department, GoWB, Sri Moley Halder, Additional Director, Fisheries Department, GoWB, Dr. Uttam Panja, Joint Director, Fisheries Department, GoWB, Dr. Kishore Dhara, Deputy Director, Fisheries Department, GoWB, Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri Kamalesh Kumar, General Manager, NABARD, Sri Parameswar Saren, AGM, RBI and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal, welcomed all the participants in the meeting and he acknowledged the cumulative efforts of all member banks including the support received from the Govt. Department for boosting up Agriculture & allied sector despite difficulties faced on account of COVID-19 pandemic situation during FY 2020-21.

The agenda wise discussion and the action points emerging thereof are appended below:

1. Target and Progress under Animal Husbandry:

Sri Sakshi Gopal Saha, General Manager, SLBC West Bengal briefly narrated the house that both Bank wise & District wise target under Animal Husbandry for FY 2021-22 have been fixed at Rs. 3057 crore in Dairy, Rs. 4074 crore in Poultry, Rs. 1291 crore in Goatery & Piggery by the ARD Department in line with NABARD's State Focus Paper. Again district wise target (Number) of Animal Husbandry under KCC (working capital) finance for FY 2021-22 had also been set up by ARD Department. Sri Saha also highlighted that, out of total 112530 no of proposals sponsored by ARD department during FY 2020-21, Banks have received actually 83143 no of proposals and again banks have sanctioned 18523 no of proposals keeping 36971 no of proposals as pending as on 31.03.2021. During this current financial year, out of 36971 no of pending proposals as on 31.03.2021, banks have sanctioned 864 no of proposals amounting Rs.11.08 cr and still 32400 no of proposals are pending as on 31.05.2021. Sri Saha urged upon all member banks to extend their wholehearted support in order to dispose of all pending proposals at the earliest.

Dr. Krishna Prasad Mukherjee, Assistant Director, ARD Department, GoWB highlighted the following issues:

- i) Target for the financial year have already been fixed. Banks to strive for best to increase sanction percentage.
- ii) Out of 32400 pending proposals as on 31.03.2021, SBI have the maximum share.

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- iii) ARD Department is going to conduct GP level KCC camps in 3342 no of GPs shortly where active participation of GP level bankers, LDMs & DCOs are needed.
- iv) KCC ARD IMS portal, in line with KCC IMS portal, is already been activated for better monitoring & follow up. Bank branches have been provided login id & password as same with KCC IMS portal. Bank branches may contact Block Livestock Development Officers at block level or Deputy Director at district level to resolve any issue about the portal.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB appraised the house that Govt. have already decided to raise the limit for collateral free agricultural loans from the existing level of Rs.1.00 lakh to Rs.1.60 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto Rs.1.6 lakh. He also reminded that Interest subvention @ 2.00% can be claimed on a maximum limit of Rs. 2.00 lakh short term loan in animal husbandry and fisheries to farmers who are already possessing KCC (crop loan). However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3.00 lakh per annum and subject to a maximum limit of Rs. 2.00 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. He requested member banks to avail this opportunity in order to flourish their portfolio in animal husbandry and / or fisheries. He also suggested ARD Deptt for conducting such proposed GP level meetings under "Duare Sarkar" campaign and to keep this agenda in BLBC meetings.

Sri Saha agreed with Sri Dhar and requested all banks to rise to the occasion to make such campaign successful. Citing availability of insurance in animal husbandry proposals and having ample scope, Sri Saha again requested all member banks to give a focused attention in sanctioning of animal husbandry proposals.

(Action Point 1: Line Department & Member Banks)

2. Progress in Fishery:

Sri Saha informed the house that banks' overall performance in Fishery during FY 2020-21 was very poor. Out of 34920 fishery proposals sponsored by Fishery Deptt, banks received 30777 no of proposals actually and out of that banks have sanctioned 6904 no of proposals amounting Rs.93.55 cr keeping 12014 no of proposals as pending as on 31.03.2021. Again during current FY, out of 12014 no of proposals, banks have sanctioned 910 no of proposals amounting Rs.10.09 cr and 10041 no of proposals are pending as on 31.05.2021. Target for fisheries for FY 2021-22 is yet to be set up by the concerned Deptt.

Dr. Uttam Panja, Joint Director, Fisheries Department, GoWB highlighted the following issues:

- i) Achievement during FY 2020-21 was very poor.
- ii) KCC Fisheries IMS portal, in line with KCC IMS portal, is already been in action for better monitoring & follow up.
- iii) Fisheries Department is also going to conduct GP level KCC camps, in line with ARD deptt., where active participation of GP level bankers, LDMs & DCOs are very much needed.
- iv) Fisheries target for FY 2021-22 will be set up very soon.

Sri Kamallesh Kumar, General Manager, NABARD highlighted that apart from KCC, KCC animal husbandry & fisheries working capital loan, banks has to explore the avenues for Investment credit in order to increase their Agriculture portfolio. He requested banks to strictly follow the revised KCC guidelines for fixation of KCC limit.

Sri Saha requested Fisheries Department to further look into the long pending issue of insurance for fisheries in order to minimize the losses of farmers and to protect the interest of banks as well. Sri Moly Halder, Additional Director, Fisheries Department, GoWB informed the house that the aforesaid issue is

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under active follow up by the department and once any positive outcome arrives, the same will be conveyed to bankers.

Sri Parameswar Saren, AGM, RBI informed the house that a number of fishery proposals are sent to banks where farmers are interested in fisheries in some lease land (pond), where no documentary proof is being attached & hence the proposals are being rejected by banks. He requested the Fisheries Department to take care of that in order to minimize the rejection.

(Action Point 2: Line Department & Member Banks)

3. KCC IMS ARD & Fishery Portal:


Sri Saha informed the house that the process of operationalization of KCC-Issuance monitoring system-ARD & Fishery portal, as received from respective departments, have already been shared to all member banks for its effective implementation. He highlighted some issues on the aforementioned portals as follows:

- i) The names of some banks are still appearing in the portal though they have been amalgamated with some other banks w.e.f 01.04.2020.
- ii) ACP target for FY 2021-22, both bank & district wise have not been updated in the portal.
- iii) Rejection and Reason for rejection columns for reporting by the branches is not available in the portals.
- iv) Mismatch in data as per portal vis-à-vis data received from the Department.
- v) Under ARD portal, bifurcation of Dairy, Poultry, Goatery & Piggery is not available.

He requested both the departments to take care of that.

(Action Point 3: Line Departments)

There being no other points of discussion, the meeting ended with exchange of thanks to the chair & the participants by Sri S. G. Saha.


(Sri Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal





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