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

Quarterly Review March, 2023

Date : 21.06.2023

Time : 11.30 AM

Hotel "The Lalit Great Eastern"
1,2,3, Old Court House Street, Dalhousie Square,
Kolkata - 700069

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

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**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes for the 160th SLBC Meeting

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1 - 4
	General Information for West Bengal	1
	Bank & District wise allocation of Lead Bank Responsibility, Branch Network & ATM	2
	Vital Banking Statistics	3
	Disbursement particulars under ACP & Position of Brick & Mortar Branch	4
1.	Confirmation of the Proceedings of the 159th SLBC meeting held on 24.03.2023 and review of action points thereof	5
2.	Action taken report for the resolution adopted in the 159th SLBC meeting	5 - 6
3.	Review of Credit Disbursement by Banks during the FY 2022 against ACP 2022-23	7 - 22
	Bank wise disbursement under priority sector lending	8 - 12
	Bank wise disbursement under non priority sector lending	13 - 14
	Bank wise Total disbursement under PRISEC & NON PRISEC	15
	District wise total disbursement under priority sector lending	16
	Disb. Of loan to Minority Community, SC/ST & OBC	17
	Bank wise sectorial outstanding credit under Priority Sector	18 - 20
	Bank wise sectorial outstanding credit under Non-Priority Sector	21
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	22
4.	CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC)	23 - 28
	Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%	23
	District wise CD Ratio of West Bengal	23
	Bank wise CD Ratio of West Bengal	24
	Bank wise & Population Group wise Branch Network & Deposit	25
	Bank wise & Population Group wise Advance & CD Ratio	26
	Bank wise Position of ATM & BC Outlets	27
	Trends analysis on District wise CD Ratio on quarterly basis	28
5.	Deployment of Credit in Agriculture including KCC Animal Husbandry and Fishery including MJCC Review of progress under Agriculture Infrastructure Fund Review of credit deployment under FPO Others	29 - 49
	Progress in KCC	29
	Bank wise KCC Position	30
	District wise KCC Position	31
	Bangla Sashya Bima Scheme	32
	Achievement Animal Husbandry & Fishery	32-36
	Agriculture Infrastructure Fund.	37
	Tie Up with Milk Unions	37-38

	Participation of Banks in Nationwide AHDF KCC Campaign:	37 - 38
	Matsya Jeebi Credit Card (MJCC)	39-40
	Krishak Bandhu, Finance to NWR etc.	41
	Agriculture Infrastructure in Rural areas and credit absorption	41-44
	Review of credit deployment under FPO	45
	Credit Guarantee Fund (CGF) Scheme under Central Sector Scheme (CSS)	45-46
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	46-49
	National livestock Mission & Digitalization of PACs.	50
6.	Deployment of Credit to MSME	50-61
	West Bengal Bhabishyat Credit Card	51-52
	Export Credit	53
	Progress of MSME Loan Restructured	53-54
	Emergency Line of credit guarantee Scheme & Credit Guarantee Scheme for Subordinate Debt (CGSSD)	55-56
	GoWB 4% Interest Subvention Scheme for Handloom Weavers & PMSVANidhi (Street vendors) scheme and progress	56-58
	Bank wise flow of credit to SCC and GCC	59-60
	Progress in MSME Clusters & Credit Linkage	61
7.	Review of MUDRA (Including ACC & WCC), Stand Up Indian, PMEGP & SVSKP	62-69
	Progress in MUDRA Loans	62-64
	Progress in Stand Up India Loans	65
	Progress in PMEGP Loans	66-67
	Progress in SVSKP Loans	67-68
	Artisan Credit Card (ACC) & Weaver Credit Card (WCC)	68-69
8.	Progress in SHG-NRLM, SHG-NULM	70-77
	Bank & District wise achievement of Credit Linkage under NRLM	70-72
	Dual Authentication & E-Shakti of NABARD	73
	Progress under SHG-NULM	73-77
9.	Progress in Joint Liability Groups (JLGs) Finance	77-78
10.	Progress in West Bengal Student Credit Card	79
11.	Progress in other Education Loan & Housing Loan	80 - 83
	Bank wise progress in Education Loan	80-81
	Bank wise progress in Housing Loan	82-83
12.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.	84-88
	Bank wise and Sector wise NPA & Recovery Position	84-86
	Status of PDR cases	87
	Recovery under SARFAESI and District wise Pending DM Permission	88
13.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	89 - 93
14.	Progress made under Financial Inclusion	94-100
	Progress of FLC during quarter	94
	Financial Literacy camp in Animal Husbandry intensive area	95
	Financial Inclusion Fund (FIF)	95
	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	95 - 100
	Review of status of Financial Education in School	100
15.	Review of functioning of RSETIs & setting up of new RSETIs	101-102
16.	Progress on Data Management as per Revamped Lead Bank Scheme	103
17.	Non-Conventional renewable energy as sustainable alternative for affordable transportation	104
18.	Financial technologies (Fin-Tech) in Agriculture Sector	104
19.	Functioning of Micro Finance Institution	105
20	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/	105 - 106

	DLRC	
21.	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)	106
	Minutes of 159th SLBC meeting	107 - 111

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 September, 2022)	9598
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.09.2022)	Rs.114579
Per Capita Advance (as on 30.09.2022)	Rs.69913

Bank wise & District wise allocation of Lead Bank Responsibility:

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

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

Population group	September 2021	March 2022	September 2022	December 2022	March 2023
Rural	3556 (41.27%)	4258 (43.13%)	4274 (43.19%)	4265 (43.45%)	4253 (43.51)
Semi-urban	1525 (17.69%)	1828 (18.52%)	1833 (18.53%)	1874 (19.09%)	1833 (18.75)
Metro/Urban	3535 (41.04%)	3785 (38.34%)	3788 (38.28%)	3676 (37.45%)	3687 (37.72)
Total	8616	9871	9895	9815	9773

Position of ATMs in the State of West Bengal:

Population group	September 2021	March 2022	September 2022	December 2022	March 2023
Rural	2467	2470	2360	2429	2453
Semi- urban	2322	2314	2278	2278	2302
Urban/Metro	7143	7132	7101	7212	7241
Total	11932	11916	11739	11919	11996

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

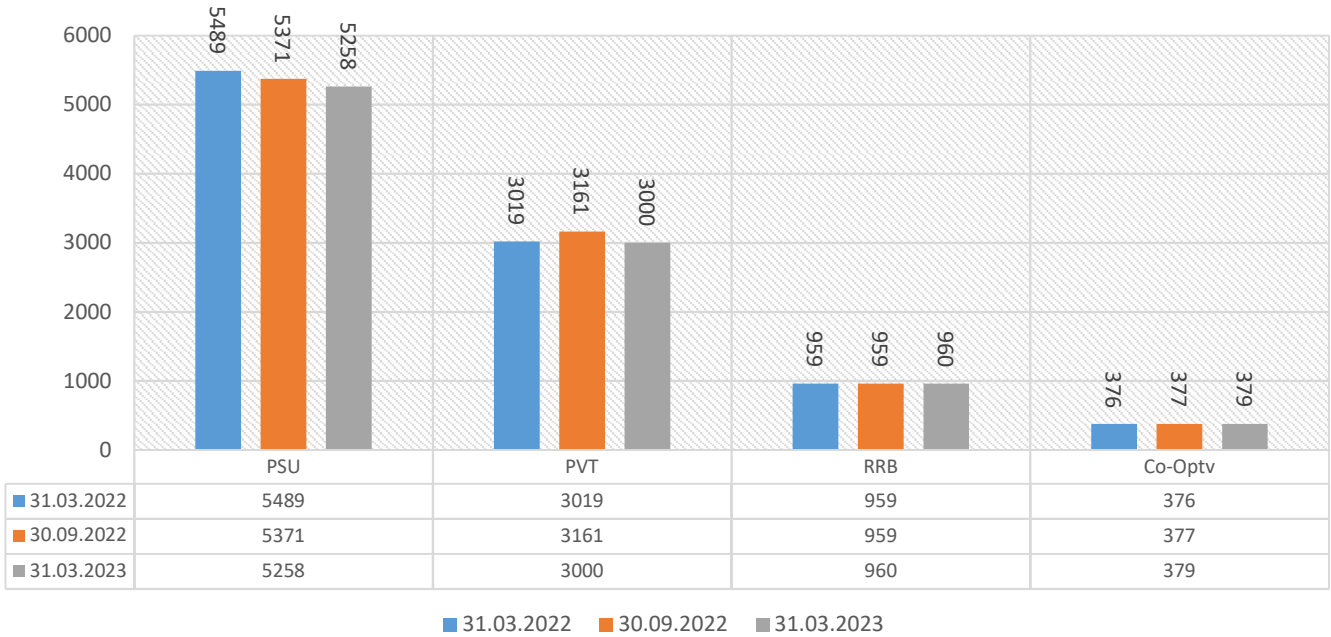
Parameter	Sept 2021	March 2022	Sept 2022	December 2022	March 2023
No. of Branches	8616	9871	9895	9815	9733
Total Deposits	967116	1005332	1046661	1016230	1071821.07
Total Advances (with RIDF)	588494	620895	638643	635756	636468.17
Total Business	1555610	1626227	1685305	1651987	1708289.24
CD Ratio	61	62	61	63	63.10
C+I: Deposit Ratio	68	68	68	68	67.23
Priority Sector Advances (PSA)	203001	226583	229734	239265	250566.59
% of PSA to ANBC	38	40	39	40	39.37
Agriculture Advances	62030	61793	63863	64084	68847.16
% of Agri Advances to ANBC	12	11	11	11	10.81
MSME	93615	109460	110255	108312	112421.51
Education Loans	2675	2807	3146	4495	4774.51
Housing Loans	67370	69064	74712	82416	87408.32
DRI Advances	311	263	170	171	160.54
% of DRI Advances to ANBC	0.06	0.05	0.02	0.02	0.02
Advances to SC/ST Communities	17274	18182	16442	15967	18230.64
Adv. to Women Entrepreneurs	64795	70882	66452	60046	73546.69
% of Adv to Women to ANBC	12	13	12	10	11.55
Weaker Section Advances	57016	61070	60955	74146	71841.35
% of Weaker Advances to ANBC	11	11	11	12	11.28
Minority Community Advances	39970	40132	38250	29805	52788.33
% of Minority Co Adv. to Prisec	19	19	19	14	8.29

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

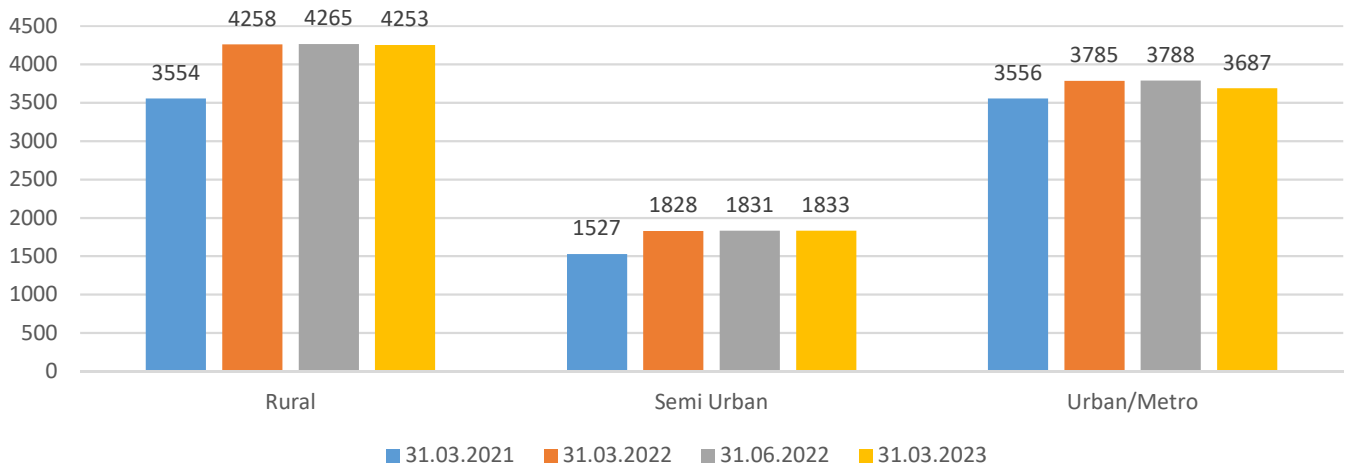
(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (March'22)			FY 2022-23 (March'23)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	74690	85	97261	80469.67	82.74
2	MSME	102036	102379	100	110179	126747.92	115.04
3	OPS	36182	23101	64	39868	25852.04	64.84
Total PRISEC		225822	200170	89	247307	233069.63	94.24
4	NPS	88314	223555	253	96712	234947.29	242.93
Grand Total		314136	423725	135	344020	468016.92	136.04

Share in Branch Network



Position of Brick & Mortar Branches



AGENDA NOTES FOR 160th SLBC Meeting

AGENDA: 1

Confirmation of the Proceedings of the 159th SLBC meeting held on 24.03.2023 and review of action points thereof

The proceedings and action points of 159th SLBC Meeting for West Bengal, held on 24th of March 2023, was circulated under cover of Convener Bank's letter to the members on 04.04.2023. Since the SLBC has not received any observation from any of the members, the same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 159th SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 159th SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	<p>Department of Micro, Small & Medium Enterprises and Textile, Govt. of West Bengal has devised an innovative scheme with the objective of providing self-employment opportunities to 2 lac youths of the state per year. West Bengal Bhabishyat Credit Card Scheme, a flagship programme with a 100% CGTMSE cover, floated by Directorate of MSME, Govt. of West Bengal w.e.f 1st April, 2023. It aimed in providing entrepreneurs access to institutional finance to a maximum amount of Rs. 5 lacs. All member Bank started required initiative as per discussion on 159th SLBC meeting dt.24.03.2023. As on 13-06-2023, 50865 no of Applications have been sponsored and out of that 12312 no of applications have been accorded in principle sanction by the member Banks.</p> <p>It has been advised to all the member banks to disbursed all the sanctioned cases immediately. As per report received from the member Banks that flagging of WBBCCS in the respective CBS system is going on and will be completed very soon. As soon as the CBS system is being ready they will start the disbursement process of the sanctioned cases.</p>
2	<p>To increase MSME lending to achieve ACP target for FY 2022-23</p> <p>Banks to focus on financing Artisan Credit Card & Weavers Credit Card.</p>	<p>Member banks have disbursed Rs.126747.92 crore in MSME, thus achieving 115% of ACP target of Rs.110178.52 crore as on 31.03.2023.</p> <p>The disbursement during the financial year 2022-23 is Rs.126747.92 Crore with a Y-O-Y increase of 23.80% over the disbursement of Rs102379 crore made during the corresponding period in last financial year 2021-22.</p> <p>As on 31.03.2023, member banks have sanctioned 13061 no of ACCs and 4045 no of WCCs. Member banks have been requested to exert special focus in this particular sector and to dispose of pending proposals in a time bound manner. Member banks have also been advised not to reject any proposal on flimsy ground. No of pending proposal also reduce significantly. Pendency in WCC as on 31.03.2023 is 1317 & pendency in ACC is 1812.</p>

3	<p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks to focus in SHG-NULM also.</p> <p>Deployment of BC Sakhi</p>	<p>Member banks altogether have disbursed Rs.19150.63 cr in 898283 no's of SHG accounts as on 31.03.2023, thus achieving 95.72% and 134.14% against the target of disbursement amount and number of account respectively for FY 2022-23. Average ticket size increased from 1.98 Lakh to 2.13 Lakh.</p> <p>Member banks have disbursed Rs.155.52 cr in 9110 NULM-SHG proposals for the financial Year 2022-23.</p> <p>10 PSU banks so far allotted 2014 numbers of BC-Sakhi against the target of 2850. Out of which appointment letters have been issued to 262 BC_Sakhis and 167 KIOSKs have been established.</p>
4	<p>Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.</p>	<p>Member banks have sanctioned 54458 no. of WBSCC cases, out of which 48253 number of cases have been accorded final sanction as on 31.03.2023.</p>
5.	<p>To increase Agriculture lending to achieve ACP target for FY 2022-23.</p> <p>Banks to explore Farmer Producer Organisation (FPO), Agriculture Infrastructure Fund (AIF), Custom Hiring Centre (CHC) financing.</p> <p>KCC target for FY-2022-23 to be achieved. KCC renewal to be increased.</p> <p>KCC Ticket size to be increased per account.</p>	<p>All member banks have cumulatively disbursed Rs.80469.67cr Upto 31.03.2023 during the current financial year 2022-23, achieving 82.74% against the ACP target of Rs.97261.02 cr. Disbursement under total agriculture increased by Rs.5779.49 cr on Y-o-Y basis with growth of 7.74%.</p> <p>All the member Banks have so far financed 126 FPOs cumulative.</p> <p>Member banks have cumulatively sanctioned 990 no of AIF proposals amounting 739.39 cr. and 862 no of proposals have been disbursed cumulatively amounting to Rs.515.02cr. as on 31.03.2023.</p> <p>Member banks have disbursed 27.29 lakh KCCs (Fresh + Renewal) amounting Rs.13211.58 cr, thus achieving 77.79 % of the annual target of 35.00 lakh of KCC disbursement.</p> <p>Total KCC outstanding stood at Rs.21345.28 cr in 43.31 lakh KCCs with average ticket size of Rs.49277/- . Which was Rs.47417/- as on 31.03.2022.</p>
6	<p>Member banks were requested to focus in Animal Husbandry Fishery Sector.</p>	<p>Member banks have disbursed Rs.2822.72 cr in 3,47,104 no of Animal Husbandry proposals (Dairy, Poultry, Goatery & Piggery) as on 31.03.2023. Again Rs.752.95 cr. disbursed in 144834 no of Fishery proposals up-to 31.03.2023 during this financial year 2022-23.</p> <p>A meeting on operationalization of common insurance scheme in Fishery sector was held on 03.03.2023 along with Member Banks & four major PSU general insurance companies viz. NICL, OICL, NIACL & UIIC. The said meeting was chaired by Sri Manas Dhar, Special Secretary and Director, Institutional Finance, Finance Dept, GoWB.</p>

	All the above said companies shared their comprehensive policy on Fishery which already communicated to all member Banks for adoption as per their internal Policies.
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AGENDA – 3

Review of Credit Disbursement by Banks during the FY against ACP 2022-23:

All the banks operating in the State have cumulatively disbursed Rs.233069.63 crore in Priority Sector, i.e. 94.24% against the Annual target of Rs. 247307 crore during the period from April to March of the financial year 2022-23. The achievement was Rs.200170 crore against Annual target of Rs.225821 crore during the period of FY 2021-22 in Priority Sector.

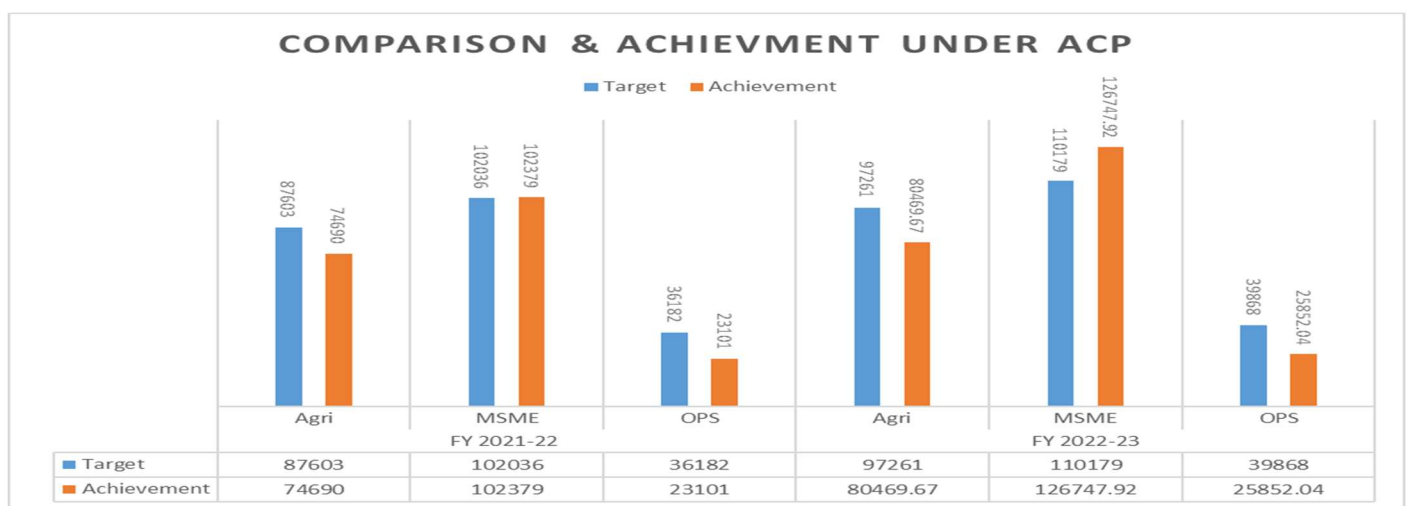
Achievement under Agriculture sector is 82.74% amounting Rs.80469.67 crore, the achievement in MSME sector is 115% amounting Rs.126747.92 crore and achievement in Other Priority sector is 64.84 % amounting Rs.25852.04 crore as on 31.03.2023 which was Rs.74690 crore, Rs.102379 crore and Rs.23101 crore in Agriculture, MSME & OPS sector respectively as on 31.03.2022.

Disbursement in Non-Priority sector is Rs.234947.92 crores i.e.242% of the ACP of Rs.96713.70 crore which results in overall disbursement of Rs.468016.93 crores i.e.136 % against ACP of Rs.344021 crores as on 31.03.2023.

A comparative position of achievement in disbursement figure under ACP during FY 2022-23 with last 2 financial years is as under:

Sr. No.	Broad Sector	As on 31.03.2022			As on 31.03.2023		
		Target	Achievement.	Achievement%.	Target	Achievement	Achievement %.
1	Agriculture	87603	74690	85	97261	80469.67	82.74
2	MSME	102036	102379	100	110179	126747.92	115.04
3	OPS	36182	23101	64	39867.8	25852.04	64.84
4	Prisec	225821	200170	89	247307	233069.63	94.24
5	Non Prisec	88314	223555	253	96713.7	234947.29	242.93
Grand Total		314135	423725	135	344021	468016.93	136.04

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 March, 2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	27854	915.00	3145	471.00	12784	1024.00	171700	2930.01	43783	2410.00	82.25
2	Bank of India	271379	1442.94	109	45.72	28739	1676.43	293730	4265.46	300227	3165.09	74.20
3	Bank of Maharashtra	559	11.63	77	1.57	176	131.37	18077	145.47	812	144.57	99.38
4	Canara Bank	122045	3592.07	356	122.59	3250	399.03	340292	4626.80	125651	4113.69	88.91
5	Central Bank of India	71284	2256.93	57	25.90	165	764.25	302329	3960.55	71506	3047.08	76.94
6	Indian Bank	274898	2874.85	417	39.85	2974	1011.28	571693	7237.85	278289	3925.98	54.24
7	Indian Overseas Bank	12437	891.45	245	76.32	638	319.75	88267	1287.42	13320	1287.52	100.01
8	Punjab & Sind Bank	2	0.00	26	3.44	127	7.01	19031	187.07	155	10.45	5.59
9	Punjab National Bank	680235	12853.00	429	245.00	16535	2686.23	1179002	17365.36	697199	15784.23	90.89
10	State Bank of India	651775	11215.00	29	51.00	4224	3120.00	1154319	16045.54	656028	14386.00	89.66
11	UCO Bank	38727	3928.73	18	81.14	192	126.52	344713	4526.67	38937	4136.39	91.38
12	Union Bank of India	39630	868.00	302	37.29	8570	1240.25	192384	2840.79	48502	2145.54	75.53
	Total PSU	2190825	40849.61	5210	1200.82	78374	12506.12	4675537	65418.97	2274409	54556.54	83.40
13	Axis Bank	5498	446.00	17	49.00	539	567.00	156283	1897.47	6054	1062.00	55.97
14	Bandhan Bank	87976	553.95	47810	374.08	75972	650.14	589895	5153.98	211758	1578.18	30.62
15	Catholic Syrian Bank Ltd.	1	0.37	0	0.00	27	1.41	4	0.06	28	1.78	2834.39
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	1	0.03	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.09	0	0.00	0.00
18	Federal Bank	16288	276.72	4	0.37	95	118.13	19379	54.20	16387	395.21	729.12
19	HDFC Bank	78306	382.75	16	14.02	368	570.26	120474	1186.60	78690	967.03	81.50
20	ICICI Bank	49209	619.63	1	10.00	58	289.29	99332	1143.91	49268	918.92	80.33
21	IDBI Bank	40564	226.89	6	0.16	2041	42.82	72225	947.54	42611	269.87	28.48
22	IDFC First Bank	20304	73.63	0	0.00	0	0.00	4	0.13	20304	73.63	58347.75
23	Indusind Bank	1083611	3636.93	0	0.00	0	0.00	32282	274.97	1083611	3636.93	1322.67
24	Karnataka Bank Ltd.	1	0.08	0	0.00	13	6.82	1854	9.66	14	6.90	71.39
25	Karur Vysya Bank	135	1.73	0	0.00	8	0.30	5334	37.31	143	2.03	5.44
26	Kotak Mahindra Bank	3515	158.99	1	1.10	279	429.00	1776	38.52	3795	589.09	1529.23
27	Lakshmi Vilas Bank (DBS)	80	1.29	0	0.00	0	0.00	4	0.06	80	1.29	2054.14
28	Ratnakar Bank Ltd	137707	588.78	0	0.00	1	13.89	2931	18.73	137708	602.67	3217.33
29	South Indian Bank Ltd.	54	9.76	0	0.00	0	0.00	2457	28.04	54	9.76	34.81
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
32	YES Bank	3754	11.78	24	14.00	324	1699.46	5597	12.17	4102	1725.24	14181.84
	Total PVT	1527003	6989.29	47879	462.72	79725	4388.52	1109840	10803.51	1654607	11840.53	109.60
33	Au Small finance Bank	3	0.19	0	0.00	4	2.00	0	0.00	7	2.19	#DIV/0!
34	ESAF SF Bank	41048	171.13	0	0.00	0	0.00	4	0.13	41048	171.13	136250.00
35	Jana Small Finance Bank	40860	193.07	0	0.00	0	0.00	2223	19.98	40860	193.07	966.09
36	Ujivan Small Finance Bank	149821	785.14	0	0.00	0	0.00	48087	372.91	149821	785.14	210.54
37	Utkarsh Small Finance Bank	4149	15.73	0	0.00	0	0.00	4	0.06	4149	15.73	25047.77
	Total Small Finance	235881	1165.26	0	0.00	4	2.00	50318	393.08	235885	1167.26	296.95
38	BGVB (PNB)	297534	3404.82	14	2.14	0	0.00	837670	9530.04	297548	3406.96	35.75
39	PBGB (UCO)	109166	1884.34	2	8.40	6	3.40	216614	2639.87	109174	1896.14	71.83
40	UBKGB (CBI)	115520	1764.12	0	0.00	12	0.26	178862	1988.77	115532	1764.39	88.72
	Total RRB	522220	7053.28	16	10.54	18	3.66	1233146	14158.69	522254	7067.49	49.92
41	WB State Co-Op Bank Ltd.	1615300	5483.50	316	70.92	307	29.25	739154	6324.14	1615923	5583.68	88.29
42	WBSCARD Bank Ltd.	23115	254.17	0	0.00	0	0.00	50133	162.63	23115	254.17	156.29
	Total Co-Optv	1638415	5737.67	316	70.92	307	29.25	789287	6486.77	1639038	5837.85	90.00
	Grand Total	6114344	61795.11	53421	1745.00	158428	16929.55	7858128	97261.02	6326193	80469.67	82.74

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter		
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter						
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	29415	2298.00	2641	1297.00	161	614.00	78	7.00	181	115.00	53359	4371.01	32476	4331.00	99.08
2	Bank of India	44501	2105.81	576	1851.79	60	200.40	0	0.00	0	0.00	86605	4902.84	45137	4158.00	84.81
3	Bank of Maharashtra	2623	445.30	161	179.90	18	48.63	1	0.02	0	0.00	11516	492.17	2803	673.85	136.91
4	Canara Bank	21936	3432.99	1036	194.33	111	826.44	0	0.00	11481	2242.48	109689	6662.45	34564	6696.25	100.51
5	Central Bank of India	27923	1823.62	1191	1079.56	43	375.21	364	24.96	631	8.80	112770	4076.95	30152	3312.15	81.24
6	Indian Bank	29871	2974.84	9745	907.74	317	587.44	108	82.85	0	0.00	118743	8770.92	40041	4552.87	51.91
7	Indian Overseas Bank	37412	1685.45	245	316.25	79	215.70	0	0.00	0	0.00	40310	2214.73	37736	2217.40	100.12
9	Punjab & Sind Bank	763	78.25	92	106.32	0	0.00	0	0.00	0	0.00	5132	379.32	855	184.57	48.66
8	Punjab National Bank	65284	8447.00	21953	6584.00	735	4312.00	0	0.00	0	0.00	256412	18270.66	87972	19343.00	105.87
10	State Bank of India	61478	8150.00	8147	6500.00	650	4145.00	0	0.00	0	0.00	235759	17977.80	70275	18795.00	104.55
11	UCO Bank	22532	1304.63	2789	3047.57	5	512.01	0	0.00	0	0.00	68937	5547.05	25326	4864.21	87.69
12	Union Bank of India	23090	2397.52	924	1597.48	132	729.65	145	3.67	0	0.00	62043	4748.29	24291	4728.32	99.58
	Total PSU	366828	35143.41	49500	23661.94	2311	12566.48	696	118.50	12293	2366.28	1161275	78414.19	431628	73856.62	94.19
13	Axis Bank	6169	1580.00	1939	1400.00	619	854.00	0	0.00	0	0.00	44662	3865.51	8727	3834.00	99.18
14	Bandhan Bank	13451	708.61	48	848.37	8	10.33	0	0.00	1	3.20	54106	7876.51	13508	1570.51	19.94
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1394	30.68	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	9	25.00	0	0.00	0	0.00	0	0.00	200	10.00	9	25.00	250.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	745	12.70	0	0.00	0.00
18	Federal Bank	423	154.28	500	805.76	59	239.19	0	0.00	0	0.00	5894	119.72	982	1199.23	1001.73
19	HDFC Bank	54755	3060.69	7237	6502.75	3531	5100.70	0	0.00	0	0.00	32313	2458.41	65523	14664.14	596.49
20	ICICI Bank	7200	4247.02	4438	6002.11	1240	3308.17	0	0.00	0	0.00	38527	2653.53	12878	13557.29	510.91
21	IDBI Bank	4791	550.73	0	0.00	0	0.00	3	0.03	0	0.00	18610	1347.05	4794	550.76	40.89
22	IDFC First Bank	2716	243.64	183	92.14	82	25.15	0	0.00	0	0.00	4711	125.91	2981	360.93	286.65
23	Indusind Bank	273765	1822.99	763	1779.88	618	971.02	0	0.00	0	0.00	14817	560.86	275146	4573.89	815.52
24	Karnataka Bank Ltd.	52	10.68	28	22.34	0	0.00	0	0.00	0	0.00	2114	21.33	80	33.02	154.80
25	Karur Vysya Bank	30	4.26	20	4.19	0	0.00	0	0.00	0	0.00	5180	162.20	50	8.45	5.21
26	Kotak Mahindra Bank	2524	1084.34	1462	1289.40	542	977.57	0	0.00	0	0.00	16872	435.57	4528	3351.32	769.41
27	Lakshmi Vilas Bank (DBS)	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	51	1.11	1	0.12	10.86
28	Ratnakar Bank Ltd	22	60.02	46	159.95	26	210.15	0	0.00	0	0.00	339	22.57	94	430.12	1905.85
29	South Indian Bank Ltd.	0	0.00	23	40.01	5	1.37	0	0.00	0	0.00	5135	122.16	28	41.38	33.87
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	12	8.25	51	0.52	12	8.25	1573.83
31	Tamilnad Mercantile Bank	35	5.61	15	9.26	5	19.63	0	0.00	0	0.00	1319	26.08	55	34.50	132.29
32	YES Bank	2690	1094.31	1518	1691.20	592	2191.38	0	0.00	0	0.00	7525	277.82	4800	4976.89	1791.38
	Total PVT	368624	14627.32	18229	20672.35	7327	13908.66	3	0.03	13	11.45	254565	20130.23	394196	49219.80	244.51
33	Au SF Bank	103	18.63	42	62.73	12	8.26	0	0.00	0	0.00	50	2.50	157	89.62	3584.77
34	ESAF SF Bank	10611	55.37	0	0.00	0	0.00	0	0.00	0	0.00	125	2.21	10611	55.37	2504.75
35	Jana SF Bank	952	104.29	40	7.86	5	0.82	0	0.00	0	0.00	3427	65.14	997	112.97	173.43
36	Ujjivan SF Bank	1404	66.79	26	27.58	3	2.96	0	0.00	0	0.00	11371	534.55	1433	97.32	18.21
37	Utkarsh SF Bank	65	7.74	0	0.00	0	0.00	0	0.00	0	0.00	51	25.42	65	7.74	30.45
	Total Small Finance	13135	252.81	108	98.17	20	12.04	0	0.00	0	0.00	15024	629.82	13263	363.02	57.64
38	BGVB (PNB)	68305	1205.35	418	41.66	22	16.72	1524	35.49	0	0.00	63323	2631.18	70269	1299.22	49.38
39	PBGB (UCO)	45788	1436.79	17	34.59	0	0.00	4	0.18	0	0.00	24600	2705.13	45809	1471.56	54.40
40	UBKGB (CBI)	32913	211.18	0	0.00	0	0.00	30	0.19	0	0.00	133036	1384.51	32943	211.37	15.27
	Total RRB	147006	2853.32	435	76.25	22	16.72	1558	35.86	0	0.00	220959	6720.82	149021	2982.15	44.37
41	WB State Co-Op Bank Ltd.	6686	237.96	0	0.00	0	0.00	504	28.76	150	37.69	133233	4203.11	7340	304.41	7.24
42	WBSCARD Bank Ltd.	1311	21.92	0	0.00	0	0.00	0	0.00	0	0.00	9272	80.36	1311	21.92	27.28
	Total Co-Optv	7997	259.88	0	0.00	0	0.00	504	28.76	150	37.69	142505	4283.47	8651	326.33	7.62
	Grand Total	903590	53136.74	68272	44508.71	9680	26503.90	2761	183.15	12456	2415.42	1794328	110178.52	996759	126747.92	115.04

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended March, 2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	27805	114.13	151	91.00	79.73	2739	235.09	1614	64.00	27.22	4176	638.16	4198	798.00	125.05
2	Bank of India	41198	114.03	0	0.00	0.00	2250	235.02	1836	24.58	10.46	3883	595.30	3452	404.42	67.93
3	Bank of Maharashtra	6519	7.06	14	46.33	656.29	480	12.35	303	2.78	22.52	837	80.77	973	47.74	59.10
4	Canara Bank	40962	113.52	0	0.00	0.00	3344	224.63	3047	96.78	43.08	5380	582.16	6940	551.40	94.72
5	Central Bank of India	40769	120.80	14	4.48	3.71	2693	248.62	1095	12.90	5.19	3473	611.97	1501	216.00	35.30
6	Indian Bank	59630	158.38	0	0.00	0.00	3969	328.19	2785	304.88	92.90	6789	800.19	3981	971.59	121.42
7	Indian Overseas Bank	13832	41.98	5421	37.21	88.63	2013	86.00	133	2.11	2.45	3085	220.94	761	93.24	42.20
8	Punjab & Sind Bank	6529	6.73	0	0.00	0.00	1540	12.22	51	1.42	11.62	2496	71.23	96	13.52	18.98
9	Punjab National Bank	113705	324.58	3	6.50	2.00	8588	593.81	20124	239.29	40.30	14664	1679.69	14321	965.28	57.47
10	State Bank of India	114635	327.39	7	71.50	21.84	9149	608.56	35233	315.75	51.88	15562	1676.97	77657	2641.81	157.54
11	UCO Bank	33362	94.05	0	0.00	0.00	2535	190.96	3136	39.68	20.78	4423	473.40	3529	305.10	64.45
12	Union Bank of India	27232	83.83	0	0.00	0.00	2666	165.80	1470	32.18	19.41	2924	448.66	610	75.52	16.83
	Total PSU	526178	1506.48	5610	257.02	17.06	41966	2941.23	70827	1136.35	38.64	67692	7879.45	118019	7083.62	89.90
13	Axis Bank	21243	53.08	3	14.00	26.38	1698	104.11	433	25.00	24.01	1967	246.87	3288	140.00	56.71
14	Bandhan Bank	29396	27.07	0	0.00	0.00	1287	28.03	0	0.00	0.00	4228	44.78	5202	337.26	753.20
15	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.14	0	0.00	0.00	1	0.15	0	0.00	0.00	1	0.34	0	0.00	0.00
18	Federal Bank	6782	2.26	0	0.00	0.00	395	3.41	4	0.26	7.58	860	18.12	59	2.59	14.30
19	HDFC Bank	14775	60.31	0	0.00	0.00	1335	121.31	3077	49.87	41.11	2728	310.37	10476	87.08	28.06
20	ICICI Bank	21142	65.37	22	182.53	279.24	1331	130.34	663	32.69	25.08	2629	332.39	1367	260.68	78.42
21	IDBI Bank	6693	25.03	0	0.00	0.00	939	45.84	176	3.81	8.31	1434	130.32	521	32.06	24.60
22	IDFC First Bank	1	0.19	0	0.00	0.00	364	0.20	0	0.00	0.00	266	0.46	12	2.14	469.12
23	Indusind Bank	8006	9.59	16	55.63	580.12	421	17.81	0	0.00	0.00	714	77.32	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.69	0	0.00	0.00	20	0.88	1	0.01	1.03	26	2.42	51	6.77	280.25
25	Karur Vysya Bank	2	1.09	0	0.00	0.00	58	1.64	0	0.00	0.00	88	20.50	13	1.62	7.90
26	Kotak Mahindra Bank	6484	7.61	0	0.00	0.00	117	10.43	0	0.00	0.00	127	121.81	42	7.54	6.19
27	Lakshmi Vilas Bank (DBS)	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	0	0.00	0.00
28	Ratnakar Bank Ltd	3	1.03	5	46.69	4553.84	6	1.15	0	0.00	0.00	278	11.26	0	0.00	0.00
29	South Indian Bank Ltd.	6482	4.35	0	0.00	0.00	29	4.71	0	0.00	0.00	334	85.30	2	0.38	0.45
30	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
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	1	0.02	40.57	1	0.11	14	1.48	1300.53
32	YES Bank	6514	11.90	0	0.00	0.00	26	13.99	5	0.26	1.87	33	174.84	86	9.92	5.67
	Total PVT	134041	269.98	46	298.86	110.70	8031	484.29	4360	111.92	23.11	15717	1577.77	21133	889.51	56.38
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.19	0	0.00	0.00	1	0.20	0	0.00	0.00	1	0.46	0	0.00	0.00
35	Jana Small Finance Bank	2	0.73	0	0.00	0.00	5	0.78	0	0.00	0.00	31	7.19	503	9.39	130.65
36	Ujivan Small Finance Bank	6558	3.40	0	0.00	0.00	220	11.47	0	0.00	0.00	594	157.98	19543	239.02	151.29
37	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	103	12.29	5399.82
	Total Small Finance	6562	4.42	0	0.00	0.00	227	12.54	0	0.00	0.00	627	165.85	20149	260.70	157.19
38	BGVB (PNB)	41	143.86	0	0.00	0.00	4956	484.93	1298	12.69	2.62	8523	1149.42	497	50.00	4.35
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	840	43.13	466	5.53	12.82	2708	594.14	1365	125.75	21.16
40	UBKGB (CBI)	26624	4.84	0	0.00	0.00	1464	110.80	42	0.35	0.32	1580	290.20	502	47.05	16.21
	Total RRB	28457	149.98	0	0.00	0.00	7260	638.86	1806	18.57	2.91	12811	2033.77	2364	222.80	10.96
41	WB State Co-Op Bank Ltd.	40479	11.41	0	0.00	0.00	985	7.18	1493	36.54	509.06	3320	7.96	2023	293.84	3690.98
42	WBSCARD Bank Ltd.	197	0.62	0	0.00	0.00	428	1.05	0	0.00	0.00	540	1.76	228	15.88	900.12
	Total Co-Optv	40676	12.03	0	0.00	0.00	1413	8.23	1493	36.54	443.93	3860	9.73	2251	309.72	3184.70
	Grand Total	735914	1942.89	5656	555.88	28.61	58897	4085.15	78486	1303.39	31.91	100707	11666.57	163916	8766.35	75.14

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended March,2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	534	147.77	141	75.00	50.75	1509	47.18	49	9.00	19.08	21921	1065.68	3246	710.00	66.62
2	Bank of India	733	150.43	0	0.00	0.00	2131	47.27	0	0.00	0.00	34259	1126.83	6	0.64	0.06
3	Bank of Maharashtra	93	8.84	0	0.00	0.00	401	3.04	1	15.00	493.62	1769	36.11	148	41.71	115.51
4	Canara Bank	1110	143.81	2	0.00	0.00	2196	47.11	0	0.00	0.00	40782	1124.78	257	27.87	2.48
5	Central Bank of India	1094	158.42	0	0.00	0.00	1920	49.77	0	0.00	0.00	32168	1202.82	6085	39.05	3.25
6	Indian Bank	1426	209.34	0	0.00	0.00	3688	65.71	58	2.58	3.93	58369	1564.76	924	6.70	0.43
7	Indian Overseas Bank	341	54.21	0	0.00	0.00	1256	17.31	0	0.00	0.00	10508	392.60	214	10.14	2.58
9	Punjab & Sind Bank	94	8.35	0	0.00	0.00	590	2.82	0	0.00	0.00	1658	38.35	60	0.87	2.27
8	Punjab National Bank	3851	423.31	1	0.05	0.01	6705	135.03	3	0.07	0.05	114627	3236.28	384	3.26	0.10
10	State Bank of India	3707	421.76	0	0.00	0.00	6391	135.22	2	0.06	0.04	114773	3263.39	0	0.00	0.00
11	UCO Bank	808	120.85	2	289.00	239.15	1834	39.12	0	0.00	0.00	38905	929.41	25726	1559.00	167.74
12	Union Bank of India	673	107.50	11	0.68	0.63	1116	34.32	0	0.00	0.00	19928	784.39	0	0.00	0.00
Total PSU		14464	1954.59	157	364.73	18.66	29737	623.90	113	26.71	4.28	489667	14765.40	37050	2399.24	16.25
13	Axis Bank	386	66.52	0	0.00	0.00	1146	21.87	0	0.00	0.00	12992	516.58	0	0.00	0.00
14	Bandhan Bank	348	10.32	0	0.00	0.00	1973	10.41	0	0.00	0.00	47788	323.30	1712061	9668.42	2990.52
15	Catholic Syrian Bank Ltd.	1	0.08	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.12	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	32	2.07	0	0.00	0.00	205	1.00	1	10.00	1004.72	2442	8.47	4124	15.90	187.66
19	HDFC Bank	248	78.28	0	0.00	0.00	845	24.92	0	0.00	0.00	10319	576.42	52779	212.62	36.89
20	ICICI Bank	254	84.76	0	0.00	0.00	922	27.07	0	0.00	0.00	9454	619.06	3	0.224	0.04
21	IDBI Bank	191	31.92	21	3.98	12.47	592	10.41	1	0.02	0.19	7523	239.53	0	0.00	0.00
22	IDFC First Bank	1	0.16	60	0.18	108.35	100	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	53	11.91	0	0.00	0.00	150	4.12	0	0.00	0.00	3813	66.40	0	0.00	0.00
24	Karnataka Bank Ltd.	14	0.54	0	0.00	0.00	19	0.28	0	0.00	0.00	302	1.32	44	0.13	9.83
25	Karur Vysya Bank	3	0.95	0	0.00	0.00	19	0.56	0	0.00	0.00	355	1.56	0	0.00	0.00
26	Kotak Mahindra Bank	14	6.19	0	0.00	0.00	16	3.47	0	0.00	0.00	343	11.74	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.08	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	4	0.88	0	0.00	0.00	49	0.49	0	0.00	0.00	132	1.13	15872	71.83	6334.54
29	South Indian Bank Ltd.	11	3.40	0	0.00	0.00	67	2.02	0	0.00	0.00	193	2.82	0	0.00	0.00
30	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!
31	Tamilnad Mercantile Bank	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	6	0.01	#DIV/0!
32	YES Bank	23	29.48	0	0.00	0.00	25	5.26	0	0.00	0.00	466	30.79	0	0.00	0.00
Total PVT		1587	327.75	81	4.16	1.27	6133	112.20	2	10.02	8.93	96122	2399.14	1784889	9969.15	415.53
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.16	0	0.00	0.00	1	0.10	0	0.00	0.00	0	0.00	471	1.84	#DIV/0!
35	Jana Small Finance Bank	3	0.64	0	0.00	0.00	3	0.38	0	0.00	0.00	114	0.54	46906	263.12	48952.44
36	Ujivan Small Finance Bank	43	3.80	0	0.00	0.00	129	0.53	0	0.00	0.00	3844	81.54	169511	851.96	1044.85
37	Utkarsh Small Finance Bank	1	0.08	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	6175	36.25	#DIV/0!
Total Small Finance		48	4.68	0	0.00	0.00	134	1.05	0	0.00	0.00	3958	82.08	223063	1153.17	1404.99
38	BGVB (PNB)	4462	245.54	0	0.00	0.00	3902	63.76	0	0.00	0.00	75776	1164.85	33	2.76	0.24
39	PBGB (UCO)	126	20.25	0	0.00	0.00	387	0.60	0	0.00	0.00	18935	139.72	189	1.57	1.12
40	UBKGB (CBI)	218	9.86	0	0.00	0.00	508	0.62	0	0.00	0.00	17405	90.22	0	0.00	0.00
Total RRB		4806	275.64	0	0.00	0.00	4797	64.97	0	0.00	0.00	112116	1394.78	222	4.33	0.31
41	WB State Co-Op Bank Ltd.	1130	3.28	28	0.47	14.33	2408	4.59	0	0.00	0.00	42135	140.89	41127	1294.46	918.79
42	WBSCARD Bank Ltd.	37	0.53	0	0.00	0.00	275	0.19	0	0.00	0.00	7559	17.54	0	0.00	0.00
Total Co-Optv		1167	3.81	28	0.47	12.34	2683	4.78	0	0.00	0.00	49694	158.42	41127	1294.46	817.09
Grand Total		22072	2566.48	266	369.36	14.39	43484	806.90	115	36.73	4.55	751557	18799.81	2086351	14820.34	78.83

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	404362	2894.76	8145	625.00	21.59	283743	9549.03	85658	8488.00	88.89
2	Bank of India	355816	2547.22	283025	2029.30	79.67	464789	11437.17	350658	7752.73	67.79
3	Bank of Maharashtra	50430	361.02	1012	35.38	9.80	39692	785.81	5054	971.98	123.69
4	Canara Bank	280035	2004.72	131435	11699.17	583.58	543755	13525.25	170461	11485.99	84.92
5	Central Bank of India	148976	1066.50	3211	70.25	6.59	497216	10429.88	110353	6631.66	63.58
6	Indian Bank	508786	3642.31	57456	24875.85	682.97	824307	19135.35	326078	9764.60	51.03
7	Indian Overseas Bank	114289	818.18	7326	346.50	42.35	159612	4315.20	57585	3647.62	84.53
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	37070	706.09	1217	210.83	29.86
8	Punjab National Bank	959485	6868.79	185806	1786.16	26.00	1697554	42028.73	820007	36341.68	86.47
10	State Bank of India	1471751	10536.01	317651	2336.00	22.17	1654295	40456.64	839202	36210.12	89.50
11	UCO Bank	262367	1878.24	60242	1192.21	63.47	495517	11921.49	96656	11193.38	93.89
12	Union Bank of India	489338	3503.09	53915	1001.98	28.60	308966	9213.58	74884	6982.24	75.78
Total PSU		5086472	36413.17	1109224	45997.80	126.32	7006516	173504.21	2937813	139680.84	80.51
13	Axis Bank	472100	3379.68	20146	660.00	19.53	240377	6772.01	18505	5075.00	74.94
14	Bandhan Bank	499158	3573.38	1230703	7135.25	199.68	729021	13474.41	1942529	13154.37	97.62
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	1403	31.29	28	1.78	5.69
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	201	10.03	9	25.00	249.24
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	754	13.62	0	0.00	0.00
18	Federal Bank	59418	425.37	7936	80.16	18.85	35989	209.25	21557	1623.19	775.72
19	HDFC Bank	620767	4443.96	141648	535.04	12.04	183037	4816.61	210545	15980.75	331.78
20	ICICI Bank	633227	4533.16	42427	576.45	12.72	173591	5056.44	64201	14952.34	295.71
21	IDBI Bank	125547	898.77	0	0.00	0.00	108207	2777.63	48124	860.50	30.98
22	IDFC First Bank	68051	487.17	20359	69.87	14.34	5447	127.14	23357	436.88	343.62
23	Indusind Bank	263009	1882.83	1351003	4343.65	230.70	60256	1022.97	1358773	8266.45	808.08
24	Karnataka Bank Ltd.	22100	158.21	199	1.99	1.26	10862	37.13	190	46.83	126.14
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	11039	225.82	206	12.10	5.36
26	Kotak Mahindra Bank	121829	872.15	3891	348.38	39.94	25749	635.34	8365	3947.94	621.39
27	Lakshmi Vilas Bank (DBS)	9148	65.49	80	1.29	1.97	60	1.72	81	1.41	82.06
28	Ratnakar Bank Ltd	67808	485.43	153574	591.50	121.85	3742	57.24	153679	1151.32	2011.54
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	14708	252.80	84	51.52	20.38
30	SIDBI	1460	10.45	0	0.00	0.00	56	0.80	12	8.25	1032.41
31	Tamilnad Mercantile Bank	4310	30.86	6	0.01	0.03	1328	26.38	76	36.01	136.48
32	YES Bank	112912	808.32	0	0.00	0.00	20209	556.27	8993	6712.31	1206.67
Total PVT		3113713	22290.54	2971972	14343.59	64.35	1626036	36104.88	3859314	72343.95	200.37
33	Au Small finance Bank	3	0.02	7	0.56	3021.40	50	2.50	164	91.81	3672.41
34	ESAF SF Bank	1788	12.80	52110	215.85	1685.96	134	3.44	52130	228.34	6644.55
35	Jana Small Finance Bank	13650	97.71	80226	415.67	425.39	5808	95.37	89266	578.55	606.61
36	Ujjivan Small Finance Bank	37595	269.14	214792	1095.97	407.22	70846	1166.18	340308	1973.44	169.22
37	Utkarsh Small Finance Bank	1145	8.20	9164	50.89	620.64	60	26.03	10492	72.01	276.65
Total Small Finance		54181	387.87	356299	1778.94	6160.61	76898	1293.52	492360	2944.15	227.61
38	BGVB (PNB)	135297	1096.98	325045	3610.48	329.13	998653	15413.58	369645	4771.63	30.96
39	PBGB (UCO)	82655	712.74	141912	2380.17	333.95	266002	6144.12	157003	3500.55	56.97
40	UBKGB (CBI)	66393	532.12	109744	1675.92	314.95	359697	3879.80	149019	2023.17	52.15
Total RRB		284345	2341.84	576701	7666.57	327.37	1624352	25437.51	675667	10295.35	40.47
41	WB State Co-Op Bank Ltd.	336595	2409.63	140783	6514.58	270.36	962844	10702.55	1667934	7513.38	70.20
42	WBCARD Bank Ltd.	21351	152.85	0	0.00	0.00	68441	264.68	24654	291.97	110.31
Total Co-Optv		357946	2562.48	140783	6514.58	254.23	1031285	10967.23	1692588	7805.35	71.17
Grand Total		8896657	63995.91	5154979	76301.48	119.23	11365087	247307.35	9657742	233069.63	94.24

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	117	76.96	4	59.00	76.66	320	49.27	51	28.00	56.83	2070	548.89	1214	258.00	47.00
2	Bank of India	185	78.60	0	0.00	0.00	428	50.72	73	6.22	12.26	2176	543.97	1422	352.98	64.89
3	Bank of Maharashtra	27	5.02	0	0.00	0.00	56	2.96	42	2.23	75.41	398	139.23	371	46.05	33.08
4	Canara Bank	193	87.64	45	5.01	5.72	399	56.47	1218	38.71	68.55	2126	604.71	3470	275.70	45.59
5	Central Bank of India	157	62.32	0	0.00	0.00	355	40.12	274	21.91	54.61	1550	400.00	881	237.34	59.34
6	Indian Bank	267	114.08	24	6.85	6.00	663	73.86	37	6.18	8.37	3684	824.43	4726	974.25	118.17
7	Indian Overseas Bank	71	28.84	51	21.35	74.04	181	18.53	19	2.14	11.55	1054	207.64	95	23.41	11.27
8	Punjab & Sind Bank	37	11.52	0	0.00	0.00	76	6.82	1	0.25	3.67	569	420.81	33	11.01	2.62
9	Punjab National Bank	525	225.26	31	0.81	0.36	775	146.12	181	19.58	13.40	6303	1548.42	8026	1327.00	85.70
10	State Bank of India	524	228.82	0	0.00	0.00	805	147.30	8250	275.45	187.00	6258	1550.54	89547	9197.50	593.18
11	UCO Bank	156	60.68	0	0.00	0.00	302	39.16	4	0.56	1.43	2293	421.95	1503	312.75	74.12
12	Union Bank of India	109	55.06	14	97.05	176.26	211	35.35	140	15.23	43.09	1654	385.67	1220	270.21	70.06
Total PSU		2368	1034.80	169	190.07	18.37	4571	666.67	10290	416.46	62.47	30135	7596.26	112508	13286.20	174.90
13	Axis Bank	82	101.92	1	1.00	0.98	137	65.57	98	28.00	42.70	1042	708.54	833	506.00	71.41
14	Bandhan Bank	189	54.87	0	0.00	0.00	289	35.60	0	0.00	0.00	1707	345.68	1656	291.20	84.24
15	Catholic Syrian Bank Ltd.	1	0.15	0	0.00	0.00	1	0.05	0	0.00	0.00	1	26.53	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.49	0	0.00	0.00	1	0.18	0	0.00	0.00	1	92.98	4	1.45	1.56
18	Federal Bank	15	9.54	0	0.00	0.00	18	5.38	4	0.21	3.95	218	73.49	55	10.42	14.19
19	HDFC Bank	76	75.76	64	164.68	217.38	164	48.68	75	1.08	2.23	936	607.57	0	0.00	0.00
20	ICICI Bank	74	92.15	0	0.00	0.00	156	59.21	109	28.02	47.32	932	739.15	3785	2520.95	341.06
21	IDBI Bank	49	16.88	1	3.40	20.14	129	10.89	14	1.28	11.74	967	122.22	2688	506.29	414.24
22	IDFC First Bank	1	1.74	196	63.21	3634.04	1	0.62	132	27.04	4351.43	1	218.64	0	27.28	12.48
23	Indusind Bank	30	27.93	0	0.00	0.00	38	16.76	0	0.00	0.00	187	166.61	0	0.00	0.00
24	Karnataka Bank Ltd.	10	5.32	0	0.00	0.00	18	2.47	0	0.00	0.00	177	223.50	21	6.52	2.92
25	Karur Vysya Bank	3	1.57	135	1.85	117.77	3	0.66	0	0.00	0.00	52	76.74	32	5.02	6.54
26	Kotak Mahindra Bank	10	8.14	0	0.00	0.00	8	3.65	0	0.00	0.00	106	135.39	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00
28	Ratnakar Bank Ltd	8	3.90	0	0.00	0.00	9	2.01	0	0.00	0.00	107	170.38	0	0.00	0.00
29	South Indian Bank Ltd.	3	0.81	19	218.48	26840.29	30	0.33	0	0.00	0.00	199	38.19	4	3.19	8.35
30	SIDBI	1	0.00	0	0.00	0.00	49	0.00	0	0.00	0.00	591	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	5	1.14	5277.78
32	YES Bank	6	3.02	0	0.00	0.00	7	1.80	0	0.00	0.00	48	110.93	193	122.22	110.18
Total PVT		561	404.19	416	452.61	111.98	1060	253.85	432	85.63	33.73	7274	3856.65	9276	4001.69	103.76
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.09	0	0.00	0.00
35	Jana Small Finance Bank	2	2.50	0	0.00	0.00	2	1.11	0	0.00	0.00	57	159.04	39	5.19	3.26
36	Ujivan Small Finance Bank	31	2.70	0	0.00	0.00	53	2.11	0	0.00	0.00	257	23.34	2081	103.90	445.18
37	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
Total Small Finance		35	5.22	0	0.00	0.00	57	3.22	0	0.00	0.00	316	182.51	2120	109.08	59.77
38	BGVB (PNB)	255	15.25	0	0.00	0.00	285	10.90	0	0.00	0.00	2346	93.13	116	26.75	28.72
39	PBGB (UCO)	82	3.50	0	0.00	0.00	195	2.37	0	0.00	0.00	1447	27.35	15	6.56	23.98
40	UBKGB (CBI)	46	1.62	0	0.00	0.00	61	0.95	0	0.00	0.00	104	5.99	37	6.59	110.03
Total RRB		383	20.36	0	0.00	0.00	541	14.22	0	0.00	0.00	3897	126.48	168	39.90	31.55
41	WB State Co-Op Bank Ltd.	165	4.44	0	0.00	0.00	228	4.34	0	0.00	0.00	1135	21.04	0	0.00	0.00
42	WBSCARD Bank Ltd.	33	1.15	0	0.00	0.00	65	0.90	0	0.00	0.00	336	7.38	0	0.00	0.00
Total Co-Optv		198	5.60	0	0.00	0.00	293	5.24	0	0.00	0.00	1471	28.41	0	0.00	0.00
Grand Total		3545	1470.16	585	642.68	130.35	6522	943.21	10722	502.09	96.20	43093	11790.31	124072	17436.87	369.98

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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	14703	895.46	8865	415.00	46.35	43435	3384.77	2160	116.00	3.43
2	Bank of India	17590	900.30	7130	322.85	35.86	60048	3397.74	13065	6665.74	196.18
3	Bank of Maharashtra	2006	178.52	209	10.46	5.86	9421	183.11	4664	187.46	102.38
4	Canara Bank	16566	997.64	6445	444.30	44.54	61502	3801.05	9662	4383.59	115.33
5	Central Bank of India	10490	680.45	2924	63.32	9.31	57936	2721.12	1897	212.82	7.82
6	Indian Bank	26866	1321.15	4725	1485.84	112.47	85733	4881.18	475	287.50	5.89
7	Indian Overseas Bank	7001	333.42	891	44.55	13.36	24333	1246.54	572	125.41	10.06
9	Punjab & Sind Bank	3836	272.86	254	745.00	273.03	5589	387.81	819	514.00	132.54
8	Punjab National Bank	41577	2489.56	22514	836.53	33.60	171110	9736.69	25220	7032.53	72.23
10	State Bank of India	46852	2527.87	295891	7177.00	283.92	179398	9744.07	99600	12100.00	124.18
11	UCO Bank	15933	681.54	1363	24.90	3.65	56274	2609.81	13583	3448.93	132.15
12	Union Bank of India	9553	636.10	14855	753.47	118.45	31274	2410.37	3379	13400.00	555.93
Total PSU		212973	11914.86	366066	12323.22	103.43	786053	44504.26	175096	48473.98	108.92
13	Axis Bank	6839	1205.47	2448	233.00	19.33	30435	4487.14	68029	5689.00	126.78
14	Bandhan Bank	14525	520.30	46966	610.33	117.30	63540	2327.71	765247	11839.51	508.63
15	Catholic Syrian Bank Ltd.	2	0.79	0	0.00	0.00	1	0.97	725	7.00	723.66
16	City Union Bank Ltd.	0	0.00			#DIV/0!	0	0.00			#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.68	0	0.00	0.00	1	3.32	0	0.00	0.00
18	Federal Bank	754	206.11	140	3.42	1.66	4016	674.95	3800	1699.45	251.79
19	HDFC Bank	6703	941.93	42625	2244.77	238.32	21117	3227.83	178143	41189.29	1276.07
20	ICICI Bank	6927	1086.09	30585	1641.36	151.13	20185	3990.96	577073	36593.19	916.90
21	IDBI Bank	5093	200.60	1035	93.44	46.58	13039	713.20	9677	2143.68	300.57
22	IDFC First Bank	110	68.43	5061	230.69	337.11	1	66.48	426159	4700.60	7070.93
23	Indusind Bank	1224	558.72	0	0.00	0.00	7973	1642.23	258971	17563.37	1069.48
24	Karnataka Bank Ltd.	702	228.39	120	8.79	3.85	1956	263.99	911	96.07	36.39
25	Karur Vysya Bank	582	83.75	0	0.00	0.00	1702	77.35	0	0.00	0.00
26	Kotak Mahindra Bank	2485	487.75	0	0.00	0.00	4988	478.63	70870	2532.85	529.18
27	Lakshmi Vilas Bank (DBS)	1	0.04	21	0.62	1610.39	1	0.04	3	0.43	1221.59
28	Ratnakar Bank Ltd	187	183.68	0	0.00	0.00	679	237.46	1422	9066.73	3818.25
29	South Indian Bank Ltd.	1133	39.74	317	5.58	14.04	2092	53.08	1274	849.70	1600.88
30	SIDBI	2037	0.02			0.00	1	0.02			0.00
31	Tamilnad Mercantile Bank	1	0.02	222	49.77	257875.65	1	0.02	26	81.94	468228.57
32	YES Bank	175	109.45	8231	383.71	350.58	945	160.21	146401	12769.66	7970.71
Total PVT		49481	5923.95	137771	5505.48	92.94	172673	18405.56	2508731	146822.48	797.71
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	60	25.24	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	272	3.98	5669.52
35	Jana Small Finance Bank	113	155.80	0	0.00	0.00	1261	169.41	8500	99.08	58.48
36	Ujjivan Small Finance Bank	1334	45.92	225	2.91	6.34	5327	266.35	43463	376.92	141.51
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	9	0.28	795.45
Total Small Finance		1449	202	225	2.91	1.44	6590	436	52304	505.49	115.98
38	BGVB (PNB)	18489	144.38	8535	257.68	178.47	85165	444.81	10418	212.66	47.81
39	PBGB (UCO)	12241	44.07	1135	40.56	92.03	34471	264.69	5589	95.71	36.16
40	UBKGB (CBI)	2008	2.25	18050	319.47	14228.47	20726	71.17	331	3.29	4.63
Total RRB		32738	190.70	27720	617.71	323.92	140362	780.67	16338	311.66	39.92
41	WB State Co-Op Bank Ltd.	10642	14.99	12071	486.97	3248.62	57866	92.76	12475	1315.73	1418.43
42	WBSCARD Bank Ltd.	1889	5.20	0	0.00	0.00	11038	38.49	0	0.00	0.00
Total Co-Optv		12531	20.19	12071	486.97	2411.38	68904	131.25	12475	1315.73	1002.45
Grand Total		309172	18252	543853	18936	103.75	1174582	64258	2764944	197429	307.25

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2022-23 for the quarter March2023

(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	283743	9549.03	85658	8488.00	88.89	60645	4955.36	12294	876.00	17.68	344388	14504.39	97952	9364.00	64.56
2	Bank of India	464789	11437.17	350658	7752.73	67.79	80427	4971.32	21690	7347.79	147.80	545216	16408.49	372348	15100.52	92.03
3	Bank of Maharashtra	39692	785.81	5054	971.98	123.69	11908	508.83	5286	246.20	48.39	51600	1294.64	10340	1218.18	94.09
4	Canara Bank	543755	13525.25	170461	11485.99	84.92	80786	5547.52	20840	5147.31	92.79	624541	19072.77	191301	16633.30	87.21
5	Central Bank of India	497216	10429.88	110353	6631.66	63.58	70488	3904.00	5976	535.39	13.71	567704	14333.89	116329	7167.05	50.00
6	Indian Bank	824307	19135.35	326078	9764.60	51.03	117213	7214.69	9987	2760.62	38.26	941520	26350.04	336065	12525.22	47.53
7	Indian Overseas Bank	159612	4315.20	57585	3647.62	84.53	32640	1834.97	1628	216.86	11.82	192252	6150.17	59213	3864.48	62.84
9	Punjab & Sind Bank	37070	706.09	1217	210.83	29.86	10107	1099.82	1107	1270.26	115.50	47177	1805.91	2324	1481.09	82.01
8	Punjab National Bank	1697554	42028.73	820007	36341.68	86.47	220290	14146.06	55972	9216.45	65.15	1917844	56174.78	875979	45558.13	81.10
10	State Bank of India	1654295	40456.64	839202	36210.12	89.50	233837	14198.60	493288	28749.95	202.48	1888132	54655.24	1332490	64960.07	118.85
11	UCO Bank	495517	11921.49	96656	11193.38	93.89	74958	3813.13	16453	3787.14	99.32	570475	15734.62	113109	14980.52	95.21
12	Union Bank of India	308966	9213.58	74884	6982.24	75.78	42801	3522.56	19608	14535.96	412.65	351767	12736.14	94492	21518.20	168.95
	Total PSU	7006516	173504.21	2937813	139680.84	80.51	1036100	65716.85	664129	74689.93	113.65	8042616	239221.06	3601942	214370.77	89.61
13	Axis Bank	240377	6772.01	18505	5075.00	74.94	38535	6568.62	71409	6457.00	98.30	278912	13340.63	89914	11532.00	86.44
14	Bandhan Bank	729021	13474.41	1942529	13154.37	97.62	80250	3284.16	813869	12741.04	387.95	809271	16758.56	2756398	25895.41	154.52
15	Catholic Syrian Bank Ltd.	1403	31.29	28	1.78	5.69	6	28.48	725	7.00	24.58	1409	59.77	753	8.78	14.69
16	City Union Bank Ltd.	201	10.03	9	25.00	249.24	0	0.00	0	0.00	#DIV/0!	201	10.03	9	25.00	249.24
17	Dhanlaxmi Bank Ltd.	754	13.62	0	0.00	0.00	5	99.65	4	1.45	1.46	759	113.27	4	1.45	1.28
18	Federal Bank	35989	209.25	21557	1623.19	775.72	5021	969.46	3999	1713.50	176.75	41010	1178.71	25556	3336.70	283.08
19	HDFC Bank	183037	4816.61	210545	15980.75	331.78	28996	4901.77	220907	43599.82	889.47	212033	9718.38	431452	59580.57	613.07
20	ICICI Bank	173591	5056.44	64201	14952.34	295.71	28274	5967.56	611552	40783.53	683.42	201865	11024.00	675753	55735.87	505.59
21	IDBI Bank	108207	2777.63	48124	860.50	30.98	19277	1063.79	13415	2748.09	258.33	127484	3841.42	61539	3608.59	93.94
22	IDFC First Bank	5447	127.14	23357	436.88	343.62	114	355.91	431548	5048.81	1418.56	5561	483.05	454905	5485.69	1135.63
23	Indusind Bank	60256	1022.97	1358773	8266.45	808.08	9452	2412.25	258971	17563.37	728.09	69708	3435.22	1617744	25829.83	751.91
24	Karnataka Bank Ltd.	10862	37.13	190	46.83	126.14	2863	723.67	1052	111.38	15.39	13725	760.79	1242	158.21	20.80
25	Karur Vysya Bank	11039	225.82	206	12.10	5.36	2342	240.06	167	6.87	2.86	13381	465.88	373	18.97	4.07
26	Kotak Mahindra Bank	25749	635.34	8365	3947.94	621.39	7597	1113.56	70870	2532.85	227.46	33346	1748.90	79235	6480.79	370.56
27	Lakshmi Vilas Bank (DBS)	60	1.72	81	1.41	82.06	5	0.13	24	1.05	830.70	65	1.84	105	2.46	133.36
28	Ratnakar Bank Ltd	3742	57.24	153679	1151.32	2011.54	990	597.43	1422	9066.73	1517.63	4732	654.66	155101	10218.05	1560.81
29	South Indian Bank Ltd.	14708	252.80	84	51.52	20.38	3457	132.15	1614	1076.95	814.93	18165	384.95	1698	1128.47	293.14
30	SIDBI	56	0.80	12	8.25	1032.41	2679	0.06	0	0.00	0.00	2735	0.86	12	8.25	956.74
31	Tamilnad Mercantile Bank	1328	26.38	76	36.01	136.48	5	0.06	253	132.85	210205.70	1333	26.45	329	168.86	638.46
32	YES Bank	20209	556.27	8993	6712.31	1206.67	1181	385.41	154825	13275.60	3444.54	21390	941.68	163818	19987.90	2122.59
	Total PVT	1626036	36104.88	3859314	72343.95	200.37	231049	28844.20	2656626	156867.90	543.85	1857085	64949.08	6515940	229211.85	352.91
33	Au Small finance Bank	50	2.50	164	91.81	3672.41	0	0.00	60	25.24	#DIV/0!	50	2.50	224	117.05	4681.90
34	ESAF SF Bank	134	3.44	52130	228.34	6644.55	5	0.25	272	3.98	1573.74	139	3.69	52402	232.32	6296.96
35	Jana Small Finance Bank	5808	95.37	89266	578.55	606.61	1435	487.85	8539	104.26	21.37	7243	583.23	97805	682.81	117.07
36	Ujjivan Small Finance Bank	70846	1166.18	340308	1973.44	169.22	7002	340.41	45769	483.73	142.10	77848	1506.59	386077	2457.17	163.09
37	Utkarsh Small Finance Bank	60	26.03	10492	72.01	276.65	5	0.13	9	0.28	221.52	65	26.16	10501	72.29	276.39
	Total Small Finance	76898	1293.52	492360	2944.15	227.61	8447	828.64	54649	617.49	74.52	85345	2122.16	547009	3561.64	167.83
38	BGVN (PNB)	998653	15413.58	369645	4771.63	30.96	106540	708.48	19069	497.09	70.16	1105193	16122.06	388714	5268.72	32.68
39	PBGB (UCO)	266002	6144.12	157003	3500.55	56.97	48436	341.99	6739	142.83	41.76	314438	6486.11	163742	3643.38	56.17
40	UBKGB (CBI)	359697	3879.80	149019	2023.17	52.15	22945	81.97	18418	329.35	401.79	382642	3961.78	167437	2352.52	59.38
	Total RRB	1624352	25437.51	675667	10295.35	40.47	177921	1132.44	44226	969.27	85.59	1802273	26569.95	719893	11264.62	42.40
41	WB State Co-Op Bank Ltd.	962844	10702.55	1667934	7513.38	70.20	70036	137.57	24546	1802.70	1310.41	1032880	10840.12	1692480	9316.09	85.94
42	WBSCARD Bank Ltd.	68441	264.68	24654	291.97	110.31	13361	53.12	0	0.00	0.00	81802	317.81	24654	291.97	91.87
	Total Co-Optv	1031285	10967.23	1692588	7805.35	71.17	83397	190.69	24546	1802.70	945.34	1114682	11157.92	1717134	9608.06	86.11
	Grand Total	11365087	247307.35	9657742	233069.63	94.24	1536914	96712.82	3444176	234947.29	242.93	12902001	344020.16	13101918	468016.92	136.04

District wise Achievement in Priority sector against ACP as on 31.03.2023

(Amount in Crore)

Sr. No.	District Name	AGRICULTURE			MSME			OPS			TOTAL PRISEC		
		Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.
1	Alipurduar	1418.66	1641.77	115.73	496.08	650.78	131.19	410.81	635.65	154.73	2325.55	2928.20	125.91
2	Bankura	4744.70	3957.91	83.42	3995.41	4275.42	107.01	1059.96	405.45	38.25	9800.07	8638.79	88.15
3	Birbhum	5254.45	1292.80	24.60	3582.59	3171.19	88.52	1370.78	692.45	50.52	10207.82	5156.44	50.51
4	Coochbehar	4281.89	2879.47	67.25	2075.00	2165.86	104.38	1143.33	2143.17	187.45	7500.21	7188.50	95.84
5	Dakshin Dinajpur	4524.73	4341.57	95.95	3936.37	4464.63	113.42	883.75	444.49	50.30	9344.86	9250.68	98.99
6	Darjeeling	1088.05	950.06	87.32	1953.44	3133.71	160.42	951.65	796.75	83.72	3993.14	4880.52	122.22
7	Hooghly	5368.85	6054.12	112.76	4567.20	4420.82	96.79	1625.11	3645.09	224.30	11561.16	14120.04	122.13
8	Howrah	2574.37	1587.42	61.66	11397.50	12569.84	110.29	1271.14	1230.02	96.77	15243.01	15387.28	100.95
9	Jalpaiguri	2430.51	1116.50	45.94	2558.81	2126.51	83.11	843.85	733.74	86.95	5833.16	3976.76	68.17
10	Jhargram	2786.93	1991.16	71.45	1899.24	2005.36	105.59	801.52	95.14	11.87	5487.69	4091.65	74.56
11	Kalimpong	319.69	47.81	14.96	315.43	50.91	16.14	106.81	76.53	71.65	741.93	175.25	23.62
12	Kolkata	665.06	519.55	78.12	14546.63	22625.02	155.53	7534.17	1657.19	22.00	22745.86	24801.76	109.04
13	Malda	6237.69	5745.62	92.11	2644.32	3232.42	122.24	3246.19	545.63	16.81	12128.20	9523.67	78.53
14	Murshidabad	8128.64	7835.11	96.39	6246.25	7807.14	124.99	2390.38	1201.12	50.25	16765.26	16843.37	100.47
15	Nadia	6542.09	6226.76	95.18	6103.12	8125.63	133.14	1871.57	1281.17	68.45	14516.78	15633.55	107.69
16	Paschim Burdwan	325.20	374.96	115.30	5951.01	6179.31	103.84	503.51	605.17	120.19	6779.72	7159.43	105.60
17	Paschim Medinipur	9930.06	7754.02	78.09	5213.74	6708.42	128.67	2056.59	422.31	20.53	17200.39	14884.76	86.54
18	Purba Burdwan	8627.61	7030.64	81.49	4655.94	4059.62	87.19	1654.18	825.52	49.90	14937.73	11915.77	79.77
19	Purba Medinipur	6073.74	5717.51	94.13	5273.22	5295.35	100.42	2059.59	1172.16	56.91	13406.56	12185.02	90.89
20	Purulia	3684.63	3119.26	84.66	2935.87	3314.7883	112.91	1257.59	969.49	77.09	7878.10	7403.53	93.98
21	Uttar Dinajpur	3491.53	3026.06	86.67	1160.42	1070.63	92.26	1164.45	856.01	73.51	5816.39	4952.70	85.15
22	N-24 Parganas	4086.16	2796.91	68.45	10758.60	11835.93	110.01	3588.39	4493.82	125.23	18433.14	19126.66	103.76
23	S-24 Parganas	4675.77	4462.69	95.44	7912.34	7458.64	94.27	2072.49	923.96	44.58	14660.60	12845.29	87.62
	Total	97260.99	80469.67	82.74	110178.52	126747.92	115.04	39867.81	25852.04	64.84	247307.32	233069.63	94.24

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2022-23 (01.04.2022 to 31.03.2023)							
(Amount in Crore)							
Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2541	223.00	1841	121.00	5641	191.00
2	Bank of India	70957	419.00	23690	264.32	1605	34.69
3	Bank of Maharashtra	2682	99.26	88	2.75	0	0.00
4	Canara Bank	132458	1065.60	10689	232.50		
5	Central Bank of India	1834	65.62	15379	269.73	9084	85.39
6	Indian Bank	38411	714.51	22871	302.27	102584	2795.42
7	Indian Overseas Bank	1724	27.74	441	7.45	726	8.25
8	Punjab & Sind Bank	41	2.02	8	1.00	0	0.00
9	Punjab National Bank	271250	895.45	18090	511.25	4605	235.36
10	State Bank of India	371458	1491.70	52287	1617.30	10125	530.25
11	UCO Bank	10524	152.21	552	88.59	2056	38.74
12	Union Bank of India	13814	314.38	2019	43.96	5840	144.00
Total PSU		917694	5470.49	147955	3462.12	142266	4063.10
13	Axis Bank	12626	512.00	1006	24.00	0	0.00
14	Bandhan Bank	582971	4175.90	892732	5262.14	34891	297.35
15	Catholic Syrian Bank Ltd.	10	0.24	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
18	Federal Bank	12448	157.94	337	4.21	3371	48.05
19	HDFC Bank	47514	202.80	77	2.06	4794	27.47
20	ICICI Bank	41757	851.88	961	13.82		
21	IDBI Bank	10714	96.77	438	20.03	0	0.00
22	IDFC First Bank	7273	24.81	5337	18.34	4550	15.17
23	Indusind Bank	608112	2219.16	490855	1489.25	0	0.00
24	Karnataka Bank Ltd.	72	1.34	12	0.13	165	3.77
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	2544	275.25	118	8.67	0	0.00
27	Lakshmi Vilas Bank (DBS)	10	0.34	0	0.00	0	0.00
28	Ratnakar Bank Ltd	43585	166.0677	25020	95.4101	36452	146.7845
29	South Indian Bank Ltd.	63	0.98	7	0.09	1	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	274	117.00	2122	79.00	0	0.00
Total PVT		1369973	8802.47	1419022	7017.15	84224	538.60
33	Au Small finance Bank	7	0.56	0	0.00	0	0.00
34	ESAF SF Bank	9157	38.85	9149	38.72	4687	20.11
35	Jana Small Finance Bank	16932	93.87	6834	34.02	4057	20.18
36	Ujjivan Small Finance Bank	64465	352.31	82541	433.16	9409	51.23
37	Utkarsh Small Finance Bank	1110	8.16	928	6.40	146	1.12
Total Small Finance		91671	493.75	99452	512.30	18299	92.64
38	BGVB (PNB)	48136	441.17	20954	198.59	3979	50.27
39	PBGB (UCO)	24739	559.5	19425	519.38	8319	251.28
40	UBKGB (CBI)	3349	47.05	16744	235.25	15404	216.90
Total RRB		76224	1047.72	57123	953.22	27702	518.45
41	WB State Co-Op Bank Ltd.	986523	698.53	26851	23.89	28741	23.89
42	WBSCARD Bank Ltd.	1203	1.21	914	5.65	867	4.22
Total Co-Optv		987726	699.74	27765	29.54	29608	28.11
Grand Total		3351617	16020.42	1651865	11462.03	283800	5148.26

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2023									
Amount in Crores.									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	35094	622.00	3475	239.00	8996	751.00	47565	1612.00
2	Bank of India	297290	1995.56	238	64.25	34262	1289.96	331790	3349.77
3	Bank of Maharashtra	2646	56.24	2	0.02	428	189.19	3076	245.45
4	Canara Bank	157344	1566.60	591	142.12	5486	397.65	163421	2106.37
5	Central Bank of India	137313	1842.30	81	34.13	398	132.51	137792	2008.94
6	Indian Bank	157425	1854.27	91	785.98	511	674.28	158027	3314.53
7	Indian Overseas Bank	35421	931.45	1514	77.42	2549	201.16	39484	1210.03
8	Punjab & Sind Bank	47	9.01	104	3.04	358	93.11	509	105.16
9	Punjab National Bank	753991	7317.76	3513	879.79	66624	3229.48	824128	11427.03
10	State Bank of India	571215	5592.53	113	39.58	2178	1689.79	573506	7321.89
11	UCO Bank	106903	1131.05	57	100.34	448	92.26	107408	1323.65
12	Union Bank of India	53788	875.39	264	48.67	8047	1048.00	62099	1972.06
Total PSU		2308477	23794.16	10043	2414.34	130285	9788.39	2448805	35996.89
13	Axis Bank	16767	1921.00	82	123.00	1326	1974.00	18175	4018.00
14	Bandhan Bank	181091	1453.02	50970	236.39	122677	745.62	354738	2435.04
15	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	30	5.95	31	6.04
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	13888	217.89	3	9.07	159	158.03	14050	384.99
19	HDFC Bank	132121	491.87	13	8.73	342	516.73	132476	1017.33
20	ICICI Bank	60103	844.05	0	0.00	55	1552.64	60158	2396.68
21	IDBI Bank	66607	345.34	19	1.37	2826	75.71	69452	422.42
22	IDFC First Bank	26105	57.96	0	0.00	0	0.00	26105	57.96
23	Indusind Bank	1357014	3204.16	0	0.00	0	0.00	1357014	3204.16
24	Karnataka Bank Ltd.	28	4.13	11	9.47	544	122.93	583	136.53
25	Karur Vysya Bank	105	1.59	0	0.00	8	0.30	113	1.89
26	Kotak Mahindra Bank	11150	337.68	2	1.00	338	326.81	11490	665.49
27	Lakshmi Vilas Bank (DBS)	105	1.62	0	0.00	0	0.00	105	1.62
28	Ratnakar Bank Ltd	204662	559.93	0	0.00	0	0.00	204662	559.93
29	South Indian Bank Ltd.	1494	89.86	0	0.00	0	0.00	1494	89.86
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	4239	9.99	28	50.51	367	511.32	4634	571.82
Total PVT		2075480	9540.19	51128	439.54	128672	5990.05	2255280	15969.77
33	Au Small finance Bank	3	0.19	0	0.00	4	0.256	7	0.44
34	ESAF SF Bank	46114	124.94	0	0.00	0	0.00	46114	124.94
35	Jana Small Finance Bank	70942	231.12	0	0.00	0	0.00	70942	231.12
36	Ujjivan Small Finance Bank	229520	823.15	0	0.00	0	0.00	229520	823.15
37	Utkarsh Small Finance Bank	7268	18.34	0	0.00	0	0.00	7268	18.34
Total Small Finance		353847	1197.74	0	0.00	4	0.26	353851	1197.99
38	BGVB (PNB)	541865	4688.74	75	11.44	0	0.00	541940	4700.18
39	PBGB (UCO)	130208	1745.04	15	3.80	50	25.41	130273	1774.25
40	UBKGB (CBI)	148190	2326.10	1	1.33	24	0.30	148215	2327.73
Total RRB		820263	8759.88	91	16.57	74	25.71	820428	8802.16
41	WB State Co-Op Bank Ltd.	1934768	5720.92	647	62.29	1724	57.51	1937139	5840.72
42	WBSCARD Bank Ltd.	149019	1039.63	0	0.00	0	0.00	149019	1039.63
Total Co-Optv		2083787	6760.55	647	62.29	1724	57.51	2086158	6880.35
Grand Total		7641854	50052.51	61909	2932.74	260759	15861.91	7964522	68847.16

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2023													
												Amount in Crores.	
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	32937	2154.00	3347	1291.00	372	1039.00	471	89.00	412	85.00	37539	4658.00
2	Bank of India	106758	3175.38	964	1014.70	83	136.78	0	0.00	0	0.00	107805	4326.86
3	Bank of Maharashtra	3225	397.09	173	241.82	24	90.71	2	0.01	0	0.00	3424	729.63
4	Canara Bank	50937	1950.38	3253	1469.88	360	769.86	0	0.00	1412	470.12	55962	4660.24
5	Central Bank of India	33918	960.45	1546	685.58	58	183.08	1419	8.29	739	9.89	37680	1847.29
6	Indian Bank	81595	3372.19	3074	3052.41	322	1185.51	78	98.74	0	0.00	85069	7708.85
7	Indian Overseas Bank	43784	1738.55	432	325.12	345	212.45	0	0.00	0	0.00	44561	2276.12
8	Punjab & Sind Bank	5021	317.15	144	136.13	73	205.20	0	0.00	0	0.00	5238	658.48
9	Punjab National Bank	169135	6542.42	27862	4195.57	1400	2082.58	50	7.70	0	0.00	198447	12828.27
10	State Bank of India	33968	4016.88	5035	3570.72	1230	1803.77	39	0.41	0	0.00	40272	9391.77
11	UCO Bank	67921	972.66	5432	2069.25	60	200.33	136	1.24	0	0.00	73549	3243.48
12	Union Bank of India	50219	2664.19	1815	1984.50	281	787.80	184	4.69	0	0.00	52499	5441.18
Total PSU		679418	28261.34	53077	20036.68	4608	8697.07	2379	210.08	2563	565.01	742045	57770.18
13	Axis Bank	15383	3634.00	6069	4018.00	1954	3192.00	0	0.00	0	0.00	23406	10844.00
14	Bandhan Bank	15007	841.80	76	73.55	37	125.93	0	0.00	5	20.09	15125	1061.36
15	Catholic Syrian Bank Ltd.	4	0.52	0	0.00	0	0.00	0	0.00	0	0.00	4	0.52
16	City Union Bank Ltd.	0	0.00	0	0.00	51	158.56	0	0.00	0	0.00	51	158.56
17	Dhanlaxmi Bank Ltd.	8	3.30	0	0.00	0	0.00	0	0.00	0	0.00	8	3.30
18	Federal Bank	695	224.43	334	351.23	88	18.94	0	0.00	0	0.00	1117	594.60
19	HDFC Bank	14508	3657.28	9860	5138.64	3099	4071.92	0	0.00	0	0.00	27467	12867.84
20	ICICI Bank	9262	3820.40	6118	4390.16	1963	2187.91	0	0.00	0	0.00	17343	10398.47
21	IDBI Bank	10307	653.57	346	324.77	28	70.53	11	0.41	0	0.00	10692	1049.28
22	IDFC First Bank	4306	413.09	672	247.93	170	40.29	0	0.00	0	0.00	5148	701.31
23	Indusind Bank	520588	2153.77	5302	824.74	359	507.68	0	0.00	0	0.00	526249	3486.18
24	Karnataka Bank Ltd.	524	174.18	354	311.70	30	147.50	0	0.00	0	0.00	908	633.38
25	Karur Vysya Bank	23	4.13	20	1.80	0	0.00	0	0.00	0	0.00	43	5.93
26	Kotak Mahindra Bank	5163	1697.45	2754	1480.21	929	855.04	0	0.00	0	0.00	8846	4032.71
27	Lakshmi Vilas Bank (DBS)	4	0.21	1	0.15	0	0.00	0	0.00	0	0.00	5	0.36
28	Ratnakar Bank Ltd	22	55.65	24	26.11	12	75.68	0	0.00	0	0.00	58	157.44
29	South Indian Bank Ltd.	199	49.30	163	217.74	35	69.31	0	0.00	0	0.00	397	336.35
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	35	5.61	15	9.26	5	19.63	0	0.00	0	0.00	55	34.50
32	YES Bank	5159	943.82	2602	951.15	1206	746.38	0	0.00	0	0.00	8967	2641.35
Total PVT		601197	18332.52	34710	18367.14	9966	12287.29	11	0.41	113	109.34	645997	49096.69
33	Au Small finance Bank	102	16.52	35	41.13	4	8.11	0	0.00	0	0.00	141	65.76
34	ESAF SF Bank	17535	50.08	0	0.00	0	0.00	0	0.00	0	0.00	17535	50.08
35	Jana Small Finance Bank	2734	175.61	27	4.16	3	0.27	0	0.00	0	0.00	2764	180.04
36	Ujjivan Small Finance Bank	3068	149.51	80	42.23	3	0.95	0	0.00	0	0.00	3151	192.69
37	Utkarsh Small Finance Bank	125	26.53	0	0.00	0	0.00	0	0.00	0	0.00	125	26.53
Total Small Finance		23564	418.25	142	87.52	10	9.33	0	0.00	0	0.00	23716	515.10
38	BGVB (PNB)	145289	1985.19	1492	80.25	72	27.61	4231	71.55	0	0.00	151084	2164.60
39	PBGB (UCO)	74112	1373.80	33	53.63	0	0.00	14	0.25	0	0.00	74159	1427.68
40	UBKGB (CBI)	35595	236.17	0	0.00	0	0.00	179	2.63	0	0.00	35774	238.80
Total RRB		254996	3595.16	1525	133.88	72	27.61	4424	74.43	0	0.00	261017	3831.08
41	WB State Co-Op Bank Ltd.	6452	1025.18	0	0.00	0	0.00	168	48.73	1037	35.95	7657	1109.86
42	WBSCARD Bank Ltd.	7670	98.61	0	0.00	0	0.00	0	0.00	0	0.00	7670	98.61
Total Co-Optv		14122	1123.79	0	0.00	0	0.00	168	48.73	1037	35.95	15327	1208.47
Grand Total		1573297	51731.06	89454	38625.22	14656	21021.29	6982	333.64	3713	710.30	1688102	112421.51

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2023

Amount in Crores.

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	168	198.00	3289	178.00	21998	3401.00	143	18.00	61	9.00	5898	1841.00	31557	5645.00	116661	11915.00
2	Bank of India	0	0.00	4563	113.55	22400	2008.76	0	0.00	0	0.00	15	1.02	26978	2123.33	466573	9799.96
3	Bank of Maharashtra	16	43.34	352	12.22	1661	197.39	0	0.00	2	12.25	417	71.08	2448	336.28	8948	1311.36
4	Canara Bank	0	0.00	5042	169.29	13260	1371.44	1	0.01	1	0.00	2258	18.18	20562	1558.92	239945	8325.53
5	Central Bank of India	32	43.91	2841	101.97	10250	1294.80	0	0.00	0	0.00	21085	452.77	34208	1893.45	209680	5749.68
6	Indian Bank	0	0.00	4175	1247.21	8574	7845.57	0	0.00	2	9.74	23	3841.58	12774	12944.10	255870	23967.48
7	Indian Overseas Bank	7542	100.41	975	25.41	4924	675.21	0	0.00	0	0.00	13241	69.42	26682	870.45	110727	4356.60
8	Punjab & Sind Bank	0	0.00	171	4.88	2239	233.61	0	0.00	0	0.00	138	1.74	2548	240.23	8295	1003.87
9	Punjab National Bank	6	16.20	19033	525.10	47650	3683.73	5	0.08	17	0.12	1214	3.50	67925	4228.73	1090500	28484.03
10	State Bank of India	9	25.33	24716	899.73	123198	13185.78	0	0.00	3	0.04	0	0.00	147926	14110.88	761704	30824.55
11	UCO Bank	198	148.28	5007	98.05	16741	1395.40	5	164.06	1	0.01	44926	1773.65	66878	3579.45	247835	8146.58
12	Union Bank of India	115	702.00	3452	101.17	10070	910.00	9	0.59	0	0.00	908	0.14	14554	1713.90	129152	9127.14
Total PSU		8086	1277.47	73616	3476.58	282965	36202.69	163	182.74	87	31.16	90123	8074.08	455040	49244.72	3645890	143011.78
13	Axis Bank	7	58.00	970	31.00	7753	637.00	0	0.00	0	0.00	257331	523.00	266061	1249.00	307642	16111.00
14	Bandhan Bank	0	0.00	0	0.00	13084	800.59	0	0.00	0	0.00	2247255	8548.52	2260339	9349.11	2630202	12845.51
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	132	8.09	132	8.09	167	14.65
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51	158.56
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	5	1.37	0	0.00	0	0.00	0	0.00	5	1.37	13	4.67
18	Federal Bank	0	0.00	25	1.40	535	69.16	0	0.00	0	0.00	6594	23.08	7154	93.64	22321	1073.23
19	HDFC Bank	0	0.00	3666	82.31	14257	755.36	0	0.00	0	0.00	202799	398.92	220722	1236.59	380665	15121.76
20	ICICI Bank	2	16.61	1129	50.97	9654	1188.39	0	0.00	3	12.13	3	0.214	10791	1268.31	88292	14063.46
21	IDBI Bank	0	0.00	539	18.50	17146	1866.08	21	4.68	0	0.00	0	0.00	17706	1889.26	97850	3360.95
22	IDFC First Bank	0	0.00	0	0.00	245	31.63	84	0.17	0	0.00	0	0.00	329	31.80	31582	791.07
23	Indusind Bank	4	14.80	0	0.00	2	0.10	0	0.00	0	0.00	1493	2.81	1499	17.71	1884762	6708.05
24	Karnataka Bank Ltd.	0	0.00	14	0.79	546	61.23	0	0.00	1	0.27	81	3.00	642	65.29	2133	835.20
25	Karur Vysya Bank	0	0.00	0	0.00	16	2.10	0	0.00	0	0.00	0	0.00	16	2.10	172	9.92
26	Kotak Mahindra Bank	0	0.00	0	0.00	132	26.09	0	0.00	0	0.00	0	0.00	132	26.09	20468	4724.29
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	4	0.32	0	0.00	0	0.00	2	0.84	6	1.16	116	3.14
28	Ratnakar Bank Ltd	0	0.00	0	0.00	46	1.72	0	0.00	1	2.71	27620	73.72	27667	78.14	232387	795.52
29	South Indian Bank Ltd.	0	0.00	13	0.67	94	9.19	1	1.23	0	0.00	0	0.00	108	11.09	1999	437.30
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	1	0.02	14	1.480	0	0.00	0	0.00	6	0.01	21	1.51	76	36.01
32	YES Bank	0	0.00	5	0.10	135	18.15	0	0.00	0	0.00	30	4.41	170	22.66	13771	3235.84
Total PVT		13	89.41	6362	185.76	63668	5469.94	106	6.08	5	15.11	2743346	9586.62	2813500	15352.92	5714777	80419.38
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	148	66.20
34	ESAF SF Bank	0	0.00	0	0.00	20	0.03	0	0.00	0	0.00	2875	6.21	2895	6.24	66544	181.26
35	Jana Small Finance Bank	0	0.00	0	0.00	413	18.26	0	0.00	0	0.00	106422	395.85	106835	414.11	180541	825.28
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	28466	313.36	0	0.00	0	0.00	279165	894.07	307631	1207.43	540302	2223.27
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	71	10.98	0	0.00	0	0.00	8350	56.87	8421	67.85	15814	112.72
Total Small Finance		0	0.00	0	0.00	28970	342.63	0	0.00	0	0.00	396812	1353.00	425782	1695.64	803349	3408.73
38	BGVB (PNB)	0	0.00	1618	20.29	6466	318.16	3	2.57	1567	3.31	7180	20.60	16834	364.93	709858	7229.71
39	PBGB (UCO)	0	0.00	835	13.85	4192	346.24	0	0.00	0	0.00	183	1.51	5210	361.60	209642	3563.53
40	UBKGB (CBI)	0	0.00	104	1.55	2383	213.57	0	0.00	0	0.00	11	0.00	2498	215.12	186487	2781.64
Total RRB		0	0.00	2557	35.69	13041	877.97	3	2.57	1567	3.31	7374	22.11	24542	941.65	1105987	13574.88
41	WB State Co-Op Bank Ltd.	0	0.00	3248	53.60	12190	1172.92	28	0.07	0	0.00	56528	659.17	71994	1885.76	2016790	8836.34
42	WBS CARD Bank Ltd.	0	0.00	0	0.00	3347	177.23	0	0.00	0	0.00	0	0.00	3347	177.23	160036	1315.47
Total Co-Optv		0	0.00	3248	53.60	15537	1350.15	28	0.07	0	0.00	56528	659.17	75341	2062.99	2176826	10151.81
Grand Total		8099	1366.88	85783	3751.63	404181	44243.39	300	191.46	1659	49.58	3294183	19694.98	3794205	69297.91	13446829	250566.59

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2023

Amount in Crores.

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	612	610.00	332	26.00	1947	625.00	10451	598.00	2061	12006.26	15403	13865.26	132064	25780.26
2	Bank of India	0	0.00	193	25.62	5690	1425.44	27021	627.00	41327	11902.76	74231	13980.82	540804	23780.78
3	Bank of Maharashtra	0	0.00	35	7.24	486	174.76	369	11.72	5791	89.84	6681	283.56	15629	1594.92
4	Canara Bank	109	7.75	5017	39.60	12119	500.62	18010	578.21	23891	9412.91	59146	10539.09	299091	18864.62
5	Central Bank of India	0	0.00	452	42.13	2698	628.98	7223	114.29	7924	2605.98	18297	3391.38	227977	9141.06
6	Indian Bank	135471	2684.59	201	174.83	18725	1587.94	0	0.00	18854	1236.36	173251	5683.72	429121	29651.20
7	Indian Overseas Bank	131	30.45	41	4.85	545	93.36	7985	240.44	678	2489.01	9380	2858.11	120107	7214.71
8	Punjab & Sind Bank	0	0.00	8	3.02	161	39.30	609	754.34	2377	1060.20	3155	1856.86	11450	2860.73
9	Punjab National Bank	133	807.56	239	41.41	21267	3729.67	54248	1503.11	95477	24317.85	171364	30399.61	1261864	58883.65
10	State Bank of India	0	0.00	2329	410.27	198727	17536.22	496639	18438.00	464637	35569.33	1162332	71953.82	1924036	102778.37
11	UCO Bank	0	0.00	29	5.59	3277	886.13	5851	57.67	26801	9041.62	35958	9991.01	283793	18137.59
12	Union Bank of India	98	389.44	523	82.00	3212	874.00	26676	1100.72	7435	19302.69	37944	21748.85	167096	30875.99
Total PSU		136554	4529.79	9399	862.56	268854	28101.42	655082	24023.50	697253	129034.81	1767142	186552.09	5413032	329563.87
13	Axis Bank	5	1.00	654	81.00	6180	2565.00	337683	1885.00	250439	16754.00	594961	21286.00	902603	37397.00
14	Bandhan Bank	0	0.00	0	0.00	4759	1598.98	56350	740.07	1486605	15977.88	1547714	18316.94	4177916	31162.45
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	786	8.09	786	8.09	953	22.74
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51	158.56
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	0.98	278	10.13	71	85.78	350	96.89	363	101.56
18	Federal Bank	0	0.00	10	1.31	882	232.54	1331	18.96	7955	2926.84	10178	3179.66	32499	4252.89
19	HDFC Bank	53	390.75	42	1.31	8133	1538.03	92881	3484.19	1240794.00	22449.26	1341903	27863.54	1722568	42985.30
20	ICICI Bank	2	37.50	186	45.84	15359	7023.57	72385	2381.79	478250	23845.81	566182	33334.51	654474	47397.97
21	IDBI Bank	0	0.00	14	1.60	6951	1422.97	4133	285.98	22625	798.51	33723	2509.06	131573	5870.02
22	IDFC First Bank	632	78.52	138	29.14	315	81.71	11442	269.91	468773	3475.16	481300	3934.46	512882	4725.53
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	348847	9140.79	348851	9140.83	2233613	15848.89
24	Karnataka Bank Ltd.	3	6.21	0	0.00	300	103.62	427	43.02	1617	374.54	2347	527.39	4480	1362.59
25	Karur Vysya Bank	135	1.79	0	0.00	31	4.89	0	0.00	2146	579.80	2312	586.48	2484	596.40
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	90592	3541.10	90592	3541.10	111060	8265.40
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	38	0.72	51	386.71	99	388.10	215	391.24
28	Ratnakar Bank Ltd	0	0.00	0	0.00	6	0.04	0	0.00	740	4100.40	746	4100.44	233133	4895.95
29	South Indian Bank Ltd.	7	84.62	0	0.00	42	12.43	228	3.78	2453	850.06	2730	950.89	4729	1388.19
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	5	1.14	222	49.77	26	81.94	253	132.85	329	168.86
32	YES Bank	0	0.00	1	0.10	253	137.08	16169	616.11	73640	3887.36	90063	4640.66	103834	7876.49
Total PVT		837	600.39	1045	160.31	43231	14723.71	593567	9789.43	4476410	109264.04	5115090	134537.89	10829867	214957.27
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	50	14.65	50	14.65	198	80.85
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	194	30.36	194	30.36	66738	211.62
35	Jana Small Finance Bank	53	0.04	0	0.00	94	12.16	0	0.00	10179	116.65	10326	128.85	190867	954.13
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	3493	207.46	1570	21.31	71746	488.81	76809	717.58	617111	2940.84
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	626	1.89	626	1.89	16440	114.61
Total Small Finance		53	0.04	0	0.00	3587	219.62	1570	21.31	71746	488.81	88005	893.33	891354.00	4302.06
38	BGVB (PNB)	0	0.00	0	0.00	1022	90.58	26437	521.98	5893	166.60	33352	779.16	743210	8008.87
39	PBGB (UCO)	0	0.00	0	0.00	22	9.90	2749	66.85	7054	107.71	9825	184.46	219467	3747.99
40	UBKGB (CBI)	0	0.00	0	0.00	238	20.09	19426	451.18	539	10.35	20203	481.62	206690	3263.26
Total RRB		0	0.00	0	0.00	1282	120.57	48612	1040.01	13486	284.66	63380	1445.24	1169367	15020.12
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	31425	1064.29	85573	11620.29	116998	12684.58	2133788	21520.92
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	160036	1315.47
Total Co-Optv		0	0.00	0	0.00	0	0.00	31425	1064.29	85573	11620.29	116998	12684.58	2293824	22836.39
Grand Total		137444	5130.22	10444	1022.88	316954	43165.32	1330256	35938.55	5344468	250692.60	7150615	336113.13	20597444	586679.72

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2023													
Amount in Crores.													
S No.	BANKS	Of Which Weaker		Of Which Minority		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	10123	402.00	6056	989.00	3601	561.00	1736	405.00	3496	3296.00	0	0.00
2	Bank of India	324571	2746.62	90707	882.13	28204	359.10	6920	97.18	176714	2517.24	58	0.75
3	Bank of Maharashtra	3505	145.56	1478	79.29	663	25.92	21486	1257.73	2835	142.31	0	0.00
4	Canara Bank	180586	2350.98	52750	10919.50	24932	577.15			42633	192.12	11120	10.42
5	Central Bank of India	26537	412.45	5356	94.67	47580	599.10	9084	173.76	32274	1003.67	351	0.0004
6	Indian Bank	158742	2384.21	58715	11014.51	25871	451.24	168411	4974.25	33545	184.25	8414	68.79
7	Indian Overseas Bank	27147	407.20	8225	98.62	1026	21.25	2685	31.15	17845	42.15	199	1.03
8	Punjab & Sind Bank	0	0.00	162	9.82	6721	16.28	0	0.00	0	0.00	1	0.00
9	Punjab National Bank	744453	6997.04	152501	1914.08	100722	1658.41	119461	1470.14	292772	6079.46	812	79.31
10	State Bank of India	583219	7609.96	351343	6804.78	107182	5130.02	97775	4230.45	551325	15450.00	41	0.09
11	UCO Bank	161896	1592.27	47179	568.01	15871	254.54	7045	141.56	45120	1031.04	32	0.03
12	Union Bank of India	69086	1069.10	22632	512.61	11146	301.51	7840	239.30	28996	942.52	77	0.11
Total PSU		2289865	26117.39	797104	33887.02	373519	9955.52	442443	13020.52	1227555	30880.76	21105	160.53
13	Axis Bank	325895	2753.00	125435	1589.00	42852	129.00	0	0.00	368254	2501.00	0	0.00
14	Bandhan Bank	2496573	9692.73	1388863	7262.58	764165	4167.36	98794	585.50	3491347	16901.68	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	17	0.24	21	0.06	0	0.00	3811	9.06	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	20034	228.21	11213	176.62	373	8.25	2885	51.92	11769	212.61	0	0.00
19	HDFC Bank	340003	1,041.74	120509	527.26	303	11.41	18251	48.83	423811	1,880.31	0	0.00
20	ICICI Bank	54140	2178.07	54850	1605.67	6311	131.27			131848	12968.49		
21	IDBI Bank	71872	597.45	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	26185	54.12	9315	18.25	7506	14.88	6178	10.47	26502	75.52	0	0.00
23	Indusind Bank	1818153	3713.09	844725	2269.16	647058	1354.15	0	0.00	12648	301.11	0	0.00
24	Karnataka Bank Ltd.	280	6.66	440	17.46	30	1.77	279	13.65	779	54.15	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	11498	546.04	6356	365.68	225	20.82	0	0.00	23620	328.51	0	0.00
27	Lakshmi Vilas Bank (DBS)	105	1.61	11	0.38	0	0.000	0	0.00	40	0.64	0	0.00
28	Ratnakar Bank Ltd	232277	612.71	62685	172.11	60081	165.48	104570	271.69	232281	612.91	0	0.00
29	South Indian Bank Ltd.	0	0.00	150	1.79	9	0.16	7	0.26				
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	3381	130.00	853	146.79	13	2.45			19	2.34		
Total PVT		5400396	21555.43	2643647	14392.35	1530554	6135.43	230964	982.33	4727953	35853.91	1	0.01
33	Au Small finance Bank	7	0.53	7	0.53	0	0.00	0	0.00	18	1.54	0	0.00
34	ESAF SF Bank	66530	180.58	16269	44.13	12508	37.48	6789	20.18	66530	180.58	0	0.00
35	Jana Small Finance Bank	158846	540.58	51787	196.25	23468	78.76	13471	45.96	146107	505.35	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	100738	361.97	127699	458.11	15601	59.80	534564	1925.95	0	0.00
37	Utkarsh Small Finance Bank	15410	55.82	1055	7.25	5267	11.25	910	2.34	15410	55.82	0	0.00
Total Small Finance		240793	777.52	169856	610.14	168942	585.59	36771	128.27	762629	2669.23	0	0.00
38	BGVB (PNB)	552660	4484.95	184642	1061.41	67019	400.57	11930	91.66	121649	706.59	0	0.00
39	PBGB (UCO)	158153	2436.89	51592	828.61	38116	705.19	15082	318.67	100602	2047.16	0	0.00
40	UBKGB (CBI)	140781	2209.79	4547	71.79	24389	385.06	25216	398.12	31417	496.02	11	0.00
Total RRB		851594	9131.63	240781	1961.81	129524	1490.82	52228	808.45	253668	3249.77	11	0.00
41	WB State Co-Op Bank Ltd.	144149	14259.38	1383488	1937.00	38450	63.27	36102	53.27	64250	893.02	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		144149	14259.38	1383488	1937.00	38450	63.27	36102	53.27	64250	893.02	0	0.00
Grand Total		8926797	71841.35	5234876	52788.33	2240989	18230.64	798508	14992.84	7036055	73546.69	21117	160.54

AGENDA – 4

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

CD Ratio of the State stood at 63.10 % as on 31.03.2023 whereas it was 61.76% on 31.03.2022. For calculation of CD Ratio of the State as on 31.03.2023, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore) 31.03.2023
Total Deposit (A)	1071821.07
Total Advance utilized in the State (B=C+D)	634708.17
Out of which outstanding of credit sanctioned from the State (C)	586679.73
Credit sanctioned from outside State but utilized in West Bengal (D)	48028.44
RIDF Support (E)	1760.00
Total Advance to be reckoned (F=B+E)	636468.17
CD Ratio (F*100 / A)	63.10

Position of districts with less than 40 % CD Ratio :

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

District Wise CD Ratio of West Bengal as on 31.03.2023						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March,2022	CD Ratio as on March, 2023		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	47.64	7049.99	4458.02	63.23
2	Bankura	PNB	49.25	18662.00	9779.50	52.40
3	Birbhum	UCO	49.99	19787.35	9417.58	47.59
4	Coochbehar	CBI	79.49	13422.04	10653.24	79.37
5	Dakshin Dinajpur	PNB	61.85	5341.18	3323.72	62.23
6	Darjeeling	CBI	57.59	24402.99	15908.32	65.19
7	Hooghly	UCO	36.26	54626.72	22888.71	41.90
8	Howrah	UCO	46.26	51759.76	25531.64	49.33
9	Jalpaiguri	CBI	63.33	10003.74	6872.69	68.70
10	Jhargram	PNB	40.92	4594.33	1938.40	42.19
11	Kalimpong	SBI	44.60	1937.04	979.00	50.54
12	Kolkata	SBI	61.61	411470.54	263977.20	64.15
13	Malda	PNB	57.31	13822.78	8352.72	60.43
14	Murshidabad	PNB	44.02	31901.27	16676.14	52.27
15	Nadia	PNB	50.25	30508.23	15260.25	50.02
16	Paschim Burdwan	SBI	42.58	46208.16	21397.75	46.31
17	Paschim Medinipur	PNB	46.95	28951.84	14280.12	49.32
18	Purba Burdwan	UCO	51.28	32878.24	17060.94	51.89
19	Purba Medinipur	PNB	45.83	31140.54	14757.84	47.39
20	Purulia	PNB	48.61	10698.31	5225.46	48.84
21	Uttar Dinajpur	PNB	60.60	9278.87	5675.95	61.17
22	24 Pgs. (N)	Indian	40.29	175734.41	74851.98	42.59
23	24 Pgs. (S)	PNB	45.01	37640.74	17412.56	46.26
Grand Total			52.47	1071821.07	586679.73	54.74
Interbank Deposit				63078.56		
Final Deposit				1008742.51		
Amount sanctioned from outside State but fund utilised in the State of					48028.44	
RIDF Support					1760.00	
Total Advances in the State					636468.17	
Credit Deposit Ratio			60.89			63.10

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2023

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on March2022	As onMarch, 2023				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	68.33	39832.26	25780.26	64.72	0.00	64.72
2	Bank of India	58.76	36742.15	23780.78	64.72	0.00	64.72
3	Bank of Maharashtra	124.75	2795.02	1594.92	57.06	0.00	57.06
4	Canara Bank	61.99	33275.11	18864.62	56.69	0.00	56.69
5	Central Bank of India	33.31	26784.90	9141.06	34.13	0.00	34.13
6	Indian Bank	40.41	65153.45	29651.20	45.51	0.00	45.51
7	Indian Overseas Bank	43.18	14548.95	7214.71	49.59	0.00	49.59
8	Punjab & Sind Bank	102.44	2642.87	2860.73	108.24	0.00	108.24
9	Punjab National Bank	45.03	130794.02	58883.66	45.02	0.00	45.02
10	State Bank of India	36.01	266995.66	102778.37	38.49	38003.18	52.73
11	UCO Bank	40.20	39646.77	18137.59	45.75	0.00	45.75
12	Union Bank of India	81.96	38707.38	30875.99	79.77	0.00	79.77
Total PSU		45.55	697918.54	329563.89	47.22	38003.18	52.67
13	Axis Bank	47.69	64371.00	37397.00	58.10	0.00	58.10
14	Bandhan Bank	73.89	45150.74	31162.45	69.02	0.00	69.02
15	Catholic Syrian Bank Ltd.	34.97	53.55	22.74	42.46	0.00	42.46
16	City Union Bank Ltd.	55.33	230.20	158.56	68.88	0.00	68.88
17	Dhanlaxmi Bank Ltd.	215.51	73.75	112.01	151.88	0.00	151.88
18	Federal Bank	78.00	4550.65	4242.45	93.23	0.00	93.23
19	HDFC Bank	59.77	75394.06	42985.30	57.01	0.00	57.01
20	ICICI Bank	72.10	57826.17	47397.97	81.97	0.00	81.97
21	IDBI Bank	50.85	13209.81	5870.02	44.44	0.00	44.44
22	IDFC First Bank	160.74	3388.89	4725.54	139.44	0.00	139.44
23	Indusind Bank	133.57	12652.52	15848.89	125.26	0.00	125.26
24	Karnataka Bank Ltd.	96.83	1347.47	1362.59	101.12	0.00	101.12
25	Karur Vysya Bank	58.03	1222.84	596.40	48.77	0.00	48.77
26	Kotak Mahindra Bank	90.02	9157.41	8265.40	90.26	0.00	90.26
27	Lakshmi Vilas Bank (DBS)	547.80	84.33	391.24	463.94	0.00	463.94
28	Ratnakar Bank Ltd	64.43	6269.19	4895.92	78.09	0.00	78.09
29	South Indian Bank Ltd.	71.20	1533.13	1388.19	90.55	0.00	90.55
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	38.27	615.43	168.86	27.44	0.00	27.44
32	YES Bank	82.97	9364.03	7876.49	84.11	0.00	84.11
Total PVT		67.61	306495.16	214957.26	70.13	0.00	70.13
33	Au Small finance Bank	0.06	464.71	80.85	17.40	0.00	17.40
34	ESAF SF Bank	326.07	51.28	211.62	412.68	0.00	412.68
35	Jana Small Finance Bank	60.85	1594.35	954.13	59.84	0.00	59.84
36	Ujjivan Small Finance Bank	165.95	2080.00	2940.84	141.39	0.00	141.39
37	Utkarsh Small Finance Bank	34.00	377.47	114.61	30.36	0.00	30.36
Total Small Finance		102.25	4567.81	4302.06	94.18	0.00	94.18
38	BGVV (PNB)	41.62	18671.20	8008.87	42.89	0.00	42.89
39	PBGB (UCO)	55.01	6569.90	3747.99	57.05	2846.57	100.38
40	UBKGB (CBI)	71.74	4172.73	3263.26	78.20	898.98	99.75
Total RRB		48.74	29413.83	15020.12	51.06	3745.55	63.80
41	WB State Co-Op Bank Ltd.	61.06	33166.47	21520.93	64.89	0.00	64.89
42	WBSCARD Bank Ltd.	498.33	259.25	1315.47	507.41	0.00	507.41
Total Co-Optv		64.44	33425.72	22836.40	68.32	0.00	68.32
Total		52.47	1071821.07	586679.73	54.74	41748.73	58.63
Interbank Deposit			63078.56				
Grand total			1008742.51				
Amount sanctioned from outside State but fund utilised in the State of West Bengal					48028.44		
RIDF Support					1760.00		
Total Credit in the State					636468.17		
Credit Deposit Ratio			60.89				63.10
Total Credit + Investment					678216.90		
Total Credit + Investment Deposit Ratio							67.23

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2023

(Amount in Crore)

Sl. No.	Name of Banks	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	52	58	187	297	2705.41	4485.11	32641.74	39832.26
2	Bank of India	143	83	146	372	8289.60	6030.80	22421.75	36742.15
3	Bank of Maharashtra	3	7	35	45	132.33	112.77	2549.92	2795.02
4	Canara Bank	156	78	152	386	3347.55	2935.54	26992.03	33275.11
5	Central Bank of India	135	65	116	316	6465.79	5124.21	15194.90	26784.90
6	Indian Bank	269	92	226	587	14170.06	7777.18	43206.21	65153.45
7	Indian Overseas Bank	31	21	100	152	1574.31	1121.20	11853.44	14548.95
8	Punjab & Sind Bank	4	4	32	40	52.08	51.94	2538.85	2642.87
9	Punjab National Bank	567	177	403	1147	35338.71	16329.50	79125.81	130794.02
10	State Bank of India	554	235	465	1254	50905.22	40005.69	176084.75	266995.66
11	UCO Bank	148	70	162	380	8516.16	7292.52	23838.09	39646.77
12	Union Bank of India	67	53	162	282	3717.96	3426.96	31562.47	38707.38
Total PSU		2129	943	2186	5258	135215.17	94693.42	468009.95	697918.54
13	Axis Bank	41	87	197	325	2045.00	8246.00	54080.00	64371.00
14	Bandhan Bank	919	410	357	1686	7992.60	5945.06	31213.09	45150.74
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	53.55	53.55
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	230.20	230.20
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	73.75	73.75
18	Federal Bank	6	3	24	33	36.85	106.55	4407.25	4550.65
19	HDFC Bank	35	58	196	289	1519.66	3396.34	70478.06	75394.06
20	ICICI Bank	28	52	175	255	1205.55	2872.32	53748.31	57826.17
21	IDBI Bank	21	23	52	96	879.66	7712.12	4618.02	13209.81
22	IDFC First Bank	1	2	28	31	0.00	0.00	3388.89	3388.89
23	Indusind Bank	5	29	88	122	324.10	763.84	11564.58	12652.52
24	Karnataka Bank Ltd.	1	1	18	20	21.05	29.22	1297.2	1347.47
25	Karur Vysya Bank	1	1	12	14	68.11	42.44	1112.29	1222.84
26	Kotak Mahindra Bank	1	1	42	44	71.63	72.22	9013.56	9157.41
27	Lakshmi Vilas Bank (DBS)	1	0	3	4	21.97	0.00	62.36	84.33
28	Ratnakar Bank Ltd	0	2	20	22	0.00	49.99	6219.21	6269.19
29	South Indian Bank Ltd.	0	0	19	19	0.00	0.00	1533.13	1533.13
30	SIDBI	0	0	1	1	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	1	1	0.00	0.00	615.43	615.43
32	YES Bank	0	2	29	31	0.00	100.52	9263.51	9364.03
Total PVT		1060	671	1269	3000	14186.17	29336.62	262972.37	306495.16
33	Au Small finance Bank	0	0	7	7	0.00	0.00	464.71	464.71
34	ESAF SF Bank	0	1	4	5	0.00	2.32	48.96	51.28
35	Jana Small Finance Bank	3	12	24	39	29.47	170.88	1394.00	1594.35
36	Ujjivan Small Finance Bank	37	15	32	84	234.00	361.00	1485.00	2080.00
37	Utkarsh Small Finance Bank	0	0	14	14	0.00	0.00	377.47	377.47
Total Small Finance		40	28	81	149	263.47	534.20	3770.15	4567.81
38	BGVB (PNB)	495	70	22	587	14882.39	2322.54	1466.27	18671.20
39	PBGB (UCO)	203	17	10	230	5463.36	726.07	380.47	6569.90
40	UBKGB (CBI)	89	47	7	143	1885.25	1910.06	377.42	4172.73
Total RRB		787	134	39	960	22231.00	4958.67	2224.16	29413.83
41	WB State Co-Op Bank Ltd.	226	48	94	368	14063.09	4195.14	14908.24	33166.47
42	WBSCARD Bank Ltd.	10	0	1	11	27.63	0.00	231.62	259.25
Total Co-Optv		236	48	95	379	14090.72	4195.14	15139.86	33425.72
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	17	27	0.00	0.00	0.00	0.00
Grand Total		4253	1833	3687	9773	185986.53	133718.05	752116.49	1071821.07

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2023

(Amount in Crore)

Sl. No.	Name of Banks	ADVANCES				CREDIT - DEPOSIT RATIO (%)			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	TOTAL
1	Bank of Baroda	840.81	1381.19	23558.25	25780.26	31.08	30.80	72.17	64.72
2	Bank of India	3586.17	2231.46	17963.15	23780.78	43.26	37.00	80.11	64.72
3	Bank of Maharashtra	60.68	119.31	1414.93	1594.92	45.86	105.80	55.49	57.06
4	Canara Bank	2023.02	1629.02	15212.58	18864.62	60.43	55.49	56.36	56.69
5	Central Bank of India	2088.56	1259.92	5792.58	9141.06	32.30	24.59	38.12	34.13
6	Indian Bank	4021.26	2241.76	23388.18	29651.20	28.38	28.82	54.13	45.51
7	Indian Overseas Bank	385.38	415.70	6413.63	7214.71	24.48	37.08	54.11	49.59
8	Punjab & Sind Bank	22.17	20.59	2817.97	2860.73	42.57	39.64	110.99	108.24
9	Punjab National Bank	12245.23	5055.38	41583.05	58883.66	34.65	30.96	52.55	45.02
10	State Bank of India	16374.41	13585.98	72817.98	102778.37	32.17	33.96	41.35	38.49
11	UCO Bank	2289.99	1725.91	14121.68	18137.59	26.89	23.67	59.24	45.75
12	Union Bank of India	1181.89	1243.87	28450.23	30875.99	31.79	36.30	90.14	79.77
Total PSU		45119.58	30910.10	253534.21	329563.89	33.37	32.64	54.17	47.22
13	Axis Bank	1121.00	5148.00	31128.00	37397.00	54.82	62.43	57.56	58.10
14	Bandhan Bank	12394.22	6472.03	12296.19	31162.45	155.07	108.86	39.39	69.02
15	Catholic Syrian Bank Ltd.	0.00	0.00	22.74	22.74	#DIV/0!	#DIV/0!	42.46	42.46
16	City Union Bank Ltd.	0.00	0.00	158.56	158.56	#DIV/0!	#DIV/0!	68.88	68.88
17	Dhanlaxmi Bank Ltd.	0.00	0.00	112.01	112.01	#DIV/0!	#DIV/0!	151.88	151.88
18	Federal Bank	28.92	238.51	3975.02	4242.45	78.47	223.84	90.19	93.23
19	HDFC Bank	1307.63	3475.99	38201.68	42985.30	86.05	102.35	54.20	57.01
20	ICICI Bank	421.64	2120.44	44855.88	47397.97	34.98	73.82	83.46	81.97
21	IDBI Bank	424.87	698.06	4747.09	5870.02	48.30	9.05	102.79	44.44
22	IDFC First Bank	75.75	45.03	4604.76	4725.54	#DIV/0!	#DIV/0!	135.88	139.44
23	Indusind Bank	3867.88	991.18	10989.83	15848.89	1193.43	129.76	95.03	125.26
24	Karnataka Bank Ltd.	26.83	26.48	1309.28	1362.59	127.46	90.62	100.93	101.12
25	Karur Vysya Bank	18.06	17.23	561.11	596.40	26.52	40.60	50.45	48.77
26	Kotak Mahindra Bank	357.18	5.81	7902.41	8265.40	498.66	8.05	87.67	90.26
27	Lakshmi Vilas Bank (DBS)	3.24	0.00	388.00	391.24	14.75	#DIV/0!	622.19	463.94
28	Ratnakar Bank Ltd	0.00	47.55	4848.36	4895.92	#DIV/0!	95.13	77.96	78.09
29	South Indian Bank Ltd.	0.00	0.00	1388.19	1388.19	#DIV/0!	#DIV/0!	90.55	90.55
30	SIDBI	0.00	0.00	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	168.86	168.86	#DIV/0!	#DIV/0!	27.44	27.44
32	YES Bank	0.00	10.13	7866.37	7876.49	#DIV/0!	10.07	84.92	84.11
Total PVT		20047.23	19296.45	175613.59	214957.26	141.32	65.78	66.78	70.13
33	Au Small finance Bank	0.00	0.00	80.85	80.85	#DIV/0!	#DIV/0!	17.40	17.40
34	ESAF SF Bank	0.00	48.68	162.94	211.62	#DIV/0!	2098.28	332.80	412.68
35	Jana Small Finance Bank	226.14	224.25	503.74	954.13	767.49	131.23	36.14	59.84
36	Ujjivan Small Finance Bank	504.75	788.82	1647.27	2940.84	215.71	218.51	110.93	141.39
37	Utkarsh Small Finance Bank	0.00	0.00	114.61	114.61	#DIV/0!	#DIV/0!	30.36	30.36
Total Small Finance		730.90	1061.75	2509.41	4302.06	277.42	198.76	66.56	94.18
38	BGVB (PNB)	6678.99	853.58	476.30	8008.87	44.88	36.75	32.48	42.89
39	PBGB (UCO)	3250.85	338.48	158.66	3747.99	59.50	46.62	41.70	57.05
40	UBKGB (CBI)	2078.63	1035.40	149.23	3263.26	110.26	54.21	39.54	78.20
Total RRB		12008.47	2227.46	784.19	15020.12	54.02	44.92	35.26	51.06
41	WB State Co-Op Bank Ltd.	7194.03	2090.03	12236.87	21520.93	51.16	49.82	82.08	64.89
42	WBSCARD Bank Ltd.	1315.47	0.00	0.00	1315.47	4761.02	#DIV/0!	0.00	507.41
Total Co-Optv		8509.50	2090.03	12236.87	22836.40	60.39	49.82	80.83	68.32
43	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
44	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
45	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Payment Banks		0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		86415.68	55585.78	444678.27	586679.73	46.46	41.57	59.12	54.74

Position of ATMs & BC Outlets in West Bengal as on 31.03.2023

SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	44	65	382	491	436	483	659	1578
2	Bank of India	114	82	187	383	483	280	178	941
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	106	70	181	357	227	75	6	308
5	Central Bank of India	69	51	79	199	702	257	122	1081
6	Indian Bank	50	50	116	216	678	126	606	1410
7	Indian Overseas Bank	19	55	92	166	74	21	2	97
8	Punjab & Sind Bank	4	3	23	30	0	0	0	0
9	Punjab National Bank	512	260	674	1446	3630	754	227	4611
10	State Bank of India	754	856	2671	4281	4858	591	481	5930
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	87	88	303	478	259	240	151	650
Total PSU		1815	1635	4858	8308	11768	2957	2572	17297
13	Axis Bank	365	329	702	1396	2476	1	376	2853
14	Bandhan Bank	1	15	103	119	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	1	1	0	0	0	0
16	City Union Bank Ltd.	0	0	2	2	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0	0	0	0
18	Federal Bank	2	3	22	27	0	0	0	0
19	HDFC Bank	36	111	476	623	534	75	31	640
20	ICICI Bank	74	102	504	680	5	0	0	5
21	IDBI Bank	26	34	112	172	0	0	0	0
22	IDFC First Bank	0	0	19	19	612	127	17	756
23	Indusind Bank	8	30	149	187	15121	0	2242	17363
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	2	18	23	0	0	0	0
26	Kotak Mahindra Bank	1	1	76	78	4	13	593	610
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	14	16	4700	3419	9028	17147
29	South Indian Bank Ltd.	0	0	14	14	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	37	39	0	15372	117587	132959
Total PVT		518	631	2271	3420	23452	19007	129874	172333
33	Au Small finance Bank	0	0	6	6	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	9	32	41
35	Jana Small Finance Bank	0	2	3	5	10	0	0	10
36	Ujjivan Small Finance Bank	14	15	33	62	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	15	15	0	0	0	0
Total Small Finance		14	18	60	92	10	9	32	51
38	BGVB (PNB)	0	0	0	0	2103	652	0	2755
39	PBGB (UCO)	0	0	0	0	617	0	0	617
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
Total RRB		0	0	0	0	3104	652	0	3756
41	WB State Co-Op Bank Ltd.	106	18	52	176	45	0	0	45
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		106	18	52	176	45	0	0	45
43	India Post Payment Bank	0	0	0	0	44	2291	4583	6918
44	Airtel Payment Bank	0	0	0	0	52513	0	0	52513
45	Fino Payment Bank	0	0	0	0	27166	0	0	27166
Total of Payment Banks		0	0	0	0	79723	2291	4583	86597
Grand Total		2453	2302	7241	11996	118102	24916	137061	280079

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

Negative trend is shown in the district namely Birbhum & Dakshin Dinajpur District as on March,2023 in comparison to December,2022. The district must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 31.03.2023				
Sr. No.	Name of District	CD Ratio as on December 2022	CD Ratio as on March,2023	Increase/Decrease
1	Alipurduar	62.15	63.23	+
2	Bankura	51.82	52.40	+
3	Birbhum	48.31	47.59	-
4	Coochbehar	75.60	79.37	+
5	Dakshin Dinajpur	62.67	62.23	-
6	Darjeeling	62.08	65.19	+
7	Hooghly	41.31	41.90	+
8	Howrah	47.79	49.33	+
9	Jalpaiguri	60.27	68.70	+
10	Jhargram	41.22	42.19	+
11	Kalimpong	46.97	50.54	+
12	Kolkata	64.15	64.15	+
13	Malda	59.45	60.43	+
14	Murshidabad	49.02	52.27	+
15	Nadia	49.80	50.02	+
16	Paschim Burdwan	41.10	46.31	+
17	Paschim Medinipur	47.47	49.32	+
18	Purba Burdwan	51.48	51.89	+
19	Purba Medinipur	47.37	47.39	+
20	Purulia	48.72	48.84	+
21	Uttar Dinajpur	60.99	61.17	+
22	24 Pgs. (N)	41.53	42.59	+
23	24 Pgs. (S)	46.04	46.26	+

AGENDA-5

Deployment of Credit in Agriculture including

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

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

(Amount in Cr)			
As on	Yearly Target	Achievement	% of Achievement
31.03.2021	77236	57008	74
31.03.2022	87603	74690	85
31.03.2023	97261	80469.67	82.74

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

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

The Agriculture disbursement for the financial year 2020-21 was Rs.57008 crore, which was Rs. 74690 crores for the FY 21-22 and disbursement for the FY 2022-23 is 80469.67 crore deployments in Farm Credit is 82.74 % of the total agriculture deployment, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

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

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

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

As decided in the last SLBC Sub- Committee meeting on Agriculture held on 13.06.2022, we have distributed a total target of 35.00 lakh KCCs (Fresh & Renewal) amongst member banks for FY2022-23.

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2021	46,00,000	26,08,512	57
31.03.2022	35,00,000	29,10,678	83
31.03.2023	35,00,000	27,29,005	77.97

Bank wise KCC position as on 31.03.2023

(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2022 to 31.03.2023)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2023	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	5641	65.00	12140	111.20	17781	176.20	71.12	23945	161.20
2	Bank of India	117000	10051	73.10	110750	252.85	120801	325.95	103.25	198386	933.47
3	Bank of Maharashtra	2200	161	2.91	398	8.72	559	11.63	25.41	2646	56.24
4	Canara Bank	28500	14712	107.40	17786	140.48	32498	247.88	114.03	49242	365.77
5	Central Bank of India	32500	1797	10.04	37576	204.49	39373	214.53	121.15	77944	463.33
6	Indian Bank	148500	41375	744.75	62575	438.02	103950	1182.77	70.00	524378	4061.50
7	Indian Overseas Bank	7000	742	14.47	2549	51.47	3291	65.94	47.01	9278	173.42
8	Punjab & Sind Bank	50	2	0.00	53	2.02	55	2.02	110.00	47	9.01
9	Punjab National Bank	407000	35059	340.12	311635	1240.18	346694	1690.30	85.18	674678	3760.61
10	State Bank of India	285000	19642	145.00	129280	999.76	148922	1144.76	52.25	228184	1828.07
11	UCO Bank	40000	2578	13.56	23857	118.59	26435	132.15	66.09	68348	353.67
12	Union Bank of India	25000	5262	52.43	17330	277.82	22592	330.25	90.37	38984	528.31
	Total PSU	1117750	137022	1568.78	725929	3845.60	862951	5524.38	77.20	1896060	12694.60
13	Axis Bank	2750	2706	10.51	3745	17.36	6451	27.87	234.58	8914	42.27
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1500	913	17.39	2136	43.10	3049	60.49	203.27	2752	66.95
19	HDFC Bank	24500	77791	311.99	107	14.83	77898	326.82	317.95	133202	388.54
20	ICICI Bank	2500	291	51.95	2735	165.03	3026	216.98	121.04	3699	175.90
21	IDBI Bank	10000	239	3.50	1961	16.05	2200	19.55	22.00	10465	125.45
22	IDFC First Bank	0	8	4.06	0	0.00	8	4.058	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	344	0.67	32	0.06	376	0.72	37.60	392	0.54
	Total PVT	42250	82292	400.06	10716	256.43	93008	656.49	220.14	159424	799.64
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	4332	31.43	41876	674.22	46208	705.65	#DIV/0!	78465	887.87
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	4332	31.43	41876	674.22	46208	705.65	#DIV/0!	78465	887.87
38	BGVB (PNB)	270000	11765	42.28	93591	383.35	105356	425.63	39.02	281856	731.90
39	PBGB (UCO)	60000	7838	59.14	53902	523.1	61740	582.24	102.90	79938	638.97
40	UBKGB (CBI)	25000	4332	31.43	41876	674.22	46208	705.65	184.83	78061	853.90
	Total RRB	355000	23935	132.85	189369	1580.67	213304	1713.52	60.09	439855	2224.77
41	WB State Co-Op Bank Ltd.	1985000	33017	62.61	1480517	4548.93	1513534	4611.54	76.25	1757860	4738.39
42	WBCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	33017	62.61	1480517	4548.93	1513534	4611.54	76.25	1757860	4738.39
	Grand Total	3500000	280598	2195.73	2448407	10905.85	2729005	13211.58	77.97	4331664	21345.28

District wise KCC position as on 31.03.2023

(Amount in Crore)

Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2022 to 31.03.2023(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.03.2023	
			No.	Amount		No.	Amount
1	Alipurduar	38500	31573	352.95	82.01	94402	468.74
2	Bankura	198000	169126	663.76	85.42	174432	961.09
3	Birbhum	240000	89665	388.07	37.36	245080	810.64
4	Coochbehar	190000	154180	1179.08	81.15	162231	1480.39
5	Dakshin Dinajpur	115000	84311	288.34	73.31	107952	586.02
6	Darjeeling	18500	11395	92.75	61.60	24510	123.74
7	Hooghly	395000	304544	1195.78	77.10	329980	1465.97
8	Howrah	95000	39460	186.02	41.54	86541	538.38
9	Jalpaiguri	40000	44124	710.17	110.31	96900	881.83
10	Jhargram	55000	31725	161.55	57.68	72664	311.15
11	Kalimpong	10000	3183	17.56	31.83	8610	49.73
12	Kolkata	0	1015	23.24	#DIV/0!	437	23.49
13	Malda	110000	62769	347.07	57.06	144897	659.67
14	Murshidabad	95000	62385	478.46	65.67	162166	988.67
15	Nadia	110000	87548	605.84	79.59	214802	1480.42
16	Paschim Burdwan	25000	14136	116.35	56.54	14714	239.65
17	Paschim Medinipur	245000	291083	1471.34	118.81	380758	2186.19
18	Purba Burdwan	280000	313123	1566.26	111.83	458845	2614.44
19	Purba Medinipur	750000	547833	1579.59	73.04	593003	1690.03
20	Purulia	35000	29036	120.39	82.96	116348	313.54
21	Uttar Dinajpur	55000	43759	256.34	79.56	246008	1022.32
22	24 Pgs. (N)	230000	154532	635.54	67.19	323377	1178.34
23	24 Pgs. (S)	170000	158499	775.13	93.23	273008	1270.83
Grand Total		3500000	2729005	13211.58	77.97	4331664	21345.28

NB: All the banks operating in the State have disbursed 2729005 number of KCCs including renewal cases in FY 2022-23 registering 77.97 % achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs.21345.28 crore as on 31.03.2023. The average ticket size of outstanding KCC loans is Rs.49277.00- as on 31.03.2023.

Bangla Shasya Bima Scheme:

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

Notification for Rabi 2022-23 crop coverage under BSBS was issued on 26.09.2022 and shared accordingly with the member banks by SLBC.

The enrolment position of KCC coverage under BSB as on 31.03.2023 is as follows:

As on	Total Enrolment
31.03.2022	66.17 Lakh
31.03.2023	78.69 Lakh

Achievement in Animal Husbandry and Fisheries:

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

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

In the Sub Committee meeting on Animal Husbandry & Fishery, targets for KCC Animal Husbandry loans were fixed for the State of FY 2022-23 as mentioned below.

Target of Animal Husbandry under KCC in FY 2022-2023:

Dairy	Poultry	Goatery	Total
60600	7640	13760	82000

Progress in working capital finance to Animal Husbandry & Fishery under KCC (for FY 2022-23) as on 31.03.2023:

Activity wise Summary:

Sl. No.	Activity	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy Farming	9509	65.09	8713	56.07	5984	1466
2	Goat Husbandry	2334	19.34	2149	17.31	874	379
3	Poultry Farming (Including Duckery)	1182	16.90	1069	14.77	875	285
4	Pig Husbandry	1364	11.30	1538	12.71	176	36
Total		14389	112.63	13469	100.85	7909	2166

Bank wise consolidated report on KCC-AH (Activity wise) as on 31.03.2023

Sl. No.	Name of the Bank	Dairy Farming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)			No	Amount (Crore)	No	Amount (Crore)		
1	Bank of Baroda	29	0.18	27	0.18	21	0	5	0.03	5	0.02	9	0
2	Bank of India	177	1.14	177	1.14	189	68	120	0.85	120	0.85	22	0
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	273	1.37	271	1.35	69	0	58	0.30	56	0.29	27	0
5	Central Bank of India	477	1.89	459	1.51	202	8	14	0.11	2	0.01	20	6
6	Indian Bank	701	6.01	507	3.84	197	85	211	2.34	98	1.07	16	201
7	Indian Overseas Bank	11	0.09	11	0.09	43	0	2	0.03	2	0.03	9	0
8	Punjab National Bank	688	5.26	641	4.97	742	1097	109	0.86	88	0.68	187	118
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	1393	4.62	1393	4.62	1436	81	236	2.45	236	2.45	347	9
11	UCO Bank	284	2.96	284	2.91	45	9	75	0.83	75	0.79	6	0
12	Union Bank of India	339	3.64	334	3.48	206	19	27	0.33	27	0.33	2	3
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	0	0.00	0	0.00	0	9	0	0.00	0	0.00	0	4
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	1522	10.62	1522	10.62	33	0	1083	7.02	1083	7.02	20	0
22	PBGB (UCO)	1565	11.34	1565	11.34	95	11	151	2.74	151	2.74	14	2
23	UBKGB (CBI)	485	4.44	385	2.99	473	20	119	1.09	101	0.78	85	5
24	WB State Co-Op Bank	1565	11.53	1137	7.03	2233	59	124	0.35	105	0.24	110	31
GRAND TOTAL		9509	65.09	8713	56.07	5984	1466	2334	19.34	2149	17.31	874	379

Sl. No.	Name of the Bank	Poultry Farming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)			No	Amount (Crore)	No	Amount (Crore)		
1	Bank of Baroda	6	0.02	6	0.02	8	0	0	0.00	0	0.00	0	0
2	Bank of India	30	0.24	30	0.24	11	42	0	0.00	0	0.00	4	4
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	36	0.41	34	0.40	5	0	0	0.00	0	0.00	0	0
5	Central Bank of India	2	0.03	1	0.01	9	0	2	0.01	1	0.01	14	5
6	Indian Bank	87	3.64	51	2.27	41	24	13	0.47	7	0.28	6	1
7	Indian Overseas Bank	3	0.03	3	0.03	8	0	0	0.00	0	0.00	1	0
8	Punjab National Bank	130	1.26	115	1.01	164	102	4	0.18	4	0.18	4	6
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	134	4.45	134	4.45	248	12	30	0.40	30	0.40	9	5
11	UCO Bank	46	0.73	46	0.77	4	0	2	0.02	2	0.02	0	0
12	Union Bank of India	106	0.82	106	0.74	34	5	5	0.04	5	0.03	0	0
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	36	0.12	0	0.00	22	0	2	0.30	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	0	0.00	0	0.00	0	6	0	0.00	0	0.00	0	0
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	296	3.53	296	3.53	30	0	483	3.70	483	3.70	8	0
22	PBGB (UCO)	165	0.57	165	0.57	33	2	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	55	0.58	49	0.37	55	15	74	0.73	76	0.57	51	15
24	WB State Co-Op Bank	50	0.48	33	0.37	203	77	749	5.45	930	7.52	79	0
GRAND TOTAL		1182	16.90	1069	14.77	875	285	1364	11.30	1538	12.71	176	36

District wise KCC-AH Progress Report

For the period from 01.04.2022 to 31.03.2023 (End date of the Month)

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

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Alipurduar	703	4.06	669	3.15	383	32
2	Bankura	990	6.90	969	6.84	257	178
3	Birbhum	811	7.76	796	7.32	347	32
4	Coochbehar	324	3.63	270	2.56	211	40
5	Dakhin 24 Parganas	488	4.78	484	4.61	1154	303
6	Dakhin Dinajpur	198	1.46	192	1.36	71	107
7	Darjeeling including Siliguri	1097	8.93	1066	8.13	280	18
8	Hooghly	1855	15.55	1581	12.78	1251	71
9	Howrah	567	4.04	537	3.49	314	133
10	Jalpaiguri	269	2.21	220	1.32	181	10
11	Jhargram	88	0.90	83	0.55	23	1
12	Kalimpong	333	1.46	333	1.46	69	2
13	Kolkata	2	0.01	0	0.00	4	0
14	Malda	289	2.36	271	2.10	38	3
15	Murshidabad	1236	8.63	1174	7.85	635	379
16	Nadia	1049	8.57	1022	8.17	998	40
17	Paschim Bardhaman	144	1.56	132	1.02	26	14
18	Paschim Medinipur	946	6.78	938	6.77	72	12
19	Purba Bardhaman	1175	9.35	1137	9.14	214	59
20	Purba Medinipur	582	4.08	546	4.00	537	238
21	Purulia	440	3.27	395	2.89	159	270
22	Uttar 24 Parganas	774	5.89	627	4.90	672	224
23	Uttar Dinajpur	29	0.45	27	0.44	13	0
Total		14389	112.61	13469	100.84	7909	2166

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2023:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06
31.03.22	127960	1308.75	37893	494.68	111912	679.20	22954	396.13
31.03.23	91323	922.74	21345	365.80	82694	588.39	382747	1495.77

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2022-2023 (01.04.2022 - 31.03.2023) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	17701	192.51	1085	18.69	1005	12.10	228	8.10	161	1.25	541	18.20	8	1.00	7125	663.15	27854	915.00
2	Bank of India	183948	518.65	3932	30.75	385	5.36	644	13.11	1272	10.65	835	3.98	73277	784.64	7086	75.82	271379	1442.94
3	Bank of Maharashtra	555	11.54	4	0.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	559	11.63
4	Canara Bank	32730	249.51	1470	8.90	655	11.20	302	33.56	85	1.07	7	0.30	4	0.04	86792	3287.50	122045	3592.08
5	Central Bank of India	21169	193.01	129	1.37	55	1.26	30	8.15	32	0.12	5	0.39	4	0.31	49860	2052.32	71284	2256.93
6	Indian Bank	69842	1984.25	298	6.82	284	6.84	264	2.01	298	2.55	5	0.84	203036	605.71	871	265.83	274898	2874.85
7	Indian Overseas Bank	10725	759.41	39	0.21	35	0.35	23	0.49	13	0.39	37	0.63	105	1.45	1460	128.52	12437	891.45
8	Punjab & Sind Bank	2	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00
9	Punjab National Bank	323574	1862.54	1886	36.54	589	11.11	878	27.15	3927	118.40	26	1.26	629	9.12	348726	10786.88	680235	12853.00
10	State Bank of India	233931	1815.00	2330	12.49	652	4.17	176	1.73	1641	6.70	15	0.17	42	2.32	412988	9372.42	651775	11215.00
11	UCO Bank	12568	1611.32	809	39.14	501	15.64	232	5.37	296	3.76	9	0.54	79	18.02	24233	2234.94	38727	3928.73
12	Union Bank of India	31414	642.50	2917	44.43	482	7.95	913	31.40	613	5.88	0	0.00	0	0.00	3291	135.84	39630	868.00
Total PSU		938159	9840.24	14899	199.42	4643	75.98	3690	131.06	8338	150.77	1480	26.31	277184	1422.61	942432	29003.22	2190825	40849.61
13	Axis Bank	2706	10.51	0	0.00	14	4.66	0	0.00	0	0.00	0	0.00	0	0.00	2778	430.83	5498	446.00
14	Bandhan Bank	0	0.00	49177	302.95	12805	84.47	8567	56.93	0	0.00	0	0.00	1657	14.32	15770	95.29	87976	553.95
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.37	1	0.37
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	14664	227.85	15	0.35	9	0.90	8	1.54	1	0.00	0	0.00	2	0.14	1589	45.93	16288	276.72
19	HDFC Bank	133	16.71	0	0.00	4	1.25	4	0.08	0	0.00	114	0.36	60205	218.65	17846	145.71	78306	382.75
20	ICICI Bank	1657	111.50	0	0.00	19	13.00	0	0.00	0	0.00	0	0.00	0	0.00	47533	495.13	49209	619.63
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40564	226.89	40564	226.89
22	IDFC First Bank	8	4.06	2006	6.74	992	3.67	340	1.24	4974	16.93	0	0.00	11984	40.99	0	0.00	20304	73.63
23	Indusind Bank	0	0.00	0	0.00	52121	170.22	0	0.00	355969	1107.65	0	0.00	0	0.00	675521	2359.06	1083611	3636.93
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.08	1	0.08
25	Karur Vysya Bank	135	1.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	135	1.73
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2704	126.31	811	32.68	3515	158.99
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	80	1.29	80	1.29
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	137707	588.78	137707	588.78
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	54	9.76	54	9.76
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3754	11.78	3754	11.78
Total PVT		19303	372.36	51198	310.04	65964	278.16	8919	59.79	360944	1124.59	114	0.36	76552	400.40	924246	4286.22	1527003	6989.29
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	1	0.08	0	0.00	0	0.00	2	0.12	0	0.00	3	0.19
34	ESAF SF Bank	0	0.00	6286	27.03	3118	13.07	1048	4.34	0	0.00	0	0.00	142	0.66	30454	126.03	41048	171.13
35	Jana Small Finance Bank	0	0.00	391	1.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40469	191.21	40860	193.07
36	Ujjivan Small Finance Bank	0	0.00	1210	15.53	0	0.00	2	0.10	0	0.00	0	0.00	0	0.00	148609	769.50	149821	785.14
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4149	15.73	0	0.00	4149	15.73
Total Small Finance		0	0.00	7887	44.42	3118	13.07	1051	4.52	0	0.00	0	0.00	4293	16.51	219532	1086.74	235881	1165.26
38	BGVB (PNB)	281684	3233.96	3016	26.89	498	5.45	1289	16.89	7446	92.21	0	0.00	14	2.14	3587	27.28	297534	3404.82
39	PBGB (UCO)	61740	582.24	13465	332.23	7459	208.39	5528	148.08	4633	120.01	0	0.00	28	2.45	16313	490.94	109166	1884.34
40	UBKGB (CBI)	45820	702.27	162	1.41	116	1.06	23	0.28	69	0.35	18	0.28	0	0.00	69312	1058.47	115520	1764.12
Total RRB		389244	4518.47	16643	360.53	8073	214.90	6840	165.25	12148	212.57	18	0.28	42	4.59	86947	1562.40	522220	7053.28
41	WB State Co-Op Bank Ltd.	1508764	4584.22	696	8.32	896	6.27	845	5.17	1317	7.84	36	0.02	299.18	0.21	102447	871.46	1615300	5483.50
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	23115	254.17	23115	254.17
Total Co-Optv		1508764	4584.22	696	8.32	896	6.27	845	5.17	1317	7.84	36	0.02	299.18	0.21	125562	1125.63	1638415	5737.67
Grand Total		2855470	19315.29	91323	922.74	82694	588.39	21345	365.80	382747	1495.77	1648	26.97	358370.18	1844.31	2298719	37064.22	6114344	61795.12

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2023:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13
31.03.22	230207	1687.07	67881	858.34	138963	927.07	73139	738.04
31.03.23	198213	1355.36	55827	688.88	144834	752.95	93064	778.48

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2023 (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	20154	159.21	1021	25.00	1061	16.10	281	8.50	791	11.50	481	9.15	348	8.00	10957	384.54	35094	622.00
2	Bank of India	198853	926.38	4288	34.08	519	6.79	849	18.26	1353	9.93	1457	13.01	81890	855.36	8081	131.76	297290	1995.56
3	Bank of Maharashtra	2616	52.91	1	0.01	29	3.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2646	56.24
4	Canara Bank	49288	354.50	1450	27.20	1125	36.65	238	35.80	174	2.10	20	0.98	80	5.24	104969	1104.13	157344	1566.60
5	Central Bank of India	84373	445.58	477	3.05	334	2.37	165	2.37	258	1.50	402	9.69	913	9.37	50391	1368.37	137313	1842.30
6	Indian Bank	67541	469.58	1845	11.58	251	6.85	245	28.25	351	2.58	10	1.10	51801	614.58	35381	719.75	157425	1854.27
7	Indian Overseas Bank	17624	673.42	175	2.80	243	6.32	63	1.26	39	3.43	147	2.49	236	2.39	16894	239.34	35421	931.45
8	Punjab & Sind Bank	2	0.004	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	45	9.01	47	9.01
9	Punjab National Bank	612808	4590.23	11340	164.99	3224	54.60	5724	130.48	30472	499.49	3414	10.36	5786	108.12	81223	1759.48	753991	7317.76
10	State Bank of India	224772	1791.65	1860	11.02	105	1.23	266	19.43	477	3.74	16	0.17	40	1.86	343679	3763.43	571215	5592.53
11	UCO Bank	100467	1018.82	1763	32.52	578	15.89	925	12.25	758	3.25	952	0.25	1325	9.58	135	38.49	106903	1131.05
12	Union Bank of India	37630	499.78	1988	26.21	293	5.40	808	27.48	571	5.47	27	9.85	24	1.02	12447	300.18	53788	875.39
Total PSU		1416128	10982.07	26208	338.46	7762	155.52	9564	284.08	35244	542.99	6926	57.05	142443	1615.52	664202	9818.47	2308477	23794.16
13	Axis Bank	8779	71.30	0	0.00	20	11.25	0	0.00	0	0.00	0	0.00	0	0.00	7968	1838.45	16767	1921.00
14	Bandhan Bank	0	0.00	95871	409.72	34552	156.47	25897	121.46	0	0.00	0	0.00	2573	16.02	22198	749.34	181091	1453.02
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.09	1	0.09
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	12236	166.63	25	1.52	13	1.33	11	1.37	1	0.05	1	0.00	2	0.10	1599	46.91	13888	217.89
19	HDFC Bank	149	5.87	42	0.03	5	0.91	129	0.25	0	0.00	4404	5.22	81872	271.24	45520	208.3516	132121	491.87
20	ICICI Bank	3866	217.22	0	0.00	118	58.00	0	0.00	0	0.00	0	0.00	0	0.00	56119	568.82	60103	844.05
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66607	345.34	66607	345.34
22	IDFC First Bank	1	0.004	3018	5.43	1113	2.70	406	0.95	10301	19.25	0	0.00	11266	28.90	0	0.73	26105	57.96
23	Indusind Bank	0	0.00	0	0.00	69048	138.03	0	0.00	0	0.00	0	0.00	0	0.00	1287966	3066.13	1357014	3204.16
24	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.64	0	0.00	0	0.00	0	0.00	14	2.38	9	1.11	28	4.13
25	Karur Vysya Bank	105	1.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	105	1.59
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10892	337.68	258	0.00	11150	337.68
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	105	1.62	105	1.62
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204662	559.93	204662	559.93
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1494	89.86	1494	89.86
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4239	9.99	4239	9.99
Total PVT		25136	462.61	98956	416.70	104874	369.34	26443	124.04	10302	19.30	4405	5.22	106619	656.32	1683739	6706.30	2075480	9540.19
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	1	0.07	0	0.00	0	0.00	2	0.12	0	0.00	3	0.19
34	ESAF SF Bank	0	0.00	4262	13.59	2151	6.96	1264	3.54	0	0.00	0	0.00	25	0.09	38412	100.76	46114	124.94
35	Jana Small Finance Bank	0	0.00	5346	15.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	65596	216.11	70942	231.12
36	Ujivan Small Finance Bank	0	0.00	3558	22.83	23	0.04	3	0.01	0	0.00	0	0.00	0	0.00	225936	800.27	229520	823.15
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6970	15.56	298	2.78	7268	18.34
Total Small Finance		0	0.00	13166	51.43	2174	7.00	1268	3.62	0	0.00	0	0.00	6997	15.77	330242	1119.92	353847	1197.74
38	BGVB (PNB)	454222	4299.26	20565	121.36	19230	25.16	7549	21.57	18903	44.67	0	0.00	75	11.44	21321	165.28	541865	4688.74
39	PBGB (UCO)	79564	631.83	16369	348.18	8581	183.01	7138	149.71	4729	127.97	0	0.00	155	6.67	13672	297.67	130208	1745.04
40	UBKGB (CBI)	77354	846.89	195	1.11	156	0.64	32	0.35	78	0.60	211	2.31	35	2.00	70129	1472.20	148190	2326.10
Total RRB		611140	5777.98	37129	470.65	27967	208.81	14719	171.63	23710	173.24	211	2.31	265	20.11	116238	1961.85	820263	8759.88
41	WB State Co-Op Bank Ltd.	1757860	5593.51	1010	12.79	994	5.99	115	3.22	634	5.82	161	2.41	11439	53.79	162555	43.39	1934768	5720.92
42	WBSCARD Bank Ltd.	0	0.00	21744	65.32	1063	6.29	3718	102.30	23174	37.14	32405	583.21	527	29.28	66388	216.09	149019	1039.63
Total Co-Optv		1757860	5593.51	22754	78.11	2057	12.28	3833	105.52	23808	42.96	32566	585.62	11966	83.07	228943	259.48	2083787	6760.55
Grand Total		3810264	22816.17	198213	1355.36	144834	752.95	55827	688.88	93064	778.48	44108	650.20	268290	2390.78	3023364	19866.02	7641854	50052.51

Animal Husbandry Infrastructure Development Fund (AHIDF) -

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

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

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

Term loan facility in Agriculture allied activities:

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

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

Tie Up with Milk Unions: -

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

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

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

Participation of Banks in Nationwide AHDF KCC Campaign:

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

District-wise Summary of Weekly KCC-Animal Husbandry as on 31.03.2023 (cumulative):

District -wise summary of KCC-AH as on 31.03.2023																
District Name	Sum of Cummulative No of Applications Received	Sum of Cummulative No of Applications Accepted	Sum of Cummulative No of Applications Sanctioned	Sum of Cummulative - Already having KCC with Some other Bank	Sum of Cummulative - Already availed loan for same purpose from other Banks	Sum of Cummulative - Applicant in default NPA	Sum of Cummulative - TPA not furnished / Collection account is in other Bank	Sum of Cummulative - Application for purpose of cattle	Sum of Cummulative - Milch animal in possession/No space available for cattle shed	Sum of Cummulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cummulative - Members of the family applying for KCC against same milch animal	Sum of Cummulative - Not a member of Pacs	Sum of Cummulative - Wrong/incomplete information furnished	Sum of Cummulative - Second application submitted for same/other reasons	Sum of Cummulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	3353	3353	1194	227	22	1419	0	0	407	29	0	0	0	0	55	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1412	1412	409	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10373	10373	4429	261	176	1367	0	215	557	563	92	45	177	174	2317	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1077	1077	387	37	4	168	3	14	130	32	1	2	0	0	299	0
Kalimpong	933	933	524	97	48	221	0	0	9	6	0	28	0	0	0	0
Koch Bihar	1867	1867	649	425	52	522	0	0	79	0	0	0	0	0	140	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	0	4	503	3	0
Nadia	7423	7423	1841	560	10	1096	0	853	1325	822	236	137	507	5	31	0
North Twenty Four Pargan	479	479	362	0	0	0	0	0	28	0	0	0	0	0	89	0
Paschim Barddhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	1495	1495	545	136	0	260	46	0	364	0	0	51	8	0	85	0
Purba Barddhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	401	401	127	9	0	35	0	11	129	80	10	0	0	0	0	0
South Twenty Four Pargan	1603	1603	529	52	4	101	5	7	691	81	0	0	130	1	0	2
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
Grand Total	42489	42489	16521	2507	620	6701	63	1516	5034	2497	345	755	882	780	4266	2

District-wise Summary of Weekly KCC-Fishery as on 31.03.2023 (cumulative):

District-wise summary of Fishery as on 31.03.2023														
District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	1736	1736	497	195	0	819	0	150	0	55	0	0	20	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	124	124	44	12	0	22	0	46	0	0	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Pargana	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Pargana	1301	1301	411	18	10	48	0	498	6	164	145	1	0	0
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Grand Total	3424	3414	1163	231	10	898	5	694	6	228	146	1	32	0

The subject Camp was extended up to 15th March 2023 and all member banks were requested to proactively participate in the said campaign to make it successful by sanctioning the eligible applications received through camp.

Matsya Jeebi Credit Card(MJCC): -

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

The Matsya Jeebi Credit Card (MJCC) scheme was introduced with an aim to provide adequate and timely short term credit support assistance from the Banking Institutions to fish farmers for their working capital

requirements towards fresh water fish/prawn culture(including cold water, brackish water) shrimp/fish/crab culture, fish/shrimp/prawns/crabs/seed rearing, capture fisheries in marine, any other fishery activities may be considered in addition to these activities as deemed fit within the indicative Scale of Finance duly approved by State Level Technical Committee(SLTC). Interest subvention is to be provided on a maximum limit of Rs. 2 lakh loan under MJCC.

The target of 100000 nos of fresh MJCC has been fixed by GoWB for FY 2022-23. As on March2023, member banks have sanctioned 17182 nos of MJCC cases.

Bank-wise progress of MJCC as on 31.03.2023:

MJCC PROGRESS AS ON 31.03.2023				
Bank Name	Total No. of cases sponsored	Total No. of cases sanctioned	Total No. of cases Rejected	Total No. of cases pending
Bank of Baroda	673	348	318	7
Bank of India	2093	488	951	654
Bank of Maharashtra	9	6	0	3
Canara Bank	1831	1033	798	0
Central Bank Of India	1449/1517	202	1230	17
Indian Bank	4616	1804	1789	1023
Indian Overseas Bank	332	108	148	76
Punjab & Sind Bank	10	0	2	8
Punjab National Bank	10204/9895	1733	5788	2683
State Bank Of India	9405/12294	742	8574	89
UCO Bank	1476	501	907	68
Union Bank of India	557/555	267	270	20
TOTAL PSU	32655/35302	7232	20775	4648
Axis Bank	71	1	0	70
Bandhan Bank	184	0	80	104
Federal Bank	7	0	4	3
HDFC	35	0	35	0
ICICI	8	0	8	0
IDBI	73	0	0	73
Indus Ind Bank	4	0	0	4
Karnataka Bank	3	0	0	3
Karur vaisyabank	2	0	0	2
TOTAL PVT	387	1	127	259
Airtel Payments Bank	1	0	0	1
Indian Post Payment Bank	2	0	0	2
TOTAL PAYMENT BANKS	3	0	0	3
BGVB	6032/7412	1245	4737	50
PBGB	1570/1549	496	1073	1
UBKGB	1427/1356	960	457	10
TOTAL RRB	9029/10317	2701	6267	61
WBSCB	37154/24567	7248	18776	11130
WBSCARD	15	0	7	8
TOTAL CO-OP	37169/24582	7248	18783	11138
GRAND TOTAL	79243/70591	17182	45952	16109

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, 43.31 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 8.40 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.

- 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. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

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

Agriculture Infrastructure in Rural areas and Credit absorption:

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

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

- Warehouse Infrastructure Fund (WIF)
- NABARD Infrastructure Development Assistance (NIDA)

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

Infrastructure gaps and interventions required: -

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

Progress under Agriculture Infrastructure Fund (AIF): -

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

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

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

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

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

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

Project covered under AIF:

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

Recently, the MoA &FW, Govt. of India has approved the convergence of the AMI Sub-Scheme of “Integrated Scheme for Agricultural Marketing” (ISAM) with Agri Infrastructure Fund Scheme. As per convergence, the promoters can avail interest subvention and credit guarantee under AIF Scheme and Capital Subsidy under AMI Scheme. The implementation period of AMI scheme has been extended up-to 31 March 2023.

Bank wise progress in the state under AIF during FY 2022-23:

AIF Status_31.03.2023										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Approved by Bank (B)		Out of (B) Disbursed by Bank (C)		Disbursement Pending		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Axis Bank	28	6	11.10	4	7.65	2	3.45	15	7	9.53
Bangiya Gramin Vikash Bank	91	16	3.70	10	1.75	6	1.12	57	18	3.54
Bank Of Baroda	131	51	25.20	48	14.69	3	0.76	58	22	6.03
Bank Of India	225	84	48.46	80	37.27	4	0.56	131	10	4.90
Bank of Maharashtra	7	0	0.00	0	0.00	0	0.00	7	0	0.00
Canara Bank	82	31	56.86	27	48.70	4	4.58	48	3	0.48
Central Bank Of India	93	17	43.56	14	21.00	3	0.81	61	15	3.49
DCB Bank	2	0	0.00	0	0.00	0	0.00	0	2	2.13
HDFC Bank	37	10	8.94	5	6.40	5	2.21	10	17	13.22
ICICI Bank	5	1	0.24	1	0.06	0	0.00	1	3	1.21
IDBI BANK LTD	12	2	2.04	1	0.12	1	1.89	9	1	1.15
Indian Bank	180	82	137.35	59	104.65	23	9.70	83	15	4.28
Indian Overseas Bank	26	8	8.48	7	0.44	1	8.00	16	2	1.56
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.05
Karnataka Bank	1	1	0.17	1	0.17	0	0.00	0	0	0.00
Kotak Mahindra Bank	1	1	1.47	0	0.00	1	1.47	0	0	0.00
NABKISAN Finance Ltd	5	0	0.00	0	0.00	0	0.00	4	1	0.13
Paschim Banga Gramin Bank	5	0	0.00	0	0.00	0	0.00	4	1	0.23
Punjab and Sind Bank	5	1	1.40	1	1.40	0	0.00	1	3	1.08
Punjab National Bank	783	323	200.70	295	161.56	28	14.94	395	65	26.62
STATE BANK OF INDIA	674	207	76.53	179	55.31	28	11.07	407	60	24.26
The Federal Bank Ltd	1	0	0.00	0	0.00	0	0.00	1	0	0.00
UCO Bank	105	40	51.26	30	18.86	10	7.76	48	17	11.29
Union Bank of India	69	33	28.34	32	22.09	1	0.10	34	2	0.33
Uttarbanga Kshetriya Gramin Bank	11	1	0.09	1	0.09	0	0.00	8	2	0.20
YES BANK LTD	2	1	5.00	1	3.75	0	0.00	1	0	0.00
THE WEST BENGAL STATE CO-OPER	151	74	28.49	66	9.03	8	3.86	44	33	15.62
TOTAL	2733	990	739.39	862	515.02	128	72.27	1443	300	131.33

District wise Cumulative progress in the state under AIF as on 31.03.2023:

AIF Status_ 31.03.2023										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Approved by Bank (B)		Out of (B) Disbursed by Bank (C)		Disbursement Pending		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
24 PARAGANAS NORTH	273	37	13.26	26	7.18	11	1.62	214	22	5.19
24 PARAGANAS SOUTH	48	12	11.05	10	5.27	2	0.32	32	4	0.81
Alipurduar	92	23	25.08	19	3.49	4	9.71	50	19	1.67
BANKURA	185	125	53.37	120	40.91	5	4.70	46	14	8.56
DARJEELING	54	11	9.47	9	7.06	2	1.05	29	14	14.73
BIRBHUM	73	32	16.96	27	7.24	5	3.92	32	9	5.92
COOCHBEHAR	128	29	59.82	26	26.95	3	5.46	85	14	8.98
DINAJPUR DAKSHIN	31	12	12.73	9	8.56	3	1.07	14	5	2.10
DINAJPUR UTTAR	42	22	13.15	15	4.54	7	4.21	19	1	2.90
HOOGHLY	196	137	104.35	128	68.64	9	9.30	37	22	14.36
HOWRAH	31	17	12.23	13	7.00	4	2.61	12	2	1.83
JALPAIGURI	85	23	67.25	21	53.38	2	1.68	57	5	5.01
Jhargram	40	16	11.89	15	11.87	1	0.02	14	10	2.67
KALIMPONG	3	2	0.51	2	0.51	0	0.00	1	0	0.00
KOLKATA	3	2	9.80	1	6.30	1	3.50	1	0	0.00
MALDAH	169	38	44.13	36	35.45	2	2.32	99	32	10.61
MEDINIPUR EAST	208	40	14.66	25	7.06	15	3.43	127	41	13.91
MEDINIPUR WEST	129	76	54.84	74	50.43	2	0.43	35	18	8.81
MURSHIDABAD	408	80	28.71	62	12.97	18	2.41	303	25	4.33
NADIA	157	37	15.57	27	8.50	10	2.14	110	10	6.42
PASCHIM BARDHAMAN	34	26	9.63	24	9.19	2	0.44	4	4	4.15
PURBA BARDHAMAN	265	174	141.38	158	128.39	16	8.09	73	18	5.49
PURULIA	79	19	9.53	15	4.12	4	3.85	49	11	2.90
TOTAL	2733	990	739.39	862	515.02	128	72.27	1443	300	131.33

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 287 FPOs under Agri Marketing Department and shared the same with the banks. 126 FPOs have so far been financed by member banks.

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

Bank wise performance of FPO financing as on 31.03.2023: -

Bank wise progress of financing to FPOs/ FPCs as on 31.03.2023						
Sr. No.	Bank Name	Achievement as on 31.03.2022	Achievement as on 30.06.2022	Achievement as on 30.09.2022	Achievement as on 31.12.2022	Achievement as on 31.03.2023
		(No.)	(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	6	9	9	9	9
2	Bank of India	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0
4	Canara Bank	4	4	4	4	6
5	Central Bank of India	0	2	3	3	3
6	Indian Overseas Bank	0	0	0	0	0
7	Indian Bank	0	0	0	2	4
8	Punjab & Sindh Bank	0	0	0	0	0
9	Punjab National Bank	10	11	12	12	12
10	State Bank of India	5	7	7	10	12
11	UCO Bank	0	0	0	0	1
12	Union Bank of India	0	0	0	0	0
13	Axis Bank	0	0	0	0	0
14	Federal Bank	0	0	0	0	0
15	HDFC Bank	0	0	0	0	0
16	ICICI Bank	0	0	0	0	0
17	IDBI Bank	0	0	0	0	0
18	BGVB	6	8	8	8	9
19	PBGB	0	3	3	5	6
20	UBKGB	0	0	1	13	14
21	WBSCB	37	40	40	50	50
	Total	68	84	87	116	126

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

Background:

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

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

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

- The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore. In case of project loan up to Rs. 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of Rs. 85 lakh; while in case of project loan above Rs.1 crore and up to Rs. 2 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of Rs. 150 lakh. However, for project loan over Rs. 2.00 crore of bankable project loan, credit guarantee cover will be limited maximum upto Rs.2.00 crore only.
- Eligible Lending Institution (ELI) shall be eligible to seek Credit Guarantee Cover for a credit facility sanctioned in respect of a single FPO borrower for a maximum of 2 times over a period of 5 years.
- In case of default, claims shall be settled up to 85% or 75 % of the amount in default subject to maximum cover as specified above.

- Other charges such as penal interest, commitment charge, service charge, or any other levies/ expenses, or any costs whatsoever debited to the account of FPO by the ELI other than the contracted interest shall not qualify for Credit Guarantee Cover.
- The Cover shall only be granted after the ELI enters into an agreement with NABARD or NCDC, as the case may be, and shall be granted or delivered in accordance with the Terms and Conditions decided upon by NABARD or NCDC, as the case may be, from time to time.
- The Credit Guarantee Fund under CSS has been operationalized and guideline issued by NABSANRAKSHAN and also available in NABARD's website.

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

NABARD has informed that 96 no of FPOs financed by them involving a sum of 15 Crores.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2022-23							
(Position from 01.04.2022-31.03.2023)							
(Amt.in Rs. Crore)							
SI.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	17451	765.20	32601	565.00	31.72
2	Bank of India	2122.69	266744	1646.43	322453	2024.34	77.56
3	Bank of Maharashtra	300.85	345	5.51	2500	204.27	1.83
4	Canara Bank	1670.60	110325	921.33	144232	1247.35	55.15
5	Central Bank of India	888.75	64156	1098.81	123582	1658.07	123.64
6	Indian Bank	3035.26	1085	1047.54	586741	5714.85	34.51
7	Indian Overseas Bank	681.82	12437	891.45	35421	911.45	130.75
8	Punjab & Sind Bank	243.62	2	0.004	2	0.004	0.00
9	Punjab National Bank	5723.99	120848	1070.46	743921	9517.77	18.70
10	State Bank of India	8780.01	414340	2952.52	436543	3882.28	33.63
11	UCO Bank	1565.20	33258	75.29	21587	127.56	4.81
12	Union Bank of India	2919.24	35672	554.02	53395	755.68	18.98
Total PSU		30344.31	1076663	11028.56	2502978	26608.62	36.34
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	4053	21.66	216286	1015.80	0.73
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	10925	162.37	12264	167.60	45.80
19	HDFC Bank	3703.30	7299	59.60	10647	132.39	1.61
20	ICICI Bank	3777.63	245312	822.72	1317492	2822.88	21.78
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	15432	53.40	19784	41.65	13.15
23	Indusind Bank	1569.03	338583	1063.49	1399519	2842.87	67.78
24	Karnataka Bank Ltd.	131.84	217	2.60	217.00	2.51	1.97
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	0	0.00	0.00
28	Ratnakar Bank Ltd	404.52	137652	530.91	204565	547.93	131.24
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	0	0.00	0	0.00	0.00
Total PVT		18575.45	759473	2716.74	3180774	7573.63	14.63
33	Au Small finance Bank	0.02	23806	94.90	31730	83.64	616800.93
34	ESAF SF Bank	10.67	41048	171.13	46114	124.94	1603.99
35	Jana Small Finance Bank	81.43	15704	66.47	37418	107.53	81.63
36	Ujjivan Small Finance Bank	224.28	134924	721.22	213534	760.19	321.57
37	Utkarsh Small Finance Bank	6.83	4149	15.73	7268	18.34	230.21
Total Small Finance		323.23	219631	1069.45	336064	1094.64	330.87
38	BGVB (PNB)	747.48	212228	2289.05	499772	4159.26	306.23
39	PBGB (UCO)	343.95	100306	1832.99	127174	1699.38	532.92
40	UBKGB (CBI)	276.77	78842	1,204.01	134718	2017.51	435.03
Total RRB		1368.20	391376	5326.05	761664	7876.15	389.27
41	WB State Co-Op Bank Ltd.	2008.02	1628567	5480.51	1483128	5064.50	272.93
42	WBSCARD Bank Ltd.	127.37	561	28.35	561	28.35	22.26
Total Co-Optv		2135.40	1629128	5508.86	1483689	5092.85	257.98
Grand Total		52746.59	4076271	25649.66	8265169	48245.89	48.63

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2022-23							
(Position from 01.04.2022-31.03.2023)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	21	0.08	349	1.21	2.76%
2	Bank of India	6800	3735	24.71	38414	115.31	54.93%
3	Bank of Maharastra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	506	0.98	1320	3.25	56.22%
5	Central Bank of India	7600	5346	91.57	10298	138.17	70.35%
6	Indian Bank	8400	1047	6.58	8574	25.88	12.46%
7	Indian Overseas Bank	760	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	3641	11.29	71086	137.29	22.76%
10	State Bank of India	18300	6296	17.00	71513	165.00	34.40%
11	UCO Bank	3000	576	0.98	10482	60.84	19.20%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	21168.3	153.19	212036	646.95	32.46%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		18500	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	401	0.85	396	0.81	2.64%
39	PBGB (UCO)	15200	6383	33.83	18362	143.89	41.99%
40	UBKGB (CBI)	7700	4159	28.23	11770	44.39	54.01%
Total RRB		38100	10943	62.91	30528	189.09	28.72%
41	WB State Co-Op Bank Ltd.	76000	27776	31.91	15718	18.10	36.55%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	27776	31.91	15718	18.10	25.96%
Grand Total		228820	59887.3	248.01	258282.5	854.14	26.17%

Bank wise flow of credit to Patta Holders under ACP 2022-23

(Position from 01.04.2020-31.03.2023)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	49	0.38	899	9.21	1.29%
2	Bank of India	9900	218	0.89	19616	58.68	2.20%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	22	0.09	22	0.10	0.29%
5	Central Bank of India	4200	1955	31.95	4186	53.75	46.56%
6	Indian Bank	9200	1987	24.87	19741	104.57	21.60%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	2114	9.18	46822	231.73	12.44%
10	State Bank of India	14500	3697	6.10	42610	107.00	25.50%
11	UCO Bank	7600	198	2.98	5075	6.54	2.61%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	10240.3	76.44	138971	571.58	11.72%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	112	1.34	109	1.28	0.74%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	462	7.06	1412	10.65	12.16%
Total RRB		26600	574	8.40	1521	11.93	2.16%
41	WB State Co-Op Bank Ltd.	24800	27775	31.90	15718	18.09	112.00%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	27775	31.90	15718	18.09	105.61%
Grand Total		152600	38589.3	116.74	156209.72	601.60	25.29%

Bank wise flow of credit to New Farmers under ACP 2022-23

(Position from 01.04.2022-31.03.2023)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No	Amt.	No.	Amt.	No.
1	Bank of Baroda	10000	5614	55.10	5614	55.10	56.14%
2	Bank of India	66500	11307	214.36	11270	212.92	17.00%
3	Bank of Maharashtra	15	161	2.91	161	2.91	1073.33%
4	Canara Bank	27000	7540	155.70	7947	188.04	27.93%
5	Central Bank of India	48000	3208	54.94	6179	82.90	6.68%
6	Indian Bank	101000	9741	59.87	6971	104.84	9.64%
7	Indian Overseas Bank	3500	742	14.47	9278	173.42	21.20%
8	Punjab & Sind Bank	22	2	0.004	2	0.004	9.09%
9	Punjab National Bank	337000	163946	1780.72	142781	1517.20	48.65%
10	State Bank of India	340000	246017	2543.00	605502	7290.00	72.36%
11	UCO Bank	87000	315	2.74	1054	7.86	0.36%
12	Union Bank of India	16000	7752	100.37	7752	100.37	48.45%
Total PSU		1036037	456344.8	4984.18	804511	9735.57	44.05%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	2623	45.64	1929	33.87	2185.83%
19	HDFC Bank	7200	39010	112.31	7201	50.64	541.81%
20	ICICI Bank	7100	291	51.95	1035	84.58	4.10%
21	IDBI Bank	3300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	16	0	0.00	0	0.00	0.00%
24	Karnataka Bank Ltd.	0	326	3.70	326	3.62	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	136726	527.30	137058	475.31	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	178976	740.90	147549	648.02	563.95%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	6157	25.67	6917	18.74	#DIV/0!
35	Jana Small Finance Bank	0	26511	121.70	63416	196.42	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	4149	15.73	7268	18.34	#DIV/0!
Total Small Finance		0	36817	163.10	77601	233.50	#DIV/0!
38	BGVV (PNB)	214000	8214	28.59	8214	25.72	3.84%
39	PBGB (UCO)	35000	13650	159.58	13650	156.05	39.00%
40	UBKGB (CBI)	34100	4332	22.00	4332	20.95	12.70%
Total RRB		283100	26196	210.17	26196	202.72	9.25%
41	WB State Co-Op Bank Ltd.	180000	33017	62.61	16366	28.80	18.34%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	33017	62.61	16366	28.80	18.34%
Grand Total		1530873	731350.8	6160.96	1072223	10848.61	47.77%

National livestock Mission:

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

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

Others:

Digitalization of PACs:

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

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

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

AGENDA-6

Deployment of Credit in MSME, Special Emphasize on West Bengal Bhabishyat Credit Card Scheme (WBBCCS):

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

West Bengal has ranked number one in the growth of per capita net state domestic product (at current prices) in 2020-2021 as per RBI handbook of statistics (Indian Economy 2020-21). West Bengal always remained a hot spot for MSME units. Since last decade, the state of West Bengal charted a path for growth of MSME sector. With more than steady rise in GDP of the state which tentatively stood at Rs.15.36 lakh crore (equivalent to US\$ 200 billion at the end of FY 2021-22), the contribution of MSME increased by more than 3 times from last decade. Incidentally, West Bengal is having around 12% of all MSME units in the country and it always featuring among the first three states in terms of number of MSME units. India's sixth largest state in terms of economic size, has a projected Gross State Domestic Product (GSDP) of Rs. 17.13 trillion in 2022-23.

The state of employment in West Bengal is much better than the rest of India since the Government has consistently backed and encouraged the growth of this sector with various incentives to attract entrepreneurs. Bengal is one of the leading job providers in the MSME sector and managed to curb unemployment. Even

during Lockdown months, the sector was encouraged and given constant flow of work for making masks and PPE kits for COVID frontline workers. MSMEs have played a crucial role in pushing West Bengal's GDP.

The member Banks in the State have disbursed altogether Rs.126747.92 Crore under MSME as against the said target of Rs.110178.52 Crore with achievement of 115.04 % of the total target for FY 2022-23.

The disbursement in MSME for the last 3 (three) financial years is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2021	90237	87166	97
31.03.2022	102036	102379	100
31.03.2023	110178.52	126747.92	115.04

The disbursement during the financial year 2022-23 is Rs.126747.92 Crore with a Y-O-Y increase of 23.80% over the disbursement of Rs102379 crore made during the corresponding period in last financial year 2021-22.

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

West Bengal Bhabishyat Credit Card Scheme (WBBCCS):

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

1. The scheme would provide the youth of the state to become self-reliant by setting-up of micro enterprises thereby facilitating the young entrepreneur for income generation, wealth creation and creation of further employment opportunities in rural and urban areas of the state.
2. The scheme would cover entire state of West Bengal – both urban and rural.
3. The following are the eligibility criteria:
 - (i) Indian National and residing in the state of West Bengal for past at least 10 years.
 - (ii) Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-45 years
 - (iii) Only one person from family would be eligible under the scheme.
 - (iv) No bar on Annual Family Income.
4. The scheme would be applicable to any income generating projects in manufacturing, service, trading/ business and farm sector. Both new and existing units would be eligible to apply under the scheme for Term Loan/ Working Capital Loan/ Composite Loan. All sponsored applications under "Karmasathi Prakalpa" but not sanctioned as on 01.04.2023 would be migrated to this scheme.
5. Project Cost of the scheme would be upto Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25000 would be provided.
6. Provision of credit guarantee coverage would be 95%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 10% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.

8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 3rd party guarantee would be insisted upon by the Banks as per the RBI guidelines.
10. On receipt of the sponsored application, the Banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower's personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower's loan account.
11. The subsidy would be 'one-time assistance' from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be upto the maximum NPA level of 10% of the crystalized portfolio of the MLI of a particular year.

The scheme has been entrusted to all Banks operating in this State. Necessary gazette notification along with login credentials have already been shared with the Banks and Banks have started according in principle sanction to the applications sponsored to them. As on 13.06.2023 total 63658 no of applications have been received and 50865 no of applications sponsored to Banks. Out of sponsored cases 12312 no of proposals have been accorded in principle sanction. Bank-wise status as on 13.06.2023(as per portal) is given bellow.

Bank wise Progress Report of WBBCC Scheme as on 13.06.2023											
(Amount in lakh)											
Sl No	Bank Name	Applications Received		Applications Sponsored		Applications Rejected	Applications Sanctioned			Applications Disbursed	
		No	Amount	No	Amount		No	No	Amount	Loan Amount	No
1	All Co-Operative Banks	973	3450.12	766	2668.18	12	28	94.47	87.74	0	0.00
2	Axis Bank	513	1953.50	360	1366.03	1	81	290.83	271.40	0	0.00
3	BANDHAN BANK LIMITED	1256	4761.53	1031	3915.56	19	0	0.00	0.00	0	0.00
4	BANGIYA GRAMIN VIKASH BANK	2871	9985.41	2265	7843.69	1044	330	1002.33	928.61	0	0.00
5	Bank of Baroda	2422	8830.02	1912	7030.02	210	238	772.98	718.61	0	0.00
6	Bank of India	3024	10782.73	2362	8447.70	297	213	640.73	595.59	0	0.00
7	Canara Bank	2331	8317.19	1973	7014.16	1025	345	776.96	712.61	5	9.25
8	Central Bank of India	3517	12624.42	2837	10178.47	719	592	1174.83	1082.95	0	0.00
9	Federal Bank	9	27.53	7	21.84	0	0	0.00	0.00	0	0.00
10	HDFC Bank	338	1248.03	242	882.16	0	0	0.00	0.00	0	0.00
11	ICICI Bank	189	738.06	132	521.00	0	13	48.11	44.92	0	0.00
12	IDBI Bank	420	1528.94	327	1201.35	74	3	8.64	7.89	0	0.00
13	Indian Bank	4930	17722.14	4011	14353.89	520	713	2178.35	2026.92	0	0.00
14	Indian Overseas Bank	597	2146.81	457	1631.31	109	26	77.80	71.96	0	0.00
15	INDUSIND BANK	68	256.28	42	157.65	0	0	0.00	0.00	0	0.00
16	PASCHIM BANGA GRAMIN BANK	1383	4666.07	1147	3821.67	208	530	1709.71	1585.45	4	10.41
17	PUNJAB AND SIND BANK	21	85.50	17	69.17	6	2	3.60	3.24	0	0.00
18	Punjab National Bank	10722	38208.35	8621	30595.40	1459	2966	9687.61	9015.75	2	3.90
19	State Bank of India	22957	81646.28	18338	65071.73	2502	5717	18683.00	17385.17	1	1.24
20	UCO Bank	2494	8588.33	2021	6922.65	227	230	669.37	619.37	0	0.00
21	Ujjiban Small Finance Bank	1	0.06	1	0.06	0	0	0.00	0.00	0	0.00
22	Union Bank of India	1582	5744.21	1243	4567.55	300	247	786.01	731.18	1	1.99
23	UTTAR BANGA KSHETRIYA GRAMIN BANK	1040	3790.60	753	2767.34	39	38	69.10	63.27	0	0.00
	Total	63658	227102.11	50865	181048.58	8771	12312	38674.43	35952.63	13	26.79

Export Credit:

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

The member Banks in the State have disbursed altogether Rs.556 Crore under Export Credit as against the said target of Rs.1943 Crore with achievement of 29 % of the total target of FY 2022-23.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2021	1610	1117	70
31.03.2022	1834	967	53
31.03.2023	1943	556	29

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.

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.03.2023									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank							0	0.00
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		48953	1045.91	3690	757.51	235	1148.22	52878	2951.64
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	77525	320.17
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	47448	26505.69
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	8	109.64
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	BGVB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		13156	250.04	141	27.50	7	16.47	13304	294.01
41	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1050	19.56	0	0.00	0	0.00	1050	19.56
Grand Total		64298	1320.20	3867	798.99	259	1250.38	68424	3369.57

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 31.03.2023:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2023		Sanctioned from 01.04.2022 to 31.03.2023		Disbursement from 01.04.2022 to 31.03.2023		Cumulative Achievement till 31.03.2023 (Disbursement)	
			Amount	No.	Amount	No.	Amount	No.	Amount	Amount
		1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00
2	Bank of India	755.00	24718	438.58	32	13.93	27	11.42	450.00	59.60%
3	Bank of Maharashtra	257.00	1086	35.29	6	1.71	6	1.71	37.00	14.40%
4	Canara Bank	473.00	18370	514.60	119	51.69	96	48.71	563.31	119.09%
5	Central Bank of India	197.00	8406	201.02	77	16.22	77	16.17	217.19	110.25%
6	Indian Bank	1075.00	35133	967.23	69	19.85	63	17.85	985.08	91.64%
7	Indian Overseas Bank	153.00	1910	100.20	36	51.75	36	51.75	151.95	99.31%
8	Punjab & Sind Bank	121.00	941	23.90	1147	83.60	1147	63.96	87.86	72.61%
9	Punjab National Bank	1717.00	22270	1838.17	135	74.08	112	63.00	1901.17	110.73%
10	State Bank of India	1149.00	36497	1187.00	173	89.00	173	85.00	1272.00	110.70%
11	UCO Bank	522.00	15335	311.94	354	7.09	242	5.54	317.48	60.82%
12	Union Bank of India	694.00	6906	461.24	54	22.78	54	22.53	483.77	69.71%
	Total PSU	8068.00	182193	6322.29	2202	431.70	2033	387.64	6709.93	83.17%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	14	12.43	14	12.43	2245.24	86.99%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0	0.00	4	1.18	4	1.18	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	9581	977.46	2905	936.97	2789.73	233.06%
20	ICICI Bank	1404.00	4162	1182.89	1526	503.55	1168	443.62	1626.52	115.85%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	696225	839.20	342866	580.46	1184.34	296.09%
24	Karnataka Bank Ltd.	75.00	290	104.79	21	10.92	21	10.44	115.23	153.64%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	6	1.84	6	1.84	181.48	181.48%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
	Total PVT	7714.00	1990125	7069.29	707377	2346.59	346984	1986.94	9056.23	117.40%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	3	0.15	3	0.15	0.15	#DIV/0!
	Total Small Finance	0.00	4527.00	13.51	3	0.15	3	0.15	13.66	#DIV/0!
38	BGVB (PNB)	156.00	6486	70.65	60	1.10	60	1.10	71.75	45.99%
39	PBGB (UCO)	189.00	1948	28.53	5	1.13	5	1.13	29.66	15.69%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
	Total RRB	353.00	8435	99.19	65	2.23	65	2.23	101.42	28.73%
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Co-Optv	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Grand Total	16135.00	2185280	13504.27	709647	2780.67	349085	2376.96	15881.23	98.43%

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 31.03.2023:

Bank Wise Progress under Handloom Weavers Mudra as on 31.03.2023					
Amount in Lakh.					
SI No.	Bank Name	No Sponsored	No Sanctioned	No Rejected	No Pending
1	Bank of Baroda	537	90	447	0
2	Bank of India	1167	210	889	68
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	184	67	117	0
5	Central Bank of India	285	126	159	0
6	Indian Bank	2308	1103	1032	173
7	Indian Overseas Bank	81	0	81	0
8	Punjab National Bank	2391	468	1923	0
9	Punjab & Sindh Bank	0	0	0	0
10	State Bank of India	3284	230	3027	27
11	UCO Bank	456	221	235	0
12	Union Bank of India	893	133	760	0
13	Axis Bank	23	0	23	23
14	Bandhan Bank	63	0	63	63
15	Federal Bank	0	0	0	0
16	HDFC Bank	2	0	2	2
17	ICICI Bank	0	0	0	0
18	IDBI Bank	21			21
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	0	0	0
21	BGVB (PNB)	2454	1223	1231	0
22	PBGB (UCO)	920	53	864	864
23	UBKGB (CBI)	207	86	121	0
24	WB State Co-Op Bank	232	35	121	76
Total		15508	4045	11095	1317

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 31.03.2023 as per Udyamimitra Portal (WB)

Sr. No.	Bank Name	Eligible Applicat ion	Sanctioned	Disbursed	Returned	Ineligible	Closed	Pending
		No	No.	No.	No.	No.	No.	No.
1	Bank of Baroda	3610	542	481	2455	84	97	613
2	Bank of India	3520	1408	1270	2017	82	689	95
3	Bank of Maharastra	68	34	33	15	1	15	19
4	Canara Bank	2291	1095	1066	924	64	661	272
5	Central Bank of India	1606	591	545	850	59	156	165
6	Indian Bank	4730	2971	1900	1468	144	882	291
7	Indian Overseas Bank	838	281	271	427	16	112	130
8	Punjab & Sind Bank	268	128	112	105	9	34	35
9	Punjab National Bank	8562	2893	2485	2928	216	1304	2741
10	State Bank of India	14288	8556	5381	4245	668	2435	1487
11	Union Bank of India	1954	832	813	873	42	434	249
12	UCO Bank	2133	665	550	1300	101	218	168
	PSU Total	43868	19996	14907	17607	1486	7037	6265
13	Axis Bank	119	1	0	4	17	0	114
14	Bandhan Bank	481	3	1	351	34	0	127
15	Federal Bank	7	0	0	5	2	0	2
16	HDFC Bank	505	383	42	109	41	5	13
17	ICICI Bank	29	0	0	8	15	0	21
18	IDBI Bank	414	45	41	265	11	5	104
19	IDFC Bank	1	0	0	0	0	0	1
20	Indusind Bank	12	0	0	4	0	0	8
21	Jana SF Bank	0	0	0	0	1	0	0
22	Karnataka Bank	22	2	2	12	1	0	8
23	Karur Vysya Bank	1	0	0	0	0	0	1
24	Kotak Mahindra Bank	6	0	0	2	3	0	4
25	RBL Bank	0	0	0	0	1	0	0
26	Ujjivan SF Bank	74	1	1	50	0	0	23
27	Yes Bank	1	0	0	1	0	0	0
	PVT Total	1672	435	87	811	126	10	426
28	BGVB (PNB)	371	285	218	73	24	19	13
29	PBGB (UCO)	75	46	42	15	1	12	14
30	UBKGB (CBI)	190	97	85	31	7	9	62
	RRBS Total	636	428	345	119	32	40	89
31	Arohan Fin Service	0	0	0	0	2	0	0
32	Annapurna Finance	0	0	0	0	1	0	0
33	Belghoria Janakalyan Samity	0	0	0	0	1	0	0
34	Fincare SF Bank	1	0	0	1	0	0	0
35	Vedika Credit Capital	0	0	0	0	1	0	0
	MFIs Total	1	0	0	1	5	0	0
36	KDCCB	3	2	2	0	0	2	1
37	NCCB	8	0	0	0	0	0	8
	Sub Total	11	2	2	0	0	2	9
	Grand Total	46188	20861	15341	18538	1649	7089	6789

Bank wise flow of credit to General Credit Card (GCC) under ACP 2022-23					
(Position from 01.04.2022-31.03.2023)					
(Amt.in Rs. Crore)					
SI.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	51	0.15	1139	5.66
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	12	0.02	41	0.04
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	36	0.51	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	32	0.96	4925	60.41
12	Union Bank of India	10	0.04	223	0.38
Total PSU		141	1.68	8017	120.09
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	59161	1040.39	21582	2,501.25
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	2	0.00	48	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	203.28	3489	432.00
Total PVT		60112	1243.67	25119	2933.25
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	1156	8.92	37591	191.18
39	PBGB (UCO)	6812	47.71	10715	54.70
40	UBKGB (CBI)	625	1.08	2456	5.55
Total RRB		8593	57.71	50762	251.43
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		68846	1303.05	83898	3304.77

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2022-23
(Position from 01.04.2022-31.03.2023)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	33	0.34
3	Bank of Maharastra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	2	0.009	130	0.10
6	Indian Bank	48	2.54	854	3.84
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	18	0.17	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	5	0.02	47	0.09
12	Union Bank of India	0	0.00	0	0.00
Total PSU		73	2.74	1116	6.19
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	462	2.12	13707	58.19
39	PBGB (UCO)	535	2.45	1098	4.12
40	UBKGB (CBI)	1317	8.45	3204	13.23
Total RRB		2314	13.02	18009	75.54
41	WB State Co-Op Bank Ltd.	23	0.21	23	0.20
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		23	0.21	23	0.20
Grand Total		2410	15.97	19148	81.93

Progress in MSME Clusters & Credit Linkage:

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

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

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position as on 30.06.2021 is furnished below.

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

Particulars on Financing to individual/unit under MSME, Handloom and KVIB cluster as on 31.03.2023 (cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sancti oned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sancti oned in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	223	151	3.75	123	2.34	201	2.86	143	2.18	178	2.75	148	2.16
2	Bankura	Punjab National Bank	237	177	3.80	177	3.80	0	0.00	0	0.00	155	1.25	155	1.25
3	Birbhum	UCO Bank	847	519	5.97	519	5.97	303	1.58	303	1.58	175	1.50	175	1.50
4	Coochbehar	Central Bank of India	2261	2134	22.32	1567	19.54	21	1.10	21	1.10	101	10.64	76	5.23
5	Dakshin Dinajpur	Punjab National Bank	46	24	0.44	24	0.44	2	0.22	1	0.11	8	0.18	6	0.10
6	Darjeeling	Central Bank of India	181	157	27.01	155	25.08	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.11	94	1.11	132	0.75	132	0.75	0	0.00	0	0.00
8	Howrah	UCO Bank	148	148	81.25	148	81.25	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	Central Bank of India	90	23	1.50	23	1.10	0	0.00	0	0.00	1	0.25	1	0.25
10	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	State Bank of India	47	22	0.80	22	0.80	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	313	48	0.88	46	0.43	6	0.23	4	0.19	0	0.00	0	0.00
13	Malda	Punjab National Bank	106	42	2.96	35	2.63	152	0.76	70	0.35	0	0.00	0	0.00
14	Murshidabad	Punjab National Bank	79	63	3.79	62	3.56	403	3.33	356	3.01	0	0.00	0	0.00
15	Nadia	Punjab National Bank	1502	870	41.87	862	41.66	770	3.85	525	2.62	54	12.15	50	11.56
16	Paschim Medinipur	Punjab National Bank	4614	3585	131.27	3578	131.15	21	0.72	20	0.72	66	2.52	65	2.51
17	Paschim Burdwan	State Bank of India	24	24	11.69	24	11.69	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	254	207	7.08	205	6.62	0	0.00	0	0.00	0	0.00	0	0.00
19	Purba Medinipur	Punjab National Bank	1962	1069	44.75	1069	44.75	21	0.16	21	0.16	0	0.00	0	0.00
20	Purulia	Punjab National Bank	232	179	4.09	146	3.37	5	0.03	4	0.02	167	3.63	153	2.96
21	Uttar Dinajpur	Punjab National Bank	2209	2198	93.26	2198	93.26	0	0.00	0	0.00	18	0.63	18	0.63
22	24 Pgs. (N)	Indian Bank	192	172	28.45	170	24.57	23	2.48	23	2.48	56	10.78	51	10.10
23	24 Pgs. (S)	Punjab National Bank	92	65	2.87	59	2.56	0	0.00	0	0.00	51	1.89	40	1.28
	Total		15767	11985	520.98	11320	507.75	2060	18.07	1623	15.27	1030	48.17	938	39.53

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

AGENDA – 7

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

❖ MUDRA Loans:

For financial year 2023, all the Financial Institutions together have disbursed Rs.10712.62 Crore against sanction amount of Rs. 11272.68 Crore. Performance of the Banks in the State of West Bengal from 01.04.2022 to 30.09.2022 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2022-23 as on 31.03.2023:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	132811	438.48	194665	4665.83	84447	6365.94	411923	11470.20
PVT	2318157	7361.44	1171706	11109.03	9453	693.96	3499316	19164.43
RRB	10778	36.83	49465	1280.25	5921	405.00	66164	1722.09
NBFC MFI	992302	3216.58	174661	1310.48	2948	183.63	1169911	4710.69
Small Fin.	194600	789.32	84925	742.93	77	5.54	279602	1537.79
Total	3648648	11842.64	16754422	19108.51	102846	7654.06	5426916	38605.21

Comparative study for last 3 years & disbursement during FY 2022-23:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.21	4143432	9316.51	1248968	15597.3	53188	3515.19	5445588	28429.06
31.03.22	3581911	9614.84	1227328	14352.1	61128	4049.64	4870367	28016.65
31.03.23	3648648	11812.03	1675422	19002.89	102846	7538.94	5426916	38353.86

Bank wise & District wise performance of MUDRA loan from 01.04.2022 to 31.03.2023 is annexed below:

Bank-wise performance in MUDRA loan as on 31.03.2023													
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total (Amount Rs. in Crore)		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Bank of Baroda	3991	6.72	6.57	5270	136.6	133.4	2613	224.04	219.47	11874	367.36	359.43
2	Bank of India	13047	28.78	27.61	13230	329.46	314.64	4201	334.81	306.78	30478	693.04	649.03
3	Bank of Maharashtra	35311	95.21	95.16	988	15.52	12.77	262	22.02	16.51	36561	132.75	124.44
4	Canara Bank	24210	16.56	16.52	14866	388.77	388.34	4362	366.69	366.27	43438	772.02	771.13
5	Central Bank of India	6377	4.09	2.72	3298	94.82	76.14	1513	124.52	109.49	11188	223.42	188.35
6	Indian Bank	3588	11.26	11.19	10743	293.06	292.38	6346	508.72	507.82	20677	813.04	811.39
7	Indian Overseas Bank	5670	18.3	18.28	6587	101.65	100.9	419	33.11	32.14	12676	153.06	151.32
8	Punjab & Sind Bank	177	0.52	0.47	651	17.89	17.04	264	22.53	22.25	1092	40.93	39.77
9	Punjab National Bank	19453	168.99	167.05	82685	1979.12	1963.17	47513	3197.6	3196.02	149651	5345.71	5326.24
10	State Bank of India	12635	59.7	44.65	33919	733.64	713.59	10372	992.55	971.83	56926	1785.88	1730.07
11	Union Bank of India	3218	13.26	12.72	11453	287.16	275.47	3923	329.27	318.9	18594	629.68	607.1
12	UCO Bank	5134	15.09	14.98	10975	288.14	286.71	2659	210.08	209.59	18768	513.31	511.28
	Public Sector Commercial Banks	132811	438.48	417.92	194665	4665.83	4574.55	84447	6365.94	6277.07	411923	11470.2	11269.55
13	Federal Bank	21	0.1	0.1	23	0.74	0.74	35	3.14	2.93	79	3.97	3.77
14	Jammu & Kashmir Bank	8	0.01	0.01	10	0.37	0.37	5	0.41	0.41	23	0.79	0.79
15	Karnataka Bank	4	0.01	0	43	1.11	0.74	19	1.46	1.36	66	2.57	2.1
16	Karur Vysya Bank	0	0	0	0	0	0	1	0.08	0.08	1	0.08	0.08
17	Ratnakar Bank	21416	72.08	72.08	0	0	0	0	0	0	21416	72.08	72.08
18	South Indian Bank	0	0	0	5	0.22	0.22	3	0.28	0.28	8	0.5	0.5
19	ICICI Bank	236	0.83	0.8	4950	118.67	115.23	1400	105.9	104.38	6586	225.4	220.41
20	Axis Bank	165360	571.32	571.32	11998	214.49	214.49	2262	187.54	187.54	179620	973.35	973.35
21	IndusInd Bank	1207165	3429.32	3429.32	145598	954.28	954.28	1140	69.5	69.5	1353903	4453.1	4453.1
22	Yes Bank	3714	11.54	11.54	45	0.38	0.38	23	1.92	1.92	3782	13.84	13.84
23	HDFC Bank	96838	319.87	319.87	10364	102.53	102.53	2136	154.78	154.78	109338	577.18	577.18
24	Kotak Mahindra Bank	0	0	0	1	0.05	0.05	7	0.55	0.55	8	0.6	0.6
25	Bandhan Bank	779933	2824.92	2824.92	988513	9586.24	9586.24	8	0.23	0.23	1768454	12411.38	12411.38
26	IDFC Bank Limited	29682	85.98	85.98	9341	112.29	112.13	1726	114.3	113.98	40749	312.57	312.09
27	IDBI Bank Limited	13780	45.47	45.47	815	17.67	17.67	688	53.87	53.87	15283	117.01	117.01
	Private Sector Commercial Banks	2318157	7361.44	7361.41	1171706	11109.03	11105.06	9453	693.96	691.81	3499316	19164.42	19158.27
28	Bangiya Gramin Vikash Bank	4159	13.09	11.93	10725	187	177.37	743	48.88	24.77	15627	248.96	214.06
29	Paschim Banga Gramin Bank	5793	19.75	19.75	32992	1004.59	1004.59	3021	226.84	226.84	41806	1251.17	1251.17
30	Uttarbanga Kshetriya Gramin Bank	826	3.99	3.99	5748	88.67	88.67	2157	129.28	129.28	8731	221.95	221.95
	Regional Rural Banks	10778	36.83	35.67	49465	1280.25	1270.62	5921	405	380.89	66164	1722.09	1687.18
31	VEDIKA CREDIT CAPITAL LTD	49175	180.07	180.07	0	0	0	0	0	0	49175	180.07	180.07
32	Annapurna Microfinance Pvt. Ltd.	61768	235.32	235.32	8487	70.84	70.84	80	5.9	5.9	70335	312.06	312.06
33	Village Financial Services Pvt Ltd	92446	316.08	316.08	0	0	0	0	0	0	92446	316.08	316.08
34	Muthoot Microfin Ltd	31648	125.65	125.65	10670	68.41	68.41	0	0	0	42318	194.07	194.07
35	ASA International India Microfinance Pvt. Ltd.	51529	158.02	158.02	622	3.67	3.67	0	0	0	52151	161.69	161.69
36	Samasta Microfinance Limited	160332	521.64	521.64	39057	257.4	257.4	0	0	0	199389	779.05	779.05
37	JAGARAN MICROFIN PVT LTD.	77805	64.37	64.37	2939	0	0	0	0	0	80744	64.37	64.37
38	Belstar Investment and Finance Private Limited	10005	40.16	40.16	880	5.72	5.72	0	0	0	10885	45.88	45.88
39	SVATANTRA MICROFIN PRIVATE LIMITED	114483	347.37	347.37	20473	115.07	115.07	0	0	0	134956	462.44	462.44
40	Satin Creditcare Network Limited	41677	161.64	161.64	0	0	0	0	0	0	41677	161.64	161.64
41	Asivad Microfinance Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
42	Fusion Microfinance Pvt. Ltd.	34350	125.13	116.25	3385	20.86	20.11	0	0	0	37735	145.99	136.36
43	Arohan Financial Services Pvt. Ltd.	92959	331.81	331.81	7837	48.41	48.41	0	0	0	100796	380.22	380.22
44	Midland Microfinance Limited	8058	25.47	25.47	111	0.67	0.67	0	0	0	8169	26.14	26.14
45	Ultrayn Financial Services Private Limited	34742	112.48	112.48	8013	21.94	21.94	0	0	0	42755	134.42	134.42
46	SATYA MicroCapital Limited	24248	89.75	89.75	4404	28.37	28.37	0	0	0	28652	118.12	118.12
	NBFC-Micro Finance Institutions	885225	2834.96	2826.09	106878	641.36	640.61	80	5.9	5.9	992183	3482.22	3472.59
47	Shriram Transport Finance Co. Ltd.	11	0.05	0.05	7935	245.23	245.23	2868	177.73	177.73	10814	423.01	423.01
48	L&T Finance Limited	107066	381.57	381.57	59848	423.89	423.89	0	0	0	166914	805.46	805.46
	Non Banking Financial Companies	107077	381.62	381.62	67783	669.12	669.12	2868	177.73	177.73	177728	1228.47	1228.47
		992302	3216.58	3207.71	174661	1310.48	1309.73	2948	183.63	183.63	1169911	4710.69	4701.06
49	Utkarsh Small Finance Bank	0	0	0	2	0.07	0.07	2	0.15	0.15	4	0.22	0.22
50	Ujivan Small Finance Bank	178571	728.19	728.19	82791	725.53	725.53	0	0	0	261362	1453.72	1453.72
51	Jana Small Finance Bank Limited	7	0.03	0.03	141	3.48	3.47	0	0	0	148	3.51	3.5
52	AU Small Finance Bank Limited	0	0	0	24	0.85	0.85	75	5.39	5.39	99	6.24	6.24
53	ESAF Small Finance Bank	16022	61.1	61.1	1967	13	13	0	0	0	17989	74.1	74.1
	Small Finance Banks	194600	789.32	789.32	84925	742.93	742.93	77	5.54	5.54	279602	1537.79	1537.79
	Grand Total	3648648	11842.64	11812.03	1675422	19108.51	19002.89	102846	7654.06	7538.94	5426916	38605.21	38353.85

District wise performance in MUDRA Loan as on 31.03.2023

Sr No	State/District	Shishu			Kishore			Tarun			Total (Amount Rs. in Crore)		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	100900	286.9	286.69	40846	407.74	407.18	1308	86.91	86.29	143054	781.55	780.16
2	Bankura	73732	225.25	224.28	19651	302.63	299.71	2751	198.77	189.95	96134	726.65	713.94
3	Bardhaman	165939	563.8	559.83	76701	921.19	917.17	3317	253.95	249.88	245957	1738.94	1726.87
4	Birbhum	135172	417.72	415.35	57176	880.58	876.83	2815	213.76	211.85	195163	1512.07	1504.02
5	Cooch Behar	69621	223.04	222.56	68173	737.55	732.81	3271	215	213.29	141065	1175.6	1168.66
6	Dakshin Dinajpur	101903	314.21	314	38178	392.61	390.91	1141	80.35	79.09	141222	787.17	784
7	Darjiling	94132	298.38	298.02	61452	731.17	725.22	3263	257.1	250.98	158847	1286.65	1274.22
8	Howrah	177807	605.63	605.48	93373	1201.93	1196.36	3579	286.86	281.15	274759	2094.42	2082.99
9	Hugli	192454	632.6	629.44	88662	1020.37	1015.25	5026	381.48	375.8	286142	2034.45	2020.49
10	Jalpaiguri	167955	512.5	512.12	70649	754.43	748.64	3979	282.3	277.82	242583	1549.22	1538.58
11	Jhargram	21312	66.36	66.35	6331	86.99	86.09	1215	81.19	80.94	28858	234.54	233.38
12	Kalimpong	2110	7.57	7.57	2389	27.85	27.75	73	5.41	5.36	4572	40.84	40.68
13	Kolkata	177842	587.32	586.63	82222	1029.26	1019.27	9343	929.11	915.99	269407	2545.69	2521.88
14	Maldah	190031	644.21	643.76	91793	988.95	985.36	2759	193.82	189.24	284583	1826.98	1818.35
15	Murshidabad	443542	1456.1	1454.52	208041	2024.89	2019.1	6390	465.64	459.39	657973	3946.63	3933.01
16	Nadia	231734	745.13	738.98	90806	1007.74	1000.12	5031	364	355.03	327571	2116.88	2094.14
17	North 24 Parganas	308082	998.97	997.28	157276	1740.7	1726.59	9162	698.67	682.82	474520	3438.34	3406.7
18	Other	136759	467.6	467.6	77124	781.41	781.25	4594	292.03	291.71	218477	1541.04	1540.56
19	Paschim Medinipur	168693	545.61	544.81	50832	692.27	688.12	10237	694.92	690.76	229762	1932.8	1923.7
20	PURBA BARDHAMAN	106727	339.08	335.84	26780	388.2	384.82	4307	321	318.85	137814	1048.28	1039.51
21	Purba Medinipur	183845	641.03	640.79	67495	820.1	815.55	9531	666.8	661.09	260871	2127.94	2117.44
22	Puruliya	43895	136.41	136.09	17125	261.78	259.66	2307	156.8	154.76	63327	554.99	550.51
23	South 24 Parganas	217235	674.18	672.73	98697	1099.75	1093.11	5468	386.24	380.01	321400	2160.17	2145.84
24	Uttar Dinajpur	137226	453.03	451.32	83650	808.42	806.02	1979	141.93	136.89	222855	1403.38	1394.23
Total		3648648	11842.64	11812.03	1675422	19108.51	19002.89	102846	7654.06	7538.94	5426916	38605.21	38353.85

STAND-UP INDIA (SUI)

SUI Loans have been extended to 13316 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1417.75 Crore as on 31.03.2023. **Cumulative position under SUI, as reported by member banks 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	
31.03.21	3965	6036	10001	442.83	852.72	1295.55
31.03.22	4295	7429	11912	469.40	1038.98	1508.39
31.03.23	4378	8938	13316	416.84	1000.91	1417.75

Bank wise progress under Stand up India loans as on 31.03.2023 (Since Inception)									
(Amount in Crore)									
Sr. No.	Name of the Bank	Total No. of branches in the State/UT	No. of branches given loan under 'SUI' to SC/ST and Women	Loans Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total (No.)	SC/ST	Women	Total Otg. (Amt.)
1	Bank of Baroda	298	281	756	385	1141	76.58	39.20	115.78
2	Bank of India	372	285	1173	1493	2666	28.88	44.49	73.37
3	Bank of Maharashtra	41	2	0	6	6	4.29	20.57	24.86
4	Canara Bank	407	349	148	52	200	118.70	89.01	207.71
5	Central Bank of India	316	42	29	79	108	4.41	13.02	17.43
6	Indian Bank	587	482	202	458	660	24.57	101.85	126.42
7	Indian Overseas Bank	152	82	55	91	146	3.35	10.45	13.80
8	Punjab National Bank	1218	946	1473	1693	3166	100.04	188.82	288.86
9	Punjab & Sind Bank	40	13	3	32	35	0.50	2.25	2.75
10	State Bank of India	1254	660	84	1660	1744	8.47	179.26	187.73
11	UCO Bank	380	149	104	732	836	9.94	99.53	109.47
12	Union Bank of India	284	147	137	304	442	15.06	44.19	61.72
	Sub total of PSU Banks	5349	3438	4164	6985	11149	394.79	832.64	1227.43
13	Axis Bank	322	0	0	0	0	0.00	0.00	0.00
14	Au Small finance Bank	7	0	0	0	0	0.00	0.00	0.00
15	Bandhan Bank	1714	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	Dhanalaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
19	ESAF Small Finance Bank	4	0	0	0	0	0.00	0.00	0.00
20	Federal Bank	34	0	0	0	0	0.00	0.00	0.00
21	HDFC Bank	303	60	2	102	104	0.10	12.61	12.71
22	IDBI Bank Ltd	96	0	0	0	0	0.00	0.00	0.00
23	ICICI Bank	258	31	0	46	46	0.00	10.34	10.34
24	IndusInd Bank	185	20	94	790	884	8.14	39.66	47.80
25	IDFC Bank	31	0	0	0	0	0.00	0.00	0.00
26	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
27	Karnataka Bank Ltd.	20	20	37	781	818	1.97	54.00	55.97
28	Karur Vysya Bank Ltd.	14	0	0	0	0	0.00	0.00	0.00
29	Kotak Mahindra Bank	44	14	7	142	149	0.68	37.91	38.59
30	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
31	RBL Bank	22	0	0	0	0	0.00	0.00	0.00
32	South Indian Bank	19	0	0	0	0	0.00	0.00	0.00
33	Tamilnadu Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
34	Utkarsh Small Finance Bank	15	0	0	0	0	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	62	0	0	0	0	0.00	0.00	0.00
36	Yes Bank	24	0	0	0	0	0.00	0.00	0.00
	Sub total of PVT Banks	3225	145	140	1861	2001	10.89	154.52	165.41
37	BGVB	587	58	24	53	77	2.54	6.45	8.99
38	PBGB	230	27	21	27	48	3.69	5.04	8.73
39	UBKGB	143	21	29	12	41	4.93	2.26	7.19
	Sub total of RRBs	960	106	74	92	166	11.16	13.75	24.91
40	W.B.St Co-op. Bank	366	0	0	0	0	0.00	0.00	0.00
41	WBSCARD Bank	11	0	0	0	0	0.00	0.00	0.00
	Sub total of Co-Op Banks	377	0	0	0	0	0.00	0.00	0.00
	Grand total	9911	3689	4378	8938	13316	416.84	1000.91	1417.75

SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of loans is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. It is also

observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

❖ PMEGP loans

Comparison of PMEGP loans during the last 3 (three) financial years are given hereunder:

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.21	12303	419.91	1846	67.74	2045	74.04
31.03.22	11127	388.20	2712	93.97	2301	85.27
31.03.23	11164	416.86	3197	110.60	2116	73.52

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 and District wise performance of PMEGP loan from 01.04.2022 to 31.03.2023 is annexed below:

Bank wise performance in PMEGP loan from 01.04.2022 to 31.03.2023															
(Amount in Lakh)															
Sl No	Bank	Target for 2022-23		Sponsored in FY 2022-23		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	BANK OF BARODA	218	620.00	397	1599.70	61	398.60	61	342.91	62	350.12	213	773.95	28.44	56.47
2	BANK OF INDIA	205	580.00	941	3166.02	439	1361.80	310	909.71	293	874.17	428	1467.38	142.93	150.72
3	BANK OF MAHARASHTRA	90	230.00	37	221.83	15	120.99	14	107.21	13	98.46	13	65.27	14.44	42.81
4	CANARA BANK	300	880.00	660	2713.11	202	812.03	177	639.82	159	570.49	442	1757.89	53.00	64.83
5	CENTRAL BANK OF INDIA	240	690.00	542	2185.61	186	816.23	135	557.22	130	510.17	320	1163.03	54.17	73.94
6	INDIAN BANK	405	1220.00	1039	3570.39	286	921.43	204	641.68	197	632.38	444	1505.01	48.64	51.83
7	INDIAN OVERSEAS BANK	166	460.00	141	566.53	40	156.57	37	160.49	35	149.26	90	344.26	21.08	32.45
8	PUNJAB AND SIND BANK	60	130.00	45	138.59	19	57.80	19	54.62	19	52.37	15	40.93	31.67	40.28
9	PUNJAB NATIONAL BANK	600	1850.00	2064	7880.54	593	1886.29	407	1362.99	411	1361.24	702	2560.77	68.50	73.58
10	STATE BANK OF INDIA	560	1700.00	2399	8406.72	438	1361.38	159	571.52	142	468.19	1885	6422.53	25.36	27.54
11	UCO BANK	190	540.00	305	882.80	68	188.29	55	135.35	44	100.25	238	692.55	23.16	18.56
12	UNION BANK OF INDIA	220	630.00	384	1289.56	117	355.95	87	248.93	83	238.17	227	751.46	37.73	37.80
Total PSU		3254	9530.00	8954	32621.40	2464	8437.36	1665	5732.45	1588	5405.27	5017	17545.03	48.80	56.72
13	AXIS BANK LTD	0	0.00	5	17.80	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	10	25.04	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	FEDERAL BANK	0	0.00	1	17.15	0	0.00	0	0.00	0	0.00	1	17.15	#DIV/0!	#DIV/0!
16	HDFC BANK	0	0.00	2	5.04	0	0.00	0	0.00	0	0.00	1	3.54	#DIV/0!	#DIV/0!
17	ICICI BANK LIMITED	0	0.00	3	23.85	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
18	IDBI BANK	0	0.00	231	1845.30	87	697.07	83	659.17	79	634.69	34	198.74	#DIV/0!	#DIV/0!
19	INDUSIND BANK	0	0.00	9	34.01	0	0.00	0	0.00	0	0.00	2	4.89	#DIV/0!	#DIV/0!
20	JANA SMALL FINANCE BANK LTD	0	0.00	2	1.14	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
21	NORTH EAST SMALL FINANCE BANK LIMITED	0	0.00	2	6.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
Total PVT		0	0.00	265	1975.33	87	697.07	83	659.17	79	634.69	38	224.32	#DIV/0!	#DIV/0!
22	BGVB	162	440.00	611	1800.07	261	727.18	187	513.11	172	486.22	335	960.52	106.17	110.50
23	PBGB	150	415.00	102	262.58	29	82.23	21	41.59	19	36.34	53	133.97	12.67	8.76
24	UBKGB	150	415.00	279	689.96	98	238.99	75	196.20	75	189.15	150	382.69	50.00	45.58
Total RRB		462	1270.00	992	2752.61	388	1048.40	283	750.90	266	711.71	538	1477.18	57.58	56.04
25	THE WBSCB	175	483.00	953	4337.08	258	877.64	181	608.77	183	600.80	88	531.21	104.57	124.39
Total Co-Optv		175	483.00	953	4337.08	258	877.64	181	608.77	183	600.80	88	531.21	104.57	124.39
Grand Total		3891	11283.00	11164	41686.42	3197	11060.47	2212	7751.29	2116	7352.47	5681	19777.74	54.38	65.16

DISTRICT WISE PERFORMANCE REPORT AS ON 31.03.2023

(Amount in Lakh)

Sl No	District	Target for 2022-23		Sponsored in FY 2022-23		Sanctioned		MM Claimed		MM Disbursed		Returned	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	ALIPURDUAR	145	420.12	286	1016.87	113	480.14	86	385.28	82	362.55	147	441.90
2	BANKURA	138	400.05	203	736.55	65	259.11	39	152.38	37	134.65	100	352.73
3	BARDHAWAN	120	348.13	414	1125.08	103	318.30	51	149.60	45	132.27	248	613.24
4	BIRBHUM	168	487.10	502	1512.89	154	420.57	85	236.16	76	213.23	259	701.85
5	COOCHBEHAR	167	484.05	756	2260.92	163	458.60	120	329.03	113	315.25	519	1564.94
6	DARJEELING	120	348.13	293	1151.85	88	278.61	59	154.95	50	133.00	165	643.36
7	HOOGHLY	133	385.14	403	1416.14	92	265.75	74	188.00	69	176.11	259	875.72
8	HOWRAH	120	348.13	597	1712.52	178	491.68	124	305.71	114	273.20	332	923.48
9	JALPAIGURI	125	362.06	300	1106.43	90	373.79	71	288.94	67	256.81	173	545.16
10	JHARGAM	120	348.13	67	204.09	22	57.13	19	50.23	22	53.61	32	100.41
11	KALIMPONG	100	290.00	100	307.53	22	59.94	19	36.84	22	48.40	53	156.92
12	KOLKATA	105	304.11	142	292.61	15	31.41	7	9.02	15	16.15	94	184.35
13	MALDAH	112	328.12	477	1904.71	107	398.05	67	241.18	58	205.43	252	953.34
14	MEDINIPUR EAST	530	1537.24	1767	7924.70	591	2441.27	467	2037.22	460	1985.88	418	1633.82
15	MURSHIDABAD	289	838.10	923	3550.62	342	1065.12	244	779.66	231	743.59	446	1738.93
16	NADIA	134	388.13	360	1760.33	124	536.53	57	251.69	58	279.11	148	652.58
17	NORTH DINAJPUR	132	382.15	170	480.25	50	138.18	27	96.15	28	91.53	105	294.83
18	NORTH TWENTY FOUR PARGANS	218	632.08	1369	5485.06	330	1197.04	250	947.56	242	859.43	824	3239.59
19	PASCHIM BURDWAN	121	350.45	30	110.97	13	46.72	13	59.01	8	43.37	9	29.23
20	PASCHIM MEDINIPUR	205	594.26	363	1367.08	89	266.13	57	183.94	52	167.03	192	647.55
21	PURULIA	113	327.21	269	870.90	90	271.06	38	112.38	30	94.76	113	371.63
22	SOUTH DINAJPUR	137	397.09	137	509.98	50	180.09	26	84.12	33	111.84	62	260.39
23	SOUTH TWENTY FOUR PARGANS	339	983.02	1236	4878.34	306	1025.25	212	672.24	204	655.27	731	2851.79
Total		3891	11283.00	11164	41686.42	3197	11060.47	2212	7751.29	2116	7352.47	5681	19777.74

SVSKP loan:

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

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

Comparison of SVSKP loans 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
31.03.2021	23	145	4.26	7986	73.29	12999	91.05
31.03.2022	0	0	0.00	0	0.00	3848	26.51
31.03.2023	0	0	0.00	0	0.00	3624	24.76

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

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.

Out of Rs.91.05 cr subsidy pendency in 12285 no of accounts for disbursement, as reported by WBSCL, only Rs.24.76 cr subsidy is now pending for disbursement in 3624 no of accounts as on 31.12.2022. SLBC requested the department to sensitize Prakalpa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

Artisan Credit Card (ACC): -

The Department of Micro Small & Medium Enterprises and Textiles, Govt. of West Bengal, has been patronising the wonderful craft heritage of West Bengal, not only to sustain it but to develop it further, keeping pace with new demand pattern, new designs.

Artisan Credit Card is one of the major promotional programme undertaken by the Directorate of MSME, Govt. of West Bengal. Government has laid stress on issuance of Artisan Credit Card (ACC) to handicraft artisans, for providing requirements of working capital to carry out their activities incessantly, where a handicraft artisan can avail up to Rs. 2 Lakh rupees.

Bank wise performance of ACC as on 31.03.2023 is annexed below:

Bank Wise Progress under Artisan Credit Card as on 31.03.2023					
SI No.	Bank Name	Artisan Credit Card (ACC)			
		No Sponsored	No Sanctioned	No Rejected	No Pending
1	Bank of Baroda	1449	439	963	47
2	Bank of India	2869	948	1634	287
3	Bank of Maharashtra	8	0	8	0
4	Canara Bank	1632	1015	610	7
5	Central Bank of India	2369	778	1463	128
6	Indian Bank	5725	2052	2962	711
7	Indian Overseas Bank	596	126	424	46
8	Punjab National Bank	10286	2818	7299	169
9	Punjab & Sindh Bank	29	6	23	0
10	State Bank of India	11585	1137	1064	114
11	UCO Bank	2295	1028	1162	105
12	Union Bank of India	1444	496	924	24
13	Axis Bank	85	0	85	0
14	Bandhan Bank	271	0	271	0
15	Federal Bank	1	0	1	0
16	HDFC Bank	75	0	75	0
17	ICICI Bank	84	0	84	0
18	IDBI Bank	0	0	0	0
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	0	14	0
21	BGVB (PNB)	4201	1129	3072	0
22	PBGB (UCO)	2071	516	1541	14
23	UBKGB (CBI)	869	445	419	5
24	WB State Co-Op Bank	486	128	203	155
	Total	48430	13061	24301	1812

Total 13061 no. of cases sanctioned during the financial year 22-23 and 1812 no. of cases are lying pending in different bank branches. Member banks are requested to disposed of the cases in time bound manner.

Weaver Credit Card (WCC): -

The Directorate of Textiles (Handlooms, Spinning Mills, Silk Weaving & Handloom Based Handicrafts Division) under the M & SSET Department, Govt. of West Bengal, is the nodal agency to look after the development of Handloom sector in the State of West Bengal.

The Weavers Credit Card scheme was introduced with an aim to provide adequate and timely assistance from the Banking Institutions to the weavers to meet their credit requirement by providing credit at concessional rate. Maximum limit to individual weavers is up to Rs.2 lakh. Normally no margin money is required for limits up to Rs. 25,000/- and 20% margin is required for limits above that

As on 31.03.2023, total 15508 no. of cases have been sponsored to member banks, out of that total 4045 no. of cases have been sanctioned.

Bank wise performance of WCC as on 31.03.2023 is annexed below:

Bank Wise Progress under Weavers Credit card as on 31.03.2023					
Amount in Lakh.					
SI No.	Bank Name	No Sponsored	No Sanctioned	No Rejected	No Pending
1	Bank of Baroda	537	90	447	0
2	Bank of India	1167	210	889	68
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	184	67	117	0
5	Central Bank of India	285	126	159	0
6	Indian Bank	2308	1103	1032	173
7	Indian Overseas Bank	81	0	81	0
8	Punjab National Bank	2391	468	1923	0
9	Punjab & Sindh Bank	0	0	0	0
10	State Bank of India	3284	230	3027	27
11	UCO Bank	456	221	235	0
12	Union Bank of India	893	133	760	0
13	Axis Bank	23	0	23	23
14	Bandhan Bank	63	0	63	63
15	Federal Bank	0	0	0	0
16	HDFC Bank	2	0	2	2
17	ICICI Bank	0	0	0	0
18	IDBI Bank	21			21
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	0	0	0
21	BGVB (PNB)	2454	1223	1231	0
22	PBGB (UCO)	920	53	864	864
23	UBKGB (CBI)	207	86	121	0
24	WB State Co-Op Bank	232	35	121	76
Total		15508	4045	11095	1317

AGENDA – 8

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

The positions of Credit Linked SHGs for the State of West Bengal for last 3 FY as per WBSRLM database are given below: -

(Amt. in Rs. Crore)

As on	Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
31.03.2021	613960	15006.94	921749	11913.62
31.03.2022	588203	15018.65	727262	14455.31
31.03.2023	669638	20007.20	898283	19150.63

The total physical target of credit linkage for the State as a whole was 669638 nos SHG with targeted amount of Rs.20007.20 Crore disbursement for FY 2022-23.

As per data provided by WBSRLM Deptt, GoWB, at the end of the FY22-23, disbursed credit linkage of SHG stood at Rs. 19150.63 Crore (95.72 % of financial target) covering 898283 no of groups (134 % of physical target) as against Credit Linkage of Rs.14455.31 crore covering 727262 no of groups at the end of March,2022.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the FY ended 31.03.2023 stood at Rs.20620.26 crore.

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

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

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

Bank wise and District wise performance DAY-NRLM for April-March,2023 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.03.2023												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2022-23		Total Sanction		Total Disbursement as on 31.03.2023		Total Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	7480	203.32	7095	187.27	9334	180.73	10314	183.98	1.94	124.79%	88.89%
2	Bank of India	22071	697.45	20842	630.00	25814	643.18	29576	602.73	2.49	116.96%	92.22%
3	Bank of Maharashtra	0	0.00	0	0.00	217	3.21	232	2.38	1.48	0.00%	0.00%
4	Canara Bank	14576	426.66	16396	446.04	23078	375.39	23146	440.61	1.63	158.33%	87.98%
5	Central Bank of India	33203	1033.70	34071	1109.69	41177	843.47	55537	1227.37	2.05	124.02%	81.60%
6	Indian Bank	57264	1610.24	56273	1661.07	64234	1127.63	98589	1856.00	1.76	112.17%	70.03%
7	Indian Overseas Bank	2603	65.99	2411	64.37	2965	63.32	6075	56.01	2.14	113.91%	95.95%
8	Punjab and Sind Bank	0	0.00	0	0.00	86	1.14	198	1.69	1.33	0.00%	0.00%
9	Punjab National Bank	112508	4299.99	112841	3307.67	169243	4013.95	203624	3554.25	2.37	150.43%	93.35%
10	State Bank of India	96811	3041.40	93680	2755.46	110478	2659.30	135234	2627.62	2.41	114.12%	87.44%
11	UCO Bank	27648	814.61	26767	711.67	35071	588.54	39612	587.03	1.68	126.85%	72.25%
12	Union Bank of India	7649	216.01	5936	157.42	11221	238.79	12990	231.57	2.13	146.70%	110.55%
PSB total		381813	12409.37	376312	11030.66	492918	10738.65	615127	11371.24	2.18	129.10%	86.54%
13	Axis Bank	1050	1.86	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	1500	1.25	0	0.00	3	0.03	4	0.04	1.00	0.00%	0.00%
15	ICICI Bank	1200	2.25	0	0.00	0	0.00	1	0.01	#DIV/0!	0.00%	0.00%
16	IDBI Bank	360	9.30	196	6.19	335	7.10	1036	10.30	2.12	93.06%	76.31%
Pvt. Bank total		4110	14.66	196	6.19	338	7.13	1041	10.35	2.11	8.22%	48.62%
17	BGVV (PNB)	108753	3205.99	109226	3252.65	179635	3116.97	215855	4025.84	1.74	165.18%	97.22%
18	PBGB (UCO)	63086	2024.40	63384	1972.51	69923	2363.95	84446	1911.61	3.38	110.84%	116.77%
19	UBKGB (CBI)	27876	837.78	29816	1002.56	54026	1117.05	55955	1460.80	2.07	193.81%	133.33%
RRB Total		199715	6068.17	202426	6227.72	303584	6597.97	356256	7398.25	2.17	152.01%	108.73%
20	Co-Operative Bank	2200	31.70	0	0.00	754	17.53	1438	21.37	2.32	34.27%	55.30%
21	Co-Operative Bank (Non Portal)	81800	1483.30	101443	1806.88	100689	1789.35	144460	1819.05	1.78	123.09%	120.63%
Co-Op Bank total		84000	1515.00	101443	1806.88	101443	1806.88	145898	1840.42	1.78	120.77%	119.27%
Grand Total		669638	20007.20	680377	19071.45	898283	19150.63	1118322	20620.26	2.13	134.14%	95.72%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.03.2023												
(Amount in Crore)												
Sl No.	District	Target 2022-23		Sanctioned		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	12512	369.88	13751	435.57	18325	377.91	21514	480.72	2.06	146.46%	102.17%
2	Bankura	31562	907.06	32856	916.89	38089	791.93	52571	893.91	2.08	120.68%	87.31%
3	Birbhum	51497	1,440.38	49359	1290.60	52963	1407.19	64029	1219.39	2.66	102.85%	97.70%
4	Coochbehar	27961	923.35	27625	995.18	47364	971.71	52533	1323.80	2.05	169.39%	105.24%
5	Dakshin Dinajpur	15181	414.89	15028	395.75	20403	319.04	24016	395.05	1.56	134.40%	76.90%
6	Darjeeling	4713	149.21	5057	165.52	6020	165.32	6635	170.57	2.75	127.73%	110.80%
7	Hooghly	30623	844.32	29481	863.53	38016	862.38	44593	884.37	2.27	124.14%	102.14%
8	Howrah	25181	789.86	25778	797.20	29231	776.40	34755	720.01	2.66	116.08%	98.30%
9	Jalpaiguri	18941	631.05	20587	657.82	30782	653.87	35408	806.57	2.12	162.52%	103.62%
10	Jhargram	12029	330.56	13298	356.55	13204	275.54	17067	299.18	2.09	109.77%	83.36%
11	Kalimpong	2598	82.71	2331	84.26	2753	86.49	3165	91.86	3.14	105.97%	104.57%
12	Malda	30177	863.14	31702	908.29	46429	790.85	55104	948.77	1.70	153.86%	91.62%
13	Murshidabad	37750	1,076.25	39798	1025.93	67304	1068.14	79865	1218.71	1.59	178.29%	99.25%
14	Nadia	26962	775.29	30110	775.98	41273	687.18	52553	823.80	1.66	153.08%	88.64%
15	North 24 Parganas	38911	1,060.23	38411	1088.18	53514	938.58	63994	1094.06	1.75	137.53%	88.53%
16	Paschim Bardhaman	10699	222.28	7544	191.79	7986	195.10	10157	162.59	2.44	74.64%	87.77%
17	Paschim Medinipur	36679	1,193.03	36997	1103.38	48395	1195.69	60183	1241.02	2.47	131.94%	100.22%
18	Purba Bardhaman	42991	1,668.70	42886	1451.54	41275	1166.24	55622	1134.80	2.83	96.01%	69.89%
19	Purba Medinipur	45183	2,144.70	44469	1775.55	61830	2161.75	75547	2127.46	3.50	136.84%	100.80%
20	Purulia	22821	543.77	19698	473.12	25458	387.48	37203	475.01	1.52	111.56%	71.26%
21	Siliguri M.P.	8318	243.88	8359	237.79	10202	206.91	11209	291.13	2.03	122.65%	84.84%
22	South 24 Parganas	40136	1,341.04	31394	882.93	65841	1357.61	77264	1340.30	2.06	164.04%	101.24%
23	Uttar Dinajpur	12213	476.62	12415	391.21	29932	502.52	36018	620.69	1.68	245.08%	105.43%
24	Kolkata	0	0.00	0	0.00	1005	15.45	2857	37.42	1.54	100.00%	100.00%
Total		585638	18,492.20	578934	17264.57	797594	17361.27	973862	18801.21	2.18	136.19%	93.88%
Co-Operative Bank		84000	1,515.00	101443	1806.88	100689	1789.35	144460	1819.05	1.78	119.87%	118.11%
Grand Total		669638	20,007.20	680377	19071.45	898283	19150.63	1118322	20620.26	2.13	134.14%	95.72%

Sanction Limit for SHGs under NRLMs

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

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

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

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

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

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

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

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

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

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

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

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

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

Dual Authentication status:

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

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

E- Shakti portal of NABARD:

E-Shakti project was launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal. It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 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 18722 beneficiaries (both Individual, Groups & SHGs) for the FY 2022-23.

At the end of the FY, 12299 no. proposals were sponsored to banks, out of which 9637 cases have so far been sanctioned & 9110 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance for last three Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2021	17700	15684	7487	98.52
31.03.2022	17790	14584	8786	138.17
31.03.2023	18722	12299	9110	155.52

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.

Bankwise performance report of SEP-G under DAY NULM as on March 2023 for FY 2022-23									
(Amount in Crore)									
Sl No	Name of the Bank	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	18	0.43	5	5	0.12	2	0.05	0
2	Bank of India	35	0.76	15	14	0.32	15	0.35	1
3	Bank of Maharashtra	4	0.10	13	13	0.30	13	0.30	0
4	Canara Bank	27	0.57	29	23	0.53	23	0.53	3
5	Central Bank of India	10	0.23	3	3	0.07	3	0.07	1
6	Indian Bank	6	0.12	27	24	0.56	21	0.49	0
7	Indian Overseas Bank	55	1.14	4	2	0.05	2	0.05	0
8	Punjab & Sind Bank	2	0.03	0	0	0.00	0	0.00	0
9	Punjab National Bank	49	1.01	13	11	0.26	9	0.21	1
10	State Bank of India	39	0.76	20	16	0.37	16	0.37	0
11	UCO Bank	26	0.47	13	8	0.19	7	0.16	0
12	Union Bank of India	12	0.24	7	7	0.16	7	0.16	1
Total of PSUs		283	5.84	149	126	2.92	118	2.74	7
13	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	5	0.10	0	0	0.00	0	0.00	0
Total of PVTs		5	0.10	0	0	0.00	0	0.00	0
16	BGVB (UBI)	35	0.79	12	9	0.21	9	0.21	0
17	PBGB (UCO)	4	0.11	4	2	0.05	2	0.05	0
18	UBKGB (CBI)	6	0.13	13	8	0.19	8	0.19	0
Total of RRBs		45	1.03	29	19	0.44	19	0.44	0
19	W.B. St. Co-op.Bk	27	0.47	33	17	0.39	13	0.30	0
Total of Co-Optvs		27	0.47	33	17	0.39	13	0.30	0
Grand Total		360	7.43	211	162	3.76	150	3.48	7

Districtwise performance report of SEP-G under DAY NULM as on March 2023 for FY 2022-23

(Amount in Crore)

SI No	Name of the District	Target FY 22-23	Target -Amount of SEP-G Loan to be disbursed FY 22-24	No. of Sponsored Application in FY 22-23	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	6	0.09	4	1	0.02	3	0.07	0
2	Bankura	9	0.23	5	4	0.09	4	0.09	0
3	Birbhum	20	0.39	32	24	0.56	24	0.56	1
4	CoochBehar	13	0.25	9	5	0.12	5	0.12	1
5	Dakshin Dinajpur	8	0.18	3	2	0.05	2	0.05	0
6	Darjeeling	15	0.44	4	3	0.07	3	0.07	0
7	Hooghly	28	0.57	14	13	0.30	13	0.30	0
8	Howrah	11	0.24	4	2	0.05	2	0.05	0
9	Jalpaiguri	9	0.17	5	3	0.07	3	0.07	1
10	Jhargram	2	0.06	0	0	0.00	0	0.00	0
11	Kalimpong	2	0.06	0	0	0.00	0	0.00	0
12	Kolkata	5	0.10	0	0	0.00	0	0.00	0
13	Malda	6	0.11	9	3	0.07	3	0.07	0
14	Murshidabad	32	0.60	9	7	0.16	6	0.14	0
15	Nadia	26	0.45	15	13	0.30	12	0.28	2
16	North 24 Parganas	74	1.57	34	36	0.84	27	0.63	1
17	Paschim Burdwan	10	0.18	4	1	0.02	1	0.02	0
18	Paschim Medinipur	16	0.33	15	11	0.26	11	0.26	1
19	Purba Burdwan	14	0.32	7	7	0.16	7	0.16	0
20	Purba Medinipur	15	0.27	14	11	0.26	8	0.19	0
21	Purulia	8	0.14	2	2	0.05	2	0.05	0
22	South 24 Parganas	16	0.37	5	2	0.05	2	0.05	0
23	Uttar Dinajpur	15	0.36	17	12	0.28	12	0.28	0
Grand Total		360	7.43	211	162	3.76	150	3.48	7

Bankwise performance report of SEP-I under DAY NULM as on March 2023 for FY 2022-23

(Amount in Crore)

SI. No.	Name of the Bank	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	236	3.09	179	72	0.86	70	0.84	23
2	Bank of India	300	4.34	821	476	5.69	467	5.58	21
3	Bank of Maharashtra	25	0.42	45	15	0.18	15	0.18	21
4	Canara Bank	227	3.52	126	55	0.66	65	0.78	25
5	Central Bank of India	157	2.60	96	40	0.48	39	0.47	15
6	Indian Bank	496	7.06	383	124	1.48	123	1.47	23
7	Indian Overseas Bank	82	1.29	135	37	0.44	37	0.44	21
8	Punjab & Sind Bank	14	0.21	29	10	0.12	10	0.12	3
9	Punjab National Bank	696	10.97	588	232	2.77	219	2.62	29
10	State Bank of India	541	8.57	148	51	0.61	54	0.65	9
11	UCO Bank	280	4.55	213	85	1.02	78	0.93	11
12	Union Bank of India	197	2.87	166	162	1.94	151	1.80	22
Total of PSUs		3251	49.50	2929	1359	16.24	1328	15.87	223
13	Axis Bank	0	0.00	2	2	0.00	0	0.00	3
14	Bandhan Bank	118	1.44	302	233	2.78	226	2.70	11
15	HDFC	0	0.00	2	1	0.01	1	0.01	0
16	Ujjivan Small Finance Bank	0	0.00	3	3	0.04	3	0.04	0
17	IDBI Bank	32	0.53	7	1	0.01	1	0.01	0
Total of PVTs		150	1.97	316	238	2.84	231	2.76	14
18	BGVB (UBI)	163	2.90	87	45	0.54	64	0.76	11
19	PBGB (UCO)	42	0.62	153	69	0.82	67	0.80	10
20	UBKGB (CBI)	61	0.64	132	38	0.45	38	0.45	5
Total of RRBs		266	4.15	372	152	1.82	169	2.02	26
21	W.B. St. Co-op.Bk	91	1.66	169	65	0.78	64	0.76	21
Total of Co-Optvs		91	1.66	169	65	0.78	64	0.76	21
Grand Total		3758	57.28	3786	1814	21.68	1792	21.42	284

Districtwise performance report of SEP-I under DAY NULM as on March 2023 for FY 2022-23

(Amount in Crore)

SI No	Name of the District	Target FY FY 22-23	Target - Amount of SEP-I Loan to be disbursed FY 22-24	No. of Sponsored Application in FY 22-23	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	25	0.50	12	2	0.02	2	0.02	3
2	Bankura	65	0.98	137	38	0.45	37	0.44	33
3	Birbhum	210	3.53	460	252	3.01	251	3.00	35
4	CoochBehar	135	2.01	94	43	0.51	45	0.54	11
5	Dakshin Dinajpur	82	1.35	176	35	0.42	35	0.42	10
6	Darjeeling	125	2.10	135	34	0.41	35	0.42	2
7	Hooghly	333	4.62	433	193	2.31	189	2.26	10
8	Howrah	110	1.32	168	52	0.62	52	0.62	5
9	Jalpaiguri	84	1.55	71	28	0.33	28	0.33	4
10	Jhargram	20	0.30	3	1	0.01	1	0.01	0
11	Kalimpong	20	0.32	3	0	0.00	0	0.00	0
12	Kolkata	100	2.00	65	25	0.30	45	0.54	8
13	Malda	60	0.94	29	10	0.12	9	0.11	6
14	Murshidabad	260	4.18	124	52	0.62	54	0.65	10
15	Nadia	266	3.89	298	172	2.06	165	1.97	7
16	North 24 Parganas	852	13.66	723	447	5.34	434	5.19	58
17	Paschim Burdwan	152	1.42	175	14	0.17	14	0.17	33
18	Paschim Medinipur	195	2.66	245	113	1.35	113	1.35	14
19	Purba Burdwan	153	2.43	147	103	1.23	90	1.08	12
20	Purba Medinipur	145	2.07	96	80	0.96	78	0.93	7
21	Purulia	70	1.15	48	32	0.38	32	0.38	3
22	South 24 Parganas	190	3.13	79	46	0.55	46	0.55	7
23	Uttar Dinajpur	106	1.21	65	42	0.50	37	0.44	6
Grand Total		3758	57.28	3786	1814	21.68	1792	21.42	284

Bankwise performance report of SHG Credit Linkage under DAY NULM as on March 2023 for FY 2022-23

(Amount in Crore)

Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 22-23		No. of Sponsored Application in FY 22-23	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3324	728	10.57	617	466	7.96	418	7.14	113
2	Bank of India	5212	1027	15.55	881	774	13.21	731	12.48	168
3	Bank of Maharashtra	35	42	0.63	115	109	1.86	109	1.86	3
4	Canara Bank	3612	760	9.81	713	543	9.27	551	9.41	90
5	Central Bank of India	2017	460	6.47	384	259	4.42	262	4.47	87
6	Indian Bank	10701	2384	34.02	2232	1908	32.57	1778	30.35	279
7	Indian Overseas Bank	1523	332	4.61	263	179	3.06	198	3.38	45
8	Punjab & Sind Bank	354	97	1.53	69	56	0.96	52	0.89	6
9	Punjab National Bank	16235	3018	43.08	1803	1324	22.60	1232	21.03	402
10	State Bank of India	8264	1699	24.36	1255	911	15.55	829	14.15	207
11	UCO Bank	5186	1061	15.43	866	663	11.32	660	11.27	79
12	Union Bank of India	2900	670	9.56	654	417	7.12	413	7.05	115
Total of PSUs		59363	12278	175.60	9852	7609	129.89	7233	123.48	1594
13	Bandhan Bank	0	1	0.02	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	1291	176	2.64	21	1	0.02	12	0.20	4
Total of PVTs		1291	177	2.66	21	1	0.02	12	0.20	4
16	BGVB (UBI)	4105	672	9.94	686	707	12.07	661	11.28	67
17	PBGB (UCO)	1015	306	4.44	269	259	4.42	246	4.20	9
18	UBKGB (CBI)	1453	276	4.00	239	207	3.53	210	3.58	11
Total of RRBs		6573	1254	18.38	1194	1173	20.02	1117	19.07	87
19	W.B. St. Co-op.Bk	4232	895	13.12	1232	854	14.58	748	12.77	292
Total of Co-Optvs		4232	895	13.12	1232	854	14.58	748	12.77	292
Grand Total		71459	14604	209.75	12299	9637	164.51	9110	155.52	1977

Districtwise performance report of SHG Credit Linkage under DAY NULM as on March 2023 for FY 2022-23

(Amount in Crore)

Sl No	District	No. of Active SHGs	Target FY 22-23	Target - Amount of SHG Loan to be disbursed FY 22-24	No. of Sponsored Application in FY FY 22-23	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	552	150	2.25	154	169	2.88	169	2.88	2
2	Bankura	2425	289	4.32	181	318	5.43	175	2.99	3
3	Birbhum	3612	978	14.84	998	595	10.16	644	10.99	79
4	CoochBehar	1641	446	4.35	257	202	3.45	203	3.47	30
5	Dakshin Dinajpur	1832	263	4.86	194	317	5.41	216	3.69	3
6	Darjeeling	2306	498	7.48	334	293	5.00	291	4.97	36
7	Hooghly	6041	1272	18.89	1109	854	14.58	915	15.62	157
8	Howrah	1449	586	8.64	250	235	4.01	237	4.05	22
9	Jalpaiguri	1575	266	3.99	221	75	1.28	75	1.28	7
10	Jhargram	486	80	1.20	58	53	0.90	53	0.90	9
11	Kalimpong	178	70	1.04	33	29	0.50	30	0.51	0
12	Kolkata	968	250	3.00	528	244	4.17	247	4.22	202
13	Malda	818	193	2.90	211	118	2.01	117	2.00	43
14	Murshidabad	5547	1185	16.86	912	631	10.77	619	10.57	42
15	Nadia	5842	1094	16.44	931	811	13.84	731	12.48	212
16	North 24 Parganas	15663	3169	45.97	2317	2103	35.90	2008	34.28	294
17	Paschim Burdwan	2720	835	12.53	800	345	5.89	332	5.67	336
18	Paschim Medinipur	3988	650	9.76	588	430	7.34	400	6.83	87
19	Purba Burdwan	3487	543	7.11	550	515	8.79	514	8.77	80
20	Purba Medinipur	3468	420	6.18	710	464	7.92	354	6.04	210
21	Purulia	1154	175	2.63	114	93	1.59	92	1.57	13
22	South 24 Parganas	3582	741	10.17	546	497	8.48	441	7.53	64
23	Uttar Dinajpur	2125	451	4.38	303	246	4.20	247	4.22	46
Grand Total		71459	14604	209.75	12299	9637	164.51	9110	155.52	1977

AGENDA – 9

Progress in Joint Liability Groups (JLGs) Finance:

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

Objectives:

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

Support from NABARD

- Incentive from NABARD for promotion of JLGs

- Training of dedicated team of Master Trainers
- Mentoring

Support from participating Banks

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

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

Performance of JLGs loan during the FY 2022-23 as on 31.03.2023:

(Amt. in Rs. Crore)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2021	61000	521121	4615.20	518661	4602.00
31.03.2022	61000	557682	5041.38	586636	6240.77
31.03.2023	61000	665936	7943.23	668895	17120.77

Bank wise progress of JLGs as on 31.03.2023 is annexed.

Progress of JLG in FY 2022-23 as on 31.03.2023								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.22 to 31.03.2023)		JLGs Credit Linked (Disbursed) during the FY (01.04.22 to 31.03.2023)		(Amount in Crore) Outstanding position of JLGs as on 31.03.2023	
			No.	Amount	No.	Amount	No.	Amount
			1	Bank of Baroda	1300	0	0.00	0
2	Bank of India	2800	55	1.57	55	1.57	62	1.09
3	Bank of Maharashtra	100	5	0.11	5	0.11	5	0.11
4	Canara Bank	3000	1373	12.71	1373	12.71	1624	21.76
5	Central Bank of India	2400	82	0.13	85	0.02	268	1.89
6	Indian Bank	4300	2505	6.88	741	4.31	689	10.31
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	9000	36	0.93	36	0.93	3695	75.16
10	State Bank of India	9000	9500	62.33	9500	62.33	10145	51.77
11	UCO Bank	2700	0	0.00	66	1.20	213	2.56
12	Union Bank of India	900	2926	53.97	2926	48.86	4570	56.92
Total PSU		36200	16482	138.63	14787	132.04	21271	221.57
13	Axis Bank	1000	0	0.00	0	0.00	293336	602.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	26177	408.59	26177	408.59	74264	623.44
20	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
21	IDBI Bank	500	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	500	24635	79.42	24635	79.42	58737	85.10
23	Indusind Bank	500	154853	4322.13	154853	4322.13	192434	3555.83
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	2000	30705	591.26	30705	591.26	75098	621.17
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	0	0.00	696	10.80	832	10.86
Total PVT		8700	236370	5401.40	237066	5412.20	694701	5498.40
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	17144	122.92	17144	122.92	37495	180.57
35	Jana Small Finance Bank	500	0	0.00	3876	9172.65	18702	173.63
36	Ujjivan Small Finance Bank	3000	382705	2185.03	382705	2185.03	605066	2311.68
37	Utkarsh Small Finance Bank	1000	9164	50.89	9164	50.89	15410	55.82
Total Small Finance		5000	409013	2358.84	412889	11531.48	676673	2721.71
38	BGVB (PNB)	6000	7	0.11	7	0.11	5973	19.67
39	PBGB (UCO)	500	258	4.98	258	4.98	1297	19.95
40	UBKGB (CBI)	1600	0	0.00	82	0.68	1270	5.77
Total RRB		8100	265	5.09	347	5.77	8540	45.39
41	WB State Co-Op Bank Ltd.	3000	3806	39.28	3806	39.28	7237	54.01
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00
Total Co-Optv		3000	3806	39.28	3806	39.28	7237	54.01
Grand Total		61000	665936	7943.23	668895	17120.77	1408422	8541.08

AGENDA-10

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, out of 18 banks, only IDBI and Federal Bank are remaining pending for approval of the scheme.

Bank wise progress of WBSCC as on 31.03.2023 is annexed.

Bank wise Progress Report of WBSCC Scheme as on 31.03.2023						
SI No.	Bank Name	Pending Application as on 31.03.2023	Provisionally Approved as on 31.03.2023	Actual Pending as on 31.03.2023	Sanctioned Application as on 31.03.2023	Returned Application as on 31.03.2023
1	All Co-Operative Banks	2782	234	2548	10944	579
2	Axis Bank	2912	1526	1386	526	144
3	BGVB	86	32	54	2333	119
4	Bank of Baroda	510	48	462	491	297
5	Bank of India	402	66	336	1077	146
6	Canara Bank	150	18	132	1302	97
7	Central Bank of India	551	140	411	231	178
8	Federal Bank	14	0	14	0	0
9	HDFC Bank	2494	1394	1100	1554	295
10	ICICI Bank	462	197	265	892	155
11	IDBI Bank	146	0	146	0	2
12	Indian Bank	318	17	301	2099	468
13	Indian Overseas Bank	141	41	100	90	260
14	PBGB	156	86	70	711	18
15	Punjab National Bank	4670	1200	3470	14590	1619
16	State Bank of India	6888	963	5925	6344	914
17	UCO Bank	1425	164	1261	3632	770
18	Union Bank of India	377	56	321	1369	218
19	UBKGB	69	23	46	68	25
TOTAL		24553	6205	18348	48253	6304

AGENDA-11

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March 2021, 2022 and 2023 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2021	31.03.2022	31.03.2023
2709.73	2807.13	4355.01

Comparison of disbursement position during April to March of the last 3 financial years

(Amount Rs in crore)

March, 2021		March, 2022		March, 2023	
No.	Amount	No.	Amount	No.	Amount
21374	563.39	30504	987.47	88264	1789.73

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

Target	Achievement	% of Achievement
5028.36	1789.73	35.59

With disbursement of Rs.1789.73 Crore against annual target of Rs.5028.36 crore for FY 2022-23, the achievement is 35.59 % which is very low. Banks are to scout for quality education loan proposals aggressively.

Progress of Education Loan as on 31.03.2023

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1665	92.00	3621	204.00
2	Bank of India	1909	30.80	4756	139.17
3	Bank of Maharashtra	345	5.01	387	19.46
4	Canara Bank	4265	135.49	10059	208.89
5	Central Bank of India	1369	34.81	5539	730.95
6	Indian Bank	2822	311.06	4376	1422.04
7	Indian Overseas Bank	152	4.25	1016	30.26
9	Punjab & Sind Bank	52	1.67	179	7.90
8	Punjab National Bank	20305	258.87	19272	566.51
10	State Bank of India	43483	591.20	24716	899.73
11	UCO Bank	3140	40.24	5036	103.64
12	Union Bank of India	1610	47.41	3975	183.17
Total PSU		81117	1552.81	80686	3928.87
13	Axis Bank	531	53.00	1624	112.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	8	0.47	35	2.72
19	HDFC Bank	2463	38.97	3458	78.11
20	ICICI Bank	772	60.71	1315	96.81
21	IDBI Bank	190	5.09	553	20.10
22	IDFC First Bank	132	27.04	138	29.14
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.01	14	0.79
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	13	0.67
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	1	0.02	0	0.00
32	YES Bank	5	0.26	6	0.21
Total PVT		4103	185.57	7156	340.54
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	1043	8.93	1448	16.60
39	PBGB (UCO)	466	5.53	835	13.85
40	UBKGB (CBI)	42	0.35	104	1.55
Total RRB		1551	14.81	2387	32.00
41	WB State Co-Op Bank Ltd.	1493	36.54	3248	53.60
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1493	36.54	3248	53.60
Grand Total		88264	1789.73	93477	4355.01

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on March 2021,2022 and 2023 is furnished below:

Outstanding Position:

(Amount Rs. in crore)

31.03.2021	31.03.2022	31.03.2023
57991.19	69063.87	86226.66

Comparison of disbursement position during April to December of the last 3 (three) financial year.

(Amount Rs in crore)

March, 2021		March, 2022		March, 2023	
No.	Amount	No.	Amount	No.	Amount
185234	13327.85	183722	20277.65	284193	26026.21

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
23456.87	26026.21	110.95

With disbursement of Rs.26026.21 Crore against annual target of Rs. 23456.87 crore for FY 22-23, the achievement is 110.95 %.

Progress of Housing Loan as on 31.03.2023

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	5412	1056.00	23945	4026.00
2	Bank of India	4874	757.40	28090	3434.20
3	Bank of Maharashtra	1344	93.79	2147	372.15
4	Canara Bank	10410	827.10	25379	1872.06
5	Central Bank of India	2382	453.34	12948	1923.78
6	Indian Bank	8707	1945.84	27299	9433.51
7	Indian Overseas Bank	856	116.65	5469	768.57
8	Punjab & Sind Bank	129	24.53	2400	272.91
9	Punjab National Bank	22347	2292.28	68917	7413.40
10	State Bank of India	167204	11839.31	321925	30722.00
11	UCO Bank	5032	617.85	20018	2281.53
12	Union Bank of India	1830	345.73	13282	1784.00
Total PSU		230527	20369.82	551819	64304.11
13	Axis Bank	4121	646.00	13933	3202.00
14	Bandhan Bank	4928	499.59	16235	1337.48
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	4	1.45	6	2.35
18	Federal Bank	114	13.02	1417	301.70
19	HDFC Bank	8821	71.57	23195	2194.12
20	ICICI Bank	5152	2781.63	25013	8211.96
21	IDBI Bank	3209	538.36	24097	3289.05
22	IDFC First Bank	12	29.41	560	113.34
23	Indusind Bank	0	0.00	6	0.14
24	Karnataka Bank Ltd.	72	13.29	846	164.85
25	Karur Vysya Bank	45	6.64	47	6.99
26	Kotak Mahindra Bank	42	7.54	132	26.09
27	Lakshmi Vilas Bank (DBS)	0	0.00	14	0.99
28	Ratnakar Bank Ltd	0	0.00	52	1.76
29	South Indian Bank Ltd.	6	3.57	136	21.62
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	19	2.62	8	1.13
32	YES Bank	279	132.14	388	155.23
Total PVT		26824	4746.82	106085	19030.80
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	20	0.03
35	Jana Small Finance Bank	542	14.57	507	30.42
36	Ujjivan Small Finance Bank	21624	342.92	31959	520.82
37	Utkarsh Small Finance Bank	103	12.29	71	10.98
Total Small Finance		22269	369.78	32557	562.26
38	BGVB (PNB)	403	44.13	7675	389.53
39	PBGB (UCO)	1380	132.31	4214	356.14
40	UBKGB (CBI)	539	53.64	2621	233.66
Total RRB		2322	230.08	14510	979.33
41	WB State Co-Op Bank Ltd.	2023	293.84	12190	1172.92
42	WBSCARD Bank Ltd.	228	15.88	3347	177.23
Total Co-Optv		2251	309.72	15537	1350.15
Grand Total		284193	26026.21	720508	86226.66

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 12.20%, amounting Rs.71577.77 Crores as on March 2023 in the state of West Bengal, in comparison to Rs.68821.30 Crore as on March 2022.

NPA Position for last 3 (three) years of West Bengal is furnished here under:

(Rs. In crore)			
Year	Gross Advance	Gross NPA	% to Gross NPA
March,2021	480724.18	65074.00	13.54
March,2022	527465.88	68821.30	13.05
March,2023	586679.72	71577.77	12.20

NPA level has been decreased from 13.05% as of March, 2022 to 12.20 % as of March,2023. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2023 stood at 58.94%,42.81% and 40.20% respectively.

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

Sector wise NPA Position as on 31.03.2023													
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	1612.00	58.02	4658.00	302.07	5645.00	18.63	11915.00	378.72	13865.26	685.87	25780.26	1064.59
2	Bank of India	3349.77	379.91	4326.86	824.67	2123.33	64.41	9799.96	1268.99	13980.82	3225.30	23780.78	4494.29
3	Bank of Maharashtra	245.45	8.73	729.63	20.94	336.28	0.93	1311.36	30.60	283.56	3.87	1594.92	34.47
4	Canara Bank	2106.37	104.56	4660.24	1036.60	1558.92	51.06	8325.53	1192.22	10539.09	3253.08	18864.62	4445.30
5	Central Bank of India	2008.94	181.35	1847.29	381.30	1893.45	287.63	5749.68	850.28	3391.38	2497.40	9141.06	3347.68
6	Indian Bank	3314.53	476.38	7708.85	1813.00	12944.10	61.52	23967.48	2350.90	5683.72	7575.73	29651.20	9926.63
7	Indian Overseas Bank	1210.03	246.46	2276.12	485.41	870.45	34.80	4356.60	766.67	2858.11	2495.87	7214.71	3262.54
8	Punjab & Sind Bank	105.16	0.68	658.48	160.00	240.23	0.11	1003.87	160.79	1856.86	36.20	2860.73	196.99
9	Punjab National Bank	11427.03	2634.73	12828.27	4033.13	4228.73	224.06	28484.03	6891.92	30399.61	9536.01	58883.65	16427.94
10	State Bank of India	7321.89	127.66	9391.77	33.81	14110.88	2.64	30824.55	164.11	71953.82	14.75	102778.37	178.86
11	UCO Bank	1323.65	329.40	3243.48	819.97	3579.45	428.31	8146.58	1577.68	9931.01	5079.32	18137.59	6657.00
12	Union Bank of India	1972.06	202.25	5441.18	1115.95	1713.90	46.17	9127.14	1364.37	21748.85	7732.53	30875.99	9096.90
Total PSU		35996.89	4750.13	57770.18	11026.85	49244.72	1220.27	143011.78	16997.26	186552.09	42135.93	329563.87	59133.19
13	Axis Bank	4018.00	132.00	10844.00	122.00	1249.00	41.00	16111.00	295.00	21286.00	1716.00	37397.00	2011.00
14	Bandhan Bank	2435.04	274.16	1061.36	14.90	9349.11	526.73	12845.51	815.79	18316.94	1907.43	31162.45	2723.21
15	Catholic Syrian Bank Ltd.	6.04	0.00	0.52	0.00	8.09	0.00	14.65	0.00	8.09	0.00	22.74	0.00
16	City Union Bank Ltd.	0.00	0.00	158.56	0.00	0.00	0.00	158.56	0.00	0.00	0.00	158.56	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	3.30	0.00	1.37	0.00	4.67	0.00	96.89	0.00	101.56	0.00
18	Federal Bank	384.99	0.00	594.60	0.00	93.64	0.00	1073.23	0.00	3179.66	0.00	4252.89	0.00
19	HDFC Bank	1017.33	58.88	12867.84	198.17	1236.59	10.63	15121.76	267.68	27863.54	744.74	42985.30	1012.42
20	ICICI Bank	2396.68	75.30	10398.47	82.47	1268.31	21.05	14063.46	178.81	33334.51	1245.81	47397.97	1424.62
21	IDBI Bank	422.42	0.00	1049.28	0.00	1889.26	0.00	3360.95	0.00	2509.06	0.00	5870.02	0.00
22	IDFC First Bank	57.96	0.86	701.31	32.35	31.80	3.59	791.07	36.80	3934.46	59.37	4725.53	96.17
23	Indusind Bank	3204.16	487.13	3486.18	100.57	17.71	2.25	6708.05	589.95	9140.83	248.17	15848.89	838.11
24	Karnataka Bank Ltd.	136.53	21.06	633.38	184.81	65.29	3.11	835.20	208.98	527.39	154.07	1362.59	363.05
25	Karur Vysya Bank	1.89	0.25	5.93	0.00	2.10	0.00	9.92	0.25	586.48	0.00	596.40	0.25
26	Kotak Mahindra Bank	665.49	12.34	4032.71	44.94	26.09	0.00	4724.29	57.28	3541.10	109.96	8265.40	167.24
27	Lakshmi Vilas Bank (DBS)	1.62	0.00	0.36	0.00	1.16	0.00	3.14	0.00	388.10	0.00	391.24	0.00
28	Ratnakar Bank Ltd	559.93	22.04	157.44	0.39	78.14	4.54	795.52	26.96	4100.44	470.45	4895.95	497.41
29	South Indian Bank Ltd.	89.86	0.00	336.35	0.00	11.09	0.00	437.30	0.00	950.89	0.00	1388.19	0.00
30	SIDBI	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	34.50	0.90	1.51	0.00	36.01	0.90	132.85	0.00	168.86	0.90
32	YES Bank	571.82	0.00	2641.35	0.00	22.66	0.00	3235.84	0.00	4640.66	0.00	7876.49	0.00
Total PVT		15969.77	1084.01	49096.69	781.49	15352.92	612.89	80419.38	2478.40	134537.89	6655.99	214957.27	9134.39
33	Au Small finance Bank	0.44	0.00	65.76	0.00	0.00	0.00	66.20	0.00	14.65	0.00	80.85	0.00
34	ESAF SF Bank	124.94	1.08	50.08	3.33	6.24	1.34	181.26	5.75	30.36	0.04	211.62	5.79
35	Jana Small Finance Bank	231.12	20.72	180.04	1.49	414.11	69.98	825.28	92.20	128.85	11.84	954.13	104.04
36	Ujivan SF Bank	823.15	0.00	192.69	0.00	1207.43	0.00	2223.27	0.00	717.58	0.00	2940.84	0.00
37	Utkarsh SF Bank	18.34	0.73	26.53	1.06	67.85	2.71	112.72	4.50	1.89	0.10	114.61	4.60
Total Small Finance		1197.99	22.53	515.10	5.88	1695.64	74.03	3408.73	102.45	893.33	11.98	4302.06	114.43
38	BGVB (PNB)	4700.18	298.57	2164.60	788.98	364.93	57.38	7229.71	1144.93	779.16	51.40	8008.87	1196.33
39	PBGB (UCO)	1774.25	135.12	1427.68	185.93	361.60	10.65	3563.53	331.70	184.46	18.47	3747.99	350.17
40	UBKGB (CBI)	2327.73	77.78	238.80	54.98	215.12	2.97	2781.64	135.73	481.62	10.94	3263.26	146.67
Total RRB		8802.16	511.47	3831.08	1029.89	941.65	71.00	13574.88	1612.36	1445.24	80.81	15020.12	1693.17
41	WB State Co-Op Bank Ltd.	5840.72	831.50	1109.86	99.51	1885.76	147.38	8836.34	1078.38	12684.58	424.21	21520.92	1502.59
42	WBSCARD Bank Ltd.	1039.63	0.00	98.61	0.00	177.23	0.00	1315.47	0.00	0.00	0.00	1315.47	0.00
Total Co-Optv		6880.35	831.50	1208.47	99.51	2062.99	147.38	10151.81	1078.38	12684.58	424.21	22836.39	1502.59
Grand Total		68847.16	7199.64	112421.51	12943.63	69297.91	2125.57	250566.59	22268.85	336113.13	49308.92	586679.72	71577.77

Sector wise NPA Position as on 31.03.2023

Amount in Crores

Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		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
1	Bank of Baroda	204.00	5.65	4026.00	89.98	56.00	3.05	24.10	7.99	151.00	1.03	8.10	0.47	161.20	43.47	115.78	20.41
2	Bank of India	139.17	5.85	3434.20	93.41	67.73	10.35	70.95	8.09	613.30	2.12	27.29	1.60	933.47	126.76	73.37	18.15
3	Bank of Maharashtra	19.46	0.09	372.15	1.51	5.20	0.00	0.00	0.00	1.97	0.00	0.02	0.00	56.24	4.43	19.95	0.00
4	Canara Bank	208.89	6.15	1872.06	94.17	43.01	5.55	0.00	0.00	191.48	0.00	0.00	0.00	365.77	37.90	247.11	5.29
5	Central Bank of India	144.10	8.08	1923.78	49.82	38.26	7.98	130.25	18.50	730.90	3.18	10.78	0.22	463.33	132.64	18.89	4.49
6	Indian Bank	1422.04	15.60	9433.51	163.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4061.50	114.00	126.42	0.00
7	Indian Overseas Bank	30.26	0.82	768.57	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	173.42	4.75	13.80	0.98
8	Punjab & Sind Bank	7.90	0.80	272.91	2.26	5.36	2.08	0.00	0.00	0.00	0.00	0.00	0.00	9.01	0.08	5.03	1.14
9	Punjab National Bank	566.51	41.65	7413.40	284.55	105.59	50.13	0.00	0.00	2618.44	58.87	149.04	15.27	3760.61	660.12	243.34	104.79
10	State Bank of India	1310.00	0.44	30722.00	2.37	22.54	0.64	4.87	1.47	1108.08	13.99	170.47	0.65	1828.07	105.23	179.26	1.77
11	UCO Bank	103.64	7.92	2281.53	69.23	19.24	8.25	38.52	15.01	361.77	12.61	28.73	1.02	353.67	92.23	109.47	14.23
12	Union Bank of India	183.17	10.25	1784.00	59.51	8.87	0.86	0.00	0.00	223.38	3.82	248.87	3.77	528.31	42.49	43.12	2.60
Total PSU		4339.14	103.30	64304.11	911.60	371.80	88.89	268.69	51.06	6000.32	95.62	643.30	23.00	12694.60	1364.10	1195.54	173.85
13	Axis Bank	112.00	0.00	3202.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.27	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	2399.57	58.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	2.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	2.72	0.00	301.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.95	0.00	0.00	0.00
19	HDFC Bank	83.62	0.66	2293.39	9.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388.54	56.39	12.71	0.23
20	ICICI Bank	96.81	0.01	8211.96	83.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175.90	22.25	10.34	0.00
21	IDBI Bank	20.10	0.00	3289.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.45	0.00	0.00	0.00
22	IDFC First Bank	29.14	0.00	113.34	3.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	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	41.91	0.90
24	Karnataka Bank Ltd.	0.79	0.07	164.85	6.63	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.92	4.39
25	Karur Vysya Bank	0.00	0.00	6.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	26.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.60	2.57
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	0.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.00	0.00	1.76	0.36	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	South Indian Bank Ltd.	0.67	0.00	21.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.02	0.00	2.62	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	0.21	0.00	155.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00	0.00
Total PVT		346.07	0.74	20193.65	162.35	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	799.64	78.64	159.48	8.08
33	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	ESAF SF Bank	0.00	0.02	0.03	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	30.42	0.95107	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	520.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	10.98	0.43	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 Small Finance		0.00	0.02	562.26	1.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	BGVB (PNB)	20.29	0.62	408.74	18.45	41.69	21.84	103.06	81.76	3735.62	103.74	41.20	0.02	731.90	128.67	8.87	0.61
39	PBGB (UCO)	13.85	1.00	356.14	9.65	1.00	0.00	51.63	18.82	1846.76	48.77	12.49	1.34	638.97	84.78	8.73	1.36
40	UBKGB (CBI)	1.55	0.39	233.66	2.57	13.97	2.09	32.51	11.94	1359.28	5.99	19.31	0.00	853.90	64.54	7.19	0.00
Total RRB		35.69	2.01	998.54	30.67	56.66	23.93	187.20	112.52	6941.66	158.50	73.00	1.36	2224.77	277.99	24.79	1.97
41	WB State Co-Op Bank Ltd.	5360.06	0.00	117292.32	12.38	0.00	0.00	17.37	7.25	1840.42	46.34	0.00	0.00	4738.39	368.32	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	177.23	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		5360.06	0.00	117469.55	12.38	0.00	0.00	17.37	7.25	1840.42	46.34	0.00	0.00	4738.39	368.32	0.00	0.00
Grand Total		10080.97	106.08	203528.11	1118.39	428.47	112.83	473.26	170.83	14782.40	300.46	716.30	24.36	20457.41	2089.05	1379.81	183.90

Sector wise Recovery performance as on 31.03.2023

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisee			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	78.00	10.06	12.90	368.00	141.96	38.58	39.00	1.17	3.00	485.00	153.19	31.59	269.00	103.21	38.37	754.00	256.40	34.01
2	Bank of India	379.91	159.37	41.95	824.67	225.20	27.31	64.41	56.57	87.83	1268.99	441.14	34.76	3225.30	324.29	10.05	4494.29	765.43	17.03
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	104.56	4.05	3.87	1047.85	18.40	1.76	2891.27	3.45	0.12	4043.68	25.90	0.64	401.62	16.35	4.07	4445.30	42.25	0.95
5	Central Bank of India	181.35	7.96	4.39	381.30	9.25	2.43	287.63	2.10	0.73	850.28	19.31	2.27	2497.40	312.14	12.50	3347.68	331.45	9.90
6	Indian Bank	281.10	19.65	6.99	1082.73	94.48	8.73	0.06	0.03	50.00	1363.89	114.16	8.37	253.25	33.07	13.06	1617.14	147.23	9.10
7	Indian Overseas Bank	251.93	0.38	0.15	498.19	1.02	0.20	37.35	2.15	5.76	787.47	3.55	0.45	2698.82	45.01	1.67	3486.29	48.56	1.39
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	2270.17	1310.43	57.72	2406.00	1779.01	73.94	1151.20	581.71	50.53	5827.37	3671.15	63.00	8402.00	6621.30	78.81	14229.37	10292.45	72.33
10	State Bank of India	1427.80	1115.40	78.12	2361.08	1820.86	77.12	2765.63	2123.45	76.78	6554.51	5059.71	77.19	14363.40	11507.96	80.12	20917.91	16567.67	79.20
11	UCO Bank	329.40	20.69	6.28	819.97	41.78	5.10	428.31	26.18	6.11	1577.68	88.65	5.62	5079.32	62.67	1.23	6657.00	151.32	2.27
12	Union Bank of India	386.00	9.45	2.45	1094.35	72.00	6.58	51.00	3.50	6.86	1531.35	84.95	5.55	7553.00	68.50	0.91	9084.35	153.45	1.69
Total PSU		5690.22	2657.44	46.70	10884.14	4203.96	38.62	7715.86	2800.31	36.29	24290.22	9661.71	39.78	44743.11	19094.50	42.68	69033.33	28756.21	41.66
13	Axis Bank	1952.00	1487.00	76.18	73.00	62.00	84.93	11.00	11.00	100.00	2036.00	1560.00	76.62	11.00	11.00	100.00	2047.00	1571.00	76.75
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	Federal Bank	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	HDFC Bank	105.40	81.13	76.97	486.42	470.83	96.80	204.50	129.18	63.17	796.32	681.13	85.54	767.46	748.33	97.51	1563.77	1429.46	91.41
20	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	IDBI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	IDFC First Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Indusind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Karnataka Bank Ltd.	21.06	0.15	0.71	184.81	5.79	3.13	3.11	0.01	0.32	208.98	5.95	2.85	154.07	0.87	0.56	363.05	6.82	1.88
25	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		2078.47	1568.28	75.45	744.22	538.62	72.37	218.61	140.19	64.13	3041.30	2247.08	73.89	932.52	760.20	81.52	3973.82	3007.28	75.68
33	Au Small finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
34	ESAF SF Bank	15.62	15.48	99.10	6.26	5.84	93.29	0.58	0.41	70.69	22.46	21.73	96.75	4.00	3.99	99.75	26.46	25.72	97.20
35	Jana Small Finance Bank	25.14	30.53	121.43	3.45	5.68	164.59	53.21	59.75	112.30	81.80	95.96	117.31	11.13	13.82	124.21	92.93	109.78	118.14
36	Ujjivan Small Finance Bank	1196.00	374.00	31.27	17.00	6.00	35.29	1681.00	565.00	33.61	2895.00	945.00	32.64	479.00	118.00	24.63	3374.00	1062.00	31.48
37	Utkarsh Small Finance Bank	3.12	3.01	96.47	4.16	3.98	95.67	8.60	8.25	95.93	15.88	15.24	95.97	0.26	0.40	0.35	16.14	15.64	96.90
Total Small Finance		1239.88	423.02	34.12	30.87	21.50	69.64	1743.39	633.41	36.33	3015.14	1077.93	35.75	494.39	136.21	27.55	3509.53	1213.14	34.57
38	BGVB (PNB)	347.75	286.96	82.52	624.15	288.36	46.20	104.31	72.04	69.06	1076.21	647.35	60.15	201.97	160.88	79.66	1278.18	808.23	63.23
39	PBGB (UCO)	640.16	500.76	78.22	400.82	290.88	72.57	219.26	198.12	90.36	1260.24	989.76	78.54	193.46	140.39	72.57	1453.70	1130.15	77.74
40	UBKGB (CBI)	661.65	511.06	77.24	79.27	54.01	68.13	8.89	7.22	81.21	749.81	572.29	76.32	61.75	47.20	76.44	811.56	619.49	76.33
Total RRB		1649.56	1298.78	78.74	1104.24	633.25	57.35	332.46	277.38	83.43	3086.26	2209.40	71.59	457.18	348.47	76.22	3543.44	2557.87	72.19
41	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
42	WBSCARD Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total Co-Optv		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
Grand Total		15195.11	8955.36	58.94	13030.01	5577.76	42.81	10535.18	4234.87	40.20	38761.30	18767.98	48.42	47464.52	20962.30	44.16	86225.82	39729.28	46.08

STATUS OF PDR CASES AS ON 31.03.2023:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2023 there are 6645 PDR cases pending amounting Rs.519.33 Crore and the Certificate Officers may be advised to dispose of the cases.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2023									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2022		Cases filed from 01.04.2022 to 31.03.2023		Cases Settled from 01.04.2022 to 31.03.2023		Pending cases as on 31.03.2023	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	3	1.29	0	0.00	3	1.29
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 & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	315	2.20	0	0.00	0	0.00	315	2.20
11	UCO Bank	2324	328.21	39	0.57	0	0.00	2363	328.78
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4989	453.04	42	1.86	0	0.00	5031	454.90
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	16	7.99	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		16	7.99	0	0.00	0	0.00	16	7.99
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	61	1.03	0	0.00	0	0.00	61	1.03
39	PBGB (UCO)	962	13.32	253	5.94	0	0.00	1215	19.26
40	UBKGB (CBI)	0	0.00	16	0.40	0	0.00	16	0.40
Total RRB		1023	14.35	269	6.34	0	0.00	1292	20.69
41	WB State Co-Op Bank Ltd.	288	34.45	18	1.30	0	0.00	304	35.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		288	34.45	18	1.30	0	0.00	306	35.74
Grand Total		6316	509.83	329	9.50	0	0.00	6645	519.33

Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2533 loan accounts as reported as on March2023. The District wise details are as given hereunder.

(Amount in Crore)											
Sr. No.	District	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total pending	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Alipurduar	0	0	0	0	8	0.56	0	0	8	0.56
2	Bankura	2	0.28	2	0.33	10	9.10	21	3.92	35	13.63
3	Birbhum	9	2.42	11	0.84	19	1.24	47	29.81	86	34.31
4	Coochbehar	7	1.02	9	0.71	8	0.34	16	21.97	40	24.04
5	Dakshin Dinajpur	2	0.11	2	0.08	7	0.62	43	4.10	54	4.91
6	Darjeeling	11	5.75	12	2.78	10	44.09	11	9.79	44	62.42
7	Hooghly	23	21.88	80	10.45	54	59.16	121	36.15	278	127.64
8	Howrah	14	4.69	39	15.44	51	106.25	126	129.98	230	256.36
9	Jalpaiguri	8	2.02	15	3.03	4	16.12	14	20.43	41	41.60
10	Jhargram	0	0.00	0	0.00	2	0.19	0	0.00	2	0.19
11	Kalimpong	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	16	6.96	30	9.12	24	58.65	183	296.99	253	371.72
13	Malda	4	0.51	3	43.94	8	0.68	56	37.62	71	82.75
14	Murshidabad	25	7.50	12	2.96	5	9.84	64	17.08	106	37.37
15	Nadia	1	0.11	14	2.27	21	3.04	70	17.32	106	22.73
16	Paschim Burdwan	11	0.99	22	9.82	16	11.64	77	70.06	126	92.52
17	Purba burdwan	7	0.78	44	6.17	18	2.26	60	64.24	129	73.46
18	Paschim Medinipur	18	8.23	11	1.95	10	28.89	107	13.09	146	52.16
19	Purba Medinipur	20	7.76	9	2.05	14	9.82	55	32.08	98	51.71
20	Purulia	0	0.00	3	0.48	6	4.26	2	1.20	11	5.94
21	Uttar Dinajpur	6	1.10	11	4.92	12	6.14	32	4.78	61	16.94
22	24 Pgs. (N)	40	14.76	67	31.76	74	39.99	144	75.56	325	162.07
23	24 Pgs. (S)	13	8.59	43	13.84	24	6.33	203	58.62	283	87.38
Total		237	95.45	439	162.95	405	419.22	1452	944.79	2533	1622.41

AGENDA – 13

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

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

Sub-Committee for Digital Payment & 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.

Performance of Digital Coverage of Nadia district as on 31.03.2023.

As on	No. of Eligible Operative SB Account	No. of Operative SB A/c covered with at least one Digital Mode	% Achievement	No. of Eligible Operative CA Account	No. of Operative CA A/c covered with at least one Digital Mode	% Achievement
30.06.2022	5752124	5692535	98.96	87333	82867	94.89
30.09.2022	5970106	5913613	99.05	92451	88082	95.27
31.12.2022	5990217	5934822	99.08	100162	95599	95.44
31.03.2023	5940139	5940139	100	76410	76410	100

Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)																							
		Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/Ineligible, if any
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts		
1	Bank of Baroda	96124	36776	96124	100.00	36776	100.00	70167	73.00	26871	73.07	85383	88.83	28147	76.54	96124	100.00	36214	98.47	96124	100.00	36776	100.00		
2	Bank of India	264105	134505	246352	93.28	123856	92.08	139647	52.88	50034	37.20	150135	56.85	58168	43.25	227027	85.96	118659	88.22	264105	100.00	134505	100.00	0	0
3	Canara Bank	121230	59434	53204	43.89	23229	39.08	32520	26.83	12443	20.94	32332	26.67	8514	14.33	121230	100.00	59434	100.00	121230	100.00	59434	100.00		5851
4	Central Bank of India	54486	21410	54400	99.84	20220	94.44	31523	57.86	15620	72.96	19860	36.45	7350	34.33	52560	96.47	21405	99.98	54486	100.00	21410	100.00	0	0
5	Indian Overseas Bank	35550	15215	19260	54.18	12200	80.18	5260	14.80	1550	10.19	13258	37.29	7850	51.59	35550	100.00	15215	100.00	35550	100.00	15215	100.00	0	0
6	Indian Bank	433443	222208	82691	19.08	32261	14.52	24782	5.72	8712	3.92	110458	25.48	57197	25.74	321860	74.26	164089	73.84	433443	100.00	222208	100.00	143512	1125
7	Punjab National Bank	1403369	698532	722977	51.52	234687	33.60	83874	5.98	16774	2.40	300369	21.40	27311	3.91	1319850	94.05	446618	63.94	1403369	100.00	698532	100.00	5420	212
8	State Bank of India	1133834	536883	1014525	89.48	466304	86.85	310639	27.40	75887	14.13	411976	36.33	270742	50.43	1069495	94.33	505468	94.15	1133834	100.00	536883	100.00	10490	0
9	UCO Bank	87774	43655	35532	40.48	14895	34.12	3758	4.28	1202	2.75	31958	36.41	13580	31.11	71470	81.43	38272	87.67	87774	100.00	43655	100.00	31368	2015
10	Union Bank of India	110912	49112	91977	82.93	31112	63.35	17822	16.07	8560	17.43	17795	16.04	8534	17.38	97901	88.27	38812	79.03	110912	100.00	49112	100.00	1229	
11	Avis Bank	60925	16237	58050	95.28	15246	93.90	15158	24.88	2960	18.23	38774	63.64	8079	49.76	21203	34.80	5017	30.90	60925	100.00	16237	100.00	14975	1394
12	Bandhan Bank	547,644	410,202	386,180	70.52	246,887	60.19	34,383	6.28	9,169	2.24	415,171	75.81	370,660	90.36	0	0.00	0	0.00	547,644	100.00	410,202	100.00	403	12923
13	Federal Bank	2397	699	2235	93.24	650	92.99	819	34.17	141	20.17	1479	61.70	344	49.21	137	5.72	25	3.58	2397	100.00	699	100.00	11	72
14	HDFC Bank Ltd.	31767	11648	30831	97.05	11425	98.09	28109	88.48	8113	69.65	28210	88.80	8196	70.36	14705	46.29	7163	61.50	31767	100.00	11648	100.00	8050	3083
15	(CICI Bank Ltd.	21,730	5,204	21,730	100.00	5,204	100.00	17,729	81.59	3,543	68.08	19,226	88.48	4,037	77.57	14,915	68.64	3,754	72.14	21,730	100.00	5204	100.00	0	0
16	IDBI Bank	23238	8485	23238	100.00	6118	72.10	9613	41.37	3113	36.69	18779	80.81	3284	38.70	19289	83.01	8145	95.99	23238	100.00	8485	100.00	0	0
17	IDFC First Bank	9167	6282	3499	38.17	1658	26.39	9167	100.00	6282	100.00	1366	14.90	470	7.48	6725	73.36	4987	79.39	9167	100.00	6282	100.00	0	0
18	Ratnakar Bank Ltd.	24238	23143	1256	5.18	391	1.69	457	1.89	161	0.70	1246	5.14	407	1.76	22596	93.23	22596	97.64	24238	100.00	23143	100.00	1643	121
19	Ujjivan SF Bank	32677	25847	31828	97.40	25282	97.81	20070	61.42	16056	62.12	19485	59.63	13114	50.74	32506	99.48	25760	99.66	32677	100.00	25847	100.00	0	0
20	Yes Bank	53	5	53	100.00	5	100.00	53	100.00	5	100.00	53	100.00	5	100.00	29	54.72	2	40.00	53	100.00	5	100.00	0	0
21	BGVV	785212	427236	656778	83.64	349862	81.89	0	0.00	0	0.00	0	0.00	0	0.00	785212	100.00	427236	100.00	785212	100.00	427236	100.00	69170	0
22	Nadla DCCB Ltd.	335197	51584	122733	36.62	31518	61.10	0	0.00	0	0.00	0	0.00	0	0.00	288554	86.08	51584	100.00	335197	100.00	51584	100.00	31090	0
23	IPPB	120667	64877	90322	74.85	44123	68.01	38997	32.32	16001	24.66	43454	36.01	16851	25.97	119987	99.44	64001	98.65	120667	100.00	64877	100.00	0	0
24	Airtel Payment Bank	203780	60324	18390	9.02	2918	4.84	203780	100.00	60324	100.00	203780	100.00	60324	100.00	203780	100.00	60324	100.00	203780	100.00	60324	100.00	0	0
25	Fino Payment Bank	620	188	584	94.19	55	29.26	620	100.00	188	100.00	620	100.00	188	100.00	620	100.00	188	100.00	620	100.00	188	100.00	0	0
	Total	5940139	2929691	3864749	65.06	1736882	59.29	1098947	18.50	343709	11.73	1965167	33.08	973352	33.22	5E+06	83.22	2E+06	72.53	5940139	100.00	2929691	100.00	317632	27067

Sr. No.	Bank	Digital coverage for Businesses (Current Accounts)										
		Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ ineligible, if any
			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
1	Bank of Baroda	1635	1575	96.33	1635	100.00	1530	93.58	1635	100.00	5	0
2	Bank of India	1750	1603	91.60	1083	61.89	313	17.89	1750	100.00	0	0
3	Canara Bank	3462	1358	39.23	3462	100.00	1605	46.36	3462	100.00		0
4	Central Bank of India	3430	2180	63.56	1650	48.10	3205	93.44	3430	100.00	0	0
5	Indian Overseas Bank	1030	725	70.39	525	50.97	1005	97.57	1030	100.00	0	2
6	Indian Bank	5148	1149	22.32	2874	55.83	2474	48.06	5148	100.00	158	148
7	Punjab National Bank	10151	7947	78.29	9555	94.13	1318	12.98	10151	100.00	2943	0
8	State Bank of India	10467	8010	76.53	3830	36.59	1905	18.20	10467	100.00	8374	253
9	UCO Bank	744	153	20.56	542	72.85	333	44.76	744	100.00	14	15
10	Union Bank of India	7592	5350	70.47	4401	57.97	5512	72.60	7592	100.00	575	0
11	Axis Bank	6863	2537	36.97	659	9.60	3617	52.70	6863	100.00	2056	1490
12	Bandhan Bank	15,584	3564	22.87	73	0.47	15,584	100.00	15,584	100.00	26	1198
13	Federal Bank	87	21	24.14	32	36.78	12	13.79	87	100.00	6	10
14	HDFC Bank Ltd.	3083	3031	98.31	456	14.79	3031	98.31	3083	100.00	653	0
15	ICICI Bank Ltd.	2,713	2,069	76.26	2,713	100.00	2,049	75.53	2,713	100.00	0	0
16	IDBI Bank	1734	1734	100.00	74	4.27	1000	57.67	1734	100.00	0	0
17	IDFC First Bank	11	11	100.00	0	0.00	0	0.00	11	100.00	0	0
18	Ratnakar Bank Ltd.	308	105	34.09	79	25.65	234	75.97	308	100.00	0	43
19	Ujjivan SF Bank	375	276	73.60	5	1.33	348	92.80	375	100.00	0	0
20	Yes Bank	3	3	100.00	3	100.00	3	100.00	3	100.00	0	0
21	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7580	0
22	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2403	0
23	IPPB	240	216	90.00	4	1.67	216	90.00	240	100.00	0	0
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
25	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
Total		76410	43617	57.08	33655	44.05	45294	59.28	76410	100.00	24793	3159

Performance of Digital Coverage of Howrah district: -

As per RBI letter FIDD.CO.LBS. No.71339/02.01.001/2021-22 dated July 14, 2021, Howrah district in the State has been selected under the scaled up version of the pilot programme of Expanding and Deepening of the Digital Payments Ecosystem for making the district 100% digitally enabled by September 30, 2022. UCO bank is the Nodal Bank to whom the district has been allocated, which would ensure implementation of the programme in the districts.

Further, SLBC have fixed bank wise target for merchants/ traders/ business/ utility service providers which may be digitally covered through provision of payments options such a POS/ QR etc. for all the banks operating in the Howrah district after assessment/survey in the district and shared with RBI, Kolkata and LDM of respective district.

Digital coverage for individuals (Savings Accounts)																							
Nodal Bank	Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
	No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	
	Bank of Baroda	347226	88162	273567	78.79	78693	88.26	123478	35.56	30914	35.06	143804	41.42	31476	35.70	189722	54.63934152	88162	100.00	347226	100.00	88162	
Bank of India	1873999	843326	1225982	65.42	751696	89.13	182857	9.75	82397	9.77	487239	26.00	232152	27.53	1833111	97.82	843326	100.00	1873999	100.00	843326	100.00	164894
Bank of Maharashtra	5782	2536	5889	98.73	2498	98.50	1692	29.36	945	37.26	1428	24.78	1045	41.21	163	2.83	2536	100.00	5782	100.00	2536	100.00	225
Canara Bank	81223	46558	53886	66.34	43622	93.69	28235	34.76	15856	34.06	20986	25.84	7895	16.96	78965	97.22	46558	100.00	81223	100.00	46558	100.00	12856
Central Bank of India	111205	44915	102115	91.83	42445	94.50	54159	48.70	20156	44.88	50159	45.10	20154	44.87	29595	26.61	44915	100.00	111205	100.00	44915	100.00	
Indian Overseas Bank	60125	18122	39437	65.59	16958	93.80	9401	15.64	3760	20.75	22845	38.00	7223	39.86	45982	76.48	18122	100.00	60125	100.00	18122	100.00	2700
Indian Bank	2338365	1468319	1574158	67.32	1360947	92.69	704522	30.13	378697	25.79	1887943	80.74	1001118	68.18	2130415	91.11	1468319	100.00	2338365	100.00	1468319	100.00	0
Punjab and Sindh Bank	27102	11620	20658	76.22	11154	95.99	2048	7.56	630	5.42	9354	34.51	4214	36.27	19987	73.75	11620	100.00	27102	100.00	11620	100.00	9102
Punjab National Bank	711431	349865	626472	88.06	304801	87.09	186309	26.19	63960	18.28	340770	47.90	53620	15.32	546653	76.84	349865	100.00	711431	100.00	349865	100.00	7940
State Bank of India	1739452	826425	1532154	88.08	796995	96.79	565988	32.54	239452	36.23	425145	24.44	192888	23.34	1698745	97.66	826425	100.00	1739452	100.00	826425	100.00	389524
UCO Bank	588133	282292	185809	32.71	273292	96.81	17588	3.10	5166	1.83	154023	27.11	68379	24.22	519376	91.42	282292	100.00	588133	100.00	282292	100.00	128822
Union Bank of India	151253	65236	75698	50.05	63125	96.76	9365	6.19	2356	3.61	22351	14.78	7658	11.74	14253	9.42	65236	100.00	151253	100.00	65236	100.00	
Axis Bank	105567	36231	97298	92.17	33846	92.87	23748	22.50	6073	16.76	80769	57.56	15375	42.44	35106	33.25	36231	100.00	105567	100.00	36231	100.00	13387
Bandhan Bank	473529	368576	329486	69.58	347601	94.31	22823	4.82	6139	1.67	369007	77.93	336985	91.43	0	0.00	368576	100.00	473529	100.00	368576	100.00	510
Federal Bank	10250	5659	9825	93.90	5366	94.65	4992	48.70	3698	65.35	8256	80.55	5285	93.04	4825	47.07	5659	100.00	10250	100.00	5659	100.00	0
HDFC Bank Ltd.	70545	24848	65805	93.28	23998	96.58	66209	93.85	21829	87.85	66585	94.36	21829	87.85	29722	42.13	24848	100.00	70545	100.00	24848	100.00	4798
CICI Bank Ltd.	44439	14455	44439	100.00	14455	100.00	35734	80.41	9958	68.89	36057	81.14	10230	70.77	31867	71.71	14455	100.00	44439	100.00	14455	100.00	0
IDBI Bank	14500	7200	14000	96.55	6800	95.83	8500	58.62	1600	22.22	8300	57.24	2000	27.78	6000	41.38	7200	100.00	14500	100.00	7200	100.00	850
Indusind Bank	17171	3455	17171	100.00	3455	100.00	11494	66.94	2155	62.37	8090	52.94	1529	44.25	7768	45.24	3455	100.00	17171	100.00	3455	100.00	0
Karur Vysya Bank	24537	9177	23672	96.47	8904	97.03	1403	5.72	399	4.35	3977	16.21	1281	13.96	3097	12.62	9177	100.00	24537	100.00	9177	100.00	24537
Kotak Mahindra Bank	9424	2840	8469	89.87	2773	97.64	8864	94.06	2590	91.20	7961	84.69	2220	78.17	9073	96.28	2840	100.00	9424	100.00	2840	100.00	0
South Indian Bank	17100	8200	9100	53.22	7809	95.23	2950	17.25	950	11.59	5300	30.99	2100	25.61	3300	19.30	8200	100.00	17100	100.00	8200	100.00	0
Ujivan SF Bank	87616	70552	84670	96.64	69745	98.86	53471	61.03	45737	64.83	85002	97.02	68094	97.93	86838	97.97	70552	100.00	87616	100.00	70552	100.00	0
Jana SF Bank	18590	11588	18590	100.00	11588	100.00	830	4.46	301	2.60	2678	14.41	11588	100.00	0	0.00	0	0.00	18590	100.00	11588	100.00	0
PBGB	398555	370504	31030	7.79	370015	99.87	0	0.00	0	0.00	19165	4.81	6381	1.72	357409	89.68	370504	100.00	398555	100.00	370504	100.00	28742
WBSCB (HDCCB)	292436	83149	3645	1.25	1239	1.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	83149	100.00	292436	100.00	83149	100.00	0
IPPB	2354	1578	2354	100.00	1578	100.00	0	0.00	0	0.00	2354	100.00	1578	100.00	2354	100.00	1578	100.00	2354	100.00	1578	100.00	2354
Airtel Payment Bank	104160	23887	7555	7.25	23887	100.00	104160	100.00	23887	100.00	104160	100.00	23887	100.00	104160	100.00	23887	100.00	104160	100.00	23887	100.00	
Fino Payment Bank	166	49	157	94.58	49	100.00	166	100.00	49	100.00	166	100.00	49	100.00	166	100.00	49	100.00	166	100.00	49	100.00	0
	9706215	5089444	6482891	66.79	4682164	92	2230786	47.64	1029654	20.23	4354874	93.01	2139223	42.03	7787652	166.33	5077856	99.77	9706215	207.3	5089444	100	791424

Performance of Digital as on 31.03.2023:

As on	No. of Eligible Operative SB Account	No. of Operative SB A/c covered with at least one Digital Mode	% Achievement	No. of Eligible Operative CA Account	No. of Operative CA A/c covered with at least one Digital Mode	% Achievement
30.06.2022	9466526	8299399	87.67	796108	644980	81.02
30.09.2022	9569780	8454417	88.34	799625	650151	81.31
31.12.2022	9688625	8859904	91.45	813533	705876	86.77
31.03.2023	9706215	9706215	100	814411	814411	100

As on 31.03.2023, both Nadia and Howrah districts have achieved 100 % digital coverage in any one digital channel.

Paschim Burdwan and Purba Medinipur districts has been adopted for expanding and deepening of digital payment system.

Payment Banks operations:

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

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

IPPB has an extensive network of 25 branches with 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 52513 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 27166 Bank Mitras and one Branch.

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

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

Basic Data of Payment Banks as on 31.03.2023:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	Mar, 2022	407640	8.02	3581	0.27
IPPB	March,2023	2,286,484	136.91	8136	0.82
Airtel Payment Bank	Mar, 2022	3290000	100.24	0	0.00
Airtel Payment Bank	March,2023	4069088	175.77	37	0.0000104
Fino Payment Bank	Mar, 2022	14574	0.71	38	0.002
Fino Payment Bank	Mar, 2023	70267	3.40	298	0.022

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	March2022	386373	21.67	440640	12.28
IPPB	March2023	950,158	50.97	350,260	6.38
Airtel Payment Bank	March2022	100000	7.01	1564317	168.17
Airtel Payment Bank	March2023	200793	21.80	140200	143.20
Fino Payment Bank	Mar, 2022	75167	23.31	60232	1.02
Fino Payment Bank	Mar, 2023	974956	622.52	162452	3.57

AGENDA-14

Progress made under Financial Inclusion

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

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

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

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

During	No of special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Mar, 22	211	7607	369	15671	580	23278
Sep,22	144	7177	238	10824	382	18001
Dec,22	204	8230	334	12379	538	20609
Mar,23	185	7928	527	22788	712	30716

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

During the Quarter	March,22	Sept,2022	Dec,2022	Mar,2023
Total Camps	1555	5723	6855	4986

District wise progress of FLC during March,2023 quarter of FY 2022-23 is given hereunder.

District wise camp conducted by FLCs and rural branches during the March, 2023 quarter										
Sr. No.	District	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
		Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	6	14	1231	15	25	1666	313	939	762
2	24 Pgs (S)	6	8	206	15	20	562	304	912	387
3	Alipurduar	0	0	0	0	0	0	51	153	129
4	Bankura	6	18	520	15	45	1251	168	504	45
5	Birbhum	6	34	1076	15	61	1938	212	636	34
6	Coochbehar	12	6	223	30	15	449	136	408	128
7	Darjeeling	12	6	179	30	13	823	72	216	210
8	Dakshin Dinajpur	12	0	0	30	18	692	79	237	18
9	Hooghly	6	25	748	15	25	748	237	711	401
10	Howrah	12	2	90	30	163	8733	115	345	38
11	Jalpaiguri	6	6	100	15	6	100	79	237	218
12	Jhargram	6	4	199	15	4	199	83	249	63
13	Kalimpong	6	5	110	15	0	0	12	36	5
14	Kolkata	6	6	122	15	6	207	6	18	18
15	Malda	12	11	583	30	11	583	189	567	209
16	Murshidabad	12	11	517	30	16	627	339	1017	1103
17	Nadia	6	15	1430	15	15	1430	230	690	15
18	Paschim Bardhaman	6	0	0	15	17	531	100	300	32
19	Paschim Medinipur	6	4	107	15	4	107	248	744	314
20	Purba Bardhaman	6	3	249	15	8	345	203	609	49
21	Purba Medinipur	12	0	0	30	16	430	177	531	491
22	Purulia	6	7	238	15	12	387	159	477	287
23	Uttar Dinajpur	6	0	0	15	27	980	78	234	30
	Total	174	185	7928	435	527	22788	3590	10770	4986

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

Financial Literacy camp in Animal Husbandry intensive area:

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

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

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

Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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

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

APY Campaign:

A campaign titled Citizens Choice has been launched by PFRDA where the performance of the SLBCs and LDMs were assessed. During current financial year upto quarter ended September,2022, Member banks have achieved 78% by enrolling 459443 against the enrolment target of 588690 for FY 2022-23.

Saturation drive for Jan Suraksha Schemes: -

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

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

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

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 31.03.2023 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2021	40397438	13247.08	2332637
31.03.2022	44598971	15607.19	2790676
31.03.2023	47955525	19182.56	3000275

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2021	25287761	32255660
31.03.2022	27927972	36851270
31.03.2023	29617066	40082648

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2021	13598596	3837712	2751682	20187990
31.03.2022	17334966	5321223	2997677	25653866
31.03.2023	21653722	7824965	3908670	33387357

Bank wise cumulative report of PMJDY ACCOUNTS AS ON 31.03.2023

(Amt in Crore)

Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of Baroda	2028581	1138768	1323721	1843628	3167349	1148.54	95337	2907445	3044787
Bank of India	1462716	335180	748652	1049244	1797896	773.27	160735	1360028	1690086
Bank of Maharashtra	15392	48464	28487	35369	63856	18.76	4110	56808	60373
Canara Bank	719148	173339	368023	524464	892487	348.37	48329	357118	748362
Central Bank of India	1149485	99227	496534	752178	1248712	408.21	85193	766007	1113962
Indian Bank	2960607	579890	1472740	2067757	3540497	1693.03	148351	1513411	2941850
Indian Overseas Bank	141037	202032	151722	191347	343069	153.70	12902	288108	250282
Punjab & Sind Bank	5194	19811	11155	13850	25005	5.72	911	13373	22635
Punjab National Bank	8613636	918875	3989842	5542669	9532511	3593.10	871610	4859320	8421461
State Bank of India	9635922	7286822	7543403	9379341	16922744	7674.89	281708	15458701	13379025
UCO Bank	1131723	564353	667292	1028784	1696076	654.79	102943	575795	1366172
Union Bank of India	801271	314259	473910	641620	1115530	306.33	173589	322959	1019786
TOTAL PSU	28664712	11681020	17275481	23070251	40345732	16778.71	1985718	28479073	34058781
Axis Bank Ltd	6306	60720	31694	35332	67026	26.72	16399	20267	40931
City Union Bank Ltd	0	80	57	23	80	0.04	6	76	35
Federal Bank Ltd	1045	3143	2809	1379	4188	1.50	846	1669	2875
HDFC Bank Ltd	7651	122859	20217	110293	130510	23.57	12052	130498	51183
IICI Bank Ltd	25634	13975	19267	20342	39609	6.08	25136	39609	32625
IDBI Bank Ltd.	9496	52510	36831	25175	62006	25.58	8623	26002	46923
IndusInd Bank Ltd	213	9806	6893	3126	10019	1.63	898	3509	8227
Jammu & Kashmir Bank Ltd	0	240	159	81	240	0.06	32	238	140
Karur Vysya Bank	613	1010	932	691	1623	0.36	266	1612	1201
Kotak Mahindra Bank Ltd	137	980	842	275	1117	0.82	294	1080	541
South Indian Bank Ltd	11	404	193	222	415	0.16	60	269	343
Yes Bank Ltd	1	81	67	15	82	0.01	18	82	44
TOTAL PVT	51107	265808	119961	196954	316915	86.54	64630	224911	185068
BGVB (PNB)	5294695	65627	2223037	3137285	5360322	1634.78	730537	431918	4246451
PBGB (UCO)	1218099	181039	488660	910478	1399138	484.98	161088	55325	1119534
UBKGB (CBI)	374005	159413	220241	313177	533418	197.55	58302	425839	472814
TOTAL RRB	6886799	406079	2931938	4360940	7292878	2317.31	949927	913082	5838799
Grand TOTAL	35602618	12352907	20327380	27628145	47955525	19182.56	3000275	29617066	40082648

District wise cumulative report of PMJDY ACCOUNTS AS ON 31.03.2023							(Amt in Crore)		
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Alipurduar	174819	77506	109143	143182	252325	86.41	27620	197366	221949
Bankura	1891391	269570	958384	1202577	2160961	1097.69	115987	1211276	1788309
Bardhaman	2470328	1098703	1348728	2220303	3569031	1278.50	175249	2227757	2938675
Birbhum	1821282	439034	960192	1300124	2260316	861.27	144851	1334644	1852257
Dakshin Dinajpur	947586	199852	492788	654650	1147438	353.65	72900	651673	942727
Darjiling	303863	344522	268221	380164	648385	349.01	39971	511506	546153
Haora	1301428	668594	808068	1161954	1970022	915.30	91184	1283515	1673608
Hugli	1572346	724020	936613	1359753	2296366	1117.48	105986	1408257	1976290
Jalpaiguri	1170940	613129	755853	1028216	1784069	669.12	105559	1334119	1518841
Koch Bihar	1112939	447057	684131	875865	1559996	392.04	91430	1203834	1323714
Kolkata	6877	834910	375920	465867	841787	357.73	73783	613890	670833
Maldah	2716170	438811	1337627	1817354	3154981	1023.73	278301	1609243	2702637
Murshidabad	3128446	1154027	1843199	2439274	4282473	1403.56	287448	2815443	3591964
Nadia	1998384	960630	1254905	1704109	2959014	1141.78	203411	1869230	2401888
North Twenty Four Parganas	2460388	1757952	1758496	2459844	4218340	1893.14	221638	2794174	3553535
Paschim Medinipur	2480713	447669	1244516	1683866	2928382	1419.91	138281	1670730	2462184
Purba Medinipur	2355827	217183	1131712	1441298	2573010	1321.39	109243	1521922	2167225
Puruliya	1632202	312842	878454	1066590	1945044	978.00	145446	1126702	1634655
South Twenty Four Parganas	4044485	803673	2062499	2785659	4848158	1934.03	336654	2945360	4065622
Uttar Dinajpur	2012204	543223	1117931	1437496	2555427	588.83	235333	1286425	2049582
Grand Total	35602618	12352907	20327380	27628145	47955525	19182.56	3000275	29617066	40082648

Bank wise cumulative enrolment position under social security schemes as on 31.03.2023 (as per PMJDY portal)						
Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	3167349	263538	1282603	151791	1697932
2	Bank of India	1797896	592607	1172172	225690	1990469
3	Bank of Maharashtra	63856	11147	34356	10085	55588
4	Canara Bank	892487	138858	508946	143711	791515
5	Central Bank of India	1248712	202571	589921	196441	989133
6	Indian Bank	3540497	424039	675279	440794	1540112
7	Indian Overseas Bank	343069	80196	188703	75067	343966
8	Punjab & Sind Bank	25005	7436	37724	9474	54634
9	Punjab National Bank	9532511	704951	3616900	461328	4783179
10	State Bank of India	16922744	4475669	10815473	1472422	16763564
11	UCO Bank	1696076	171708	482782	95643	750133
12	Union Bank of India	1115530	119666	496895	130211	746772
PSU Banks		40345732	7192386	19901754	3412857	30506997
13	Axis Bank Ltd	67026	11149	40043	70082	121274
14	Bandhan Bank	0	0	0	13915	13915
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	80	154	380	45	579
17	Dhanlaxmi Bank Ltd.	0	0	0	231	231
18	ESAF SF Bank	0	0	0	0	0
19	Federal Bank Ltd	4188	1907	4718	524	7149
20	HDFC Bank Ltd	130510	38616	78297	28189	145102
21	ICICI Bank Ltd	39609	14254	33708	4514	52476
22	IDBI Bank Ltd.	62006	29560	96897	35011	161468
23	IDFC Bank Ltd.	0	384	1636	1	2021
24	Indusind Bank Ltd	10019	411	8481	177	9069
25	Jammu & Kashmir Bank Ltd	240	23	44	13	80
26	Jana Small Finance Bank	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	2246	2246
28	Karur Vysya Bank Ltd	1623	1590	2518	439	4547
29	Kotak Mahindra Bank Ltd	1117	4442	6717	1458	12617
30	Lakshmi Vilas Bank Ltd	0	39	109	45	193
31	Ratnakar Bank Ltd	0	86	119	26	231
32	Standard Chartered Bank	0	0	0	1	1
33	South Indian Bank Ltd	415	985	1856	1305	4146
34	Tamilnad Mercantile Bank Ltd	0	284	1032	634	1950
35	Ujjivan Small Finance Bank	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0
37	Yes Bank Ltd	82	224	291	18	533
PVT Banks		316915	104108	276846	158903	539857
38	BGVB (PNB)	5360322	188630	843254	167146	1199030
39	PBGB (UCO)	1399138	212316	367099	86093	665508
40	UBKGB (CBI)	533418	127525	264769	83671	475965
RRBs		7292878	528471	1475122	336910	2340503
41	WB State Co-Op Bank Ltd.	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0
Co-Op Banks		0	0	0	0	0
Grand Total		47955525	7824965	21653722	3908670	33387357

District wise cumulative enrolment position uner Social Security Schemes as on 31.03.2023 (as per PMJDY portal)

Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	Alipurduar	252325	125944	312684	48834	487462
2	Bankura	2160961	271374	904236	130915	1306525
3	Bardhaman	3569031	686259	1541792	284981	2513032
4	Birbhum	2260316	471093	1063257	188288	1722638
5	Dakshin Dinajpur	1147438	164508	454991	72246	691745
6	Darjiling + Kalimpong	648385	269340	599209	94253	962802
7	Howrah	1970022	370637	977661	186445	1534743
8	Hooghly	2296366	459282	1227327	235879	1922488
9	Jalpaiguri	1784069	302185	709929	142300	1154414
10	Coochbehar	1559996	268486	694385	149868	1112739
11	Kolkata	841787	433650	1418927	173616	2026193
12	Maldah	3154981	392983	1056316	220904	1670203
13	Murshidabad	4282473	663839	1942267	369928	2976034
14	Nadia	2959014	388455	1312729	221897	1923081
15	North 24 Parganas	4218340	699459	2178226	350799	3228484
16	Paschim Medinipur + Jhargram	2928382	463191	1435593	245250	2144034
17	Purba Medinipur	2573010	376680	1187485	285537	1849702
18	Purulia	1945044	221913	545598	100117	867628
19	South 24 Parganas	4848158	550920	1440619	279780	2271319
20	Uttar Dinajpur	2555427	244767	650491	126833	1022091
Grand Total		47955525	7824965	21653722	3908670	33387357

ATAL PENSION YOJANA (APY)							
Bank wise enrollment position under APY during FY 2022-23 (01.04.2022 to 31.03.2023)							
Sr No	Bank Name	No. of Branches considered for APY enrolment	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	% Of Annual Target Achievement in FY 2022-23
1	Bank of Baroda	293	80	23,440	33,375	114	142%
2	Bank of India	366	80	29,280	62,469	171	213%
3	Bank of Maharashtra	42	80	3,360	3,144	75	94%
4	Canara Bank	383	80	30,640	32,685	85	107%
5	Central Bank of India	314	80	25,120	39,459	126	157%
6	Indian Bank	592	80	47,360	90,330	153	191%
7	Indian Overseas Bank	152	80	12,160	25,878	170	213%
8	Punjab and Sind Bank	41	80	3,280	1,961	48	60%
9	Punjab National Bank	1,231	80	98,480	140,058	114	142%
10	State Bank of India	1,220	80	97,600	318,141	261	326%
11	UCO Bank	388	80	31,040	25,918	67	83%
12	Union Bank of India	285	80	22,800	36,713	129	161%
	PSU BANKS	5,307	960	424,560	810,131	1,511	191%
13	Axis Bank Ltd	299	80	23,920	5,385	18	23%
14	Bandhan Bank Ltd	474	30	14,220	1,154	2	8%
15	The Catholic Syrian Bank Ltd	3	30	90	0	0	0%
16	City Union Bank Ltd	2	30	60	0	0	0%
17	DCB Bank Ltd	4	30	120	0	0	0%
18	Dhanlaxmi Bank Ltd	3	30	90	38	13	42%
19	The Federal Bank Ltd	30	30	900	85	3	9%
20	HDFC Bank Ltd	235	80	18,800	3,652	16	19%
21	ICICI Bank Ltd	198	80	15,840	324	2	2%
22	IDBI Bank Ltd	96	80	7,680	11,020	115	143%
23	IDFC First Bank Ltd	3	30	90	0	0	0%
24	INDUSIND Bank Ltd	34	30	1,020	105	3	10%
25	THE Jammu and Kashmir Bank Ltd	2	30	60	1	1	2%
26	Karnataka Bank Ltd	20	30	600	331	17	55%
27	The Karur Vysya Bank Ltd	16	30	480	56	4	12%
28	Kotak Mahindra Bank	47	30	1,410	599	13	42%
29	The Lakshmi Vilas Bank	4	30	120	0	0	0%
30	Ratnakar Bank Ltd	8	30	240	4	1	2%
31	The South Indian Bank Ltd	19	30	570	64	3	11%
32	Standard Chartered Bank	17	30	510	0	0	0%
33	Tamilnadu Mercantile Bank Ltd	1	30	30	137	137	457%
34	Yes Bank Ltd	16	30	480	2	0	0%
	PVT BANKS	1,531	860	87,330	22,957	345	26%
35	BGVB	587	80	46,960	39,403	67	84%
36	PBGB	231	80	18,480	22,088	96	120%
37	UBKGB	142	80	11,360	15,003	106	132%
	RRBs	960	240	76,800	76,494	268	100%
	Grand Total	7,798	2,060	588,690	909,582	117	155%

Review of status of Financial Education in School: -

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

AGENDA-15

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

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

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

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

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

The position of Settlement and Credit Linkage cases as on 31.03.2023 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.03.2021	4868	128050	94389	73.71	59.64
31.03.2022	5207	137232	100751	73.42	61.04
31.03.2023	5649	149401	111140	74.39	61.75

- RSETIs of West Midnapore and 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 achievement % under AAP 2022-23 (01.04.2022 to 31.03.2023)

Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2022-23		Achievement		% Achievement	
			No. of Programs	Total Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	Birbhum (Bolpur)	Indian Bank	18	630	20	635	111.11	100.79
2	West Midnapore (Debra)	Indian Bank	20	590	21	601	105.00	101.86
3	North 24 Parganas	Bank of India	28	600	24	684	85.71	114.00
4	Coochbehar	Central Bank of India	16	400	17	404	106.25	101.00
5	Darjeeling	Central Bank of India	14	350	13	381	92.86	108.86
6	Jalpaiguri	Central Bank of India	18	400	16	416	88.89	104.00
7	Purba Midnapore	Punjab National Bank	25	760	28	770	112.00	101.32
8	Berhampore	Canara Bank	25	750	26	753	104.00	100.40
9	Malda	State Bank of India	24	500	22	507	91.67	101.40
10	Nadia (Haringhata)	State Bank of India	25	500	22	534	88.00	106.80
11	Burdwan	UCO Bank	26	795	26	797	100.00	100.25
12	Hooghly	UCO Bank	24	720	26	723	108.33	100.42
13	Howrah	UCO Bank	25	805	30	809	120.00	100.50
14	Bankura (Ranbahal)	Punjab National Bank	26	780	26	788	100.00	101.03
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	20	575	20	597	100.00	103.83
16	Howrah	Punjab National Bank	29	810	32	895	110.34	110.49
17	Purulia	Punjab National Bank	21	610	21	621	100.00	101.80
18	South 24 Parganas	Punjab National Bank	25	625	28	633	112.00	101.28
19	Uttar Dinajpur	Punjab National Bank	27	620	24	621	88.89	100.16
Total			436	11820	442	12169	101.38	102.95

RSETI wise settlement & credit linkage % upto 31.03.2023 since inception (Cummulative)

Sr. No.	RSETI Name	Sponsor bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	267	7938	3981	1574	5555	8	5563	70.08	71.67
2	West Midnapore (Debra)	Indian Bank	242	7500	4921	908	5829	251	6080	81.07	84.42
3	North 24 Parganas	Bank of India	320	8324	4446	2623	7069	124	7193	86.41	62.89
4	Coochbehar	Central Bank of India	170	4079	1616	1367	2983	34	3017	73.96	54.17
5	Darjeeling	Central Bank of India	136	3622	1729	941	2670	44	2714	74.93	64.76
6	Jalpaiguri	Central Bank of India	298	6289	3745	1134	4879	264	5143	81.78	76.76
7	Purba Midnapore	Punjab National Bank	286	8252	3665	2391	6056	50	6106	73.99	60.52
8	Berhampore	Canara Bank	358	10334	4166	3211	7377	0	7377	71.39	56.47
9	Malda	State Bank of India	271	7753	3166	2304	5470	594	6064	78.21	57.88
10	Nadia (Haringhata)	State Bank of India	259	6483	2169	2268	4437	74	4511	69.58	48.88
11	Burdwan	UCO Bank	300	7798	3396	2017	5413	0	5413	69.42	62.74
12	Hooghly	UCO Bank	318	8081	4966	851	5817	0	5817	71.98	85.37
13	Howrah	UCO Bank	268	7633	5189	109	5298	4	5302	69.46	97.94
14	Bankura (Ranbahal)	Punjab National Bank	363	8775	3094	2579	5673	608	6281	71.58	54.54
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	248	6924	3261	1802	5063	206	5269	76.10	64.41
16	Howrah	Punjab National Bank	697	17802	3974	10301	14275	666	14941	83.93	27.84
17	Purulia	Punjab National Bank	226	5848	1976	1164	3140	0	3140	53.69	62.93
18	South 24 Parganas	Punjab National Bank	362	9406	4665	1632	6297	130	6427	68.33	74.08
19	Uttar Dinajpur	Punjab National Bank	260	6560	2564	2138	4702	80	4782	72.90	54.53
Total			5649	149401	66689	41314	108003	3137	111140	74.39	61.75

AGENDA-16

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

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

Bank wise progress on Data Management System: -

Portal has been made live. We request all member banks to upload the reporting files in the said portal from quarter December,2022. Some member banks are under process for on boarding on the portal.

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

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

AGENDA- 17

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

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

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

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

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

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

AGENDA- 18

Financial technologies (Fin-Tech) in Agriculture Sector:

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

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

AGENDA- 19

Functioning of Micro Finance Institution:

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

As per directive received from RBI a special meeting will be convened by SLBC under the guidance of RBI along with the member Banks and MFIs on the subject matter.

AGENDA- 20

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

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

Reporting Quarter	Date of Meeting	Day
June, 2023	11.08.2023	Thursday
September, 2023	14.11.2023	Tuesday
December, 2023	08.02.2024	Thursday
March,2024	14.05.2024	Tuesday

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

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

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

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

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

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

In view of the above, to bring greater clarity about the Scheme for field functionaries to enable them to effectively conduct DLRC meetings, RBI has issued one advisory on revitalization of District Level Review

Committee under Lead Bank Scheme on 09.02.2022 with a compendium of instructions outlining the salient features of the DLRC forum. The compendium would provide necessary guidance and clarity about the forum to the constituents. SLBC would urge upon the LDMs to kindly follow those instructions to ensure effective conduct of DLRC meetings as envisaged under the Lead Bank Scheme.

Govt of West Bengal portal for BLBC meetings:

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

AGENDA- 21

Miscellaneous:

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

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

2) Status of SLBC report submitted by Member Banks:

Status of SLBC report submitted by Banks for March, 2023			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	02.05.2023
2	Bank of India	Submitted	04.05.2023
3	Bank of Maharastra	Submitted	02.05.2023
4	Canara Bank	Submitted	10.05.2023
5	Central Bank of India	Submitted	05.05.2023
6	Indian Bank	Submitted	17.05.2023
7	Indian Overseas Bank	Submitted	26.04.2023
8	Punjab National Bank	Submitted	05.05.2023
9	Punjab & Sind Bank	Submitted	03.05.2023
10	State Bank of India	Submitted	25.04.2023
11	UCO Bank	Submitted	20.04.2023
12	Union Bank of India	Submitted	25.04.2023
13	Axis Bank	Submitted	30.04.2023
14	Au Small finance Bank	Submitted	17.04.2023
15	Bandhan Bank	Submitted	24.04.2023
16	Catholic Syrian Bank Ltd.	Submitted	27.04.2023
17	City Union Bank Ltd.	Submitted	04.05.2023
18	Dhanlaxmi Bank Ltd.	Submitted	03.05.2023
19	ESAF SF Bank	Submitted	25.04.2023
20	Federal Bank	Submitted	10.05.2023
21	HDFC Bank	Submitted	17.04.2023
22	ICICI Bank	Submitted	18.04.2023
23	IDBI Bank	Submitted	29.04.2023
24	IDFC First Bank	Submitted	16.04.2023
25	Indusind Bank	Submitted	27.04.2023
26	Jana Small Finance Bank	Submitted	17.04.2023
27	Karnataka Bank Ltd.	Submitted	21.04.2023
28	Karur Vysya Bank	Submitted	06.05.2023
29	Kotak Mahindra Bank	Submitted	10.04.2023
30	Lakshmi Vilas Bank (DBS)	Submitted	21.04.2023
31	Ratnakar Bank Ltd	Submitted	15.04.2023
32	South Indian Bank Ltd.	Submitted	11.04.2023
33	Tamilnad Mercantile Bank	Submitted	10.05.2023
34	Ujjivan Small Finance Bank	Submitted	24.04.2023
35	Utkarsh Small Finance Bank	Submitted	15.04.2023
36	YES Bank	Submitted	24.04.2023
37	BGVB (PNB)	Submitted	13.04.2023
38	PBGB (UCO)	Submitted	17.04.2023
39	UBKGB (CBI)	Submitted	17.04.2023
40	WB State Co-Op Bank Ltd.	Submitted	02.05.2023

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

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Ref. No: SLBC/WB/159th SLBC Meeting/489/2023

Date: 27.03.2022

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

Re: Proceedings of the 159th SLBC, West Bengal meeting held on 24.03.2023

The 159th SLBC meeting for the state of West Bengal was held on 24.03.2023 at The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters till quarter ending December 2022. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, WB expressed his heartfelt thanks & gratitude to all the distinguished guests and particularly Dr. Amit Mitra - Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB for gracing the meeting despite his un-wellness. The meeting was also graced by the kind presence of Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB and Shri M Paramasivam, Executive Director, Punjab National Bank and other dignitaries (list enclosed).

While welcoming all the dignitaries present physically and virtually, Shri Sumanta Mohanty, CGM-PNB and Convener, SLBC West Bengal, highlighted the banks' performance till December' 2022 on various parameters with special mention on fresh credit disbursement of Rs.3.66 Lakh Crore upto December' 22 quarter, thereby achieving 107% of the annual target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 61% and 88% respectively of the annual target, achievement under Priority Sector at 70% and Non-Priority Sector at 200%, increase in CD ratio to 62.56% as on 31.12.2022 from 61.02% as on 30.09.2022, disbursement of more than 22.23 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of more than 39,000 loans under WB Student Credit Card scheme. He thanked all member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal commenced point wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -

1. West Bengal Bhabishyat Credit Card (WBBCC)

Dr. Amit Mitra apprised the house about the new scheme i.e., West Bengal Bhabishyat Credit Card (WBBCC) which is going to be implemented from 01.04.2023. This scheme has a twofold aspect of creating job opportunities and promoting the MSME portfolio of the state as well. He was very much optimistic over two lac fresh employment generation by this new scheme. He highlighted that the state would provide 15% additional guarantee coverage over & above 85% guarantee coverage to be provided by CGTMSE.

Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB and Shri Rajesh Pandey, Principal Secretary, MSME Dept., GoWB also echoed the same. Further, Sri R. Pandey apprised the house that the said scheme had already been discussed with member banks for necessary implementation. Necessary SOP, MoU and the portal are also going to be finalized very shortly and to be shared with all concerned accordingly. Dr. A. Mitra requested member banks to adopt the scheme and to reap the benefit out of the same. All member banks accepted his suggestion and the scheme was adopted in the house unanimously.



After deliberating on the details of the scheme, as is furnished in the ANNEXURE, **West Bengal Bhabishyat Credit Card (WBBCC) has been adopted by SLBC for implementation by the Banks w.e.f. 1st April, 2023.**

(Action: MSME Dept & Member banks)

2. MSME:

While making the observation, Dr. Amit Mitra applauded and congratulated the bankers for exerting special focus in MSME sector resulting in outstanding performance in disbursement of around Rs.1.14 lac crore till date. He highlighted the impact of the said disbursement on creation of around 41 lakh employment in the state and a significant contribution to GDP. Smt. C. Bhattacharya and Shri. R. Pandey also congratulated the banks for their outstanding performance in terms of surpassing the ACP target in MSME.

Shri. R. Pandey highlighted that 336 clusters out of 550 cluster had been adopted and requested banks to give impetus on financing individuals/ units of clusters. He further added that the sanction rate with regard to ACC & WCC had not been at par for the proposals sponsored up to Duare Sarkar III, but he was optimistic that the sanction rate would be better since proposals were being sponsored from DS IV following the checklist. While advising banks to refrain from keeping ACC & WCC proposals pending for long period, he requested member banks for early disposal of the proposals with simultaneous disbursement in eligible cases.

Shri. R. Kesavan, Regional Director, RBI requested member banks to extend collateral free MSME loans to the eligible borrowers as per the stipulated guidelines; non-compliance of the same would attract penalty.

(Action: Member banks.)

3. Self Help Group:

Dr. A Mitra congratulated all member banks over outstanding performance under SHG, achieving more than 112% of target in terms of number of SHGs disbursed during this FY. He informed that though West Bengal topped in terms of number of SHGs disbursed, but in terms of the ticket size it is much less than that of the national average. He requested member banks to look into the same and increase the ticket size in the ensuing FY.

While praising the overall performance of the state in SGH-NRLM, Shri Vibhu Goel, SMD & CEO, WBSRLM expressed his concern over the performance of Indian Bank and UCO Bank. Since disbursement target have been revised to Rs. 20000 crore from Rs.17700 crore, he requested all member banks to exert little more effort in this sector so that the state could surpass the revised target as a whole. He further requested the member banks to explore each & every avenue to increase the ticket size and complete the pending account opening by end of this quarter. However, he expressed his dissatisfaction over appointment of only 216 BC Sakhis (by BGVB) so far been made against the target of appointing 2850 BC Sakhis by member banks. He requested member banks to take proactive steps to engage them through their Corporate BCs to facilitate smooth functioning of SHG.

(Action: Member banks)

4. West Bengal Student Credit Card (WBSCC):

Dr. A Mitra expressed his dismay over the progress in WBSCC Scheme. He expressed his concern over high rejection and high pendency. Smt C. Bhattacharya requested member banks to improve disbursement under the scheme. Shri Manish Jain, Principal Secretary-HED highlighted the following points:

- i) Banks should avoid inordinate delay in sanctioning process.
- ii) 15238 referred back cases should be disposed of immediately, as these cases are fully documented.
- iii) 9000 applications submitted afresh also need to be disposed of simultaneously.
- iv) Around 15000 cases that have been fully documented in the mobilisation camp held on 15.03.2023, also need to be taken care of.



Citing WBSCC as a noble scheme fully guaranteed by the GoWB which is targeted to benefit the future generation of the state thereby creating human capital, Shri M Paramasivam, Executive Director, Punjab National Bank urged upon member banks to sanction and disburse maximum number of eligible WBSCC applications by 31.03.2023. All member banks assured to exert their best effort so that 50000 cumulative sanction figure could be achieved by 31.03.2023. Shri M. Pant noted the same and requested the HED to release the pending claims of interest subvention from the Banks at the earliest, if any.

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

5. Agriculture & KCC:

Dr. A. Mitra praised banks for their achievement in incremental disbursement in Agriculture. Acknowledging the same, Sri Onkar Singh Meena, Principal Secretary, Agriculture also congratulated banks for posting a good Y-o-Y growth in Agriculture disbursement. He was very much optimistic that disbursement figure under agriculture could surpass Rs. 80000 crore benchmark in this FY. But, he expressed his concern over KCC figure since only 22 lakh KCCs disbursed (fresh + renewal) against a target of 35 lakh. He apprehended that large number of KCC accounts are in dormant stage since only 20 lakh cases have been renewed against 45 lakh of outstanding KCCs. Apart from that, the average ticket size of fresh and renewed KCC stands at Rs.83000/-and Rs. 67000/- respectively. He advised member banks to follow the below mentioned points/suggestions for betterment of KCC disbursement.

- i) To follow updated scale of finance to increase average ticket size under KCC from ensuing Kharif 2023 season to increase the ticket size.
- ii) To give adequate impetus on KCC renewal through credit camps, since new applications under KCC are becoming saturated.
- iii) **To take special drive in re-fixing of limit as per latest scale of finance and activating dormant KCCs as well.**
- iv) To focus on infrastructural development as well as to promote other ancillary activities in the districts like Malda, Murshidabad, Purba Bardhaman, Uttar Dinajpur etc. where there had been abundant production of oilseeds, maize and mustard etc.

Shri O.S. Meena displayed his satisfaction over the progress in AIF. He highlighted that 90% disbursement had been done in AIF and requested member banks to maintain same pace in this sector to excel in AIF performance further. He also requested banks not to return AIF proposals due to lack of statutory obligations, but to report to the respective DMs for necessary clearance.

He requested NABARD to consider NABSanrakshan coverage for financing FPO proposals to RRBs. Smt. Usha Ramesh, CGM NABARD informed that though NABSanrakshan coverage for FPO proposals are available for RRBs and UBKGB and WBSCB had already been benefitted from the scheme but the said coverage for proposals under AIF are still unavailable. However, she assured to take up the matter with the concerned authority for taking necessary steps to include the AIF proposals under NABSanrakshan Scheme.

(Action: Member banks and NABARD)

6. Animal Husbandry & Fishery:

Dr. A. Mitra displayed his concern over the performance in Animal Husbandry (AH) and Fishery sector. He requested the concerned department to speculate the reasons which are hindrance towards the growth of those sector.

Shri Avanindra Singh, Secretary, Fisheries Dept., GoWB highlighted that though there is much potential in the Fisheries segment in the state yet it had been a neglected sector. He expressed his concern that the rejection rate had been much higher than the sanction rate primarily due to lack of uniform insurance scheme. Dr. A. Mitra advised to conduct a meeting with the member banks to discuss the bottlenecks faced by banks in sanctioning Fishery proposals. He further advised the concerned department to share the problems along with the resolution surfaced in the meeting to SLBC.



Smt. Joyoshee Dasgupta, Senior Special Secretary, ARD department highlighted that out of 40361 sponsored proposals 12846 amounting 98.20 Crore had been sanctioned and the rest are pending. She requested the member banks to dispose of the proposals at the earliest. She apprised the house that BGVB, WBSCB, PBGB, SBI and Indian Bank had sanctioned the maximum proposal in this sector. She also mentioned the absence of any Private Sector Banks in terms of sanctioning of the ARD proposals. She highlighted that the ARD Department sponsored 20 FPO proposals in Goatery sector out of which three had been financed so far and under Animal Husbandry Infrastructure Development Fund 30 proposals having total project cost of Rs. 258 crores have already been sanctioned out of 158 sponsored proposals. She further apprised the house that under WB Incentive Scheme, 101 companies had already started operation in producing 127 crore eggs per year and 46 companies are under construction which would contribute to significant increase in the production of eggs in the state. Apart from the above scheme, by the end of this FY the state aims to achieve a total egg production of 1364 crore through Chick and Duckling Distribution Programme. She requested member banks to focus on financing the proposals under National Livestock Mission Scheme as there is significant potential in this sector.

Dr. A. Mitra mentioned about three major milk processing and food production Plants set up by ITC in the state. He requested the member banks and the department to take note of the same and venture the possibilities of financing in those.

(Action: Member banks and Line Department)

7. CD Ratio:

Dr. A Mitra congratulated all banks and LDMs for achieving the CD ratio of more than 40% of minimum bench mark target in all districts. He highlighted that the CD ratio of the state had improved to 62.56% as on 31.12.2022. He also expressed that though there is progress in CD Ratio in the districts of North Bengal, there is a slowdown in the rate of growth. He requested the LDMs to work on increasing the pace of growth.

(Action: Member banks)

6. Financial Inclusion:

Smt. Anindita Sinha Roy, Director and Nodal Officer, DFS praised the member banks for their performance under Pradhan Mantri Jan Dhan Yojana (PMJDY). She highlighted that 4.7 crore accounts have been opened under the scheme out of which 74% of the accounts have been opened in rural areas and 57% of the accountholders are women. She further apprised the house that the numbers of enrolment under PMSBY, PMJJBY and APY are 1.99 crore, 67 lakh and 36 lakh respectively in the state and requested the member banks to continue to create awareness amongst beneficiaries on timely submission of claims under these schemes with required documents for speedy settlement of the claims. She appreciated the state over the performance of converting two districts, viz., Nadia and Howrah towards fully Digital Districts and also on adopting of two other districts i.e. Paschim Burdwan and Purba Medinipur for expanding and deepening of digital payment system. She requested the Public Sector Banks to re-align their BC model of financial inclusion duly supported with data analytics and supervision in the credit business of retail, agriculture, MSME sectors etc. for the RBI-approved activities. She further advised to explore the feasibility of providing audio instrument along with QR code for making/receiving the UPI payments to entrepreneurs for encouraging them to increase their digital footprints which in turn would help them to establish their entrepreneurship profitability before the banks while applying for credits. Shri R. Kesavan, Regional Director, RBI highlighted the importance of spreading financial literacy to students and suggested of holding FLC in various schools to create the awareness amongst them. He further intimated the house about the two new districts to be adopted from 01.04.2023 for expanding and deepening of digital payment system. Shri S. S. Singh, GM, SLBC echoed the same and stated that the execution and reporting task would be executed by SBI for Paschim Burdwan district and PNB for Purba Medinipur district.

(Action: Member Banks and LDMs of Paschim Burdwan and Purba Medinipur)



7. Adoption of ACP for FY 2023-24:

Sri S.S. Singh, GM, SLBC highlighted the State Focus Paper published by NABARD which is as under:

Broad Sector	Target
Agriculture	106996
MSME	119762
Export Credit	2131
Education	4547
Housing	12649
Social Infrastructure	2895
Renewable Energy	825
Other	20799
Total Prisec	270606

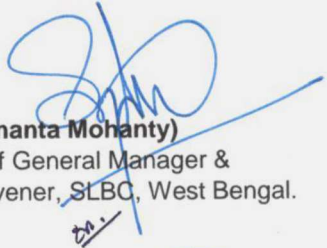
He further solicited the house for the adoption of the same. The house unanimously adopted the same with a resolution of achieving 100% target.

(Action: Member banks)

8. Miscellaneous:

Shri. Manoj Pant apprised the house about the ensuing Duare Sarkar Camp scheduled to be held from 01.04.2023 to 10.04.2023 and requested the member banks to participate for extending their support as in previous occasions.

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.


(Sumanta Mohanty)
Chief General Manager &
Convener, SLBC, West Bengal.





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