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

**Quarterly Review
March, 2024**

Date : 25.06.2024

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
Convener: State Level Bankers' Committee for West Bengal
Agenda Notes for the 164th SLBC Meeting

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General Information of West Bengal

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

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.124300
Per Capita Advance	Rs.87109

Bank wise & District wise allocation of Lead Bank Responsibility:

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

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

Population group	March 2023	June 2023	September 2023	December 2023	March 2024
Rural	4253 (43.51%)	4251 (43.06%)	4282 (43.26%)	4290 (43.19%)	4308 (43.02%)
Semi- urban	1833 (18.75%)	1886 (19.11%)	1883 (19.02%)	1890 (19.03%)	1897 (18.94%)
Metro/Urban	3687 (37.72%)	3734 (37.83%)	3734 (37.72%)	3754 (37.78%)	3809 (38.04%)
Total	9773	9871	9899	9934	10,014

Position of ATMs in the State of West Bengal:

Population group	March 2023	June 2023	September 2023	December 2023	March 2024
Rural	2453	2389	2385	2045	2048
Semi- urban	2302	2286	2259	2651	2653
Urban/Metro	7241	7199	7225	7166	7191
Total	11996	11874	11869	11862	11892

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

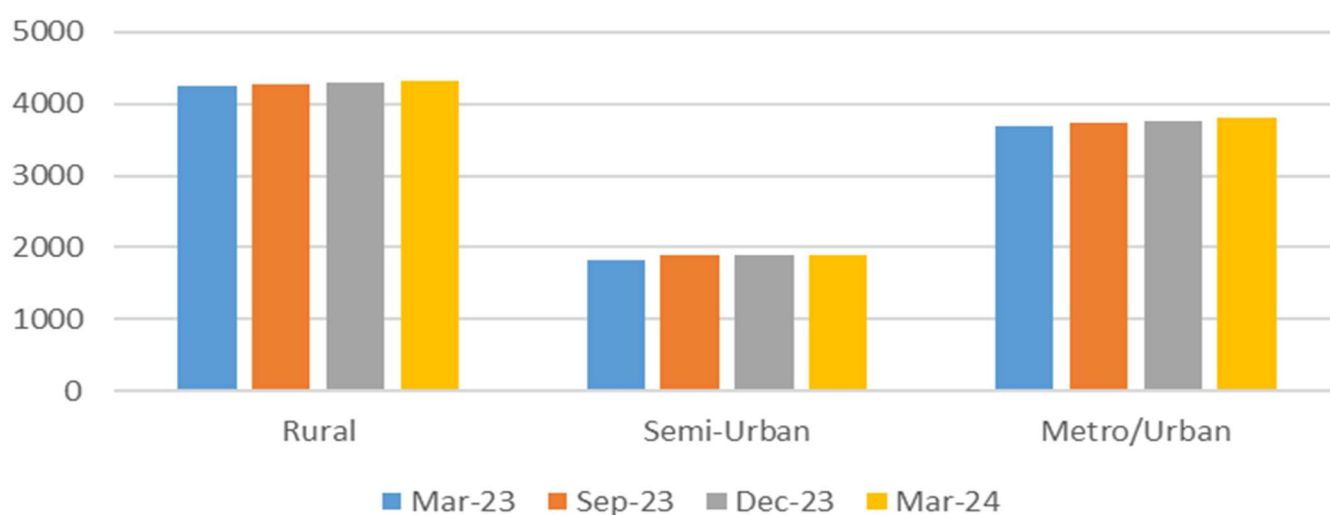
Parameter	March 2023	June 2023	September 2023	December 2023	March 2024
No. of Branches	9733	9871	9899	9934	10,014
Total Deposits	1008743	1077381	1058528	1083275	1134860
Total Advances (with RIDF)	636468	664995	724237	738021	795304
Total Business	1645211	1742376	1782765	1821296	1930164
CD Ratio	63	62	69	69	70
C+I: Deposit Ratio	67	69	76	76	77
Priority Sector Advances (PSA)	250567	266157	304461	309485	321042
% of PSA to ANBC	39	40	42	42	40
Agriculture Advances	68847	74357	76041	78079	84852
% of Agri Advances to ANBC	11	11	11	11	11
MSME	112422	123606	128244	138224	136650
Education Loans	4775	4028	5498	5108	4547
Housing Loans	87408	80959	103083	116415	116116
DRI Advances	161	119	141	143	130
% of DRI Advances to ANBC	0.02	0.02	0.02	0.02	0.02
Advances to SC/ST Communities	18231	18629	21051	20461	21261
Adv. to Women Entrepreneurs	73547	78485	82344	85052	87634
% of Adv to Women to ANBC	12	12	12	12	11
Weaker Section Advances	71841	58633	66777	70282	75317
% of Weaker Advances to ANBC	11	9	10	10	10
Minority Community Advances	52788	40388	35540	36629	38860
% of Minority Co Adv. to Prisec	21	15	12	12	12

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

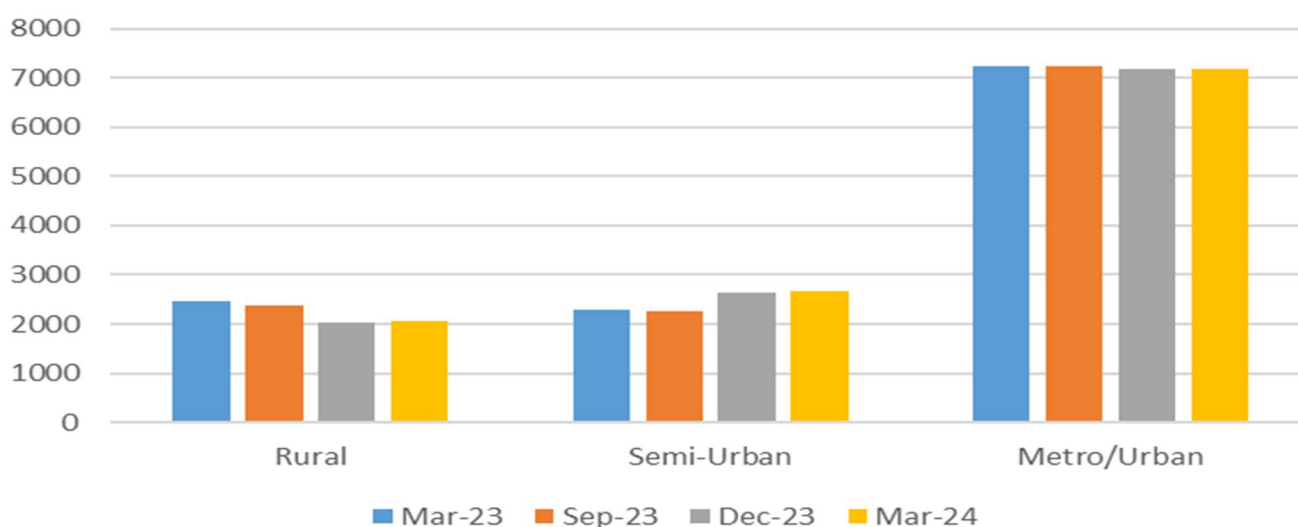
(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 (March'2023)			FY 2023-24 (March'2024)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	97261	80470	83%	106996	71901	67%
2	MSME	110179	126748	115%	145032	148138	102%
3	OPS	39868	25852	65%	43847	38704	88%
Total PRISEC		247307	233070	94%	295875	258743	87%
4	NPS	96712	234947	243%	101548	336083	331%
Grand Total		344020	468017	136%	397423	594826	150%

Position of Brick & Mortar Branches



Position of ATMs



AGENDA NOTES FOR 164th Meeting of SLBC

AGENDA – 1

Confirmation of the Proceedings of 163rd SLBC meeting held on 08.03.2024 and review of action points thereof

The proceedings and action points of 163rd SLBC Meeting for West Bengal, held on 08th March 2024 was circulated under the cover of Convener Bank's letter to the members on 21.03.2024. 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 of the Resolutions adopted in 163rd SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 163rd SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	CD- ratio of the State of West Bengal.	Over-all CD ratio of the state improved considering the corporate Advances by the member Banks. CD ratio for the March Quarter stands at 70.08% as compared to 68.13%. as on December,2023.
2	To increase MSME lending to achieve ACP target for FY 2023-24	Member banks have disbursed Rs. 1,48,138.32 crores in MSME as on 31.03.2024, thus achieving 102.14% against ACP target of Rs.1,45,032.04 crores for this Financial Year. Member banks have disbursed Rs.1,21,090.82 crores in MSME as on 31.12.2023, thus achieving 84% against ACP target of Rs.1,45,032.04 crores for this Financial Year. Thus, MSME sector registered a Q-O-Q growth of 22.34%.
	Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	As on 31-03-2024, 125588 no of proposals had been sponsored to all Member Banks amounting to Rs.4478.60 Cr. Out of which Member Banks sanctioned 24269 no of proposals. Final disbursement had taken place in 11962 accounts amounting to Rs.229.80 Cr. As on 12.06.2024, 1,26,037 no of proposals had been sponsored to all Member Banks amounting to Rs.4493.40Cr. Out of which Member Banks sanctioned 25041 no of proposals. Final disbursement had taken place in 12763 accounts amounting to Rs.247.11 Cr.

3	Banks have to achieve the annual target in SHG NRLM positively. Banks to focus in SHG-NULM.	Member banks disbursed Rs. 25,086.21 crores (83.61 % of financial target) covering 9,37,032 no of groups (124.67 % of physical target) as on 31.03.2024 for FY 2023-24. Average disbursement stood at Rs.2.77 lakh per SHG. Total outstanding stood at Rs. 25406.71 crores. During this Financial Year member banks have disbursed Rs.182.85cr.in 9266 SHG-NULM proposals; Rs.22.08Cr. in 1739 SEP-I proposals and Rs.4.66Cr. in 157 SEP-G proposals as on 31.03.2024.
4	To increase Agriculture lending to achieve ACP target for FY 2023-24. AIF Proposal sanction & Disbursement KCC target for FY-2023-24 to be achieved. KCC renewal to be increased.	The Agriculture disbursement up to March2024 for the financial year 2023-24 is Rs.71900.22 crores thus achieving 67.20 % of the annual target, which was Rs. 55,309.43 crores up to December 2023 for the FY 2023-24 thus achieving 52% of the annual target. Thus, Agriculture sector registered a Q-O-Q growth of 29.99 %. The member banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending. Member banks have cumulatively sanctioned 3053 no of AIF proposals amounting to Rs.1559.87 cr. and 2594 no of proposals have been disbursed cumulatively amounting to Rs.1024.19 Cr. as on 10.06.2024. Member banks have cumulatively sanctioned 2737 no of AIF proposals amounting to Rs.1481.89 cr. and 2286 no of proposals have been disbursed cumulatively amounting to Rs.927.44 Cr. as on 31.03.2024. Thus AIF sector registered a growth of 176.46 % number wise and 100.42 % amount wise from previous financial year 2022-23. All the banks operating in the State have disbursed 24,92,202 number of KCCs including renewal cases of FY 2023-24 registering 71.21% achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs20,243.55 crore as on 31.03.2024. The average ticket size of outstanding KCC loans is Rs. 51,846 as on 31.03.2024.

5	Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.	Member banks have sanctioned 69424 no. of WBSCC cases, out of which 67286 number of cases have been accorded final sanction and 46276 no of Proposal disbursed as on 31.03.2024. However, as on 12.06.2024, member banks cumulatively sanctioned 72,143 no. of WBSCC proposals.
6	Member Banks were requested to Circulate cover letter of WBBCC & WBSCC.	Member Banks circulated the cover letter to the beneficiaries.

AGENDA – 3

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

All the banks operating in the State have cumulatively disbursed Rs.2,58,743 crore in Priority Sector, i.e. 87% against the annual target of Rs.2,95,875 crore during the financial year 2023-24. The achievement was Rs.2,33,070 crore against annual target of Rs.2,47,308 crore during the financial year 2022-23 in Priority Sector.

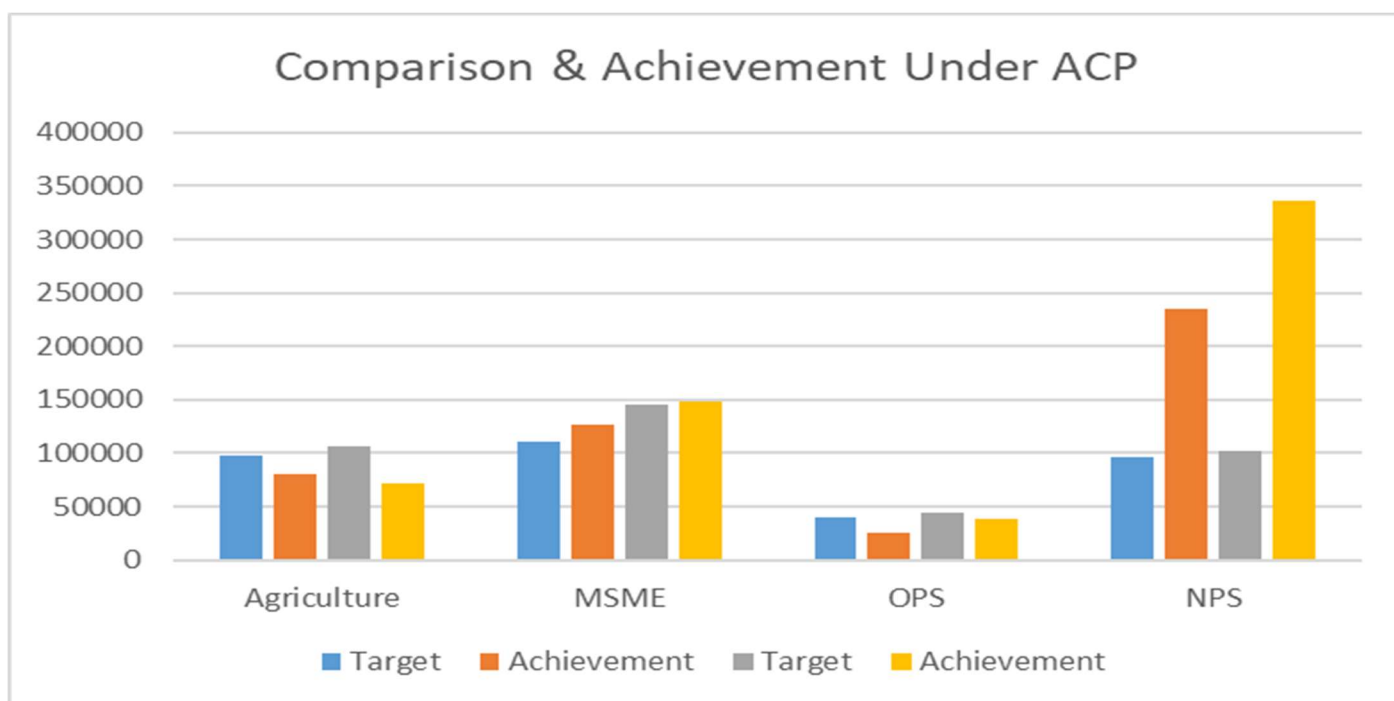
Achievement under Agriculture sector is 67% amounting Rs.71,901 crore, the achievement in MSME sector is 102% amounting Rs.1,48,138 crore and achievement in Other Priority Sector (OPS) is 88% amounting Rs.38,704 crore as on 31.03.2024 which was Rs.80,470 crore, Rs.1,26,748 crore and Rs.25,852 crore in Agriculture, MSME & OPS sector respectively as on 31.03.2023.

Disbursement in Non-Priority Sector is Rs.3,36,083 crore i.e.331% of the ACP of Rs.1,01,548 crore which results in overall disbursement of Rs.5,94,826 crore i.e.150% against ACP of Rs.3,97,423 crore as on 31.03.2024.

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

Sr. No.	Broad Sector	As on 31.03.2023			As on 31.03.2024		
		Target	Achievement	Achievement %	Target	Achievement	Achievement %
1	Agriculture	97,261	80,470	83%	1,06,996	71,901	67%
2	MSME	1,10,179	1,26,748	115%	1,45,032	1,48,138	102%
3	OPS	39,868	25,852	65%	43,847	38,704	88%
4	PRISEC	2,47,308	2,33,070	94%	2,95,875	2,58,743	87%
5	NPS	96,712	2,34,947	243%	1,01,548	3,36,083	331%
	Grand Total	3,44,020	4,68,017	136%	3,97,423	5,94,826	150%

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



Target FY 2022-23	Achievement 31.03.2023	Target FY 2023-24	Achievement 31.03.2024
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Statement showing disbursement in Agriculture under Priority Sector for the quarter ended March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	12528	1553.00	3195	465.00	5132	601.00	177068	3327.47	20855	2619.00	78.71
2	Bank of India	198008	1771.64	98	55.76	38369	1888.37	302623	4742.11	236475	3715.77	78.36
3	Bank of Maharastra	623	9.82	381	7.53	251	159.17	29204	283.04	1255	176.52	62.37
4	Canara Bank	201121	3092.10	178	115.56	5002	709.13	349590	5153.68	206301	3916.79	76.00
5	Central Bank of India	101734	1849.57	71	59.07	196	253.20	312193	4348.63	102001	2161.84	49.71
6	Indian Bank	136982	3013.28	155	37.40	1788	698.23	585981	8056.24	138925	3748.91	46.53
7	Indian Overseas Bank	875	229.85	16	22.30	179	369.86	90208	1420.43	1070	622.01	43.79
8	Punjab & Sind Bank	4	0.60	10	2.50	106	45.29	19027	201.27	120	48.39	24.04
9	Punjab National Bank	334077	6548.96	1005	204.01	28550	979.39	1207684	18794.77	363632	7732.35	41.14
10	State Bank of India	519091	6025.94	309	81.93	31600	2073.63	1179160	17531.09	551000	8181.50	46.67
11	UCO Bank	28179	2972.30	38	92.96	195	56.72	352785	4920.14	28412	3121.98	63.45
12	Union Bank of India	40304	1000.16	881	104.75	21889	853.34	196564	3121.98	63074	1958.25	62.72
Total PSU		1573526	28067.22	6337	1248.77	133257	8687.32	4802087	71900.85	1713120	38003.31	52.86
13	Axis Bank	2058	225.58	77	84.22	1470	3874.27	160321	2145.57	3605	4184.07	195.01
14	Bandhan Bank	107728	791.27	102262	678.17	76530	675.21	629190	5871.54	286520	2144.66	36.53
15	Catholic Syrian Bank Ltd.	615	3.64	0	0.00	0	0.00	2	0.00	615	3.64	84651.16
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.45	0	0.00	1	0.45	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	10.00	2	0.01	1	10.00	158730.16
18	Federal Bank	6807	127.10	2	0.52	482	124.69	28429	206.86	7291	252.31	121.97
19	HDFC Bank	126043	797.30	48	28.23	740	1262.08	130833	1679.82	126831	2087.61	124.28
20	ICICI Bank	53802	686.81	0	0.00	286	1157.38	114808	1605.00	54088	1844.19	114.90
21	IDBI Bank	10258	329.85	11	3.67	457	16.85	76912	1058.63	10726	350.37	33.10
22	IDFC First Bank	9747	36.48	124	2.21	26	0.50	2	0.12	9897	39.19	31578.78
23	Indusind Bank	824920	3430.00	0	0.00	0	0.00	51121	920.94	824920	3430.00	372.45
24	Karnataka Bank Ltd.	599	12.16	8	6.26	106	134.26	1866	10.13	713	152.68	1506.98
25	Karur Vysya Bank	0	0.00	0	0.00	39	0.38	5819	46.54	39	0.38	0.82
26	Kotak Mahindra Bank	3780	176.17	4	0.52	137	739.20	1507	109.74	3921	915.89	834.57
27	Lakshmi Vilas Bank (DBS)	65	0.93	11	86.01	14	114.96	2	0.06	90	201.90	325120.77
28	Ratnakar Bank Ltd	186394	739.37	0	0.00	12	272.67	2936	29.11	186406	1012.04	3477.12
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	2502	28.88	0	0.00	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	2	0.03	0	0.00	0.00
32	YES Bank	5432	23.28	4	3.05	291	1226.68	6586	184.28	5727	1253.01	679.95
Total PVT		1338248	7379.94	102551	892.86	80592	9609.59	1212840	13897.27	1521391	17882.39	128.68
33	Au Small finance Bank	2	0.12	0	0.00	4	8.40	0	0.00	6	8.51	#DIV/0!
34	ESAF SF Bank	93839	412.52	0	0.00	0	0.00	3	0.13	93839	412.52	323038.37
35	Jana Small Finance Bank	50892	245.87	0	0.00	669	3.65	2200	24.04	51561	249.52	1037.90
36	Ujjivan Small Finance Bank	161040	878.75	0	0.00	0	0.00	50196	553.42	161040	878.75	158.79
37	Utkarsh Small Finance Bank	6820	30.76	0	0.00	0	0.00	2	0.06	6820	30.76	49533.01
Total Small Finance		312593	1568.02	0	0.00	673	12.05	52401	577.65	313266	1580.07	273.54
38	BGVV (PNB)	327261	4217.50	24	2.54	698	4.43	835870	9206.66	327983	4224.47	45.88
39	PBGB (UCO)	101348	2130.12	5	10.47	17	31.17	197446	2323.65	101370	2171.76	93.46
40	UBKGB (CBI)	131752	2084.91	0	0.00	13	0.31	191957	2285.13	131765	2085.22	91.25
Total RRB		560361	8432.53	29	13.01	728	35.91	1225273	13815.44	561118	8481.45	61.39
41	WB State Co-Op Bank Ltd.	1577689	5601.84	305	107.34	295	4.96	733532	6624.04	1578289	5714.15	86.26
42	WBSCARD Bank Ltd.	20255	238.86	0	0.00	0	0.00	50948	181.18	20255	238.86	131.84
Total Co-Optv		1597944	5840.70	305	107.34	295	4.96	784480	6805.22	1598544	5953.01	87.48
Grand Total		5382672	51288.41	109222	2261.98	215545	18349.84	8077081	106996.44	5707439	71900.22	67.20

Statement showing disbursement in MSME under Priority Sector for the quarter ended March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	10232	1882.00	2945	485.00	556	465.00	53	9.00	638	45.00	104661	5581.47	14424	2886.00	51.71
2	Bank of India	51338	2580.07	671	1630.90	253	499.17	0	0.00	0	0.00	118837	6251.92	52262	4710.14	75.34
3	Bank of Maharashtra	3248	432.29	82	137.38	10	74.32	0	0.00	0	0.00	26429	821.41	3340	643.99	78.40
4	Canara Bank	80272	3640.39	5579	2078.87	603	1018.31	0	0.00	2244	31.98	155679	8288.91	88698	6769.55	81.67
5	Central Bank of India	16389	1022.80	529	551.90	14	95.99	78	1.74	0	0.00	106330	5369.53	17010	1672.43	31.15
6	Indian Bank	39426	3385.20	3410	1164.38	125	725.10	0	0.00	0	0	166586	10911.23	42961	5274.68	48.34
7	Indian Overseas Bank	3667	556.30	67	109.46	21	70.28	0	0.00	0	0.00	61836	2927.96	3755	736.04	25.14
9	Punjab & Sind Bank	426	32.60	141	21.60	29	18.28	0	0.00	0	0.00	5637	496.69	596	72.48	14.59
8	Punjab National Bank	81853	7593.14	6367	2306.67	394	1293.52	27	6.84	0	0.00	274400	21243.35	88641	11200.16	52.72
10	State Bank of India	77738	9060.51	4977	5338.63	1136	4219.10	0	0.00	0	0.00	277567	21165.54	83851	18618.24	87.96
11	UCO Bank	48951	1970.68	3254	2698.65	17	97.70	0	0.00	0	0.00	100235	6906.27	52222	4767.03	69.02
12	Union Bank of India	20623	2503.40	944	1721.42	146	1037.67	190	8.28	0	0.00	94413	6030.39	21903	5270.77	87.40
Total PSU		434163	34659.38	28966	18244.86	3304	9614.44	348	25.86	2882	76.98	1492610	95994.67	469663	62621.51	65.23
13	Axis Bank	8925	3989.19	4285	5512.77	1037	5260.07	0	0.00	0	0.00	62623	5533.30	14247	14762.03	266.79
14	Bandhan Bank	330668	3372.14	58	15.10	7	46.08	0	0.00	0	0.00	95931	10245.44	330733	3433.32	33.51
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1505	37.48	0	0.00	0.00
16	City Union Bank Ltd.	18	45.21	0	0.00	0	0.00	0	0.00	0	0.00	200	12.11	18	45.21	373.33
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	2	10.11	805	18.02	2	10.11	56.11
18	Federal Bank	484	234.07	216	407.82	55	282.85	0	0.00	364	906.83	32056	707.65	1119	1831.57	258.82
19	HDFC Bank	8513	4686.30	6760	7848.28	3821	6946.46	0	0.00	0	0.00	86922	6585.55	19094	19481.04	295.82
20	ICICI Bank	11709	6576.52	5788	8243.36	1643	5229.75	0	0.00	0	0.00	84762	6746.45	19140	20049.63	297.19
21	IDBI Bank	3285	578.85	298	341.52	16	123.67	234	6.98	0	0.00	30650	1788.43	3833	1051.02	58.77
22	IDFC First Bank	2594	373.84	470	192.84	191	33.78	0	0.00	0	0.00	7986	408.00	3255	600.46	147.17
23	Indusind Bank	394841	2844.59	934	2113.36	442	1109.12	0	0.00	0	0.00	53274	2338.84	396217	6067.06	259.40
24	Karnataka Bank Ltd.	0	0.00	572	276.00	40	64.20	0	0.00	0	0.00	1101	27.78	612	340.20	1224.54
25	Karur Vysya Bank	532	194.91	0	0.00	0	0.00	0	0.00	0	0.00	12867	274.35	532	194.91	71.04
26	Kotak Mahindra Bank	2356	999.24	1436	2141.60	459	1596.79	0	0.00	0	0.00	27187	1266.53	4251	4737.63	374.06
27	Lakshmi Vilas Bank (DBS)	144	110.65	87	188.07	57	412.74	0	0.00	0	0.00	55	1.51	288	711.46	47018.64
28	Ratnakar Bank Ltd	31	138.72	72	133.60	67	445.48	0	0.00	0	0.00	411	93.83	170	717.81	765.01
29	South Indian Bank Ltd.	0	0.00	0	0.00	28	49.78	0	0.00	0	0.00	5942	161.96	28	49.78	30.74
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55	0.67	0	0.00	0.00
31	Tamilnad Mercantile Bank	7	0.96	2	1.10	0	0.00	0	0.00	0	0.00	1424	31.84	9	2.06	6.47
32	YES Bank	2130	785.02	815	1063.41	548	1803.05	0	0.00	2702	3386.75	16952	1355.99	6195	7038.23	519.05
Total PVT		766237	24930.21	21793	28478.83	8411	23403.81	234	6.98	3068	4303.69	522708	37635.75	799743	81123.53	215.55
33	Au SF Bank	401	54.75	124	181.60	10	30.58	0	0.00	0	0.00	210	11.50	535	266.93	2320.19
34	ESAF SF Bank	9437	43.64	0	0.00	0	0.00	0	0.00	0	0.00	235	41.78	9437	43.64	104.46
35	Jana SF Bank	1091	102.83	8	8.76	0	0.00	0	0.00	0	0.00	4268	166.92	1099	111.59	66.85
36	Ujjivan SF Bank	83698	502.26	9	3.81	0	0.00	0	0.00	0	0.00	9705	906.49	83707	506.08	55.83
37	Utkarsh SF Bank	68	12.57	0	0.00	0	0.00	0	0.00	0	0.00	455	69.82	68	12.57	18.00
Total Small Finance		94695	716.05	141	194.17	10	30.58	0	0.00	0	0.00	14873	1196.51	94846	940.80	78.63
38	BGVV (PNB)	76415	1282.85	368	29.96	20	8.27	1466	29.86	0	0.00	107146	2309.47	78269	1350.94	58.50
39	PBGB (UCO)	48790	1603.53	12	23.61	0	0.00	1	0.01	0	0.00	19910	2289.34	48803	1627.15	71.08
40	UBKGB (CBI)	23240	226.50	0	0.00	0	0.00	21	0.20	0	0.00	17639	1212.38	23261	226.70	18.70
Total RRB		148445	3112.88	380	53.57	20	8.27	1488	30.07	0	0.00	144695	5811.19	150333	3204.79	55.15
41	WB State Co-Op Bank Ltd.	1131	87.44	886	88.08	0	0.00	425	24.21	65	14.04	90065	4290.32	2507	213.77	4.98
42	WBSCARD Bank Ltd.	2836	33.92	0	0.00	0	0.00	0	0.00	0	0.00	10516	103.60	2836	33.92	32.74
Total Co-Optv		3967	121.36	886	88.08	0	0.00	425	24.21	65	14.04	100581	4393.93	5343	247.69	5.64
Grand Total		1447507	63539.88	52166	47059.51	11745	33057.10	2495	87.11	6015	4394.71	2275467	145032.04	1519928	148138.32	102.14

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	27841	135.26	58	58.00	42.88	2987	261.82	889	68.00	25.97	4483	690.14	4885	1456.00	210.97
2	Bank of India	41218	135.03	0	0.00	0.00	2517	261.74	2792	36.74	14.04	4213	647.59	2773	315.49	48.72
3	Bank of Maharashtra	6521	12.71	0	0.00	0.00	638	13.55	179	3.55	26.21	885	90.14	444	49.66	55.09
4	Canara Bank	40972	134.54	0	0.00	0.00	3703	249.79	2483	40.58	16.25	5729	642.08	2125	234.34	36.50
5	Central Bank of India	40797	142.55	5	27.98	19.63	2948	276.80	1324	25.80	9.32	3772	658.22	1883	151.65	23.04
6	Indian Bank	59707	173.64	0	0.00	0.00	4349	365.07	1478	103.87	28.45	7311	865.80	3025	671.25	77.53
7	Indian Overseas Bank	13846	46.06	1750	13.69	29.72	2194	95.75	107	10.48	10.95	3279	246.14	272	52.27	21.24
8	Punjab & Sind Bank	6533	12.33	0	0.00	0.00	1641	23.51	18	4.62	19.65	2618	78.88	59	9.07	11.50
9	Punjab National Bank	113786	275.87	3	52.71	19.11	9401	657.41	12911	178.76	27.19	15901	1825.15	6194	632.86	34.67
10	State Bank of India	114715	278.95	12	35.00	12.55	9999	673.16	8308	186.92	27.77	16888	1821.52	97251	9094.11	499.26
11	UCO Bank	33391	113.26	0	0.00	0.00	2765	211.76	3112	35.66	16.84	4713	515.92	3100	276.11	53.52
12	Union Bank of India	27255	101.92	0	0.00	0.00	2920	184.78	2617	41.77	22.61	3104	484.19	881	103.39	21.35
Total PSU		526582	1562.12	1828	187.38	12.00	46062	3275.13	36218	736.76	22.50	72896	8565.76	122892	13046.20	152.31
13	Axis Bank	21257	98.16	4	61.53	62.68	1863	115.76	494	24.55	21.21	2096	312.60	2183	98.91	31.64
14	Bandhan Bank	29413	99.77	0	0.00	0.00	1397	30.23	0	0.00	0.00	4651	47.29	4376	210.62	445.39
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.16	0	0.00	0.00	1	0.16	0	0.00	0.00	1	0.39	1	0.10	25.72
18	Federal Bank	6782	2.46	0	0.00	0.00	426	3.69	2	0.08	2.25	874	20.13	8	0.73	3.61
19	HDFC Bank	14798	102.08	0	0.00	0.00	1963	164.94	2590	58.67	35.57	2988	434.23	10305	601.70	138.57
20	ICICI Bank	21165	103.64	0	0.00	0.00	1951	175.08	340	27.35	15.62	2878	464.31	942	188.86	40.67
21	IDBI Bank	6705	41.61	0	0.00	0.00	1038	50.48	98	11.28	22.34	1549	141.67	1152	629.23	444.14
22	IDFC First Bank	1	0.21	0	0.00	0.00	384	0.21	0	0.00	0.00	286	0.52	22	3.21	619.59
23	Indusind Bank	8012	11.46	7	55.14	481.26	549	49.65	0	0.00	0.00	678	184.79	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.75	0	0.00	0.00	21	0.96	13	0.43	45.01	27	2.70	854	174.73	6460.95
25	Karur Vysya Bank	2	1.20	0	0.00	0.00	66	1.77	0	0.00	0.00	90	23.07	446	81.47	353.15
26	Kotak Mahindra Bank	6485	9.29	0	0.00	0.00	351	31.33	0	0.00	0.00	86	158.23	39	7.05	4.46
27	Lakshmi Vilas Bank (DBS)	1	0.10	23	173.50	166987.49	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
28	Ratnakar Bank Ltd	3	1.13	15	99.68	8859.11	6	1.22	0	0.00	0.00	300	12.76	0	0.00	0.00
29	South Indian Bank Ltd.	6482	4.74	0	0.00	0.00	31	4.95	3	13.45	271.94	355	96.39	8	3.70	3.84
30	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	1.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	1	0.25	192.90
32	YES Bank	6514	22.95	5	4.69	20.43	178	35.23	21	2.17	6.16	119	197.99	58	9.12	4.61
Total PVT		134137	500.90	54	394.54	78.77	10229	665.98	3561	137.99	20.72	16982	2097.85	20395	2009.68	95.80
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.21	0	0.00	0.00	1	0.21	0	0.00	0.00	1	0.52	12	1.36	262.30
35	Jana Small Finance Bank	3	0.81	0	0.00	0.00	5	0.83	0	0.00	0.00	31	8.15	8022	46.92	575.66
36	Ujivan Small Finance Bank	6569	3.67	0	0.00	0.00	250	12.99	0	0.00	0.00	621	170.62	29509	360.44	211.25
37	Utkarsh Small Finance Bank	3	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	39	4.45	1716.82
Total Small Finance		6576	4.78	0	0.00	0.00	257	14.14	0	0.00	0.00	654	179.55	37582	413.17	230.11
38	BGVB (PNB)	48	43.27	0	0.00	0.00	3956	411.58	1471	13.09	3.18	9262	927.23	722	84.94	9.16
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	846	47.86	303	3.61	7.54	2720	557.54	1539	172.16	30.88
40	UBKGB (CBI)	26631	5.43	0	0.00	0.00	1630	123.21	56	0.94	0.76	1752	309.41	1279	212.90	68.81
Total RRB		28471	49.99	0	0.00	0.00	6432	582.66	1830	17.64	3.03	13734	1794.19	3540	470.00	26.20
41	WB State Co-Op Bank Ltd.	40488	12.43	0	0.00	0.00	1176	8.10	2043	35.47	438.17	3417	9.48	1955	262.33	2768.50
42	WBSCARD Bank Ltd.	204	0.72	0	0.00	0.00	449	1.13	0	0.00	0.00	549	2.05	195	13.86	676.66
Total Co-Optv		40692	13.15	0	0.00	0.00	1625	9.23	2043	35.47	384.30	3966	11.52	2150	276.19	2396.68
Grand Total		736458	2130.94	1882	581.93	27.31	64605	4547.13	43652	927.85	20.41	108232	12648.88	186559	16215.24	128.20

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	546	167.10	56	25.00	14.96	1634	48.23	31	5.00	10.37	24961	1182.51	1779	433.00	36.62
2	Bank of India	747	169.68	0	0.00	0.00	2263	48.33	0	0.00	0.00	37713	1246.92	8	1.32	0.11
3	Bank of Maharashtra	95	10.04	0	0.00	0.00	406	3.07	0	0.00	0.00	1977	39.29	0	0.00	0.00
4	Canara Bank	1131	162.40	0	0.00	0.00	2447	48.16	0	0.00	0.00	46748	1244.31	36	0.27	0.02
5	Central Bank of India	1114	178.79	0	0.00	0.00	2119	50.91	0	0.00	0.00	34561	1330.71	6134	550.44	41.36
6	Indian Bank	1448	235.85	1	0.15	0.06	4079	67.17	4	0.10	0.15	63002	1729.70	20	0.25	0.01
7	Indian Overseas Bank	348	61.29	0	0.00	0.00	1298	17.69	0	0.00	0.00	14288	435.78	64	8.49	1.95
9	Punjab & Sind Bank	98	9.46	0	0.00	0.00	597	2.85	0	0.00	0.00	7610	41.44	26	0.49	1.18
8	Punjab National Bank	3899	477.81	2	0.05	0.01	7320	138.08	1	0.00	0.00	126168	3579.12	763	5.34	0.15
10	State Bank of India	3765	476.63	1	0.03	0.01	7221	138.30	1	3.75	2.71	127103	3609.84	0	0.00	0.00
11	UCO Bank	822	136.30	4	1335.19	979.60	2391	39.98	0	0.00	0.00	44370	1026.48	34865	1706.31	166.23
12	Union Bank of India	684	121.53	8	0.73	0.60	1293	35.08	0	0.00	0.00	24160	869.33	0	0.00	0.00
Total PSU		14697	2206.88	72	1361.15	61.68	33068	637.84	37	8.85	1.39	552661	16335.43	43695	2705.91	16.56
13	Axis Bank	394	75.13	0	0.00	0.00	1217	22.36	0	0.00	0.00	14211	571.56	175272	742.92	129.98
14	Bandhan Bank	345	11.25	0	0.00	0.00	2095	10.67	0	0.00	0.00	54481	355.36	2021671	12979.07	3652.37
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	1764	7.64	#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	1	0.09	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.14	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	3	0.16	#DIV/0!
18	Federal Bank	35	2.40	0	0.00	0.00	206	1.01	0	0.00	0.00	4689	9.44	4475	21.60	228.65
19	HDFC Bank	256	128.36	0	0.00	0.00	934	55.47	0	0.00	0.00	11403	637.06	75852	337.22	52.93
20	ICICI Bank	264	135.70	0	0.00	0.00	999	51.93	0	0.00	0.00	12112	684.56	56	0.29	0.04
21	IDBI Bank	195	35.99	0	0.00	0.00	624	10.63	0	0.00	0.00	8322	264.45	0	0.00	0.00
22	IDFC First Bank	1	0.19	12	0.03	15.67	100	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	54	33.52	0	0.00	0.00	163	4.17	0	0.00	0.00	3926	72.28	0	0.00	0.00
24	Karnataka Bank Ltd.	15	0.63	1	0.27	42.67	20	0.28	1	0.24	84.96	320	1.49	1	0.00	0.00
25	Karur Vysya Bank	3	1.13	0	0.00	0.00	19	0.57	0	0.00	0.00	440	1.76	1594	46.75	2654.89
26	Kotak Mahindra Bank	15	13.42	0	0.00	0.00	17	3.50	0	0.00	0.00	347	13.14	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	4	1.03	0	0.00	0.00	49	0.50	0	0.00	0.00	128	1.20	19549	75.37	6274.33
29	South Indian Bank Ltd.	12	4.02	0	0.00	0.00	68	2.03	0	0.00	0.00	1154	2.87	0	0.00	0.00
30	SIDBI	1	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	24	34.47	0	0.00	0.00	26	5.33	0	0.00	0.00	498	33.62	143	4.55	13.54
Total PVT		1622	477.67	13	0.30	0.06	6542	168.76	1	0.24	0.14	112031	2648.79	2300381	14215.65	536.68
33	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.19	0	0.00	0.00	1	0.10	0	0.00	0.00	0	0.00	782	3.39	#DIV/0!
35	Jana Small Finance Bank	3	0.75	0	0.00	0.00	3	0.38	0	0.00	0.00	114	0.54	45093	309.49	57526.80
36	Ujjivan Small Finance Bank	44	4.10	1	0.00	0.10	133	0.58	0	0.00	0.00	4058	90.35	120332	701.96	776.90
37	Utkarsh Small Finance Bank	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	6932	46.01	#DIV/0!
Total Small Finance		49	5.14	1	0.00	0.08	138	1.11	0	0.00	0.00	4172	90.89	173139	1060.85	1167.15
38	BGVB (PNB)	4512	168.47	0	0.00	0.00	4010	11.06	0	0.00	0.00	82343	1301.14	39	2.96	0.23
39	PBGB (UCO)	126	22.20	0	0.00	0.00	1373	0.56	0	0.00	0.00	20395	147.40	6763	56.87	38.58
40	UBKGB (CBI)	232	10.90	0	0.00	0.00	530	0.68	0	0.00	0.00	19356	100.66	0	0.00	0.00
Total RRB		4870	201.57	0	0.00	0.00	5913	12.30	0	0.00	0.00	122094	1549.21	6802	59.83	3.86
41	WB State Co-Op Bank Ltd.	1146	3.52	0	0.00	0.00	2567	4.72	0	0.00	0.00	46574	156.27	88048	1566.62	1002.48
42	WBSCARD Bank Ltd.	39	0.59	0	0.00	0.00	586	0.20	0	0.00	0.00	11362	19.07	0	0.00	0.00
Total Co-Optv		1185	4.11	0	0.00	0.00	3153	4.92	0	0.00	0.00	57936	175.34	88048	1566.62	893.47
Grand Total		22423	2895.37	86	1361.45	47.02	48814	824.93	38	9.09	1.10	848894	20799.67	2612065	19608.85	94.27

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended March, 2024

(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	5986	376.00	12.99	344181	11394.00	42977	7550.00	66.26
2	Bank of India	355816	2547.22	196066	2581.37	101.34	510131	13503.32	294310	8779.46	65.02
3	Bank of Maharashtra	50430	361.02	2180	29.36	8.13	66155	1273.25	5218	873.72	68.62
4	Canara Bank	280035	2004.72	126719	1574.89	78.56	605999	15923.87	299643	10961.53	68.84
5	Central Bank of India	148976	1066.50	30205	855.26	80.19	503834	12356.12	128357	4590.14	37.15
6	Indian Bank	508786	3642.31	67534	531.84	14.60	892463	22404.71	186414	9799.21	43.74
7	Indian Overseas Bank	114289	818.18	2027	84.48	10.33	187297	5251.10	7018	1442.98	27.48
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	43761	866.44	819	135.05	15.59
8	Punjab National Bank	959485	6868.79	172943	2636.45	38.38	1758559	46991.56	472147	19802.24	42.14
10	State Bank of India	1471751	10536.01	301362	5212.40	49.47	1736418	45695.03	740424	36119.55	79.04
11	UCO Bank	262367	1878.24	74598	1830.57	97.46	541472	13870.10	121715	11242.28	81.05
12	Union Bank of India	489338	3503.09	78600	1279.11	36.51	350393	10949.20	88483	7374.91	67.36
Total PSU		5086472	36413.17	1058220	16991.73	46.66	7540663	200478.69	2387525	118671.06	59.19
13	Axis Bank	472100	3379.68	250693	3622.33	107.18	263982	8874.45	195805	19874.01	223.95
14	Bandhan Bank	499158	3573.38	1856475	11436.49	320.05	817503	16671.56	2643300	18767.67	112.57
15	Catholic Syrian Bank Ltd.	325	2.33	4091	17.68	760.42	1512	38.10	2379	11.28	29.61
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	200	12.11	20	45.75	377.80
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	812	18.94	7	20.37	107.54
18	Federal Bank	59418	425.37	119	2.49	0.59	73497	953.65	12895	2106.29	220.87
19	HDFC Bank	620767	4443.96	150793	755.29	17.00	250097	9787.52	234672	22566.24	230.56
20	ICICI Bank	633227	4533.16	34697	781.15	17.23	238939	9966.67	74566	22110.31	221.84
21	IDBI Bank	125547	898.77	0	0.00	0.00	125995	3391.89	15809	2041.90	60.20
22	IDFC First Bank	68051	487.17	9616	33.36	6.85	8760	409.35	13186	642.89	157.05
23	Indusind Bank	263009	1882.83	1121944	4526.85	240.43	117777	3615.64	1221144	9552.20	264.19
24	Karnataka Bank Ltd.	22100	158.21	207	2.58	1.63	9883	44.73	2195	668.55	1494.78
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	19306	350.39	2611	323.51	92.33
26	Kotak Mahindra Bank	121829	872.15	3719	335.79	38.50	35995	1605.19	8211	5660.57	352.64
27	Lakshmi Vilas Bank (DBS)	9148	65.49	32	0.52	0.79	62	2.19	401	1086.86	49677.21
28	Ratnakar Bank Ltd	67808	485.43	205943	814.73	167.84	3837	140.76	206140	1904.89	1353.27
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	16546	305.83	39	66.93	21.88
30	SIDBI	1460	10.45	0	0.00	0.00	60	0.98	0	0.00	0.00
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	1431	33.18	10	2.31	6.96
32	YES Bank	112912	808.32	3454	82.52	10.21	30897	1869.86	12149	8311.77	444.51
Total PVT		3113713	22290.54	3641783	22411.79	100.54	2017091	58092.96	4645539	115764.31	199.27
33	Au Small finance Bank	3	0.02	87	5.41	29282.34	210	11.50	541	275.44	2394.19
34	ESAF SF Bank	1788	12.80	103972	457.70	3575.00	243	43.13	104070	460.91	1068.62
35	Jana Small Finance Bank	13650	97.71	95413	526.20	538.50	6627	202.42	105775	717.52	354.48
36	Ujjivan Small Finance Bank	37595	269.14	267090	1474.78	547.97	71576	1742.22	394589	2447.23	140.47
37	Utkarsh Small Finance Bank	1145	8.20	13696	60.40	736.62	464	70.49	13859	93.79	133.05
Total Small Finance		54181	387.87	480258	2524.48	34680.42	79120	2069.77	618834	3994.89	193.01
38	BGVV (PNB)	135297	1096.98	282351	3217.17	293.27	1047147	14378.89	408484	5676.40	39.48
39	PBGB (UCO)	82655	712.74	109374	2777.50	389.69	244608	5389.85	158778	4031.55	74.80
40	UBKGB (CBI)	66393	532.12	125164	1980.67	372.22	259727	4047.80	156361	2525.76	62.40
Total RRB		284345	2341.84	516889	7975.34	340.56	1551482	23816.54	723623	12233.71	51.37
41	WB State Co-Op Bank Ltd.	336595	2409.63	38603	182.26	7.56	918965	11108.87	1672842	7792.33	70.15
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	74653	308.55	23286	286.64	92.90
Total Co-Optv		357946	2562.48	38603	182.26	7.11	993618	11417.42	1696128	8078.97	70.76
Grand Total		8896657	63995.91	5735753	50085.59	78.26	12181974	295875.39	10071649	258742.95	87.45

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	118	80.81	8	7.00	8.66	327	51.73	54	21.00	40.59	2117	576.34	825	385.50	66.89
2	Bank of India	191	82.53	0	0.00	0.00	434	53.25	61	9.61	18.05	2226	571.17	2160	611.40	107.04
3	Bank of Maharastra	28	5.27	0	0.00	0.00	56	3.11	17	2.43	78.26	407	146.19	213	67.02	45.84
4	Canara Bank	195	92.03	214	12.53	13.62	406	59.29	47	4.99	8.42	2175	634.95	1215	285.56	44.97
5	Central Bank of India	157	65.43	0	0.00	0.00	362	42.13	275	34.48	81.85	1589	420.00	1231	229.49	54.64
6	Indian Bank	268	119.78	0	0.00	0.00	676	77.55	353	39.54	50.99	3773	865.65	3342	623.12	71.98
7	Indian Overseas Bank	71	30.28	21	30.67	101.29	186	19.45	4	0.52	2.67	1077	218.02	25	5.70	2.61
8	Punjab & Sind Bank	38	12.09	19	4.52	37.38	79	7.16	6	2.01	28.08	580	441.85	58	31.68	7.17
9	Punjab National Bank	529	236.53	128	230.02	97.25	784	153.43	171	21.83	14.23	6464	1625.84	6676	1365.47	83.99
10	State Bank of India	526	240.27	0	0.00	0.00	813	154.67	724	114.24	73.86	6413	1628.06	29809	2025.29	124.40
11	UCO Bank	156	63.71	0	0.00	0.00	304	41.12	4	0.12	0.29	2344	443.05	1896	429.70	96.99
12	Union Bank of India	110	57.81	92	178.61	308.94	213	37.12	366	54.13	145.84	1692	404.96	3468	378.42	93.45
Total PSU		2387	1086.54	482	463.35	42.64	4640	700.00	2082	304.90	43.56	30857	7976.07	50918	6438.35	80.72
13	Axis Bank	83	107.01	6	0.73	0.68	140	68.85	188	37.63	54.66	1072	743.97	421	294.47	39.58
14	Bandhan Bank	193	57.61	0	0.00	0.00	295	37.38	0	0.00	0.00	1729	362.96	443	71.06	19.58
15	Catholic Syrian Bank Ltd.	1	0.15	0	0.00	0.00	1	0.05	0	0.00	0.00	1	27.86	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.52	0	0.00	0.00	1	0.19	0	0.00	0.00	1	97.63	1	1.20	1.23
18	Federal Bank	22	13.63	0	0.00	0.00	31	5.65	5	0.19	3.43	158	77.16	50	23.35	30.26
19	HDFC Bank	80	79.54	211	1308.24	1644.69	166	52.41	681	12.77	24.37	1058	637.95	12673	2654.53	416.10
20	ICICI Bank	77	96.75	0	0.00	0.00	161	62.17	346	99.50	160.05	1068	776.11	3264	2125.76	273.90
21	IDBI Bank	50	17.72	3	6.35	35.83	132	11.43	22	3.65	31.92	987	128.33	2452	412.85	321.70
22	IDFC First Bank	1	1.83	28	7.89	432.21	1	0.65	113	21.23	3255.13	1	229.57	98	31.14	13.56
23	Indusind Bank	30	29.33	0	0.00	0.00	54	17.60	0	0.00	0.00	190	174.94	13	4.85	2.77
24	Karnataka Bank Ltd.	11	5.59	0	0.00	0.00	18	2.59	0	0.00	0.00	180	234.67	2	0.07	0.03
25	Karur Vysya Bank	3	1.65	59	0.86	52.14	3	0.69	3	0.51	74.10	53	80.58	222	55.14	68.43
26	Kotak Mahindra Bank	11	8.54	0	0.00	0.00	8	3.83	0	0.00	0.00	108	142.32	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	20	13.72	30286.98
28	Ratnakar Bank Ltd	9	4.09	0	0.00	0.00	9	2.11	0	0.00	0.00	111	178.90	4	0.98	0.55
29	South Indian Bank Ltd.	3	0.85	0	0.00	0.00	31	0.35	0	0.00	0.00	203	40.10	0	0.00	0.00
30	SIDBI	1	0.00	0	0.00	0.00	50	0.00	0	0.00	0.00	603	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	6	3.17	0	0.00	0.00	19	1.89	10	3.16	167.35	49	116.48	97	48.84	41.93
Total PVT		584	428.02	307	1324.07	309.35	1122	267.84	1368	178.65	66.70	7574	4049.64	19760	5737.95	141.69
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.09	0	0.00	0.00
35	Jana Small Finance Bank	2	2.62	0	0.00	0.00	2	1.16	0	0.00	0.00	58	166.99	191	2.77	1.66
36	Ujivan Small Finance Bank	33	2.83	0	0.00	0.00	54	2.21	0	0.00	0.00	266	24.51	1319	103.62	422.85
37	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	0	0.00	0.00
Total Small Finance		37	5.48	0	0.00	0.00	58	3.38	0	0.00	0.00	326	191.63	1510	106.40	55.52
38	BGVB (PNB)	255	12.39	0	0.00	0.00	260	10.15	0	0.00	0.00	2192	97.63	160	32.16	32.94
39	PBGB (UCO)	82	3.67	0	0.00	0.00	198	2.49	0	0.00	0.00	1481	28.72	204	64.23	223.63
40	UBKGB (CBI)	46	1.70	0	0.00	0.00	61	1.00	0	0.00	0.00	106	6.29	58	9.46	150.50
Total RRB		383	17.76	0	0.00	0.00	519	13.64	0	0.00	0.00	3779	132.64	422	105.85	79.80
41	WB State Co-Op Bank Ltd.	165	4.67	0	0.00	0.00	229	4.56	0	0.00	0.00	1157	22.09	0	0.00	0.00
42	WBSCARD Bank Ltd.	33	1.21	0	0.00	0.00	65	0.94	0	0.00	0.00	345	7.75	0	0.00	0.00
Total Co-Optv		198	5.88	0	0.00	0.00	294	5.50	0	0.00	0.00	1502	29.83	0	0.00	0.00
Grand Total		3589	1543.67	789	1787.42	352.00	6633	990.37	3450	483.55	110.26	44038	12379.82	72610	12388.55	357.73

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	15009	940.23	6998	412.00	43.82	44366	3554.01	1150	65.00	1.83
2	Bank of India	17960	945.31	9556	487.99	51.62	61391	3567.62	14334	6768.42	189.72
3	Bank of Maharashtra	2044	187.45	426	22.06	11.77	9609	192.26	3284	142.39	74.06
4	Canara Bank	16909	1047.52	5685	485.11	46.31	62822	3991.10	17697	13652.86	342.08
5	Central Bank of India	10711	714.47	5945	193.42	27.07	59177	2857.18	2203	751.70	26.31
6	Indian Bank	27437	1387.21	7269	636.28	45.87	87681	5125.24	2348	4859.31	94.81
7	Indian Overseas Bank	7149	350.10	246	10.86	3.10	24867	1308.86	228	37.76	2.88
9	Punjab & Sind Bank	3911	286.51	12	63.62	22.21	5699	407.20	156	395.85	97.21
8	Punjab National Bank	42480	2614.04	26935	950.42	36.36	175020	10223.52	50845	31121.72	304.41
10	State Bank of India	47856	2654.26	298540	14789.00	557.18	183406	10231.28	13540	3145.33	30.74
11	UCO Bank	16259	715.61	967	17.88	2.50	57472	2740.30	7194	3049.52	111.28
12	Union Bank of India	9752	667.90	12447	1142.68	171.08	31970	2530.89	3120	16140.96	637.76
Total PSU		217477	12510.61	375026	19211.33	153.56	803480	46729.47	116099	80130.82	171.48
13	Axis Bank	6993	1265.74	7877	342.11	27.03	31158	4711.49	107290	29558.67	627.37
14	Bandhan Bank	14826	546.31	3813	178.31	32.64	64762	2444.09	412202	8138.11	332.97
15	Catholic Syrian Bank Ltd.	2	0.83	88	2.56	309.22	1	1.02	241	16.94	1667.82
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	98	28.62	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.82	0	0.00	0.00	1	3.48	31	2.45	70.38
18	Federal Bank	1990	216.41	117	2.75	1.27	2927	708.70	2692	2136.01	301.40
19	HDFC Bank	6844	989.02	51766	2804.04	283.52	21576	3396.40	275082	62020.12	1826.05
20	ICICI Bank	7073	1142.82	30585	1639.96	143.50	22646	4190.51	646151	36562.13	872.50
21	IDBI Bank	5197	210.63	1162	159.25	75.61	13323	748.86	9238	4106.25	548.34
22	IDFC First Bank	112	71.85	42205	669.17	931.29	251	69.80	409308	6449.06	9239.12
23	Indusind Bank	1251	586.65	0	0.00	0.00	8133	1724.34	220718	24362.31	1412.85
24	Karnataka Bank Ltd.	716	239.81	343	36.10	15.05	1994	277.19	2017	566.92	204.53
25	Karur Vysya Bank	593	87.93	1547	46.48	52.86	1736	81.22	384	626.37	771.19
26	Kotak Mahindra Bank	2535	512.14	0	0.00	0.00	5087	502.57	86540	5752.22	1144.57
27	Lakshmi Vilas Bank (DBS)	1	0.04	0	0.00	0.00	1	0.04	907	1939.17	5255203.25
28	Ratnakar Bank Ltd	191	192.86	0	0.00	0.00	1208	249.33	11153	14263.71	5720.81
29	South Indian Bank Ltd.	1156	41.72	600	19.84	47.55	2133	55.73	1438	1342.25	2408.44
30	SIDBI	2078	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	178	114.92	6097	342.79	298.28	1171	168.22	75065	15607.79	9278.33
Total PVT		51738	6222.57	146200	6243.35	100.33	178110	19333.02	2260555	213479.11	1104.22
33	Au Small finance Bank	0	0.00	13	0.14	#DIV/0!	0	0.00	272	59.94	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	423	23.63	32062.42
35	Jana Small Finance Bank	115	163.59	0	0.00	0.00	1287	177.88	10484	174.39	98.04
36	Ujjivan Small Finance Bank	1363	48.22	246	3.41	7.08	5434	279.66	15455	134.38	48.05
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	4	0.09	243.90
Total Small Finance		1480	212	259	3.55	1.68	6723	458	26638	392.43	85.75
38	BGVB (PNB)	17857	149.17	6909	211.94	142.08	83869	459.88	17376	283.06	61.55
39	PBGB (UCO)	12486	46.28	685	25.36	54.80	35175	277.93	1194	43.59	15.68
40	UBKGB (CBI)	2048	2.36	13915	296.04	12556.30	21140	74.73	5353	105.68	141.42
Total RRB		32391	197.81	21509	533.34	269.62	140184	812.53	23923	432.33	53.21
41	WB State Co-Op Bank Ltd.	10854	15.74	8907	691.87	4395.72	59034	97.40	10978	305.71	313.88
42	WBSCARD Bank Ltd.	1927	5.46	0	0.00	0.00	11224	40.42	0	0.00	0.00
Total Co-Optv		12781	21.20	8907	691.87	3262.89	70258	137.81	10978	305.71	221.83
Grand Total		315867	19164.11	551901	26683.44	139.24	1198755	67470.49	2438193	294740.40	436.84

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2023-24 for the Quarter March, 2024

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	344181	11394.00	42977	7550.00	66.26	61937	5203.12	9035	890.50	17.11	406118	16597.13	52012	8440.50	50.86
2	Bank of India	510131	13503.32	294310	8779.46	65.02	82202	5219.89	26111	7877.43	150.91	592333	18723.21	320421	16656.89	88.96
3	Bank of Maharashtra	66155	1273.25	5218	873.72	68.62	12144	534.27	3940	233.90	43.78	78299	1807.52	9158	1107.62	61.28
4	Canara Bank	605999	15923.87	299643	10961.53	68.84	82507	5824.89	24858	14441.05	247.92	688506	21748.76	324501	25402.58	116.80
5	Central Bank of India	503834	12356.12	128357	4590.14	37.15	71996	4099.20	9654	1209.09	29.50	575830	16455.33	138011	5799.23	35.24
6	Indian Bank	892463	22404.71	186414	9799.21	43.74	119835	7575.42	13312	6158.25	81.29	1012298	29980.13	199726	15957.46	53.23
7	Indian Overseas Bank	187297	5251.10	7018	1442.98	27.48	33350	1926.71	524	85.51	4.44	220647	7177.81	7542	1528.49	21.29
9	Punjab & Sind Bank	43761	866.44	819	135.05	15.59	10307	1154.81	251	497.68	43.10	54068	2021.25	1070	632.73	31.30
8	Punjab National Bank	1758559	46991.56	472147	19802.24	42.14	225277	14853.36	84755	33689.46	226.81	1983836	61844.92	556902	53491.70	86.49
10	State Bank of India	1736418	45695.03	740424	36119.55	79.04	239014	14908.53	342613	20073.86	134.65	1975432	60603.56	1083037	56193.41	92.72
11	UCO Bank	541472	13870.10	121715	11242.28	81.05	76535	4003.79	10061	3497.22	87.35	618007	17873.89	131776	14739.50	82.46
12	Union Bank of India	350393	10949.20	88483	7374.91	67.36	43737	3698.68	19493	17894.80	483.82	394130	14647.88	107976	25269.71	172.51
Total PSU		7540663	200478.69	2387525	118671.06	59.19	1058841	69002.69	544607	106548.75	154.41	8599504	269481.39	2932132	225219.82	83.58
13	Axis Bank	263982	8874.45	195805	19874.01	223.95	39446	6897.06	115782	30233.61	438.36	303428	15771.50	311587	50107.62	317.71
14	Bandhan Bank	817503	16671.56	2643300	18767.67	112.57	81805	3448.36	416458	8387.48	243.23	899308	20119.92	3059758	27155.14	134.97
15	Catholic Syrian Bank Ltd.	1512	38.10	2379	11.28	29.61	6	29.91	329	19.50	65.20	1518	68.00	2708	30.78	45.26
16	City Union Bank Ltd.	200	12.11	20	45.75	377.80	0	0.00	98	28.62	#DIV/0!	200	12.11	118	74.37	614.15
17	Dhanlaxmi Bank Ltd.	812	18.94	7	20.37	107.54	5	104.64	32	3.65	3.49	817	123.58	39	24.02	19.44
18	Federal Bank	73497	953.65	12895	2106.29	220.87	5128	1021.55	2864	2162.30	211.67	78625	1975.20	15759	4268.59	216.11
19	HDFC Bank	250097	9787.52	234672	22566.24	230.56	29724	5155.33	340413	68799.70	1334.53	279821	14942.85	575085	91365.94	611.44
20	ICICI Bank	238939	9966.67	74566	22110.31	221.84	31025	6268.37	680346	40427.35	644.94	269964	16235.04	754912	62537.66	385.20
21	IDBI Bank	125995	3391.89	15809	2041.90	60.20	19689	1116.98	12877	4688.35	419.73	145684	4508.87	28686	6730.25	149.27
22	IDFC First Bank	8760	409.35	13186	642.89	157.05	366	373.71	451752	7178.50	1920.89	9126	783.05	464938	7821.39	998.83
23	Indusind Bank	117777	3615.64	1221144	9552.20	264.19	9658	2532.86	220731	24367.16	962.04	127435	6148.50	1441875	33919.36	551.67
24	Karnataka Bank Ltd.	9883	44.73	2195	668.55	1494.78	2919	759.85	2362	603.09	79.37	12802	804.58	4557	1271.64	158.05
25	Karur Vysya Bank	19306	350.39	2611	323.51	92.33	2388	252.07	2215	729.36	289.35	21694	602.46	4826	1052.87	174.76
26	Kotak Mahindra Bank	35995	1605.19	8211	5660.57	352.64	7749	1169.40	86540	5752.22	491.90	43744	2774.58	94751	11412.79	411.33
27	Lakshmi Vilas Bank (DBS)	62	2.19	401	1086.86	49677.21	5	0.13	927	1952.89	1470549.70	67	2.32	1328	3039.75	130987.32
28	Ratnakar Bank Ltd	3837	140.76	206140	1904.89	1353.27	1528	627.30	11157	14264.69	2273.99	5365	768.06	217297	16169.59	2105.25
29	South Indian Bank Ltd.	16546	305.83	39	66.93	21.88	3526	138.76	2038	1362.09	981.61	20072	444.59	2077	1429.02	321.42
30	SIDBI	60	0.98	0	0.00	0.00	2733	0.07	0	0.00	0.00	2793	1.04	0	0.00	0.00
31	Tamilnad Mercantile Bank	1431	33.18	10	2.31	6.96	5	0.07	0	0.00	0.00	1436	33.24	10	2.31	6.95
32	YES Bank	30897	1869.86	12149	8311.77	444.51	1423	404.68	81269	16002.58	3954.37	32320	2274.54	93418	24314.35	1068.98
Total PVT		2017091	58092.96	4645539	115764.31	199.27	239128	30301.08	2428190	226963.13	749.03	2256219	88394.05	7073729	342727.44	387.73
33	Au Small finance Bank	210	11.50	541	275.44	2394.19	0	0.00	285	60.08	#DIV/0!	210	11.50	826	335.52	2916.44
34	ESAF SF Bank	243	43.13	104070	460.91	1068.62	5	0.27	423	23.63	8896.84	248	43.40	104493	484.54	1116.53
35	Jana Small Finance Bank	6627	202.42	105775	717.52	354.48	1464	512.24	10675	177.16	34.59	8091	714.66	116450	894.68	125.19
36	Ujivan Small Finance Bank	71576	1742.22	394589	2447.23	140.47	7150	357.43	17020	241.42	67.54	78726	2099.66	411609	2688.65	128.05
37	Utkarsh Small Finance Bank	464	70.49	13859	93.79	133.05	5	0.13	4	0.09	67.77	469	70.62	13863	93.88	132.93
Total Small Finance		79120	2069.77	618834	3994.89	193.01	8624	870.08	28407	502.38	57.74	87744	2939.84	647241	4497.27	152.98
38	BGV (PNB)	1047147	14378.89	408484	5676.40	39.48	104433	729.23	24445	527.16	72.29	1151580	15108.12	432929	6203.56	41.06
39	PBGB (UCO)	244608	5389.85	158778	4031.55	74.80	49422	359.09	2083	133.18	37.09	294030	5748.94	160861	4164.73	72.44
40	UBKGB (CBI)	259727	4047.80	156361	2525.76	62.40	23401	86.07	19326	411.18	477.73	283128	4133.87	175687	2936.94	71.05
Total RRB		1551482	23816.54	723623	12233.71	51.37	177256	1174.38	45854	1071.52	91.24	1728738	24990.92	769477	13305.23	53.24
41	WB State Co-Op Bank Ltd.	918965	11108.87	1672842	7792.33	70.15	71439	144.45	19885	997.58	690.62	990404	11253.32	1692727	8789.91	78.11
42	WBSCARD Bank Ltd.	74653	308.55	23286	286.64	92.90	13594	55.78	0	0.00	0.00	88247	364.33	23286	286.64	78.68
Total Co-Optv		993618	11417.42	1696128	8078.97	70.76	85033	200.23	19885	997.58	498.23	1078651	11617.65	1716013	9076.55	78.13
Grand Total		12181974	295875.39	10071649	258742.95	87.45	1568882	101548.46	3066943	336083.36	330.96	13750856	397423.85	13138592	594826.32	149.67

District wise Achievement in Priority sector against ACP as on 31.03.2024

(Amount in Crore)

Sr. No.	District Name	AGRICULTURE			MSME			OPS			TOTAL PRISEC		
		Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.
1	Alipurduar	1660.87	1660.90	100.00	606.20	819.95	135.26	489.61	561.03	114.59	2756.68	3041.88	110.35
2	Bankura	5143.54	3059.28	59.48	5237.72	3651.62	69.72	1166.53	609.15	52.22	11547.79	7320.05	63.39
3	Birbhum	5461.11	2753.67	50.42	4338.51	3185.13	73.42	1370.78	1169.33	85.30	11170.40	7108.13	63.63
4	Coochbehar	5135.99	2877.59	56.03	2543.12	1663.69	65.42	1199.43	1097.40	91.49	8878.53	5638.68	63.51
5	Dakshin Dinajpur	5050.39	1358.71	26.90	5247.47	3026.13	57.67	980.66	750.62	76.54	11278.53	5135.46	45.53
6	Darjeeling	1124.66	1334.53	118.66	2651.72	5269.69	198.73	970.37	1068.00	110.06	4746.75	7672.22	161.63
7	Hooghly	5615.10	6643.96	118.32	5559.22	5712.98	102.77	1653.14	2114.11	127.88	12827.45	14471.05	112.81
8	Howrah	2505.51	2039.31	81.39	12081.90	9324.05	77.17	1155.69	2755.87	238.46	15743.10	14119.23	89.69
9	Jalpaiguri	3002.85	2176.22	72.47	3703.47	2544.69	68.71	1043.00	1142.74	109.56	7749.32	5863.65	75.67
10	Jhargram	2847.49	792.27	27.82	2622.84	1712.81	65.30	804.66	186.09	23.13	6274.99	2691.17	42.89
11	Kalimpong	350.84	368.42	105.01	409.34	170.40	41.63	115.45	210.77	182.56	875.63	749.59	85.61
12	Kolkata	696.83	2219.44	318.51	19914.39	51627.75	259.25	8389.78	6787.51	80.90	29000.99	60634.70	209.08
13	Malda	6875.22	4728.99	68.78	3582.04	3505.10	97.85	3571.07	1696.25	47.50	14028.33	9930.34	70.79
14	Murshidabad	9042.70	5016.83	55.48	8852.53	5263.98	59.46	2946.98	2028.13	68.82	20842.21	12308.94	59.06
15	Nadia	6977.92	4302.99	61.67	8469.20	5325.63	62.88	2018.56	1703.68	84.40	17465.68	11332.30	64.88
16	Paschim Burdwan	369.69	1401.63	379.13	8648.52	6941.13	80.26	570.34	1339.70	234.89	9588.55	9682.46	100.98
17	Paschim Medinipur	10955.53	4325.57	39.48	6939.96	4976.57	71.71	2176.92	1149.01	52.78	20072.41	10451.15	52.07
18	Purba Burdwan	9112.52	5663.95	62.16	6846.23	4835.67	70.63	1851.04	1408.74	76.11	17809.79	11908.36	66.86
19	Purba Medinipur	7333.65	6435.44	87.75	6391.59	3869.41	60.54	2066.30	1459.34	70.63	15791.55	11764.19	74.50
20	Purulia	3884.17	2351.22	60.53	3740.00	3102.75	82.96	1547.48	1371.66	88.64	9171.64	6825.63	74.42
21	Uttar Dinajpur	3953.97	2763.56	69.89	1472.78	2000.70	135.85	1331.87	932.60	70.02	6758.62	5696.86	84.29
22	N-24 Parganas	4503.34	3387.13	75.21	14426.89	11976.71	83.02	3931.88	5085.38	129.34	22862.10	20449.22	89.45
23	S-24 Parganas	5392.56	4238.61	78.60	10746.40	7631.78	71.02	2495.39	2077.30	83.25	18634.35	13947.69	74.85
	Total	106996.44	71900.22	67.20	145032.04	148138.32	102.14	43846.91	38704.41	88.27	295875.39	258742.95	87.45

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2023-24 (01.04.2023 to 31.03.2024)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	953	87.00	1452	47.30	2660	93.00
2	Bank of India	232116	707.93	12386	238.28	1074	10.24
3	Bank of Maharashtra	3307	31.53	285	3.13	0	0.00
4	Canara Bank	57907	694.56	11392	195.46	0	0.00
5	Central Bank of India	1212	24.39	23664	328.49	9095	86.29
6	Indian Bank	8652	210.56	5345	96.41	45287	912.39
7	Indian Overseas Bank	1040	14.40	195	3.57	384	4.50
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	44686	662.86	10268	214.20	1329	15.05
10	State Bank of India	582221	4183.77	75252	3553.00	14158	1128.00
11	UCO Bank	8014	114.55	1822	32.68	2844	50.12
12	Union Bank of India	24432	404.69	3892	85.58	3171	66.23
Total PSU		964540	7136.25	145953	4798.10	80002	2365.82
13	Axis Bank	100925	1407.17	1978	12.88	0	0.00
14	Bandhan Bank	1074722	8613.09	315078	2686.92	266262	2411.42
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00
19	HDFC Bank	68204	399.33	148	5.25	8562	46.39
20	ICICI Bank	43522	895.21	772	9.41	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	5226	18.10	12366	80.57	5206	34.55
23	Indusind Bank	563318	2391.96	226451	1185.00	0	0.00
24	Karnataka Bank Ltd.	251	5.96	6	0.18	22	0.05
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	2631	310.35	30	1.54	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	62865	248.63	55714	216.17	24475	97.73
29	South Indian Bank Ltd.	107	1.27	2	0.06	3	0.08
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	394	99.80	8	0.37	60	34.17
Total PVT		1922165	14390.88	612553	4198.35	304590	2624.39
33	Au Small finance Bank	87	5.41	0	0.00	84	4.59
34	ESAF SF Bank	19911	88.65	39198	169.88	15138	66.10
35	Jana Small Finance Bank	4193	29.97	13207	75.35	6925	39.37
36	Ujjivan Small Finance Bank	82696	493.89	103328	601.37	10532	68.49
37	Utkarsh Small Finance Bank	3286	13.26	2574	10.79	92	0.92
Total Small Finance		110173	631.17	158307	857.39	32771	179.46
38	BGVB (PNB)	58624	514.92	24173	222.48	4441	55.13
39	PBGB (UCO)	34609	842.85	26499	778.14	11096	363.74
40	UBKGB (CBI)	4392	73.42	21961	367.12	24948	417.63
Total RRB		97625	1431.19	72633	1367.74	40485	836.50
41	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37
42	WBSCARD Bank Ltd.	815	11.64	108	11.79	112	6.64
Total Co-Optv		5378	1015.87	6999	2677.77	3180	714.01
Grand Total		2989708	23974.19	838138	13041.95	428257	6540.72

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2024									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	40150	876.00	4113	304.00	11235	876.00	55498	2056.00
2	Bank of India	322524	2383.41	215	81.40	42152	1887.55	364891	4352.36
3	Bank of Maharashtra	2669	68.23	2	0.14	936	572.61	3607	640.98
4	Canara Bank	186014	2004.98	472	181.82	4446	349.60	190932	2536.40
5	Central Bank of India	135294	2353.21	122	89.61	363	158.63	135779	2601.45
6	Indian Bank	192542	3428.16	196	191.92	805	1039.72	193543	4659.80
7	Indian Overseas Bank	40130	1114.35	1708	99.22	2872	236.24	44710	1449.81
8	Punjab & Sind Bank	50	0.65	112	10.62	317	105.13	479	116.40
9	Punjab National Bank	774683	8583.12	3512	1050.11	84348	3429.47	862543	13062.70
10	State Bank of India	993975	7551.96	36	93.69	39257	2797.50	1033268	10443.15
11	UCO Bank	91125	1174.50	53	111.98	463	114.53	91641	1401.01
12	Union Bank of India	85846	1339.14	770	118.48	19603	1222.37	106219	2679.99
Total PSU		2865002	30877.71	11311	2332.99	206797	12789.35	3083110	46000.05
13	Axis Bank	26179	2840.00	140	117.89	1753	2567.94	28072	5525.83
14	Bandhan Bank	168735	1619.86	117465	591.54	119695	799.46	405895	3010.86
15	Catholic Syrian Bank Ltd.	1349	30.70	2	23.66	0	0.00	1351	54.36
16	City Union Bank Ltd.	0	0.00	1	2.66	5	3.23	6	5.89
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.27	1	10.00	2	10.27
18	Federal Bank	21721	302.85	3	8.08	1327	166.91	23051	477.84
19	HDFC Bank	200036	935.99	39	43.08	742	1034.59	200817	2013.67
20	ICICI Bank	61537	970.83	0	0.00	330	1931.45	61867	2902.28
21	IDBI Bank	72259	374.25	24	5.28	33658	98.25	105941	477.78
22	IDFC First Bank	15064	40.80	124	2.21	26	0.50	15214	43.50
23	Indusind Bank	1384011	3270.53	0	0.00	0	0.00	1384011	3270.53
24	Karnataka Bank Ltd.	599	14.22	8	7.05	106	131.41	713	152.68
25	Karur Vysya Bank	0	0.00	0	0.00	39	0.38	39	0.38
26	Kotak Mahindra Bank	11988	366.91	3	0.83	297	390.50	12288	758.24
27	Lakshmi Vilas Bank (DBS)	30	0.36	7	14.43	6	47.69	43	62.48
28	Ratnakar Bank Ltd	321517	841.81	0	0.00	4	168.05	321521	1009.87
29	South Indian Bank Ltd.	0	0.00	2023	214.53	0	0.00	2023	214.53
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	7462	23.17	97	56.32	383	476.33	7942	555.82
Total PVT		2292487	11632.28	119937	1087.84	158372	7826.69	2570796	20546.80
33	Au Small finance Bank	4	0.77	0	0.00	8	6.34	12	7.11
34	ESAF SF Bank	123808	398.75	0	0.00	0	0.00	123808	398.75
35	Jana Small Finance Bank	88587	286.38	0	0.00	3193	9.44	91780	295.83
36	Ujjivan Small Finance Bank	272258	988.18	0	0.00	0	0.00	272258	988.18
37	Utkarsh Small Finance Bank	9972	30.79	0	0.00	0	0.00	9972	30.79
Total Small Finance		494629	1704.88	0	0.00	3201	15.79	497830	1720.66
38	BGVV (PNB)	529200	5397.98	655	13.03	3667	33.48	533522	5444.49
39	PBGB (UCO)	132311	1792.05	19	12.68	52	44.49	132382	1849.22
40	UBKGB (CBI)	153240	2640.04	1	1.33	24	0.30	153265	2641.67
Total RRB		814751	9830.07	675	27.04	3743	78.27	819169	9935.38
41	WB State Co-Op Bank Ltd.	1669966	5476.54	667	86.35	1608	45.86	1672241	5608.74
42	WBSCARD Bank Ltd.	169263	1040.23	0	0.00	0	0.00	169263	1040.23
Total Co-Optv		1839229	6516.77	667	86.35	1608	45.86	1841504	6648.97
Grand Total		8306098	60561.70	132590	3534.22	373721	20755.96	8812409	84851.87

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2024													
(Amt.in Rs. Crore)													
S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34959	2088.92	3499	1173.74	424	960.59	496	90.00	601	90.00	39979	4403.25
2	Bank of India	115781	3486.35	1068	1123.83	304	421.67	0	0.00	0	0.00	117153	5031.85
3	Bank of Maharashtra	4305	494.84	137	194.39	20	124.77	0	0.00	0	0.00	4462	814.00
4	Canara Bank	50225	2661.47	2328	1468.13	248	739.43	0	0.00	1325	32.48	54126	4901.51
5	Central Bank of India	36847	1312.96	1293	784.68	44	174.59	249	6.17	0	0.00	38433	2278.40
6	Indian Bank	81349	4338.38	16318	3116.88	226	823.64	0	0.00	0	0.00	97893	8278.90
7	Indian Overseas Bank	49138	2161.32	495	400.55	386	255.70	0	0.00	0	0.00	50019	2817.57
8	Punjab & Sind Bank	5255	338.25	262	146.29	103	177.72	0	0.00	0	0.00	5620	662.26
9	Punjab National Bank	180114	7289.95	21507	4385.66	1208	2137.71	61	8.46	0	0.00	202890	13821.79
10	State Bank of India	52343	5524.61	3221	2799.44	723	2019.12	0	0.00	0	0.00	56287	10343.17
11	UCO Bank	82790	2498.26	854	2457.63	63	285.60	132	1.20	0	0.00	83839	5242.69
12	Union Bank of India	61412	3042.11	2042	2236.02	327	1141.23	231	9.03	0	0.00	64012	6428.39
Total PSU		754518	35237.42	53024	20287.25	4076	9261.77	1169	114.86	1926	122.48	814713	65023.78
13	Axis Bank	18721	4686.36	7436	4964.71	2112	3613.27	0	0.00	0	0.00	28269	13264.34
14	Bandhan Bank	913188	5655.41	140	87.41	25	125.55	0	0.00	0	0.00	913353	5868.37
15	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	0	0.00	0	0.00	0	0.00	1	0.09
16	City Union Bank Ltd.	89	86.66	0	0.00	0	0.00	0	0.00	0	0.00	89	86.66
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	2	10.11	2	10.11
18	Federal Bank	776	297.87	344	487.26	120	207.68	0	0.00	18	134.92	1258	1127.73
19	HDFC Bank	19576	5062.34	10319	5636.35	4414	5104.20	0	0.00	0	0.00	34309	15802.89
20	ICICI Bank	16390	6148.50	8421	6116.82	2408	3101.48	0	0.00	0	0.00	27219	15366.80
21	IDBI Bank	13425	756.35	439	336.52	66	81.25	17	0.98	0	0.00	13947	1175.10
22	IDFC First Bank	7255	688.27	1069	334.04	383	76.14	0	0.00	0	0.00	8707	1098.45
23	Indusind Bank	626703	2370.03	1507	561.51	336	632.16	0	0.00	0	0.00	628546	3563.71
24	Karnataka Bank Ltd.	0	0.00	572	275.33	40	60.60	0	0.00	0	0.00	612	335.93
25	Karur Vysya Bank	272	108.24	0	0.00	0	0.00	0	0.00	89	253.77	361	362.01
26	Kotak Mahindra Bank	5633	1565.35	3167	1585.02	827	824.82	0	0.00	0	0.00	9627	3975.19
27	Lakshmi Vilas Bank (DBS)	145	30.39	579	91.67	41	98.95	0	0.00	0	0.00	765	221.01
28	Ratnakar Bank Ltd	33	54.68	35	75.40	19	198.10	0	0.00	0	0.00	87	328.19
29	South Indian Bank Ltd.	30	149.73	18	168.20	7	69.42	0	0.00	0	0.00	55	387.35
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	23	3.93	33	32.81	0	0.00	0	0.00	0	0.00	56	36.74
32	YES Bank	5927	946.83	2258	995.75	1122	805.37	0	0.00	0	0.00	9307	2747.95
Total PVT		1628187	28611.04	36337	21748.80	11920	14998.99	17	0.98	217	488.05	1676678	65847.86
33	Au Small finance Bank	497	60.83	186	224.57	17	38.29	0	0.00	0	0.00	700	323.69
34	ESAF SF Bank	18127	51.54	0	0.00	0	0.00	0	0.00	0	0.00	18127	51.54
35	Jana Small Finance Bank	3363	235.57	20	12.49	2	0.37	0	0.00	0	0.00	3385	248.43
36	Ujivan Small Finance Bank	104630	579.69	74	39.98	2	1.46	0	0.00	0	0.00	104706	621.13
37	Utkarsh Small Finance Bank	206	45.22	0	0.00	0	0.00	0	0.00	0	0.00	206	45.22
Total Small Finance		126823	972.86	280	277.04	21	40.12	0	0.00	0	0.00	127124	1290.02
38	BGVV (PNB)	125379	1904.86	1067	69.52	50	20.74	3357	60.55	0	0.00	129853	2055.67
39	PBGB (UCO)	76433	1497.70	30	53.20	0	0.00	8	0.22	0	0.00	76471	1551.12
40	UBKGB (CBI)	34618	244.23	0	0.00	0	0.00	174	2.72	0	0.00	34792	246.95
Total RRB		236430	3646.79	1097	122.72	50	20.74	3539	63.49	0	0.00	241116	3853.74
41	WB State Co-Op Bank Ltd.	2239	74.69	3351	352.86	0	0.00	2481	62.16	175	21.73	8246	511.45
42	WBSCARD Bank Ltd.	10076	123.12	0	0.00	0	0.00	0	0.00	0	0.00	10076	123.12
Total Co-Optv		12315	197.81	3351	352.86	0	0.00	2481	62.16	175	21.73	18322	634.57
Grand Total		2758273	68665.92	94089	42788.67	16067	24321.62	7206	241.49	2318	632.26	2877953	136649.97

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2024																	
(Amt.in Rs. Crore)																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	206	212.00	4156	266.00	25664	3849.00	186	31.00	83	12.00	7012	2052.00	37307	6422.00	132784	12881.25
2	Bank of India	3	0.00	5621	135.20	22122	2103.76	0	0.00	0	0.00	20	2.13	27766	2241.09	509810	11625.30
3	Bank of Maharastra	0	0.00	400	14.42	1821	226.30	0	0.00	0	0.00	0	0.00	2221	240.72	10290	1695.70
4	Canara Bank	0	0.00	5459	186.41	9694	1045.65	1	0.01	1	0.00	998	5.62	16153	1237.69	261211	8675.60
5	Central Bank of India	19	53.72	2905	92.23	8817	935.27	0	0.00	0	0.00	11550	501.62	23291	1582.84	197503	6462.69
6	Indian Bank	0	0.00	4563	127.32	9500	932.59	1	2.17	9	0.02	16	0.15	14089	1062.25	305525	14000.95
7	Indian Overseas Bank	8789	116.79	1099	34.85	5520	770.53	0	0.00	0	0.00	14680	84.17	30088	1006.34	124817	5273.72
8	Punjab & Sind Bank	0	0.00	163	4.69	1716	168.98	0	0.00	0	0.00	172	1.12	2051	174.79	8150	953.45
9	Punjab National Bank	4	42.07	21952	634.10	42919	3576.85	4	0.10	5	0.02	1727	5.21	66611	4258.34	1132044	31142.83
10	State Bank of India	9	32.00	30660	1106.67	201221	32961.73	1	0.03	2	3.85	0	0.00	231893	34104.28	1321448	54890.60
11	UCO Bank	171	149.34	5536	123.28	17553	1511.05	7	1147.16	1	0.00	46597	1571.48	69865	4502.31	245345	11146.01
12	Union Bank of India	90	753.00	4462	127.71	9005	925.50	3	0.54	1	5.42	632	0.08	14193	1812.25	184424	10920.63
Total PSU		9291	1358.92	86976	2852.88	355552	49007.20	203	1181.01	102	21.31	83404	4223.58	535528	58644.90	4433351	169668.73
13	Axis Bank	4	13.97	1665	78.75	6050	578.67	0	0.00	0	0.00	285293	755.72	293012	1427.11	349353	20217.28
14	Bandhan Bank	0	0.00	0	0.00	15832	843.92	0	0.00	0	0.00	2551467	11791.05	2567299	12634.97	3886547	21514.21
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	2	0.14	0	0.00	0	0.00	1944	5.31	1946	5.45	3298	59.90
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12	0.93	12	0.93	107	93.49
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	20	12.50	0	0.00	0	0.00	2	0.16	22	12.66	26	33.04
18	Federal Bank	0	0.00	18	0.67	458	55.74	0	0.00	0	0.00	19537	55.50	20013	111.91	44322	1717.48
19	HDFC Bank	0	0.00	4219	102.70	35577	4063.12	0	0.00	0	0.00	127184	251.85	166980	4417.66	402106	22234.22
20	ICICI Bank	0	0.00	1349	71.04	9585	1210.66	0	0.00	3	8.18	56	0.28	10993	1290.15	100079	19559.23
21	IDBI Bank	0	0.00	671	27.25	21025	2915.61	25	5.51	0	0.00	0	0.00	21721	2948.37	141609	4601.25
22	IDFC First Bank	0	0.00	0	0.00	232	29.65	20	0.03	0	0.00	0	0.00	252	29.67	24173	1171.63
23	Indusind Bank	3	24.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	24.44	2012560	6858.67
24	Karnataka Bank Ltd.	0	0.00	13	0.35	854	169.03	1	0.25	1	0.24	1	0.00	870	169.87	2195	658.48
25	Karur Vysya Bank	0	0.00	0	0.00	224	21.42	0	0.00	0	0.00	54	0.18	278	21.60	678	383.99
26	Kotak Mahindra Bank	0	0.00	0	0.00	202	38.47	0	0.00	0	0.00	0	0.00	202	38.47	22117	4771.90
27	Lakshmi Vilas Bank (DBS)	8	57.28	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	9	57.29	817	340.78
28	Ratnakar Bank Ltd	2	22.68	0	0.00	61	3.29	0	0.00	1	2.32	32493	80.95	32557	109.25	354165	1447.30
29	South Indian Bank Ltd.	0	0.00	2	0.84	1	1.53	0	0.00	0	0.00	600	483.40	603	485.77	2681	1087.65
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	0.01	12	1.26	0	0.00	0	0.00	0	0.00	13	1.27	69	38.01
32	YES Bank	0	0.00	25	1.61	195	26.97	0	0.00	0	0.00	170	5.82	390	34.40	17639	3338.17
Total PVT		17	118.37	7963	283.22	90331	9971.99	46	5.79	5	10.74	3018813	13431.15	3117175	23821.27	7364649	110215.93
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	712	330.81
34	ESAF SF Bank	0	0.00	0	0.00	11	1.36	0	0.00	0	0.00	1671	4.23	1682	5.59	143617	455.88
35	Jana Small Finance Bank	0	0.00	0	0.00	9614	58.57	0	0.00	0	0.00	83766	378.35	93380	436.92	188545	981.18
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	46284	493.93	1	0.00	0	0.00	244271	863.20	290556	1357.13	667520	2966.45
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	90	15.84	0	0.00	0	0.00	10205	58.61	10295	74.45	20473	150.46
Total Small Finance		0	0.00	0	0.00	55999	569.70	1	0.00	0	0.00	339913	1304.39	395913	1874.09	1020867	4884.78
38	BGVB (PNB)	0	0.00	1978	33.58	5849	348.24	1	2.53	611	1.34	288	17.41	8727	403.10	672102	7903.26
39	PBGB (UCO)	0	0.00	1084	20.69	5276	401.11	0	0.00	0	0.00	6799	55.84	13159	477.64	222012	3877.98
40	UBKGB (CBI)	0	0.00	170	2.44	2904	338.38	0	0.00	0	0.00	11	0.01	3085	340.83	191142	3229.45
Total RRB		0	0.00	3232	56.71	14029	1087.73	1	2.53	611	1.34	7098	73.26	24971	1221.57	1085256	15010.69
41	WB State Co-Op Bank Ltd.	0	0.00	5016	103.43	12434	1285.46	0	0.00	0	0.00	122513	12392.01	139963	13780.90	1820450	19901.10
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3669	197.77	0	0.00	0	0.00	0	0.00	3669	197.77	183008	1361.12
Total Co-Optv		0	0.00	5016	103.43	16103	1483.23	0	0.00	0	0.00	122513	12392.01	143632	13978.67	2003458	21262.22
Grand Total		9308	1477.29	103187	3296.25	532014	62119.85	251	1189.33	718	33.39	3571741	31424.39	4217219	99540.51	15907581	321042.35

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2024															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	701	512.00	598	49.00	2698	698.00	25625	1562.00	3652	13625.10	33274	16446.10	166058	29327.35
2	Bank of India	0	0.00	200	30.44	6795	1807.26	27140	851.68	41761	17182.30	75896	19871.68	585706	31496.99
3	Bank of Maharastra	0	0.00	38	8.87	593	218.46	587	27.07	5799	272.78	7017	527.18	17307	2222.88
4	Canara Bank	211	13.93	129	20.58	4127	1082.27	13198	760.26	25159	19769.02	42824	21646.06	304035	30321.66
5	Central Bank of India	0	0.00	390	71.89	3346	908.30	14424	368.72	7505	1590.94	25665	2939.85	223168	9402.54
6	Indian Bank	0	0.00	187	28.82	17423	2772.20	57056	2308.87	9708	25239.44	84374	30349.33	389899	44350.28
7	Indian Overseas Bank	157	60.33	45	5.49	609	104.64	8904	268.67	803	2508.55	10518	2947.68	135335	8221.40
8	Punjab & Sind Bank	84	12.58	14	29.53	271	76.20	439	431.76	2988	2125.89	3796	2675.96	11946	3629.41
9	Punjab National Bank	606	893.89	294	57.59	28229	4950.82	60610	1744.02	111340	42125.78	201079	49772.10	1333123	80914.93
10	State Bank of India	0	0.00	2050	538.96	126987	14197.07	153884	25679.87	803216	87299.48	1086137	127715.38	2407585	182605.98
11	UCO Bank	0	0.00	22	4.95	4461	1217.22	5017	49.21	20424	12089.73	29924	13361.11	275269	24507.12
12	Union Bank of India	192	471.07	648	121.02	5168	973.68	29383	1447.40	7557	12232.25	42948	15245.42	227372	26166.05
Total PSU		1951	1963.80	4615	967.14	200707	29006.13	396267	35499.54	1039912	236061.26	1643452	303497.85	6076803	473166.59
13	Axis Bank	4	0.68	367	81.59	5719	2241.64	730867	2646.83	235880	16112.10	972837	21082.84	1322190	41300.12
14	Bandhan Bank	0	0.00	0	0.00	2605	1888.70	60698	727.85	616400	11080.94	679703	13697.49	4566250	35211.70
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3298	59.90
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	197	73.14	197	73.14	304	166.63
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	1.00	30	2.15	135	20.89	166	24.04	192	57.08
18	Federal Bank	0	0.00	19	2.00	914	265.24	1468	22.91	8199	2783.45	10600	3073.60	54922	4791.08
19	HDFC Bank	112	520.92	484	9.36	35928	10786.15	98408	3789.45	1472579	23706.39	1607511	38812.28	2009617	61046.49
20	ICICI Bank	2	17.50	496	130.01	16688	7123.08	74977	2604.86	542271	25189.49	634434	35064.94	734513	54624.18
21	IDBI Bank	0	0.00	19	2.21	6825	1862.66	4695	434.26	22675	1502.35	34214	3801.48	175823	8402.73
22	IDFC First Bank	267	10.10	241	54.43	356	90.56	87495	962.26	447236	3729.63	535595	4846.99	559768	6018.62
23	Indusind Bank	0	0.00	0	0.00	57	23.57	0	0.00	238805	20736.40	178308	20759.98	2190868	27618.65
24	Karnataka Bank Ltd.	0	0.00	0	0.00	2	0.07	343	34.22	2017	434.38	2362	468.67	4557	1127.15
25	Karur Vysya Bank	59	0.82	3	0.63	222	50.15	1547	39.02	384	573.59	2215	664.21	2893	1048.20
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	111799	4768.85	111799	4768.85	133916	9540.75
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	36	28.41	0	0.00	398	855.72	434	884.13	1251	1224.91
28	Ratnakar Bank Ltd	0	0.00	0	0.00	11	2.34	0	0.00	11386	2813.80	11397	2816.15	365562	4263.45
29	South Indian Bank Ltd.	20	300.00	0	0.00	7	3.41	255	0.40	3	2.37	285	306.18	2966	1393.83
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	231	137.67	231	137.67	300	175.68
32	YES Bank	0	0.00	11	2.96	289	116.93	17090	650.25	101648	4616.04	119038	5386.18	136677	8724.35
Total PVT		464	850.02	1640	283.19	69660	24483.92	1077873	11914.46	3812243	119137.22	4901326	156668.82	12265975	266884.75
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	13	0.12	245	37.77	258	37.89	970	368.70
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	246	32.81	246	32.81	143863	488.69
35	Jana Small Finance Bank	13	0.02	0	0.00	262	12.08	0	0.00	16585	177.80	16860	189.89	205405	1171.07
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	3900	266.06	1140	12.32	42097	261.85	47137	540.23	714657	3506.68
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	84	0.62	84	0.62	20557	151.08
Total Small Finance		13	0.02	0	0.00	4162	278.14	1153	12.44	59257	510.84	64585	801.44	1085452	5686.22
38	BGVB (PNB)	0	0.00	0	0.00	928	119.19	24383	527.60	17091	235.83	42402	882.62	714504	8785.88
39	PBGB (UCO)	0	0.00	0	0.00	292	81.98	2417	62.04	2540	127.23	5249	271.25	227261	4149.23
40	UBKGB (CBI)	0	0.00	0	0.00	241	27.15	14202	376.04	5311	83.67	19754	486.86	210896	3716.31
Total RRB		0	0.00	0	0.00	1461	228.32	41002	965.68	24942	446.73	67405	1640.73	1152661	16651.42
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	38732	1425.85	28504	1727.54	67236	3153.39	1887686	23054.49
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	183008	1361.12
Total Co-Optv		0	0.00	0	0.00	0	0.00	38732	1425.85	28504	1727.54	67236	3153.39	2070694	24415.61
Grand Total		2428	2813.83	6255	1250.33	275990	53996.51	1555027	49817.97	4964858	357883.60	6744004	465762.23	22651585	786804.58

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2024													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	15669	698.00	7883	1289.00	5689	856.00	2194	433.00	5006	4103.00	0	0.00
2	Bank of India	331058	3234.92	435543	1009.41	29072	466.74	8700	173.58	201599	3277.52	1094	7.21
3	Bank of Maharastra	4814	523.91	1837	89.80	450	11.66	0	0.00	3772	168.40	0	0.00
4	Canara Bank	209169	2789.03	81707	1541.76	27935	641.25	0	0.00	76794	1448.59	8799	7.79
5	Central Bank of India	131754	2387.23	2451	50.36	44441	655.28	9098	175.23	33745	1200.61	329	0.35
6	Indian Bank	170528	3385.80	19931	584.54	11304	272.34	310	14.75	19558	46.57	22	0.01
7	Indian Overseas Bank	30693	471.57	12175	146.61	1614	33.19	4007	48.31	27065	66.05	290	1.82
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	793162	8276.38	160408	2146.12	145500	2673.76	119461	1470.14	333418	7515.83	812	79.31
10	State Bank of India	626737	9179.27	415502	9159.13	13592	7175.00	98877	5313.45	621847	17545.00	72	33.00
11	UCO Bank	175586	2460.56	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	98283	1479.18	35222	684.40	14007	348.46	8990	270.71	44652	1249.55	12	0.01
Total PSU		2587453	34885.84	1219153	17287.43	316837	13581.77	260649	8042.39	1416074	36769.81	11474	129.53
13	Axis Bank	386153	4056.40	159955	1941.37	28722	85.94	0	0.00	448396	2950.01	0	0.00
14	Bandhan Bank	2570928	11993.49	1627200	9397.92	530987	3029.06	462716	2748.95	4039345	20590.90	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	17	0.24	10	0.29	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	1058	16.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	338636	1,316.12	114882	718.79	388	13.20	15932	63.83	451197	2,335.57	0	0.00
20	ICICI Bank	54588	2234.22	56794	1852.80	5398	118.13	0	0.00	149209	14441.23	0	0.00
21	IDBI Bank	64253	633.89	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	14956	34.84	9104	16.12	20514	84.47	9489	37.05	134711	564.76	0	0.00
23	Indusind Bank	1940118	4375.41	886939	2223.55	539641	1099.14	0	0.00	12374	308.05	0	0.00
24	Karnataka Bank Ltd.	328	6.45	313	11.7	34	2.13	22	0.05	803	55.97	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	12084	582.30	7627	472.22	281	21.76	0	0.00	30743	406.71	0	0.00
27	Lakshmi Vilas Bank (DBS)	30	0.37	0	0.00	0	0.00	0	0.00	40	3.71	0	0.00
28	Ratnakar Bank Ltd	324421	864.00	354010	922.77	104156	275.20	97187	248.02	354015	922.91	0	0.00
29	South Indian Bank Ltd.	0	0.00	251	2.66	4	0.09	4	0.16	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	6	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	6405	169.17	2051	192.00	78	2.07	60	34.17	527	2.31	0	0.00
Total PVT		5713964	26282.75	3237368	17991.51	1231820	4859.85	585410	3132.24	5626395	42596.77	1	0.01
33	Au Small finance Bank	105	5.91	105	5.91	0	0.00	109	5.59	89	4.32	0	0.00
34	ESAF SF Bank	143529	452.49	31545	97.11	44914	146.31	5916	19.02	143529	452.49	0	0.00
35	Jana Small Finance Bank	169747	632.96	7597	40.62	3609	17.41	13076	46.76	93726	370.33	0	0.00
36	Ujjivan Small Finance Bank	506636	1763.92	135940	540.63	172619	706.50	18994	92.54	694507	2765.94	0	0.00
37	Utkarsh Small Finance Bank	19488	59.90	4018	34.56	1720	4.22	104	1.01	20038	63.70	0	0.00
Total Small Finance		839505	2915.18	179205	718.83	222862	874.44	38199	164.92	951889	3656.78	0	0.00
38	BGVB (PNB)	556183	5698.59	222536	1312.45	92215	649.12	13312	105.25	125394	864.21	0	0.00
39	PBGB (UCO)	156098	2480.65	54631	895.78	38657	730.52	15504	338.61	105991	2177	0	0.00
40	UBKGB (CBI)	145578	2508.03	6749	111.49	29525	501.70	32056	528.46	40070	676.37	11	0.03
Total RRB		857859	10687.27	283916	2319.72	160397	1881.34	60872	972.32	271455	3717.58	11	0.03
41	WB State Co-Op Bank Ltd.	138866	545.78	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		138866	545.78	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
Grand Total		10137647	75316.82	5058508	38860.07	1970366	21260.67	981232	12365.14	8330063	87633.95	11486	129.57

Approval of Annual Credit Plan for FY 2024-25:

The target for credit disbursement for the member banks during FY 2024-25 was fixed at Rs.4,22,100.56 crore covering both Priority sector and Non-Priority sector. This allocation of target was based on the potential as assessed by NABARD in its State Focus Paper 2024-25. Bank wise synopsis of the ACP 2024-25 is as follows:

(Amount in Rs. Lakh)

Sr. No.	Bank Name	TOTAL AGRICULTURE		TOTAL MSME		TOTAL OPS		TOTAL PRISEC		TOTAL NPS		GRAND TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	304667	551070.10	71071	342932.76	58289	201206.93	434027	1095209.79	65019	546328.04	499046	1641537.83
2	Bank of India	320228	557835.84	116238	603402.70	39938	81666.01	476404	1242904.55	86290	548088.01	562694	1790992.56
3	Bank of Maharashtra	11208	18450.00	14979	58093.42	8775	14558.93	34962	91102.36	12751	56098.49	47713	147200.84
4	Canara Bank	494346	697607.18	139286	585635.65	53960	90741.12	687592	1373983.95	86621	611613.96	774213	1985597.91
5	Central Bank of India	311688	428976.09	62752	276047.85	107198	130360.92	481638	835384.85	75583	430416.49	557221	1265801.35
6	Indian Bank	524762	793174.52	208496	913107.64	58109	166961.43	791367	1873243.59	125799	795419.47	917166	2668663.06
7	IOB	34297	59301.57	25819	147052.26	24511	31930.74	84627	238284.56	35009	202304.95	119636	440589.51
8	Punjab & Sind Bank	5411	8295.69	5794	24780.79	7195	6984.26	18400	40060.74	10824	121255.04	29224	161315.78
9	PNB	1151074	1687050.23	411906	1781079.43	101888	267726.18	1664868	3735855.85	236472	1559603.09	1901340	5295458.94
10	SBI	1149323	1546540.53	594272	2666823.03	217888	923663.50	1961483	5137027.06	250906	1565395.95	2212389	6702423.01
11	UCO Bank	363056	352397.91	93363	611258.93	76782	193959.89	533201	1157616.73	80347	420397.60	613548	1578014.33
12	Union Bank of India	183211	290213.48	82627	505269.89	64812	56870.26	330650	852353.63	45917	388361.80	376567	1240715.43
13	Axis	128130	228004.70	140049	939674.91	78498	151034.19	346677	1318713.80	41395	724190.89	388072	2042904.69
14	Bandhan Bank	481820	813715.86	284043	1010208.02	712756	1330158.29	1478619	3154082.17	85886	356694.32	1564505	3510776.49
15	Catholic Syrian Bank Ltd.	398	538.51	114	810.56	31	324.79	543	1673.86	6	3140.13	549	4813.99
16	City Union Bank Ltd.	3	26.35	300	1298.16	20	490.63	323	1815.14	0	0.00	323	1815.14
17	Dhanlaxmi Bank Ltd.	101	216.23	228	1578.85	62	399.35	391	2194.43	5	10986.70	396	13181.12
18	Federal Bank	11707	21165.88	4474	49547.33	4406	7586.28	20587	78299.49	5292	105847.12	25879	184146.60
19	HDFC	145628	220432.76	109666	1181776.48	72313	144455.72	327607	1546664.96	31054	534123.85	358661	2080788.81
20	ICICI	130788	193082.83	201345	1477258.21	45891	64460.70	378024	1734801.75	32426	650797.84	410450	2385599.59
21	IDBI	58704	81578.38	31009	167201.18	20573	75303.42	110286	324082.98	20716	122861.10	131002	446944.08
22	IDFC	6194	9581.84	14672	62373.10	6961	8107.06	27827	80062.00	608	48035.83	28435	128097.83
23	Indusind Bank	232767	286379.17	211093	471155.62	19165	22458.48	463025	779993.27	10235	267558.57	473260	1047551.85
24	Karnataka Bank Ltd.	4272	9985.16	2548	25044.51	4142	14661.37	10962	49691.04	3066	79784.23	14028	129475.27
25	Karur Vysya Bank	1275	1985.41	3903	16747.82	1471	8906.18	6649	27639.40	2508	26467.15	9157	54106.55
26	Kotak Mahindra Bank	12612	25094.64	52647	186336.32	3632	11220.72	68891	222651.68	8135	122786.62	77026	345438.30
27	DBS Bank (Lakshmi Vilas Bank)	315	1659.44	1782	20162.15	79	950.91	2176	22772.49	5	13.94	2181	22786.44
28	Ratnakar Bank Ltd	9978	14146.56	2885	27770.14	4052	6187.59	16915	48104.29	1526	64982.76	18441	113087.05
29	South Indian Bank Ltd.	1741	2526.67	2053	12825.18	3700	5278.44	7494	20630.29	3703	14569.82	11197	35200.11
30	SIDBI	0	0.00	0	0.00	1	0.00	1	0.00	2870	6.97	2871	6.97
31	Tamilnad Mercantile Bank	1	11.75	73	473.66	12	261.52	86	746.93	5	6.97	91	753.90
32	YES Bank	6786	17129.76	19383	224260.25	6935	7513.17	33104	248903.17	1468	41911.39	34572	290814.56
33	Au Small finance Bank	75	251.08	973	11366.79	82	1081.96	1130	12699.83	0	0.00	1130	12699.83
34	ESAF SF Bank	37973	44831.70	1900	7505.56	671	2612.73	40544	54949.99	5	27.89	40549	54977.88
35	Jana Small Finance Bank	27459	47147.40	8441	27313.24	12442	23855.44	48342	98316.09	1592	54415.18	49934	152731.27
36	Ujjivan Small Finance Bank	130905	177936.29	38484	111272.47	25490	101697.93	194879	390906.69	7451	36900.91	202330	427807.59
37	Utkarsh Small Finance Bank	3257	4459.01	994	7380.64	1091	4445.86	5342	16285.51	5	13.94	5347	16299.45
38	BGVB	411539	547699.00	217690	289080.00	30681	101196.53	659910	937975.53	109624	76568.68	769534	1014544.21
39	PBGB	169502	223390.00	30422	174433.00	10143	29888.51	210067	427711.51	51895	37704.02	261962	465415.53
40	UBKGB	208517	289821.00	11911	40000.00	12208	33625.28	232636	363446.28	24571	9037.39	257207	372483.67
41	WB State Co-Optv. Bank	998283	1319803.68	74678	279136.71	89154	294824.15	1162115	1893764.54	75011	15166.86	1237126	1908931.40
42	WBSCARD Bank	8901	11706.27	4209	11442.59	1176	2384.85	14286	25533.71	5251	2032.05	19537	27565.76
	GRAND TOTAL	8082902	11585220.47	3298572	15350917.79	1987183	4622002.22	13368657	31558140.48	1637852	10651916.04	15006509	42210056.52

AGENDA – 4

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

CD Ratio of the State stood at 70.08% as on 31.03.2024 whereas it was 63.10% on 31.03.2023. For calculation of CD Ratio of the State as on 31.03.2024, the RBI guidelines is followed which is furnished below:

		(Amt. Rs. in crore)
Parameter		31.12.2023
Total Deposit (A)		11,34,859.72
Total Advance utilized in the State (B)		7,86,804.58
RIDF Support (C)		8,499.51
Total Advance to be reckoned (D=B+C)		7,95,304.09
CD Ratio (D*100 / A)		70.08%

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 31.03.2024						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2023	CD Ratio as on March, 2024		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	63.23	7453.30	4088.12	54.85
2	Bankura	PNB	52.40	21454.00	11786.95	54.94
3	Birbhum	UCO	47.59	36097.16	19310.37	53.50
4	Coochbehar	CBI	79.37	11331.57	9109.42	80.39
5	Dakshin Dinajpur	PNB	62.23	6092.77	3802.84	62.42
6	Darjeeling	CBI	65.19	24928.02	16838.19	67.55
7	Hooghly	UCO	41.90	60127.65	27512.30	45.76
8	Howrah	UCO	49.33	56175.54	27601.86	49.14
9	Jalpaiguri	CBI	68.70	12680.75	11813.89	93.16
10	Jhargram	PNB	42.19	4835.40	2291.60	47.39
11	Kalimpong	SBI	50.54	2192.71	1332.61	60.77
12	Kolkata	SBI	64.15	417350.75	411905.97	98.70
13	Malda	PNB	60.43	14897.08	8765.77	58.84
14	Murshidabad	PNB	52.27	30481.64	17391.42	57.06
15	Nadia	PNB	50.02	30420.00	15438.15	50.75
16	Paschim Burdwan	SBI	46.31	48915.88	25677.56	52.49
17	Paschim Medinipur	PNB	49.32	32796.27	16857.37	51.40
18	Purba Burdwan	UCO	51.89	36097.16	19310.37	53.50
19	Purba Medinipur	PNB	47.39	36830.19	18717.35	50.82
20	Purulia	PNB	48.84	13554.15	6687.36	49.34
21	Uttar Dinajpur	PNB	61.17	9582.14	6255.72	65.29
22	24 Pgs. (N)	Indian	42.59	195071.03	86823.49	44.51
23	24 Pgs. (S)	PNB	46.26	37196.69	17512.65	47.08
Grand Total			54.74	1146561.86	786831.34	68.63
Interbank Deposit			63.10	11702.13		70.08
Final Deposit				1134859.72		
RIDF Support					8499.51	
Total Advances in the State					795330.85	
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2024							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on March, 2023	As on March, 2024				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	64.72	41095.88	29327.35	71.36	0.00	71.36
2	Bank of India	64.72	38692.41	31496.99	81.40	0.00	81.40
3	Bank of Maharastra	57.06	2825.91	2222.88	78.66	0.00	78.66
4	Canara Bank	56.69	33252.67	30321.66	91.19	0.00	91.19
5	Central Bank of India	34.13	28041.61	9402.54	33.53	0.00	33.53
6	Indian Bank	45.51	67902.51	44350.28	65.31	0.00	65.31
7	Indian Overseas Bank	49.59	14170.60	8221.40	58.02	0.00	58.02
8	Punjab & Sind Bank	108.24	3284.71	3629.41	110.49	0.00	110.49
9	Punjab National Bank	45.02	121810.70	80914.93	66.43	0.00	66.43
10	State Bank of India	38.49	284746.13	182605.98	64.13	36816.00	77.06
11	UCO Bank	45.75	40046.62	24507.12	61.20	0.00	61.20
12	Union Bank of India	79.77	39975.19	26166.05	65.46	0.00	65.46
Total PSU		47.22	715844.94	473166.59	66.10	36816.00	71.24
13	Axis Bank	58.10	62394.74	41300.12	66.19	0.00	66.19
14	Bandhan Bank	69.02	53370.17	35211.70	65.98	0.00	65.98
15	Catholic Syrian Bank Ltd.	42.46	48.77	59.90	122.82	0.00	122.82
16	City Union Bank Ltd.	68.88	261.42	166.63	63.74	0.00	63.74
17	Dhanlaxmi Bank Ltd.	151.88	86.42	57.08	66.05	0.00	66.05
18	Federal Bank	93.23	5636.04	4791.08	85.01	0.00	85.01
19	HDFC Bank	57.01	97571.23	61046.49	62.57	0.00	62.57
20	ICICI Bank	81.97	66267.42	54624.18	82.43	0.00	82.43
21	IDBI Bank	44.44	14203.86	8402.73	59.16	0.00	59.16
22	IDFC First Bank	139.44	5250.09	6018.62	114.64	0.00	114.64
23	Indusind Bank	125.26	15338.16	27618.65	180.06	0.00	180.06
24	Karnataka Bank Ltd.	101.12	1490.13	1127.15	75.64	0.00	75.64
25	Karur Vysya Bank	48.77	1527.46	1048.20	68.62	0.00	68.62
26	Kotak Mahindra Bank	90.26	11549.44	9540.75	82.61	0.00	82.61
27	Lakshmi Vilas Bank (DBS)	463.94	1481.93	1224.91	82.66	0.00	82.66
28	Ratnakar Bank Ltd	78.09	7743.87	4263.45	55.06	0.00	55.06
29	South Indian Bank Ltd.	90.55	1789.18	1393.83	77.90	0.00	77.90
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	27.44	553.95	175.68	31.71	0.00	31.71
32	YES Bank	84.11	11210.47	8724.35	77.82	0.00	77.82
Total PVT		70.13	357774.77	266884.74	74.60	0.00	74.60
33	Au Small finance Bank	17.40	704.15	368.70	52.36	0.00	52.36
34	ESAF SF Bank	412.68	134.25	488.69	364.02	0.00	364.02
35	Jana Small Finance Bank	59.84	1825.11	1171.07	64.16	0.00	64.16
36	Ujjivan Small Finance Bank	141.39	2521.79	3506.68	139.06	0.00	139.06
37	Utkarsh Small Finance Bank	30.36	706.91	151.08	21.37	0.00	21.37
Total Small Finance		94.18	5892.22	5686.22	96.50	0.00	96.50
38	BGVB (PNB)	42.89	19263.87	8785.88	45.61	11407.25	104.82
39	PBGB (UCO)	57.05	6906.10	4149.23	60.08	2197.58	91.90
40	UBKGB (CBI)	78.20	4501.61	3716.31	82.56	0.00	82.56
Total RRB		51.06	30671.58	16651.42	54.29	13604.83	98.65
41	WB State Co-Op Bank Ltd.	64.89	36111.64	23054.49	63.84	24349.08	131.27
42	WBSCARD Bank Ltd.	507.41	266.71	1361.12	510.34	0.00	510.34
Total Co-Optv		68.32	36378.35	24415.61	67.12	24349.08	134.05
Total		54.74	1146561.86	786804.58	68.62	74769.91	75.14
Interbank Deposit			11702.13				
Grand total			1134859.72				
RIDF Support		63.10		8499.51			
Total Credit in the State				795304.09			
Credit Deposit Ratio					70.08		
Total Credit + Investment				870074.00			
Total Credit + Investment Deposit Ratio					76.67		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2024									
(Amount in Crore)									
Sl. No.	Name of Banks	NO. OF BRANCHES				D E P O S I T S			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	52	58	188	298	3039.30	4895.08	33161.50	41095.88
2	Bank of India	143	83	146	372	8954.31	6463.08	23275.02	38692.41
3	Bank of Maharashtra	4	8	41	53	133.62	90.15	2602.14	2825.91
4	Canara Bank	158	78	150	386	3836.73	3234.12	26181.82	33252.67
5	Central Bank of India	139	61	113	313	7106.37	5313.60	15621.64	28041.61
6	Indian Bank	272	95	220	587	15254.01	8105.15	44543.35	67902.51
7	Indian Overseas Bank	34	23	96	153	1541.23	799.95	11829.42	14170.60
8	Punjab & Sind Bank	4	4	33	41	63.32	67.70	3153.69	3284.71
9	Punjab National Bank	566	177	403	1146	38282.67	17270.58	66257.44	121810.70
10	State Bank of India	555	235	467	1257	56120.24	42919.22	185706.67	284746.13
11	UCO Bank	153	75	163	391	9093.96	7741.91	23210.75	40046.62
12	Union Bank of India	68	54	159	281	4188.48	3721.94	32064.77	39975.19
Total PSU		2148	951	2179	5278	147614.25	100622.47	467608.22	715844.94
13	Axis Bank	54	87	215	356	2466.00	8482.43	51446.31	62394.74
14	Bandhan Bank	927	421	379	1727	9395.49	6977.40	36997.29	53370.17
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	48.77	48.77
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	261.42	261.42
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	86.42	86.42
18	Federal Bank	11	6	20	37	294.89	668.75	4672.40	5636.04
19	HDFC Bank	43	73	226	342	1827.04	4369.69	91374.49	97571.23
20	ICICI Bank	34	55	199	288	1500.06	3660.34	61107.03	66267.42
21	IDBI Bank	22	24	52	98	1007.25	2727.03	10469.58	14203.86
22	IDFC First Bank	2	3	37	42	0.00	0.00	5250.09	5250.09
23	Indusind Bank	5	30	92	127	407.46	1637.12	13293.59	15338.16
24	Karnataka Bank Ltd.	1	2	17	20	22.67	56.81	1410.65	1490.13
25	Karur Vysya Bank	1	1	12	14	74.73	50.06	1402.67	1527.46
26	Kotak Mahindra Bank	1	1	47	49	92.88	93.18	11363.38	11549.44
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	23.39	0.00	1458.54	1481.93
28	Ratnakar Bank Ltd	0	2	20	22	0.00	54.08	7689.79	7743.87
29	South Indian Bank Ltd.	0	0	20	20	0.00	0.00	1789.18	1789.18
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	553.95	553.95
32	YES Bank	0	2	34	36	0.00	114.78	11095.69	11210.47
Total PVT		1102	707	1383	3192	17111.86	28891.66	311771.25	357774.77
33	Au Small finance Bank	0	0	7	7	0.00	0.00	704.15	704.15
34	ESAF SF Bank	0	4	10	14	0.00	2.80	131.45	134.25
35	Jana Small Finance Bank	3	12	24	39	39.71	198.11	1587.29	1825.11
36	Ujjivan Small Finance Bank	47	16	34	97	281.46	416.99	1823.33	2521.79
37	Utkarsh Small Finance Bank	0	0	16	16	0.00	0.00	706.91	706.91
Total Small Finance		50	32	91	173	321.17	617.90	4953.14	5892.22
38	BGVB (PNB)	496	68	23	587	15479.37	2327.45	1457.05	19263.87
39	PBGB (UCO)	204	16	10	230	5788.52	736.30	381.28	6906.10
40	UBKGB (CBI)	89	47	7	143	2104.95	2004.31	392.36	4501.61
Total RRB		789	131	40	960	23372.84	5068.06	2230.69	30671.58
41	WB State Co-Op Bank Ltd.	208	67	99	374	13650.72	6006.09	16454.83	36111.64
42	WBSCARD Bank Ltd.	10	0	1	11	23.46	0.00	243.25	266.71
Total Co-Optv		218	67	100	385	13674.18	6006.09	16698.08	36378.35
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	16	26	0.00	0.00	0.00	0.00
Grand Total		4308	1897	3809	10014	202094.29	141206.19	803261.38	1146561.86

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2024									
(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	1001.25	1593.33	26732.77	29327.35	32.94	32.55	80.61	71.36
2	Bank of India	4385.35	2798.74	24312.90	31496.99	48.97	43.30	104.46	81.40
3	Bank of Maharashtra	71.30	128.46	2023.12	2222.88	53.36	142.50	77.75	78.66
4	Canara Bank	2423.78	1993.31	25904.58	30321.66	63.17	61.63	98.94	91.19
5	Central Bank of India	2567.91	1509.22	5325.41	9402.54	36.14	28.40	34.09	33.53
6	Indian Bank	4954.17	2607.46	36788.64	44350.28	32.48	32.17	82.59	65.31
7	Indian Overseas Bank	453.68	265.79	7501.93	8221.40	29.44	33.23	63.42	58.02
8	Punjab & Sind Bank	22.57	29.68	3577.16	3629.41	35.64	43.84	113.43	110.49
9	Punjab National Bank	14036.65	5744.78	61133.49	80914.93	36.67	33.26	92.27	66.43
10	State Bank of India	19650.09	16027.04	146928.85	182605.98	35.01	37.34	79.12	64.13
11	UCO Bank	2733.06	2001.90	19772.15	24507.12	30.05	25.86	85.19	61.20
12	Union Bank of India	1257.32	1391.81	23516.92	26166.05	30.02	37.39	73.34	65.46
Total PSU		53557.14	36091.53	383517.92	473166.59	36.28	35.87	82.02	66.10
13	Axis Bank	1821.69	7009.57	32468.86	41300.12	73.87	82.64	63.11	66.19
14	Bandhan Bank	15035.31	6718.74	13457.65	35211.70	160.03	96.29	36.37	65.98
15	Catholic Syrian Bank Ltd.	0.00	0.00	59.90	59.90	#DIV/0!	#DIV/0!	122.82	122.82
16	City Union Bank Ltd.	0.00	0.00	166.63	166.63	#DIV/0!	#DIV/0!	63.74	63.74
17	Dhanlaxmi Bank Ltd.	0.00	0.00	57.08	57.08	#DIV/0!	#DIV/0!	66.05	66.05
18	Federal Bank	447.39	278.07	4065.62	4791.08	151.71	41.58	87.01	85.01
19	HDFC Bank	2442.48	5013.33	53590.68	61046.49	133.68	114.73	58.65	62.57
20	ICICI Bank	540.94	2660.39	51422.85	54624.18	36.06	72.68	84.15	82.43
21	IDBI Bank	501.35	841.57	7059.81	8402.73	49.77	30.86	67.43	59.16
22	IDFC First Bank	47.58	55.02	5916.01	6018.62	#DIV/0!	#DIV/0!	112.68	114.64
23	Indusind Bank	10452.46	1937.72	15228.47	27618.65	2565.29	118.36	114.56	180.06
24	Karnataka Bank Ltd.	24.74	46.11	1056.3	1127.15	109.13	81.17	74.88	75.64
25	Karur Vysya Bank	31.64	18.68	997.88	1048.20	42.34	37.32	71.14	68.62
26	Kotak Mahindra Bank	398.52	7.26	9134.97	9540.75	429.07	7.79	80.39	82.61
27	Lakshmi Vilas Bank (DBS)	0.99	0.00	1223.92	1224.91	4.23	#DIV/0!	83.91	82.66
28	Ratnakar Bank Ltd	0.00	92.08	4171.37	4263.45	#DIV/0!	170.27	54.25	55.06
29	South Indian Bank Ltd.	0.00	0.00	1393.83	1393.83	#DIV/0!	#DIV/0!	77.90	77.90
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	175.68	175.68	#DIV/0!	#DIV/0!	31.71	31.71
32	YES Bank	0.00	49.50	8674.85	8724.35	#DIV/0!	43.13	78.18	77.82
Total PVT		31745.09	24728.04	210411.61	266884.74	185.52	85.59	67.49	74.60
33	Au Small finance Bank	0.00	0.00	368.70	368.70	#DIV/0!	#DIV/0!	52.36	52.36
34	ESAF SF Bank	0.00	144.98	343.71	488.69	#DIV/0!	5177.86	261.48	364.02
35	Jana Small Finance Bank	329.26	230.97	610.84	1171.07	829.15	116.58	38.48	64.16
36	Ujjivan Small Finance Bank	673.64	955.26	1877.78	3506.68	239.34	229.08	102.99	139.06
37	Utkarsh Small Finance Bank	0.00	0.00	151.08	151.08	#DIV/0!	#DIV/0!	21.37	21.37
Total Small Finance		1002.90	1331.20	3352.11	5686.22	312.26	215.44	67.68	96.50
38	BGVB (PNB)	7385.20	933.44	467.24	8785.88	47.71	40.11	32.07	45.61
39	PBGB (UCO)	3539.81	382.07	227.35	4149.23	61.15	51.89	59.63	60.08
40	UBKGB (CBI)	2331.85	1189.21	195.26	3716.31	110.78	59.33	49.76	82.56
Total RRB		13256.86	2504.72	889.85	16651.42	56.72	49.42	39.89	54.29
41	WB State Co-Op Bank Ltd.	7737.19	2739.68	12577.63	23054.49	56.68	45.62	76.44	63.84
42	WBSCARD Bank Ltd.	1361.12	0.00	0.00	1361.12	5801.88	#DIV/0!	0.00	510.34
Total Co-Optv		9098.31	2739.68	12577.63	24415.61	66.54	45.62	75.32	67.12
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		108660.30	67395.17	610749.12	786804.58	53.77	47.73	76.03	68.62

Position of ATMs & BC Outlets in West Bengal as on 31.03.2024									
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	464	531	731	1726
2	Bank of India	111	83	189	383	644	362	268	1274
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	115	79	203	397	453	9	5	467
5	Central Bank of India	76	55	88	219	700	239	102	1041
6	Indian Bank	41	45	133	219	524	196	574	1294
7	Indian Overseas Bank	11	76	61	148	172	24	66	262
8	Punjab & Sind Bank	4	3	23	30	0	0	0	0
9	Punjab National Bank	470	230	618	1318	5086	1061	315	6462
10	State Bank of India	411	1202	2668	4281	5620	872	557	7049
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	71	65	241	377	397	320	236	953
Total PSU		1410	1958	4756	8124	14481	3744	2994	21219
13	Axis Bank	368	325	708	1401	460	1926	481	2867
14	Bandhan Bank	1	24	95	120	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	8	1	19	28	0	0	0	0
19	HDFC Bank	37	115	480	632	510	52	16	578
20	ICICI Bank	64	105	533	702	3	0	0	3
21	IDBI Bank	26	35	112	173	0	0	0	0
22	IDFC First Bank	0	0	27	27	762	132	13	907
23	Indusind Bank	8	34	150	192	12529	2838	0	15367
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	6	16	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	88	90	6	30	272	308
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	12	14	1026	734	1849	3609
29	South Indian Bank Ltd.	0	0	18	18	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	36	38	0	0	108515	108515
Total PVT		518	650	2319	3487	15296	5712	111146	132154
33	Au Small finance Bank	0	0	6	6	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	34	62	96
35	Jana Small Finance Bank	0	2	3	5	10	0	0	10
36	Ujjivan Small Finance Bank	22	16	35	73	4	0	0	4
37	Utkarsh Small Finance Bank	0	0	16	16	0	0	0	0
Total Small Finance		22	19	63	104	14	34	62	110
38	BGVB (PNB)	0	0	0	0	3059	327	64	3450
39	PBGB (UCO)	0	0	0	0	719	0	0	719
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
Total RRB		0	0	0	0	4162	327	64	4553
41	WB State Co-Op Bank Ltd.	98	26	53	177	45	0	0	45
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		98	26	53	177	45	0	0	45
43	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
44	Airtel Payment Bank	0	0	0	0	42101	8548	1623	52272
45	Fino Payment Bank	0	0	0	0	27166	0	0	27166
Total of Payment Banks		0	0	0	0	69340	10814	7821	87975
Grand Total		2048	2653	7191	11892	103338	20631	122087	246056

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

Negative trend is shown in the districts namely Alipurduar, Howrah and Malda District as on March,2024 in comparison to March,2023. The districts 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 31.03.2024					
Sr. No.	Name of District	Lead Bank	CD Ratio as on March,2023	CD Ratio as on March,2024	Increase/ Decrease
1	Alipurduar	CBI	63.23	54.85	-
2	Bankura	PNB	52.40	54.94	+
3	Birbhum	UCO	47.59	53.50	+
4	Coochbehar	CBI	79.37	80.39	+
5	Dakshin Dinajpur	PNB	62.23	62.42	+
6	Darjeeling	CBI	65.19	67.55	+
7	Hooghly	UCO	41.90	45.76	+
8	Howrah	UCO	49.33	49.14	-
9	Jalpaiguri	CBI	68.70	93.16	+
10	Jhargram	PNB	42.19	47.39	+
11	Kalimpong	SBI	50.54	60.77	+
12	Kolkata	SBI	64.15	98.70	+
13	Malda	PNB	60.43	58.84	-
14	Murshidabad	PNB	52.27	57.06	+
15	Nadia	PNB	50.02	50.75	+
16	Paschim Burdwan	SBI	46.31	52.49	+
17	Paschim Medinipur	PNB	49.32	51.40	+
18	Purba Burdwan	UCO	51.89	53.50	+
19	Purba Medinipur	PNB	47.39	50.82	+
20	Purulia	PNB	48.84	49.34	+
21	Uttar Dinajpur	PNB	61.17	65.29	+
22	24 Pgs. (N)	Indian	42.59	44.51	+
23	24 Pgs. (S)	PNB	46.26	47.08	+

AGENDA – 5

Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Review of credit deployment under Agriculture Infrastructure Fund (AIF) and Financial Technologies (Fin-Tech) in Agriculture Sector
- (iii) Review of credit deployment under FPO
- (iv) Agri Clinic & Agri Business
- (v) KCC Animal Husbandry (KCC-AH)
- (vi) National Livestock Mission (NLM)
- (vii) KCC Fishery (MJCC)
- (viii) Others

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

(Amount in Cr)			
As on	Yearly Target	Achievement	% of Achievement
31.03.2023	97,261	80,470	83%
31.12.2023	1,06,996	55,310	52%
31.03.2024	1,06,996	71,901	67%

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 2023-24 is Rs.71,901 crore, which was Rs80,470 crore for the FY 2022-23 and disbursement for the FY 2023-24 is Rs.51,288 crore in Farm Credit which is 71.33% of the total agriculture deployment, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

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

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

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

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2023	35,00,000	27,29,005	78%
31.12.2023	35,00,000	18,55,993	53%
31.03.2024	35,00,000	24,92,202	72%

Bank wise KCC position as on 31.03.2024											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2023 to 31.03.2024)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2024	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)				
			No.	Amount	No.	Amount	No.	Amount		No.	Amount
1	Bank of Baroda	25000	2514	19.58	4102	37.22	6616	56.80	26.46	26230	198.18
2	Bank of India	117000	2966	23.15	50652	243.80	53618	266.95	45.83	124210	675.45
3	Bank of Maharastra	2200	34	0.67	324	2.68	358	3.35	16.27	2090	46.69
4	Canara Bank	28500	8764	72.39	9132	51.14	17896	123.53	62.79	53019	408.97
5	Central Bank of India	32500	490	3.34	41441	281.73	41931	285.07	129.02	71775	446.35
6	Indian Bank	148500	9656	68.60	11533	86.38	21189	154.98	14.27	534384	3427.93
7	Indian Overseas Bank	7000	287	4.50	322	3.78	609	8.28	8.70	7501	56.23
8	Punjab & Sind Bank	50	0	0.00	0	0.00	0	0.00	0.00	47	9.01
9	Punjab National Bank	407000	28105	241.47	274335	1476.95	302440	1718.41	74.31	488815	2712.43
10	State Bank of India	285000	31221	185.00	130169	1051.61	161390	1236.61	56.63	260651	2049.11
11	UCO Bank	40000	1957	7.18	27866	198.55	29823	205.73	74.56	91066	1024.20
12	Union Bank of India	25000	3417	38.39	23320	113.61	26737	152.00	106.95	42003	622.94
	Total PSU	1117750	89411	664.27	573196	3547.45	662607	4211.72	59.28	1701791	11677.49
13	Axis Bank	2750	1449	8.46	590	10.75	2039	19.21	74.15	27063	237.00
14	Bandhan Bank	0	67	11.74	0	0.00	67	11.74	#DIV/0!	96	15.29
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1500	23	0.39	0	0.00	23	0.39	1.53	2752	66.95
19	HDFC Bank	24500	124981	655.62	148	7.14	125129	662.76	510.73	199303	826.60
20	ICICI Bank	2500	177	10.08	1351	18.05	1528	28.13	61.12	3171	92.92
21	IDBI Bank	10000	496	11.92	1098	15.96	1594	27.88	15.94	11345	146.25
22	IDFC First Bank	0	7	0.79	0	0.00	7	0.79	#DIV/0!	8	4.07
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	477	6.46	0	0.00	477	6.46	#DIV/0!	538	7.60
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	172	0.34	0	0.00	172	0.34	17.20	339	0.34
	Total PVT	42250	127849	705.80	3187	51.90	131036	757.70	310.14	244615	1397.01
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	BGVV (PNB)	270000	11720	67.90	99801	385.51	111521	453.41	41.30	281180	789.63
39	PBGB (UCO)	60000	6693	83.67	48133	459.72	54826	543.39	91.38	80165	662.97
40	UBKGB (CBI)	25000	2015	12.21	53321	842.60	55336	854.81	221.34	79078	957.90
	Total RRB	355000	20428	163.78	201255	1687.83	221683	1851.61	62.45	440423	2410.50
41	WB State Co-Op Bank Ltd.	1985000	19402	37.95	1457474	4649.84	1476876	4687.79	74.40	1517702	4758.54
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	19402	37.95	1457474	4649.84	1476876	4687.79	74.40	1517702	4758.54
	Grand Total	3500000	257090	1571.79	2235112	9937.02	2492202	11508.81	71.21	3904531	20243.55

District wise KCC position as on 31.03.2024							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2023 to 31.03.2024(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.03.2024	
			No.	Amount		No.	Amount
1	Alipurduar	38500	26435	205.79	68.66	65151	425.23
2	Bankura	198000	120035	480.20	60.62	198842	832.61
3	Birbhum	240000	118294	544.21	49.29	244111	863.06
4	Coochbehar	190000	80545	917.52	42.39	170478	1476.26
5	Dakshin Dinajpur	115000	51629	376.94	44.89	99754	462.79
6	Darjeeling	18500	15592	127.97	84.28	22170	169.89
7	Hooghly	395000	271942	1216.41	68.85	316589	1714.97
8	Howrah	95000	56083	312.61	59.03	68078	374.08
9	Jalpaiguri	40000	51369	530.60	128.42	110218	1107.79
10	Jhargram	55000	67437	437.34	122.61	119389	606.17
11	Kalimpong	10000	10020	74.40	100.20	13429	74.03
12	Kolkata	0	1197	76.50	#DIV/0!	1587	251.84
13	Malda	110000	129634	480.30	117.85	136389	655.08
14	Murshidabad	95000	64846	328.15	68.26	210027	850.29
15	Nadia	110000	125385	751.95	113.99	272055	1440.67
16	Paschim Burdwan	25000	66702	242.92	266.81	92696	523.18
17	Paschim Medinipur	245000	253359	990.87	103.41	317981	1790.41
18	Purba Burdwan	280000	139972	954.69	49.99	264391	1909.17
19	Purba Medinipur	750000	421639	1288.62	56.22	430227	1491.56
20	Purulia	35000	33303	98.43	95.15	106247	347.14
21	Uttar Dinajpur	55000	51131	262.86	92.97	205762	807.77
22	24 Pgs. (N)	230000	176485	455.30	76.73	268876	1165.75
23	24 Pgs. (S)	170000	159168	354.23	93.63	170084	903.81
Grand Total		3500000	2492202	11508.81	71.21	3904531	20243.55

NB: All the banks operating in the State have disbursed 24,92,202 number of KCCs including renewal cases during FY 2023-24 registering 71.21% achievement of annual target of 35.00 lacs no of KCC. Total amount outstanding for KCC stood at Rs.20,243.55 crore as on 31.03.2024. The average ticket size of outstanding KCC loans is Rs.51,846/- as on 31.03.2024.

Bangla Shasya Bima Scheme:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, Govt. of West Bengal launched the Bangla Shasya Bima (BSB) 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.

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 |

Bank wise progress in the state under AIF as on 31.03.2024:

AIF BANK WISE SUMMARY (Cumulative) as on 31.03.2024										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank (Disbursement Pending)		Out of (A) Disbursed by Bank		Out of (A) Rejected	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Axis Bank	51	13	21.40	1	1.70	12	16.03	30	8	12.40
Bangiya Gramin Vikash Bank	195	42	6.35	12	1.68	30	4.44	147	6	1.29
Bank Of Baroda	376	191	56.99	31	6.92	160	45.16	161	24	3.93
Bank Of India	572	243	110.33	38	8.60	205	74.40	303	26	6.30
Bank of Maharashtra	9	2	0.76	2	0.76	0	0.00	7	0	0.00
Canara Bank	154	59	100.01	10	31.12	49	60.98	93	2	0.32
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	204	62	86.05	18	2.52	44	33.83	135	7	1.95
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	143	38	30.71	4	3.47	34	20.65	62	43	39.22
ICICI Bank	7	2	0.34	0	0.00	2	0.16	4	1	0.45
IDBI BANK LTD	28	7	2.57	1	1.89	6	0.53	17	4	6.43
Indian Bank	330	137	196.53	40	11.72	97	138.92	180	13	4.96
Indian Overseas Bank	53	20	13.44	2	8.41	18	4.11	31	2	2.68
IDFC FIRST Bank Ltd.	1	0	0.00	0	0.00	0	0.00	1	0	0.00
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.05
Karnataka Bank	4	3	0.58	0	0.00	3	0.58	1	0	0.00
Kotak Mahindra Bank	3	2	2.10	2	2.10	0	0.00	0	1	0.26
NABKISAN Finance Ltd	5	0	0.00	0	0.00	0	0.00	5	0	0.00
Paschim Banga Gramin Bank	27	7	10.33	5	5.49	2	3.27	17	3	0.50
Punjab and Sind Bank	9	2	8.05	1	6.65	1	1.40	7	0	0.00
Punjab National Bank	2166	1080	415.76	181	56.71	899	292.24	937	149	34.61
STATE BANK OF INDIA	1611	539	215.86	59	24.21	480	139.92	1008	64	19.71
The Federal Bank Ltd	4	1	0.18	0	0.00	1	0.18	1	2	2.03
UCO Bank	222	112	83.09	31	19.13	81	36.34	103	7	10.28
Union Bank of India	138	61	40.07	5	1.63	56	28.14	64	13	2.25
Uttarbanga Kshetriya Gramin Bank	16	2	0.09	0	0.00	2	0.09	13	1	1.00
YES BANK LTD	6	4	42.80	2	35.78	2	4.76	1	1	2.00
All Co-operative Bank	201	108	37.48	6	2.85	102	21.33	60	33	17.05
TOTAL	6540	2737	1481.89	451	233.34	2286	927.44	3388	415	171.93

District wise Cumulative progress in the state under AIF as on 31.03.2024:

AIF DISTRICT WISE SUMMARY (Cumulative) as on 31.03.2024										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only approved by Bank(Disbursement Pending)		Out of (A)Disbursed by Bank		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Alipurduar	129	48	22.07	5	1.50	43	7.45	81	0	0.00
Bankura	502	264	74.06	20	6.98	244	61.18	184	54	25.06
Birbhum	299	138	46.15	38	6.87	100	24.86	124	37	12.00
Cooch Behar	283	78	141.96	15	35.28	63	49.70	190	15	9.80
Dakshin Dinajpur	84	23	15.08	0	0.00	23	11.66	56	5	3.42
Darjeeling	149	35	56.09	9	23.12	26	26.20	111	3	0.29
Hooghly	530	391	197.00	50	12.62	341	143.55	108	31	12.93
Howrah	104	51	23.87	10	4.33	41	16.75	38	15	5.04
Jalpaiguri	158	45	98.98	9	11.47	36	54.36	106	7	1.13
Jhargram	97	32	14.40	4	2.37	28	11.59	42	23	4.93
Kalimpong	12	6	0.52	1	0.00	5	0.52	6	0	0.00
KOLKATA	26	18	42.83	6	24.28	12	13.09	6	2	2.26
Malda	385	98	45.21	21	5.08	77	37.27	269	18	7.09
Murshidabad	864	198	58.83	49	4.81	149	35.92	649	17	5.03
Nadia	238	47	19.41	8	0.66	39	14.77	179	12	17.57
North 24 Parganas	443	95	63.67	22	7.73	73	40.37	341	7	4.32
Paschim Bardhaman	129	106	56.82	16	3.50	90	30.87	12	11	6.31
Paschim Medinipur	498	289	127.38	33	15.04	256	96.42	147	62	15.45
Purba Bardhaman	720	496	246.90	74	36.83	422	178.71	188	36	20.37
Purba Medinipur	380	112	35.75	20	7.98	92	23.78	242	26	9.14
Purulia	144	46	21.53	6	5.82	40	13.26	93	5	0.44
South 24 Parganas	221	68	25.76	14	4.45	54	18.12	131	22	6.61
Uttar Dinajpur	139	49	46.88	21	12.63	28	16.29	83	7	2.75
TOTAL	6534	2733	1481.14	451	233.34	2282	926.70	3386	415	171.93

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.

Farmers Producer Organizations (FPO):

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 no of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 31.03.2024, 165 no. of FPOs have so far been financed by member banks.

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

Bank wise performance of FPO financing as on 31.03.2024: -

Progress made under FPO/FPC					
Sr. No.	Bank Name	Achievement as on 31.03.2022	Achievement as on 31.03.2023	Achievement as on 31.12.2023	Achievement as on 31.03.2024
		(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	6	9	11	11
2	Bank of India	0	0	0	0
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	4	6	5	5
5	Central Bank of India	0	3	9	10
6	Indian Overseas Bank	0	0	0	0
7	Indian Bank	0	4	12	16
8	Punjab & Sindh Bank	0	0	0	0
9	Punjab National Bank	10	12	19	19
10	State Bank of India	5	12	16	17
11	UCO Bank	0	1	1	1
12	Union Bank of India	0	0	0	0
13	Axis Bank	0	0	0	0
14	Federal Bank	0	0	0	0
15	HDFC Bank	0	0	1	1
16	ICICI Bank	0	0	0	0
17	IDBI Bank	0	0	0	0
18	BGVB	6	9	12	12
19	PBGB	0	6	8	8
20	UBKGB	0	14	14	15
21	WBSCB	37	50	50	50
	Total	68	126	158	165

Agri Clinics and Agri Business Centres Scheme (ACABC):

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

Achievement in KCC Animal Husbandry:

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

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

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

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

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

Progress in working capital finance to Animal Husbandry & Fishery under KCC (for FY 2023-24) as on 31.03.2024:

Activity wise Summary:

As on 31.03.2024 during FY 2023-24, total 25,364 no of cases under Animal Husbandry has been sanctioned amounting to Rs.225.46 Crore, out of which 22,467 no of cases has been disbursed with an amount of Rs.192.95 Crore, whereas 4,555 no of cases are still pending with different Bank Branches for FY 2023-24. Member Banks are requested to ensure disposal of pending cases at the earliest.

Activity-wise consolidated KCC-AH report of the Bank:-								
For the period from 01.04.2023 to 31.03.2024								
Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending	Target
		No	Amount (Crore)	No	Amount (Crore)	No	No	No
1	Dairy Faming	14473	133.02	13728	123.44	13270	2687	67000
2	Goat Husbandry	4427	31.20	4174	30.17	3232	1448	16000
3	Poultry Faming (Including Duckery)	4084	37.54	2416	23.56	2052	319	9000
4	Pig Husbandry	2380	23.70	2149	15.77	495	101	8000
Total		25364	225.46	22467	192.95	19048	4555	100000

District wise KCC-AH Progress Report								
For the period from 01.04.2023 to 31.03.2024 (End date of the Month)								
District-wise consolidated report of the Bank:-								
Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending	Target
		No	Amount (Crore)	No	Amount (Crore)	No	No	No
1	Alipurduar	403	2.74	346	2.39	105	30	2530
2	Bankura	1152	13.17	1112	12.41	856	431	8208
3	Birbhum	827	8.77	799	8.24	1436	235	5696
4	Coochbehar	1109	9.58	972	7.89	921	229	4780
5	Dakhin 24 Parganas	1376	12.26	1229	8.79	1651	286	6211
6	Dakhin Dinajpur	732	3.40	675	2.95	580	95	3197
7	Darjeeling including Siliguri	1977	13.43	1912	12.91	410	70	1900
8	Hooghly	2551	20.24	1647	15.02	2129	397	5901
9	Howrah	701	5.68	671	5.17	255	101	1377
10	Jalpaiguri	382	4.94	305	4.20	415	135	2540
11	Jhargram	410	2.45	401	2.37	492	183	2430
12	Kalimpong	764	4.76	745	4.54	216	18	603
13	Kolkata	43	1.17	1	0.01	10	0	0
14	Malda	681	4.10	553	3.16	1366	181	6064
15	Murshidabad	1149	8.92	970	7.11	662	105	6510
16	Nadia	1225	9.83	1166	8.63	808	136	4969
17	Paschim Bardhaman	262	2.20	217	1.81	333	55	1215
18	Paschim Medinipur	3408	30.36	3321	28.99	1165	236	7929
19	Purba Bardhaman	2164	36.65	2046	34.20	735	361	7069
20	Purba Medinipur	2085	16.79	1639	11.46	1344	328	5211
21	Purulia	467	4.20	425	3.43	1246	398	6691
22	Uttar 24 Parganas	761	6.26	615	4.17	1288	429	4638
23	Uttar Dinajpur	735	3.61	700	3.10	625	116	4329
Total		25364	225.48	22467	192.95	19048	4555	99998

Bank wise consolidated report on KCC-AH (Activity wise) as on 31.03.2024

Sl. No.	Name of the Bank	Dairy Faming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	334	3.05	298	2.98	126	26	146	1.46	141	1.42	78	11
2	Bank of India	235	1.51	235	1.51	412	11	79	0.29	79	0.29	160	304
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	268	0.96	245	0.92	369	222	86	0.36	82	0.33	143	39
5	Central Bank of India	257	2.42	172	1.04	509	489	25	0.12	9	0.04	260	200
6	Indian Bank	481	2.60	292	1.79	255	954	266	1.20	153	0.81	220	498
7	Indian Overseas Bank	36	21.21	36	21.21	10	77	0	0.00	0	0.00	5	1
8	Punjab National Bank	1708	23.98	1540	22.88	1100	709	615	9.27	596	8.80	461	198
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	3492	22.39	3492	22.39	8419	0	992	7.43	992	7.43	758	0
11	UCO Bank	384	3.23	384	3.23	218	96	94	0.64	94	0.64	22	125
12	Union Bank of India	390	4.03	389	3.94	250	34	34	0.30	34	0.30	94	22
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	1	0.23	1	0.23	6	34	0	0.00	0	0.00	5	37
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	59	1.46	0	0.00	0	0	11	0.46	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	179	1.52	148	1.18	25	16	174	1.35	155	1.14	5	2
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)	3782	22.94	3686	21.47	635	0	1152	4.57	1142	3.50	509	0
22	PBGB (UCO)	1110	8.16	1110	8.16	590	10	175	0.54	175	0.54	364	6
23	UBKGB (CBI)	565	3.95	401	2.76	82	1	345	2.70	315	2.68	44	1
24	WB State Co-Op Bank	1192	9.38	1299	7.75	264	8	233	0.51	207	2.26	104	4
GRAND TOTAL		14473	133.02	13728	123.44	13270	2687	4427	31.20	4174	30.17	3232	1448

Bank wise consolidated report on KCC-AH (Activity wise) as on 31.03.2024

Sl. No.	Name of the Bank	Poultry Faming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	54	0.76	56	0.46	33	0	5	0.24	3	0.22	0	0
2	Bank of India	7	0.06	7	0.06	7	22	1	0.00	1	0.00	3	2
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	32	0.15	29	0.12	45	4	13	0.05	10	0.04	20	2
5	Central Bank of India	4	0.04	2	0.02	52	24	9	0.08	4	0.04	9	15
6	Indian Bank	303	1.72	177	1.10	164	130	69	0.25	49	0.19	20	50
7	Indian Overseas Bank	0	0.00	0	0.00	2	0	0	0.00	0	0.00	1	0
8	Punjab National Bank	216	5.28	215	5.18	108	34	11	0.41	11	0.41	22	26
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	1049	8.49	1049	8.49	490	0	380	3.18	380	3.18	174	0
11	UCO Bank	11	0.26	11	0.26	2	43	0	0.00	0	0.00	0	0
12	Union Bank of India	21	0.41	21	0.41	29	11	0	0.00	0	0.00	6	4
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	1	3	0	0.00	0	0.00	0	1
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	1510	12.40	0	0.00	596	35	191	7.52	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	23	0.21	17	0.11	8	7	15	0.11	10	0.08	0	1
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)	313	2.69	286	2.10	433	0	208	1.29	212	1.26	178	0
22	PBGB (UCO)	102	1.94	102	1.94	30	3	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	323	2.95	315	2.88	35	0	265	2.38	257	2.24	34	0
24	WB State Co-Op Bank	116	0.18	129	0.43	17	3	1213	8.18	1212	8.10	28	0
GRAND TOTAL		4084	37.54	2416	23.56	2052	319	2380	23.70	2149	15.77	495	101

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2024:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.03.23	91,323	922.74	21,345	365.80	82,694	588.39	3,82,747	1495.77
31.12.23	85,221	808.12	13,114	235.36	55,805	326.98	35,624	311.78
31.03.24	1,01,877	1,149.08	18,124	343.51	82,135	482.17	47,675	424.07

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2023-24 (01.04.2023 - 31.03.2024) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/PI antation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	3345	21.43	185	6.54	178	6.21	216	9.25	321	1.85	411	18.96	364	2.65	7508	1486.11	12528	1553.00
2	Bank of India	70501	358.92	15472	116.32	1919	21.84	1404	18.85	5052	46.80	130	1.52	79513	991.79	24017	215.61	198008	1771.64
3	Bank of Maharastra	260	4.79	50	1.57	11	0.76	0	0.00	0	0.00	0	0.00	0	0.00	302	2.70	623	9.82
4	Canara Bank	134020	1705.48	1235	13.78	452	6.20	980	19.54	239	1.50	5	0.08	10	0.10	64180	1345.42	201121	3092.10
5	Central Bank of India	46361	125.06	222	1.55	72	2.09	35	13.41	2	0.03	2	0.02	0	0.00	55040	1707.41	101734	1849.57
6	Indian Bank	87250	620.31	989	34.81	103	2.66	72	2.10	48	0.26	8	0.14	4920	133.25	43592	2219.75	136982	3013.28
7	Indian Overseas Bank	574	190.66	16	0.17	4	0.13	0	0.00	4	0.02	6	0.54	157	6.93	114	31.40	875	229.85
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	0.60	4	0.60
9	Punjab National Bank	311132	5949.45	1751	57.50	476	19.25	1102	42.59	160	9.38	342	20.01	4282	192.46	14832	258.30	334077	6548.96
10	State Bank of India	161390	1236.61	281	5.71	120	5.41	270	28.63	171	3.41	33	0.72	14	1.56	356812	4743.89	519091	6025.94
11	UCO Bank	15799	723.00	126	0.98	149	1.22	98	0.55	66	0.42	1	0.05	58	4.20	11882	2241.88	28179	2972.30
12	Union Bank of India	29701	519.32	6289	185.28	923	22.35	1594	50.93	969	10.41	0	0.00	3	0.25	825	211.62	40304	1000.16
Total PSU		860333	11455.03	26616	424.21	4407	88.12	5771	185.85	7032	74.07	938	42.05	89321	1333.19	579108	14464.69	1573526	28067.22
13	Axis Bank	761	3.28	0	0.00	2	0.47	0	0.00	0	0.00	0	0.00	0	0.00	1295	221.83	2058	225.58
14	Bandhan Bank	9	0.87	45559	455.56	14030	107.48	7301	62.20	0	0.00	1	0.10	2949	23.86	37879	141.21	107728	791.27
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	615	3.64	615	3.64
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	67	6.91	349	1.50	2	0.66	270	2.66	0	0.00	0	0.00	113	8.80	6006	106.57	6807	127.10
19	HDFC Bank	452	16.09	848	5.05	166	7.53	324	5.47	0	0.00	72	0.35	96010	474.04	28171	288.77	126043	797.30
20	ICICI Bank	1241	117.56	0	0.00	9	6.00	0	0.00	0	0.00	0	0.00	0	0.00	52552	563.26	53802	686.81
21	IDBI Bank	198	3.62	16	0.25	9	0.25	51	7.25	18	3.65	37	3.98	367	7.85	9562	303.00	10258	329.85
22	IDFC First Bank	7	0.79	533	1.75	602	2.60	418	1.57	820	2.92	0	0.00	7367	26.85	0	0.00	9747	36.48
23	Indusind Bank	0	0.00	0	0.00	55974	216.98	0	0.00	0	0.00	0	0.00	0	0.00	768946	3213.02	824920	3430.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	4	0.14	0	0.00	0	0.00	2	0.47	0	0.00	593	11.55	599	12.16
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3780	176.17	0	0.00	3780	176.17
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	65	0.93	65	0.93
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	186394	739.37	186394	739.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5432	23.28	5432	23.28
Total PVT		2735	149.12	47305	464.11	70798	342.11	8364	79.15	838	6.57	112	4.90	110586	717.57	924246	4286.22	1338248	7379.94
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	1	0.09	0	0.00	0	0.00	0	0.00	1	0.03	2	0.12
34	ESAF SF Bank	0	0.00	9724	41.59	3363	14.81	639	3.02	0	0.00	0	0.00	588	2.78	79525	350.32	93839	412.52
35	Jana Small Finance Bank	0	0.00	669	3.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	50223	242.21	50892	245.87
36	Ujivan Small Finance Bank	0	0.00	619	3.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	160421	875.41	161040	878.75
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6820	30.76	6820	30.76
Total Small Finance		0	0.00	11012	48.58	3363	14.81	640	3.11	0	0.00	0	0.00	588	2.78	296990	1498.727	312593	1568.01
38	BGVV (PNB)	296747	3794.60	10399	123.07	595	6.78	2163	41.37	17346	251.42	0	0.00	0	0.00	11	0.26	327261	4217.50
39	PBGB (UCO)	54826	543.39	1156	8.49	384	4.71	109	1.81	182	0.80	0	0.00	18	0.91	44673	1570.01	101348	2130.12
40	UBKGB (CBI)	54871	850.71	194	1.71	138	1.28	28	0.34	83	0.43	22	0.34	0	0.00	76416	1230.10	131752	2084.91
Total RRB		406444	5188.70	11749	133.27	1117	12.77	2300	43.52	17611	252.65	22	0.34	18	0.91	86947	1562.40	560361	8432.53
41	WB State Co-Op Bank Ltd.	1472604	4653.74	5061	72.46	2442	24.17	647	10.20	22022	84.25	0	0.00	65564	644.81	9349	112.21	1577689	5601.84
42	WBSCARD Bank Ltd.	0	0.00	134	6.44	8	0.19	402	21.68	172	6.53	18219	180.84	30	2.51	1290	20.67	20255	238.86
Total Co-Optv		1472604	4653.74	5195	78.90	2450	24.36	1049	31.88	22194	90.78	18219	180.84	65594	647.32	10639	132.88	1597944	5840.70
Grand Total		2742116	21446.59	101877	1149.08	82135	482.17	18124	343.51	47675	424.07	19291	228.13	266107	2701.77	2298719	37064.22	5382672	51288.40

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2024:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.03.23	1,98,213	1355.36	55,827	688.88	1,44,834	752.95	93,064	778.48
31.12.23	1,84,656	1411.11	42,884	691.41	1,34,802	683.10	1,41,341	620.30
31.03.24	2,17,197	1651.45	44,159	720.22	1,36,136	693.86	1,38,099	631.35

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2024 (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	25318	192.36	1356	31.65	1275	18.65	535	18.36	1025	14.95	642	13.65	503	13.08	9496	573.30	40150	876.00
2	Bank of India	175598	817.14	16128	121.38	2135	24.45	1811	26.72	5497	49.50	131	1.55	95481	1108.75	25743	233.92	322524	2383.41
3	Bank of Maharashtra	2090	46.69	32	1.45	9	0.39	0	0.00	0	0.00	0	0.00	0	0.00	538	19.70	2669	68.23
4	Canara Bank	176907	1915.02	1968	21.75	214	4.36	830	48.49	490	7.20	48	1.45	63	4.56	5494	2.15	186014	2004.98
5	Central Bank of India	71155	446.84	574	4.71	161	3.28	195	16.00	196	1.30	201	7.66	513	5.93	62299	1867.49	135294	2353.21
6	Indian Bank	89902	678.98	5747	169.58	357	8.89	236	99.10	1342	41.98	10	0.13	5213	146.43	89735	2283.07	192542	3428.16
7	Indian Overseas Bank	31713	821.64	230	3.36	284	7.45	72	1.60	44	3.90	161	3.09	297	2.62	7329	270.69	40130	1114.35
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	50	0.65	50	0.65
9	Punjab National Bank	694741	6697.42	8882	184.58	2436	61.82	5214	165.74	334	4.28	499	6.16	23073	676.73	39504	786.39	774683	8583.12
10	State Bank of India	249791	1972.30	707	11.80	219	6.87	629	10.22	848	9.67	73	0.50	350	12.90	741358	5527.70	993975	7551.96
11	UCO Bank	76004	1076.51	2005	26.56	632	3.12	740	15.60	831	3.50	777	0.64	1307	9.13	8829	39.44	91125	1174.50
12	Union Bank of India	57183	863.93	11790	165.17	1323	19.03	1991	50.35	1026	10.82	27	10.00	22	0.96	12484	218.88	85846	1339.14
Total PSU		1650402	15528.83	49419	741.99	9045	158.31	12253	452.17	11633	147.11	2569	44.83	126822	1981.09	1002859	11823.37	2865002	30877.71
13	Axis Bank	10349	77.58	0	0.00	23	11.97	0	0.00	0	0.00	3	0.17	0	0.00	15804	2750.28	26179	2840.00
14	Bandhan Bank	98	15.54	91977	461.38	27799	143.97	17183	96.49	0	0.00	1	0.10	3975	25.72	27702	876.66	168735	1619.86
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1349	30.70	1349	30.70
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	43	3.76	15	0.55	2	0.66	90	2.16	0	0.00	0	0.00	0	0.00	21571	295.72	21721	302.85
19	HDFC Bank	507	18.28	26178	106.42	164	7.13	848	8.08	0	0.00	1175	1.14	129237	554.25	41927	240.7	200036	935.99
20	ICICI Bank	3555	212.51	0	0.00	130	67.00	0	0.00	0	0.00	0	0.00	0	0.00	57852	691.32	61537	970.83
21	IDBI Bank	11358	149.58	34	1.69	25	2.21	42	3.15	8	1.22	42	2.96	598	7.65	60152	205.79	72259	374.25
22	IDFC First Bank	7	3.947	1022	1.98	969	2.75	545	1.51	1589	3.16	0	0.00	10932	27.44	0	0.00	15064	40.80
23	Indusind Bank	0	0.00	0	0.00	83758	192.08	0	0.00	0	0.00	0	0.00	0	0.00	1300253	3078.44	1384011	3270.53
24	Karnataka Bank Ltd.	0	0.00	0	0.00	4	0.15	0	0.00	0	0.00	2	0.51	0	0.00	593	13.56	599	14.22
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11988	366.91	0	0.00	11988	366.91
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	30	0.36	30	0.36
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	321517	841.81	321517	841.81
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7462	23.17	7462	23.17
Total PVT		25917	481.20	119226	572.03	112874	427.92	18708	111.39	1597	4.38	1223	4.88	156730	981.97	1856212	9048.516	2292487	11632.28
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	3	0.75	0	0.00	0	0.00	0	0.00	1	0.02	4	0.77
34	ESAF SF Bank	0	0.00	15183	47.61	5969	17.76	1516	4.18	0	0.00	0	0.00	719	2.71	100421	326.49	123808	398.75
35	Jana Small Finance Bank	0	0.00	3193	9.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	85394	276.94	88587	286.38
36	Ujivan Small Finance Bank	0	0.00	2748	16.84	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	269510	971.34	272258	988.18
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9972	30.79	9972	30.79
Total Small Finance		0	0.00	21124	73.90	5969	17.76	1519	4.93	0	0.00	0	0.00	719	2.71	465298	1605.583	494629	1704.88
38	BGVB (PNB)	489871	4826.51	13819	147.67	1232	24.46	2738	53.72	21524	345.28	0	0.00	0	0.00	16	0.34	529200	5397.98
39	PBGB (UCO)	80165	662.97	2103	14.61	531	5.26	193	3.17	272	0.89	0	0.00	137	6.25	48910	1098.90	132311	1792.05
40	UBKGB (CBI)	78278	948.74	229	2.20	182	1.42	40	0.44	87	0.54	229	2.68	33	1.88	74162	1682.14	153240	2640.04
Total RRB		648314	6438.22	16151	164.48	1945	31.14	2971	57.33	21883	346.71	229	2.68	170	8.13	123088	2781.38	814751	9830.07
41	WB State Co-Op Bank Ltd.	1514047	4731.04	1589	9.78	2183	22.36	379	6.40	98430	95.81	0	0.00	53338	611.15	0	0.00	1669966	5476.54
42	WBSCARD Bank Ltd.	0	0.00	9688	89.28	4120	36.37	8329	88.00	4556	37.34	101237	509.41	1448	80.54	39885	199.29	169263	1040.23
Total Co-Optv		1514047	4731.04	11277	99.06	6303	58.73	8708	94.40	102986	133.15	101237	509.41	54786	691.69	39885	199.29	1839229	6516.77
Grand Total		3838680	27179.29	217197	1651.45	136136	693.86	44159	720.22	138099	631.35	105258	561.80	339227	3665.59	3023364	19866.02	8306098	60561.70

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.

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

Bank-wise Summary of Weekly KCC-Animal Husbandry as on 31.03.2024 (cumulative):

Bank Wise Weekly KCC -AH as on 31.03.2024																
BANK NAME	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished / Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	533	533	185	25	18	57	0	11	43	58	0	0	34	0	101	1
Bank of India	2113	2113	1128	69	10	188	0	54	139	136	2	0	51	0	334	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	898	898	417	41	7	130	0	38	118	51	0	21	20	4	50	1
Central Bank of India	3427	3427	1686	174	70	730	0	33	245	110	5	191	30	5	148	0
Cooperative Bank	2827	2827	1091	132	77	414	0	78	272	119	44	263	3	19	310	5
IDBI Bank Ltd.	84	84	0	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4193	4193	1551	203	57	639	8	99	523	302	61	0	115	51	584	0
Indian Overseas Bank	412	412	70	14	0	104	0	37	77	39	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12322	12322	4729	866	238	1862	52	636	1786	740	125	75	336	5	619	253
State Bank of India	12384	12384	4330	796	136	1773	0	462	1580	569	91	175	765	96	1611	0
UCO Bank	4762	4762	2207	108	55	887	3	44	370	318	4	10	37	86	633	0
Union Bank of India	857	857	238	102	0	115	0	19	63	69	4	0	35	11	201	0
Grand Total	44856	44856	17635	2530	668	6910	63	1512	5223	2547	345	759	1447	277	4678	262

District-wise Summary of Weekly KCC-Animal Husbandry as on 31.03.2024 (cumulative):

District Wise Weekly KCC -AH as on 31.03.2024																
DISTRICT NAME	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished / Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
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	4078	4078	1559	250	70	1586	0	0	488	53	0	0	2	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1494	1494	491	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2327	13
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1139	1139	435	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	996	996	569	97	48	239	0	0	9	6	0	28	0	0	0	0
Koch Bihar	1867	1867	649	425	52	522	0	0	79	0	0	0	0	0	140	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1108	0	849	1322	820	236	137	519	5	37	3
North Twenty Four Parganas	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	470	245
Paschim Barddhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	1529	1529	573	136	0	264	46	0	365	0	0	51	8	0	85	1
Purba Barddhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	401	401	127	9	0	35	0	11	129	80	10	0	0	0	0	0
South Twenty Four Parganas	1978	1978	881	52	4	101	5	7	715	81	0	0	131	1	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
Grand Total	44856	44856	17635	2530	668	6910	63	1512	5223	2547	345	759	1447	277	4678	262

Bank-wise Summary of Weekly KCC-Fishery as on 31.03.2024 (cumulative):

Bank Wise Weekly KCC-Fishery as on 31.03.2024														
BANK/DISTRICT	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - 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	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	38	38	15	4	0	7	0	11	0	1	0	0	0	0
Bank of India	69	69	33	0	0	0	1	0	27	0	3	5	0	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	52	52	23	2	2	3	0	17	0	3	2	0	0	0
Central Bank of India	40	40	29	0	0	0	0	11	0	0	0	0	0	0
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	235	235	72	1	0	26	0	73	4	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	843	843	338	36	5	66	5	237	0	85	67	0	4	0
State Bank of India	620	610	221	27	8	55	0	189	0	69	41	0	0	0
UCO Bank	370	370	149	42	2	125	0	24	0	24	2	0	2	0
Union Bank of India	24	24	18	0	0	0	0	4	0	0	2	0	0	0
Grand Total	3830	3820	1485	239	17	925	5	721	4	240	149	1	34	0

District-wise Summary of Weekly KCC-Fishery as on 31.03.2024 (cumulative):

District Wise Weekly KCC-Fishery as on 31.03.2024														
District	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	1833	1833	540	199	7	846	0	155	0	64	0	0	22	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	149	149	53	16	0	22	0	57	0	1	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Grand Total	3830	3820	1485	239	17	925	5	721	4	240	149	1	34	0

National livestock Mission (NLM):

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

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

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

Activities under NLM:-

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

Benefit provided under the scheme:-

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

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

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

Matsya Jeebi Credit Card (MJCC):

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

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

The target of 1,00,000 no. of fresh MJCC has been fixed by Govt. of WB for FY 2023-24. As on 31.03.2024, member banks have cumulatively sanctioned 22,078 no. of MJCC cases amounting Rs.125.22 Crore.

Bank-wise progress of MJCC as on 31.03.2024:

MJCC CUMULATIVE PROGRESS AS ON 31.03.2024					
Bank Name	Total No. of cases received	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amt (in Cr)		
Bank of Baroda	673	355	2.22	318	0
Bank of India	2140	712	3.47	1428	0
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1873	1048	5.12	825	0
Central Bank Of India	1511	205	3.49	1269	37
Indian Bank	4738	2340	26.79	2065	333
Indian Overseas Bank	332	108	0.05	148	76
Punjab & Sind Bank	10	0	0	2	8
Punjab National Bank	10102	3705	15.86	5482	915
State Bank Of India	9506	1021	9.14	8485	0
UCO Bank	1504	582	5.06	918	4
Union Bank of India	565	282	2.38	273	10
TOTAL PSU	32963	10364	73.61	21213	1386
Axis Bank	71	0	0	0	71
Bandhan Bank	184	0	0	80	104
Federal Bank	7	0	0	0	7
HDFC	42	0	0	40	2
ICICI	1	0	0	1	0
IDBI	73	0	0	0	73
Indus Ind Bank	4	0	0	0	4
Karnataka Bank	3	0	0	0	3
Karur vaisyabank	2	0	0	0	2
TOTAL PVT	387	0	0	121	266
Airtel Payments Bank	1	0	0	0	1
Indian Post Payment Bank	2	0	0	0	2
TOTAL PAYMENT BANKS	3	0	0	0	3
BGVB	6184	1354	17.56	4830	0
PBGB	1619	567	5.75	1052	0
UBKGB	1588	1131	6.07	457	0
TOTAL RRB	9391	3052	29.38	6339	0
WBSCB	37495	8662	22.23	28833	0
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	37510	8662	22.23	28840	8
GRAND TOTAL	80254	22078	125.22	56513	1663

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 Master 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 Parganas	31.07.1997
7.	Mayurakhi co-op Milk Union	Birbhum	06.05.1997
8.	Sundarban co-op Milk Union	South 24 Parganas	10.02.1997
9.	Kangsabati co-op Milk Union	Bankura	18.06.1999
10.	Manbhum co-op Milk Union	Purulia	11.03.2003
11.	Howrah co-op Milk Union	Howrah	19.11.2007
12.	Tamralipta co-op Milk Union	Purba Midnapore	21.02.2013

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

Krishak Bandhu:

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

All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme. Every enrolled farmer will get a financial assistance of Rs.10,000/- per annum for one acre or more of cultivable land. Farmers having less than one acre of land will be eligible for assistance on pro rata basis subject to a minimum of Rs.4,000/- per annum per farmer. Details of said farmers including land holding will be captured

in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

Finance against Negotiable Warehouse Receipts (NWR):

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

Recently, the Chairperson of Warehousing Development & Regulatory Authority issued one letter to SLBC for requesting all the State Heads of the member banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Accordingly, SLBC 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.

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

Background:

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

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

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

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

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

Bank wise flow of credit to Small & Marginal Farmers under ACP 2023-24							
(Position from 01.04.2023-31.03.2024)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	5698	156.00	38996	746.00	6.47
2	Bank of India	2122.69	205385	2522.90	398719	2681.82	118.85
3	Bank of Maharashtra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	125975	1052.85	163063	1427.48	63.02
5	Central Bank of India	888.75	91801	1945.66	121765	2117.89	218.92
6	Indian Bank	3035.26	36217	1254.63	80019	2522.45	41.34
7	Indian Overseas Bank	681.82	168	22.75	1224	35.24	3.34
8	Punjab & Sind Bank	243.62	0	0.000	0	0.000	0.00
9	Punjab National Bank	5723.99	167683	1903.74	790415	8306.70	33.26
10	State Bank of India	8780.01	10872	133.00	568135	6726.93	1.51
11	UCO Bank	1565.20	863	12.09	34324	61.96	0.77
12	Union Bank of India	2919.24	57705	1092.33	81490	1113.64	37.42
Total PSU		30344.31	702367	10095.95	2278150	25740.12	33.27
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	199068	1397.50	285522	1443.70	46.93
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	67	6.91	82	7.03	0.00
19	HDFC Bank	3703.30	9106	90.39	98309	414.45	2.44
20	ICICI Bank	3777.63	34895	629.43	42661	1879.81	16.66
21	IDBI Bank	748.98	10482	54.97	10482	54.97	7.34
22	IDFC First Bank	405.97	7368	25.53	11689	27.04	6.29
23	Indusind Bank	1569.03	405563	1641.49	1325552	2936.95	104.62
24	Karnataka Bank Ltd.	131.84	207	2.58	328	6.45	1.96
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	9742	265.08	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	32	0.52	30	0.36	0.95
28	Ratnakar Bank Ltd	404.52	164145	651.21	299392	769.94	160.98
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	830933	4500.53	2083789	7805.77	24.23
33	Au Small finance Bank	0.02	0	0.00	0	0.00	0.00
34	ESAF SF Bank	10.67	93839	412.52	123808	398.75	3866.53
35	Jana Small Finance Bank	81.43	8867	39.36	46337	139.80	48.34
36	Ujjivan Small Finance Bank	224.28	140871	787.23	239623	892.19	351.00
37	Utkarsh Small Finance Bank	6.83	6820	30.76	9972	30.79	450.17
Total Small Finance		323.23	250397	1269.87	419740	1461.53	392.87
38	BGVB (PNB)	747.48	320446	4089.12	513710	5190.22	547.05
39	PBGB (UCO)	343.95	100368	2108.82	129488	1755.72	613.12
40	UBKGB (CBI)	276.77	119895	1,897.27	139448	2402.43	685.51
Total RRB		1368.20	540709	8095.21	782646	9348.37	591.67
41	WB State Co-Op Bank Ltd.	2008.02	1196723	4166.73	1997508	6089.59	207.50
42	WBSCARD Bank Ltd.	127.37	20255	238.86	169263	1040.23	187.53
Total Co-Optv		2135.40	1216978	4405.59	2166771	7129.82	206.31
Grand Total		52746.59	3541384	28367.15	7731096	51485.61	53.78

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2023-24 (Position from 01.04.2023-31.03.2024)							
							(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	24	0.03	389	1.27	3.16%
2	Bank of India	6800	1246	4.06	57832	173.76	18.32%
3	Bank of Maharashtra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	0	0.00	0	0.00	0.00%
5	Central Bank of India	7600	7650	162.14	10147	176.49	100.66%
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	7877	55.14	17400	172.26	43.04%
11	UCO Bank	3000	165	0.35	10485	60.89	5.50%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	21650	239.59	175913	747.84	33.20%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	209059	1772.27	366968	2130.50	#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	209059	1772.27	366968	2130.50	1130.05%
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	BGVV (PNB)	15200	0	0.00	0	0.00	0.00%
39	PBGB (UCO)	15200	6021	32.90	9857	108.40	39.61%
40	UBKGB (CBI)	7700	6640	25.64	11862	47.90	86.23%
Total RRB		38100	12661	58.54	21719	156.30	33.23%
41	WB State Co-Op Bank Ltd.	76000	25183	35.49	25724	24.46	33.14%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	25183	35.49	25724	24.46	23.54%
Grand Total		228820	268553	2105.88	590324	3059.10	117.36%

Bank wise flow of credit to Patta Holders under ACP 2023-24 (Position from 01.04.2023-31.03.2024)							
							(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	26	0.13	942	9.86	0.68%
2	Bank of India	9900	6	1.57	2112	4.06	0.06%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	0	0.00	0	0.00	0.00%
5	Central Bank of India	4200	3060	64.86	4059	70.60	72.86%
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	2980	28.20	5991	33.58	20.55%
11	UCO Bank	7600	92	0.73	5073	6.52	1.21%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	10265	129.54	84740	460.92	11.74%
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	BGVV (PNB)	15200	0	0.00	52	0.87	0.00%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	1383	6.33	1898	12.45	36.39%
Total RRB		26600	1383	6.33	1950	13.32	5.20%
41	WB State Co-Op Bank Ltd.	24800	25182	35.49	25724	24.46	101.54%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	25182	35.49	25724	24.46	95.75%
Grand Total		152600	36830	171.35	112414	498.69	24.14%

Bank wise flow of credit to New Farmers under ACP 2023-24 (Position from 01.04.2023-31.03.2024)							
(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	2346	11.12	2346	11.12	23.46%
2	Bank of India	66500	5172	49.64	124210	675.45	7.78%
3	Bank of Maharastra	15	34	0.67	34	0.67	226.67%
4	Canara Bank	27000	13956	210.00	14232	215.20	51.69%
5	Central Bank of India	48000	4590	97.28	6088	105.89	9.56%
6	Indian Bank	101000	3018	20.65	9979	125.98	2.99%
7	Indian Overseas Bank	3500	169	22.75	2828	34.07	4.83%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	302440	1718.41	427268	2462.12	89.74%
10	State Bank of India	340000	551000	7432.82	709830	9138.63	162.06%
11	UCO Bank	87000	176	1.61	1048	7.51	0.20%
12	Union Bank of India	16000	9680	159.83	9680	157.90	60.50%
Total PSU		1036037	892581	9724.79	1307543	12934.55	86.15%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	60871	550.89	14398	109.28	845.43%
20	ICICI Bank	7100	177	10.08	177	10.08	2.49%
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	548	8.41	540	8.27	#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	30455	124.44	184280	610.49	#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	92051	693.82	199395	738.12	290.05%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	93839	412.52	123808	398.75	#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	2305	10.97	2305	10.02	#DIV/0!
Total Small Finance		0	96144	423.49	126113	408.77	#DIV/0!
38	BGVV (PNB)	214000	11720	51.95	11720	47.03	5.48%
39	PBGB (UCO)	35000	6693	83.68	6693	83.68	19.12%
40	UBKGB (CBI)	34100	2015	12.21	2015	11.97	5.91%
Total RRB		283100	20428	147.84	20428	142.68	7.22%
41	WB State Co-Op Bank Ltd.	180000	19402	37.95	23284	54.76	10.78%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	19402	37.95	23284	54.76	10.78%
Grand Total		1530873	1120606	11027.88	1676763	14278.88	73.20%

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 framers will bring transparency, efficiency, enhance trustworthiness in the working among farmers.

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

AGENDA – 6

Deployment of Credit in MSME:

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

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

The member Banks in the State have disbursed altogether Rs.1,48,138 Crore under MSME as against the said target of Rs.1,45,032 Crore with overall achievement of 102% of the total target for FY 2023-24.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2023	110179	126748	115%
31.12.2023	145032	121091	84%
31.03.2024	145032	148138	102%

The disbursement during the financial year 2022-23 was Rs.1,26,748 Crore, thus a Y-O-Y growth of 16.88% has been registered comparing to the corresponding last financial year 2022-23.

Export Credit:

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

The member banks in the state have disbursed altogether Rs.582 crore as on 31.03.2024 under Export Credit as against the said target of Rs.2131 crore w.th achievement of 27% of the total target of FY 2023-24.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2023	1943	556	29%
31.12.2023	2131	405	19%
31.03.2024	2131	582	27%

RBI Guidelines on restructuring of advances to MSMEs:

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

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

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.03.2024									
(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	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	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 up to 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/ecigs dated April1,2021 and circular no.0388/ncgtc/ecigs dated May 31,2021 respectively.

The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.03.2024:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2023		Sanctioned from 01.04.2023 to 31.03.2024		Disbursement from 01.04.2023 to 31.03.2024		Cumulative Achievement till 31.03.2024 (Disbursement)	
		Amount	No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	24718	438.58	16	6.39	16	6.39	444.97	58.94%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	6	0.41	6	0.36	514.96	108.87%
5	Central Bank of India	197.00	8406	201.02	2	0.74	2	0.74	201.76	102.42%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	8	3.05	8	3.05	1131.63	65.91%
10	State Bank of India	1149.00	36497	1187.00	11	2.11	11	2.11	1189.11	103.49%
11	UCO Bank	522.00	15335	311.94	149	21.03	406	83.71	395.65	75.79%
12	Union Bank of India	694.00	6906	461.24	14	11.00	13	8.35	469.59	67.66%
Total PSU		8068.00	182193	6322.29	206	44.73	462	104.71	6427.00	79.66%
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	3	0.25	3	0.25	2233.06	86.52%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	4	1.18	0	0.00	0	0.00	1.18	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	5774	1852.76	12343	1554.07	4228	1148.62	3001.38	250.74%
20	ICICI Bank	1404.00	4162	1182.89	8291	1646.23	4725	1536.82	2719.72	193.71%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	696225	839.20	342866	580.46	1184.34	296.09%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	172	57.62	172	52.87	232.51	232.51%
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	717034	4097.37	351994	3319.02	10388.31	134.67%
33	Au Small finance Bank	0.00	0	0.00	11	1.57	11	1.57	1.57	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
Total Small Finance		0.00	4527.00	13.51	11	1.57	11	1.57	15.08	#DIV/0!
38	BGVV (PNB)	156.00	6486	70.65	0	0.00	2	0.02	70.67	45.30%
39	PBGB (UCO)	189.00	1948	28.53	6	1.47	6	1.44	29.97	15.86%
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	6	1.47	8	1.46	100.65	28.51%
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	717257	4145.15	352475	3426.76	16931.03	104.93%

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.

PMSVANidhi (Street Vendors) scheme:

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

Bank wise status under PM SVANidhi in West Bengal (1st Term + 2nd Term+3rd Term) as on 31.03.2024										
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	676	35	637	27	8	0.00	4	19	0
2	Bandhan Bank	1219	14	1097	2	12	0.16	108	55	1
3	Bank of Baroda	20916	12382	4427	11047	1335	52.82	4107	739	462
4	Bank of India	19600	16103	908	16049	54	81.88	2589	646	1172
5	Bank of Maharashtra	1728	1304	32	1262	42	73.03	392	32	41
6	Canara Bank	12106	8872	326	8173	699	67.51	2908	625	3127
7	Central Bank of India	8035	6058	84	6009	49	74.79	1893	386	622
8	HDFC	758	330	133	98	232	12.93	295	45	34
9	ICICI	125	20	78	19	1	0.00	27	15	0
10	IDBI BANK	1415	605	445	332	273	23.46	365	101	31
11	Indian Bank	31891	26074	2364	24465	1609	76.71	3453	657	1694
12	Indian Oversease Bank	6351	4535	923	4289	246	67.53	893	216	234
13	IndusInd Bank	126	2	122	0	2	0.00	2	0	0
14	Punjab & Sindh Bank	1605	1168	280	1144	24	71.28	157	36	78
15	Punjab National Bank	47139	36046	5602	32202	3844	68.31	5491	1228	2327
16	RRB Bangiya Gramin Bikash Bank	1737	1037	259	937	100	53.94	441	185	173
17	RRB Paschim Banga Gramin Bank	760	477	238	368	109	48.42	45	9	35
18	State Bank of India	89472	72822	5874	68498	4324	76.56	10776	3618	7313
19	UCO Bank	15376	11952	892	11259	693	73.22	2532	693	554
20	Ujjivan Small Finance Bank	336	18	301	14	4	0.00	17	5	1
21	Union Bank of India	13735	10244	1666	10087	157	73.44	1825	624	684
22	Uttarbanga Khetriya Gramin Bank	908	676	93	579	97	63.77	139	45	69
	Total	276014	210774	26781	196860	13914	71.32	38459	9979	18652

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2023-24 (Position from 01.04.2023-31.03.2024)					
Sl.No	Name of Bank	Disbursement		(Amt.in Rs. Crore) Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	31	0.35
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	18	0.86	872	5.12
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	5	0.02	47	0.09
12	Union Bank of India	0	0.00	0	0.00
Total PSU		23	0.88	1002	7.38
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)	122	0.61	10643	45.52
39	PBGB (UCO)	442	2.02	892	3.24
40	UBKGB (CBI)	1395	6.80	3122	13.73
Total RRB		1959	9.43	14657	62.49
41	WB State Co-Op Bank Ltd.	23	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		23	0.00	0	0.00
Grand Total		2005	10.31	15659	69.87

Bank wise flow of credit to General Credit Card (GCC) under ACP 2023-24 (Position from 01.04.2023-31.03.2024)					
Sl.No	Name of Bank	Disbursement		(Amt.in Rs. Crore) Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	907	4.28
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	39	0.99	4857	55.79
12	Union Bank of India	6	0.02	185	0.35
Total PSU		45	1.01	7638	114.02
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	4205	4057.91	7676	7,894.49
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
Total PVT		5154	4057.91	7676	7894.49
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)	745	4.94	30305	162.11
39	PBGB (UCO)	6306	50.52	9765	54.91
40	UBKGB (CBI)	418	1.02	2393	5.76
Total RRB		7469	56.48	42463	222.78
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		12668	4115.40	57777	8231.28

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 31.03.2024 is furnished below.

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

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 31.03.2024 (Cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
			No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	Central Bank of India	989	582	11.42	520	8.62	379	5.72	318	4.72	0	0.00	0	0.00
2	Bankura	Punjab National Bank	136	136	4.29	136	4.29	45	0.13	45	0.13	70	1.63	70	1.63
3	Birbhum	UCO Bank	1799	1633	12.65	1633	12.65	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	2401	2362	23.45	2185	23.01	625	18.85	355	14.01	521	50.29	225	22.46
5	Dakshin Dinajpur	Punjab National Bank	85	33	0.68	19	0.36	32	0.68	20	0.48	20	0.29	15	0.28
6	Darjeeling	Central Bank of India	60	60	0.60	60	0.60	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.12	94	1.12	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	171	171	89.65	171	89.65	13	0.81	13	0.81	5	0.10	5	0.10
10	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	State Bank of India	44	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	75	28	0.67	28	0.67	0	0.00	0	0.00	48	0.24	48	0.24
13	Malda	Punjab National Bank	154	66	0.75	56	0.50	182	1.05	93	0.74	9	0.04	9	0.04
14	Murshidabad	Punjab National Bank	131	119	4.76	110	4.38	530	4.29	446	4.05	0	0.00	0	0.00
15	Nadia	Punjab National Bank	1878	1125	51.70	1085	50.12	1000	5.00	950	4.75	85	18.24	72	15.80
16	Paschim Medinipur	Punjab National Bank	1758	302	11.58	292	11.15	44	1.54	44	1.54	3881	133.22	3861	132.40
17	Paschim Burdwan	State Bank of India	33	33	15.40	33	15.40	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	52	11	0.52	3	0.36	162	8.88	162	8.88	229	8.23	227	7.77
19	Purba Medinipur	Punjab National Bank	110	92	3.94	92	3.94	977	40.81	977	40.81	0	0.00	0	0.00
20	Purulia	Punjab National Bank	296	254	5.74	226	5.08	7	0.04	7	0.04	224	4.92	213	4.53
21	Uttar Dinajpur	Punjab National Bank	2397	2339	105.35	2339	105.35	58	4.09	58	4.09	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	220	158	20.73	141	17.23	0	0.00	0	0.00	56	10.09	53	10.01
23	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
Total			13019	9702	368.73	9321	357.74	4189	92.65	3623	85.81	5148	227.29	4798	195.26

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

AGENDA – 7

Implementation and progress made under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) and associated guidelines on interest subvention:

As per Gazette Notification by MSME & T Department, Govt. of West Bengal dated 10.03.2023, an innovative scheme named West Bengal Bhabishyat Credit Card Scheme (WBBCCS) 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. 25,000 would be provided.
6. Provision of credit guarantee coverage would be 100%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 15% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 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 up to the maximum NPA level of 15% of the crystalized portfolio of the MLI of a particular year.

As on 31.03.2024, total 1,25,588 no. of applications were sponsored to banks. Out of sponsored cases 24,269 no. of proposals have been sanctioned amounting Rs.539.67 Crore and 11,962 no. of accounts have been disbursed amounting Rs.229.81 Crore.

Bank wise performance under WBBCCS as on 31.03.2024:

BANK WISE PERFORMANCE REPORT ON WBBCCS AS ON 31.03.2024														
(Amount in Lakh)														
Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disbursement Pending
		Applications	Project Amount	Subsidy Amount		Sanctioned	Aprvd./ Sanctioned Proj. Cost (in Lakh)	Subsidy Amount	Bank Loan Amount		Applications	Disbursed Amount	Subsidy	
1	Axis Bank	924	3549.52	225.57	29	66	90.52	8.76	81.77	825	20	27.05	2.71	46
2	BANDHAN BANK LIMITED	242	976.08	58.72	207	2	6.95	0.47	6.47	32	2	6.95	0.47	0
3	BANGIYA GRAMIN VIKASH BANK	10292	36684.25	2444.91	5523	2638	6514.88	526.76	5988.12	1293	1950	4319.99	321.44	688
4	Bank of Baroda	4186	15162.22	1007.05	1417	812	1937.07	154.81	1782.26	1554	249	603.60	39.76	563
5	Bank of India	6093	21715.53	1454.09	1715	1470	3422.10	272.94	3149.16	2483	352	789.27	56.33	1118
6	BANK OF MAHARASTRA	29	103.50	7.01	0	0	0.00	0.00	0.00	29	0	0.00	0.00	0
7	Canara Bank	3865	13679.99	921.84	1439	801	1686.23	137.65	1548.58	1403	384	697.48	50.19	417
8	Central Bank of India	6823	24898.55	1637.08	1939	647	1747.29	128.15	1619.14	3857	201	435.94	24.73	446
9	HDFC Bank	633	2298.82	153.97	116	41	46.59	4.56	42.04	450	6	6.67	0.67	35
10	ICICI Bank	397	1444.23	94.84	47	123	94.06	8.99	85.07	223	63	44.65	4.34	60
11	IDBI Bank	728	2658.32	174.93	235	52	156.54	11.34	145.20	364	37	108.07	7.19	15
12	Indian Bank	9681	34914.30	2308.54	2737	1983	5129.33	387.67	4741.66	4556	973	2269.64	149.46	1010
13	Indian Overseas Bank	1250	4523.25	299.29	322	437	974.53	80.40	894.13	463	283	570.35	43.95	154
14	INDUSIND BANK	3	11.14	0.75	0	0	0.00	0.00	0.00	3	0	0.00	0.00	0
15	PASCHIM BANGA GRAMIN BANK	4692	15995.38	1119.96	1193	2022	4854.43	408.72	4445.71	1239	1436	3445.97	284.07	586
16	PUNJAB AND SIND BANK	74	279.48	17.77	22	5	11.79	1.05	10.74	46	2	4.22	0.42	3
17	Punjab National Bank	21410	76343.33	5112.66	6843	4186	9772.73	793.28	8979.45	8957	2244	4237.70	306.66	1942
18	State Bank of India	40108	142756.93	9592.36	12885	5212	10162.25	843.56	9318.69	19365	1627	2085.14	133.42	3585
19	WBSCB	3329	11831.98	797.02	84	1135	2172.40	203.89	1968.51	1107	565	850.95	67.46	570
20	UCO Bank	4861	16583.71	1147.02	2474	1547	3221.80	264.38	2957.43	301	1027	1608.51	117.05	520
21	Union Bank of India	3144	11379.70	754.95	1204	578	1341.57	114.40	1227.17	1214	308	620.46	49.85	270
22	UBKGB	2824	10070.37	677.07	776	512	624.36	57.08	567.27	1420	233	248.00	20.15	279
Total		125588	447860.58	30007.40	41207	24269	53967.42	4408.86	49558.57	51184	11962	22980.61	1680.32	12307

AGENDA – 8

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

❖ MUDRA Loans:

For FY 2023-24, all the Financial Institutions together have disbursed Rs.45,660.65 crore against sanction amount of Rs.46,062.43 crore. Performance of the banks in the State of West Bengal from 01.04.2023 to 31.03.2024 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2023-24 as on 31.03.2024:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	306520	667.72	191712	4220.89	84415	6483.68	582647	11372.28
PVT	1998215	7190.51	1632081	15845.99	10087	742.99	3640383	23779.49
RRB	10186	32.81	53038	1501.43	9414	639.98	72638	2174.23
MFI	955768	3545.69	232814	1551.95	57	4.12	1188639	5101.76
NBFC	86432	374.73	122240	1135.55	3463	213.23	212135	1723.51
Small Fin.	212968	900.00	113958	1002.27	122	8.88	327048	1911.15
Total	3570089	12711.45	2345843	25258.10	107558	8092.88	6023490	46062.43

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

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.23	3648648	11812.03	1675422	19002.89	102846	7538.94	5426916	38353.86
31.12.23	2035606	7056.61	602848	7278.28	74299	5504.94	2712753	19839.80
31.03.24	3570089	12681.51	2345843	25080.68	107558	7898.46	6023490	45660.65

Bank wise & District wise performance of MUDRA loan from 01.04.2023 to 31.03.2024 is annexed below:

Bank wise performance in MUDRA Loan for FY 2023-24 as on 31.03.2024													[Amount]
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		
		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	65284	235.10	234.27	12970	173.30	172.69	2578	236.95	236.51	80832	645.35	643.47
2	Bank of India	22976	51.26	50.65	12975	305.36	284.91	4792	382.54	339.24	40743	739.16	674.81
3	Bank of Maharashtra	32341	94.22	94.22	1908	17.26	17.26	49	3.90	3.90	34298	115.38	115.38
4	Canara Bank	35301	21.97	21.88	14042	359.30	358.87	5449	465.70	465.52	54792	846.97	846.28
5	Central Bank of India	9056	6.89	5.12	3929	116.75	86.31	2095	174.08	150.19	15080	297.71	241.63
6	Indian Bank	22625	29.94	29.57	11803	374.96	374.70	8115	633.94	633.63	42543	1038.83	1037.90
7	Indian Overseas Bank	7620	17.91	17.89	7643	123.98	123.39	599	47.56	46.90	15862	189.44	188.18
8	Punjab National Bank	38474	59.50	51.23	56840	1442.56	1407.50	42676	3066.20	3061.17	137990	4568.27	4519.90
9	State Bank of India	55399	120.08	120.08	54666	941.30	940.57	12302	987.99	987.29	122367	2049.37	2047.94
10	Union Bank of India	11111	18.19	15.65	11414	278.97	262.97	4620	388.27	377.94	27145	685.43	656.55
11	Punjab & Sind Bank	920	1.26	0.91	625	18.08	17.30	307	26.48	26.15	1852	45.82	44.36
12	UCO Bank	5413	11.40	11.18	2897	69.07	68.84	833	70.07	69.43	9143	150.55	149.45
PSU Total		306520	667.72	652.65	191712	4220.89	4115.31	84415	6483.68	6397.87	582647	11372.28	11165.85
13	Federal Bank	3574	14.80	14.48	25	0.78	0.73	46	4.28	3.99	3645	19.86	19.20
14	Jammu & Kashmir Bank	3	0.00	0.00	11	0.37	0.37	4	0.29	0.29	18	0.67	0.67
15	Karnataka Bank	60	0.07	0.06	19	0.43	0.22	19	1.33	1.15	98	1.82	1.42
16	Karur Vysya Bank	0	0.00	0.00	1	0.05	0.05	3	0.23	0.23	4	0.28	0.28
17	Ratnakar Bank	43506	161.93	161.93	0	0.00	0.00	0	0.00	0.00	43506	161.93	161.93
18	South Indian Bank	0	0.00	0.00	4	0.14	0.14	4	0.37	0.37	8	0.51	0.51
19	ICICI Bank	222	0.80	0.76	5607	137.93	132.07	1848	139.33	136.55	7677	278.07	269.38
20	Axis Bank	214200	867.92	867.92	21003	278.97	278.97	2965	241.08	241.08	238168	1387.97	1387.97
21	IndusInd Bank	886550	2983.40	2983.40	250261	1871.70	1871.70	939	53.01	53.01	1137750	4908.10	4908.10
22	Yes Bank	4005	15.48	15.48	1093	11.48	11.48	397	28.66	28.66	5495	55.62	55.62
23	HDFC Bank	60551	238.13	238.13	21119	145.83	145.83	2159	156.58	156.58	83829	540.53	540.53
24	Bandhan Bank	761148	2825.73	2825.73	1327782	13317.43	13317.43	70	2.14	2.14	2089000	16145.30	16145.30
25	IDFC Bank Limited	7432	21.42	21.42	4472	64.16	64.08	883	58.99	58.85	12787	144.56	144.35
26	IDBI Bank Limited	16964	60.83	60.83	684	16.73	16.73	750	56.72	56.72	18398	134.28	134.28
PVT Total		1998215	7190.51	7190.14	1632081	15845.99	15839.78	10087	742.99	739.61	3640383	23779.49	23769.53
27	Bangiya Gramin Vikash Bank	2007	4.47	4.06	8093	150.87	135.45	2039	125.57	40.30	12139	280.91	179.82
28	Paschim Banga Gramin Bank	7798	26.54	25.15	42187	1307.67	1257.97	4401	335.80	315.83	54386	1670.01	1598.95
29	Uttarabanga Kshetriya Gramin Bank	381	1.80	1.80	2758	42.89	42.89	2974	178.61	178.61	6113	223.30	223.30
RRB Total		10186	32.81	31.02	53038	1501.43	1436.31	9414	639.98	534.74	72638	2174.23	2002.08
30	VEDIKA CREDIT CAPITAL LTD	78301	260.14	260.14	0	0.00	0.00	0	0.00	0.00	78301	260.14	260.14
31	Annapurna Microfinance Pvt. Ltd.	9148	39.97	39.97	3809	31.14	31.14	57	4.12	4.12	13014	75.22	75.22
32	Village Financial Services Pvt Ltd	67872	243.52	243.52	0	0.00	0.00	0	0.00	0.00	67872	243.52	243.52
33	Muthoot Microfin Ltd	23697	106.69	106.69	42110	279.15	279.15	0	0.00	0.00	65807	385.83	385.83
34	Samasta Microfinance Limited	175404	581.06	581.06	47935	322.41	322.41	0	0.00	0.00	223339	903.46	903.46
35	Grameen Koota Financial Services Private Limited	21435	73.32	73.32	4205	24.06	24.06	0	0.00	0.00	25640	97.39	97.39
36	Belstar Investment and Finance Private Limited	74420	323.21	323.21	11935	83.40	83.40	0	0.00	0.00	86355	406.61	406.61
37	SVATANTRA MICROFIN PRIVATE LIMITED	72883	242.00	242.00	31179	196.77	196.77	0	0.00	0.00	104062	438.77	438.77
38	Fusion Micro Finance Limited	45427	173.25	166.47	6099	39.22	38.74	0	0.00	0.00	51526	212.47	205.21
39	Arohan Financial Services Pvt. Ltd.	291900	1157.56	1157.56	48115	305.57	305.57	0	0.00	0.00	340015	1463.12	1463.12
40	Midland Microfinance Limited	32521	95.20	95.20	940	5.63	5.63	0	0.00	0.00	33461	100.83	100.83
41	Utrayan Financial Services Private Limited	19736	79.82	79.82	24932	191.27	191.27	0	0.00	0.00	44668	271.09	271.09
42	Grameen Shakti Microfinance Services Pvt. Ltd.	13782	48.95	48.95	2560	15.94	15.94	0	0.00	0.00	16342	64.89	64.89
43	SATYA MicroCapital Limited	29242	121.01	121.01	8995	57.40	57.40	0	0.00	0.00	38237	178.41	178.41
MFI Total		955768	3545.69	3538.90	232814	1551.95	1551.48	57	4.12	4.12	1188639	5101.76	5094.50
44	Shriram Transport Finance Co. Ltd.	0	0.00	0.00	8096	255.15	255.15	3463	213.23	213.23	11559	468.38	468.38
45	L&T Finance Limited	86432	374.73	368.81	114144	880.41	880.39	0	0.00	0.00	200576	1255.14	1249.20
NBFC Total		86432	374.73	368.81	122240	1135.55	1135.54	3463	213.23	213.23	212135	1723.51	1717.57
46	Utkarsh Small Finance Bank	7502	29.91	29.91	1590	10.03	10.03	0	0.00	0.00	9092	39.94	39.94
47	Fincare Small Finance Bank	1056	4.07	4.07	0	0.00	0.00	0	0.00	0.00	1056	4.07	4.07
48	Ujjivan Small Finance Bank	184966	789.15	789.15	106607	954.35	954.35	0	0.00	0.00	291573	1743.50	1743.50
49	Jana Small Finance Bank Limited	1320	5.82	5.81	8	0.06	0.06	0	0.00	0.00	1328	5.87	5.86
50	AU Small Finance Bank Limited	0	0.00	0.00	43	1.54	1.54	122	8.88	8.88	165	10.42	10.42
51	ESAF Small Finance Bank	11959	46.02	46.02	3419	22.09	22.09	0	0.00	0.00	15378	68.12	68.12
52	Unity Small Finance Bank Ltd.	6165	25.02	25.02	2291	14.19	14.19	0	0.00	0.00	8456	39.22	39.22
SFB Total		212968	900.00	899.99	113958	1002.27	1002.27	122	8.88	8.88	327048	1911.15	1911.13
Grand Total		3570089	12711.45	12681.51	2345843	25258.10	25080.68	107558	8092.88	7898.46	6023490	46062.43	45660.65

District wise performance of MUDRA Loan for FY 2023-24 as on 31.03.2024													[Amount Rs. in Crore]
Sr No	District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	55880	205.43	205.17	45467	470.94	470.25	1451	95.59	95.32	102798	771.95	770.74
2	Bankura	73116	239.94	238.93	27529	330.34	325.87	3222	233.69	208.68	103867	803.97	773.49
3	Bardhaman	148574	493.56	491.43	97147	1203.69	1177.30	4948	386.20	372.45	250669	2083.45	2041.19
4	Birbhum	136211	445.93	444.81	80627	1149.06	1130.81	3546	270.47	263.13	220384	1865.45	1838.74
5	Cooch Behar	82626	306.36	305.78	89759	955.56	949.63	3117	214.36	211.04	175502	1476.28	1466.45
6	Dakshin Dinajpur	64788	228.37	228.13	40930	453.91	450.85	1157	86.26	82.37	106875	768.53	761.34
7	Darjiling	59306	225.59	224.78	74577	897.54	891.40	3774	294.94	290.55	137657	1418.07	1406.73
8	Howrah	204023	727.21	726.83	152999	1723.90	1715.44	3873	305.95	299.98	360895	2757.07	2742.26
9	Hugli	206500	719.36	716.77	126592	1405.39	1389.70	5331	414.90	402.87	338423	2539.65	2509.34
10	Jalpaiguri	106770	390.43	389.62	78037	828.52	819.72	3542	256.89	251.51	188349	1475.84	1460.84
11	Jhargram	31006	105.93	105.06	9747	110.24	109.56	1089	77.43	77.23	41842	293.61	291.85
12	Kalimpong	1490	5.39	5.37	2933	34.90	34.77	130	9.89	9.76	4553	50.18	49.90
13	Kolkata	178075	654.62	654.08	141054	1547.85	1536.77	12350	1022.60	1005.19	331479	3225.07	3196.04
14	Maldah	153258	576.69	576.31	113826	1190.11	1186.48	3773	258.74	233.25	270857	2025.54	1996.04
15	Murshidabad	410139	1475.26	1474.36	295414	2725.99	2720.13	7514	551.34	526.01	713067	4752.59	4720.50
16	Nadia	252503	874.17	872.93	135213	1431.72	1422.53	4876	372.75	369.01	392592	2678.64	2664.47
17	North 24 Parganas	396492	1349.24	1346.45	218877	2324.82	2309.66	9936	773.36	753.07	625305	4447.42	4409.17
18	Other	86432	374.73	368.81	122240	1135.55	1135.54	3463	213.23	213.23	212135	1723.51	1717.57
19	Paschim Medinipur	181796	635.18	633.71	73566	833.36	824.50	8431	613.30	608.65	263793	2081.84	2066.86
20	PURBA BARDHAMAN	145628	506.29	503.57	57069	640.90	637.68	3757	294.88	293.51	206454	1442.07	1434.76
21	Purba Medinipur	197366	739.31	738.19	106700	1132.47	1124.30	8132	608.60	604.48	312198	2480.39	2466.98
22	Puruliya	55127	172.06	171.18	21811	270.36	267.73	2392	164.43	163.40	79330	606.85	602.31
23	South 24 Parganas	242300	878.89	877.95	127945	1372.10	1364.62	5614	413.96	406.24	375859	2664.96	2648.82
24	Uttar Dinajpur	100683	381.50	381.30	105784	1088.88	1085.45	2140	159.13	157.52	208607	1629.51	1624.27
Grand Total		3570089	12711.45	12681.51	2345843	25258.10	25080.68	107558	8092.88	7898.46	6023490	46062.43	45660.65

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs1,203.78 crore as on 31.03.2024. **Cumulative position under SUI, as reported by member banks are furnished below.**

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in crore)
	Loan to SC/ST	Loan to Women	
31.03.23	416.84	1000.91	1417.75
31.12.23	492.46	769.60	1262.07
31.03.24	491.42	712.36	1203.78

STAND UP INDIA PROGRESS REPORT AS ON 31.03.2024									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	281	809	472	1281	76.08	50.23	126.31
2	Bank of India	372	285	304	488	792	27.08	43.41	70.49
3	Bank of Maharashtra	53	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	382	347	782	448	1230	151.49	12.49	163.98
5	Central Bank of India	313	42	59	125	184	10.62	16.24	26.86
6	Indian Bank	587	516	261	579	840	31.47	126.35	157.82
7	Indian Overseas Bank	153	91	60	36	96	27.43	8.68	36.11
8	Punjab & Sind Bank	41	0	0	0	0	0.00	0.00	0.00
9	Punjab National Bank	1146	946	486	850	1336	62.37	109.14	171.51
10	State Bank of India	1257	313	337	854	1191	2.74	15.16	17.90
11	UCO Bank	391	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	281	200	168	386	546	22.03	61.98	84.01
Total PSU		5278	3270	3373	4675	8048	423.83	528.64	952.47
13	Axis Bank	356	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1727	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	37	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	342	56	1	84	85	0.06	8.82	8.89
20	ICICI Bank	288	44	0	58	58	0.00	15.02	15.02
21	IDBI Bank	98	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	42	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	18	238	256	5.45	23.06	28.51
24	Karnataka Bank Ltd.	20	20	36	807	843	1.98	55.62	57.60
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	49	15	6	154	160	2.19	54.19	56.38
27	Lakshmi Vilas Bank (DBS)	5	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	22	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	20	0	0	0	0	0.00	0.00	0.00
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	36	0	0	6	6	0.00	1.04	1.04
Total PVT		3192	210	86	1355	1441	12.36	158.23	170.59
33	Au Small finance Bank	7	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	14	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	97	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	16	0	0	0	0	0.00	0.00	0.00
Total Small Finance		173	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	59	25	52	77	2.21	6.03	8.24
39	PBGB (UCO)	230	126	336	84	420	49.04	13.09	62.13
40	UBKGB (CBI)	143	23	24	36	60	3.99	6.37	10.36
Total RRB		960	208	385	172	557	55.24	25.49	80.73
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		26	0	0	0	0	0.00	0.00	0.00
Grand Total		10014	3688	3844	6202	10046	491.42	712.36	1203.78

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

❖ PMEGP loans

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

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.23	11,164	416.86	3,197	110.60	2,116	73.52
31.12.23	6,304	262.37	2,201	84.11	1,115	41.24
31.03.24	8,516	346.47	3,029	115.54	1,897	72.89

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

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

Bank wise performance of PMEGP loan from 01.04.2023 to 31.03.2024 is annexed below:

Bank wise performance in PMEGP loan from 01.04.2023 to 31.03.2024															
(Amount in Lakh)															
Sl No	Bank	Target for 2023-24		Sponsored in FY 2023-24		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money Involve	No.	Amount
1	BANK OF BARODA	270	878.00	235	1139.44	54	396.78	46	325.56	35	246.51	32	205.44	12.96	28.08
2	BANK OF INDIA	255	829.00	990	3559.38	487	1598.44	387	1240.27	285	926.04	309	1194.15	111.76	111.71
3	BANK OF MAHARASHTRA	110	358.00	37	316.98	23	238.69	21	196.92	20	197.73	7	44.85	18.18	55.23
4	CANARA BANK	375	1219.00	465	2072.72	159	637.95	159	644.62	136	566.76	306	1383.52	36.27	46.49
5	CENTRAL BANK OF INDIA	300	975.00	427	1855.04	189	947.80	125	584.86	103	495.88	153	519.11	34.33	50.86
6	INDIAN BANK	505	1640.00	731	3052.85	223	821.15	210	682.37	165	556.57	292	1188.96	32.67	33.94
7	INDIAN OVERSEAS BANK	205	665.00	128	583.23	40	183.28	23	100.35	21	96.64	48	210.12	10.24	14.53
8	PUNJAB AND SIND BANK	75	244.00	57	133.80	24	57.56	21	46.71	12	21.27	13	35.53	16.00	8.72
9	PUNJAB NATIONAL BANK	750	2437.00	1568	6341.58	546	1977.19	496	1719.05	388	1279.52	194	761.84	51.73	52.50
10	STATE BANK OF INDIA	700	2275.00	1854	6861.57	469	1159.77	161	584.64	85	325.09	1181	4562.41	12.14	14.29
11	UCO BANK	240	780.00	304	1372.09	116	587.79	85	406.04	73	340.52	170	669.91	30.42	43.66
12	UNION BANK OF INDIA	275	894.00	272	1218.51	89	445.44	89	376.44	67	292.86	94	348.98	24.36	32.76
Total PSU		4060	13194.00	7068	28507.19	2419	9051.84	1823	6907.83	1390	5345.39	2799	11124.82	34.24	40.51
13	AXIS BANK LTD	0	0.00	3	10.85	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	4	4.46	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	HDFC BANK	0	0.00	19	99.08	2	10.07	0	0.00	0	0.00	5	53.55	#DIV/0!	#DIV/0!
16	ICICI BANK LIMITED	0	0.00	3	19.26	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	IDBI BANK	0	0.00	19	62.04	6	20.73	7	30.68	6	28.92	2	9.66	#DIV/0!	#DIV/0!
18	IDFC FIRST BANK LTD	0	0.00	2	3.61	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
19	KARNATAKA BANK LTD	0	0.00	1	1.39	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
20	KOTAK MAHINDRA BANK LTD	0	0.00	1	1.05	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
Total PVT		0	0.00	52	201.74	8	30.80	7	30.68	6	28.92	7	63.21	#DIV/0!	#DIV/0!
21	BGVB	202	655.00	357	1219.04	148	455.12	182	512.73	155	447.50	158	483.78	76.73	68.32
22	PBGB	190	618.00	166	508.19	65	138.62	38	80.08	33	70.80	32	105.21	17.37	11.46
23	UBKGB	190	618.00	139	336.26	59	136.39	55	134.39	50	120.41	2	7.00	26.32	19.48
Total RRB		582	1891.00	662	2063.49	272	730.13	275	727.20	238	638.71	192	595.99	40.89	33.78
24	THE WBSCB	220	715.00	734	3874.09	330	1741.70	301	1496.19	263	1276.29	19	72.82	119.55	178.50
Total Co-Optv		220	715.00	734	3874.09	330	1741.70	301	1496.19	263	1276.29	19	72.82	119.55	178.50
Grand Total		4862	15800.00	8516	34646.51	3029	11554.47	2406	9161.90	1897	7289.31	3017	11856.84	39.02	46.13

SVSKP loan:

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

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

Comparison of SVSKP loans of the last financial year:

As on	Sponsored	Loan Sanctioned		Subsidy Disbursed		(Amount in Crore) Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.2023	0	0	0.00	0	0.00	3,624	24.76
31.12.2023	0	0	0.00	0	0.00	3,442	23.61
10.06.2024	0	0	0.00	0	0.00	1,711	12.95

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

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

Out of Rs.86.37 cr subsidy pendency in 12,285 no of accounts for disbursement, as reported by WBSCL, only Rs.12.95 cr subsidy is now pending for disbursement in 1,711 no of accounts as on 10.06.2024. SLBC requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

PM Vishwakarma Scheme:

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

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

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

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

Few salient features of the scheme are as under:

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

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

AGENDA – 9

Progress in West Bengal Student Credit Card (WBSCC):

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

As on 31.03.2024, member banks have cumulatively sanctioned 67,286 no. of WBSCC proposals out of which disbursement made in 46,276 no. of accounts and 21,344 no. of proposals are pending at various bank branches. Member banks are requested to dispose of the pending cases in time bound manner.

Bank wise progress of WBSCC as on 31.03.2024 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 31.03.2024							
Sl No.	Bank Name	Pending	Provisionally Approved	Actual Pending	Sanctioned	Disbursed	Returned
1	All Co-Operative Banks	1192	38	1154	11967	5557	137
2	Axis Bank	1019	372	647	883	700	149
3	BGVB	164	22	142	2706	1858	87
4	Bank of Baroda	741	34	707	1047	845	266
5	Bank of India	825	88	737	1747	1141	58
6	Canara Bank	252	8	244	2136	1630	110
7	Central Bank of India	669	95	574	606	545	130
8	Federal Bank	20	0	20	3	3	2
9	HDFC Bank	579	24	555	2748	2532	140
10	ICICI Bank	360	95	265	976	740	27
11	IDBI Bank	212	0	212	14	9	8
12	Indian Bank	1199	49	1150	2908	1199	69
13	Indian Overseas Bank	236	31	205	285	254	45
14	PBGB	142	43	99	989	837	5
15	Punjab National Bank	3941	258	3683	19845	13070	685
16	State Bank of India	10017	902	9115	11727	9918	743
17	UCO Bank	1366	54	1312	4432	3580	134
18	Union Bank of India	523	22	501	2147	1753	43
19	UBKGB	24	3	21	120	105	22
20	YES BANK LTD	1	0	1	0	0	0
TOTAL		23482	2138	21344	67286	46276	2860

AGENDA – 10

Progress in Education Loan & Housing Loan:

Education Loan

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

Outstanding Position:

(Amount Rs in crore)

March, 2023	March, 2024
4,355.01	4,546.58

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

March, 2023		March, 2024	
No.	Amount	No.	Amount
88,264	1,789.73	47,078	1,404.78

The achievement vis-à-vis annual target as on 31.03.2024 for FY 2023-24 is as follows:

Target	Achievement	% of Achievement
5,537.50	1,404.78	25.37 %

With disbursement of Rs.1,404.78 crore against Annual Target of Rs. 5,537.50 crore for FY 2023-24, the achievement is 25.37%, which is very low. Banks are to scout for quality education loan proposals aggressively to improve the performance in coming days.

Progress of Education Loan as on 31.03.2024					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	943	89.00	4754	315.00
2	Bank of India	2853	46.36	5821	165.64
3	Bank of Maharashtra	196	5.98	438	23.29
4	Canara Bank	2530	45.57	5588	206.99
5	Central Bank of India	1599	60.28	6251	1000.53
6	Indian Bank	1831	143.41	4750	156.14
7	Indian Overseas Bank	111	11.00	1144	40.34
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	13082	200.59	22246	691.69
10	State Bank of India	9032	301.16	32710	1645.63
11	UCO Bank	3116	35.78	5558	128.23
12	Union Bank of India	2983	95.90	5110	248.73
Total PSU		38276	1035.03	91591	3820.02
13	Axis Bank	682	62.18	2032	160.34
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	7	0.28	37	2.67
19	HDFC Bank	3271	71.44	4703	112.06
20	ICICI Bank	686	126.85	1845	201.06
21	IDBI Bank	120	14.93	690	29.46
22	IDFC First Bank	113	21.23	241	54.43
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	13	0.43	13	0.35
25	Karur Vysya Bank	3	0.51	3	0.63
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.	3	13.45	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	1	0.01
32	YES Bank	31	5.33	36	4.57
Total PVT		4929	316.64	9603	566.41
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)	1471	13.09	1978	33.58
39	PBGB (UCO)	303	3.61	1084	20.69
40	UBKGB (CBI)	56	0.94	170	2.44
Total RRB		1830	17.64	3232	56.71
41	WB State Co-Op Bank Ltd.	2043	35.47	5016	103.43
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		2043	35.47	5016	103.43
Grand Total		47078	1404.78	109442	4546.58

Housing Loan

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

Outstanding Position:

(Amount Rs. in crore)

March, 2023	March, 2024
86,226.66	1,16,116.36

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

March, 2023		March, 2024	
No.	Amount	No.	Amount
2,84,193	26,026.21	2,59,169	28,603.78

The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. Demand for big ticket housing loans are also expected to be generated which is essential for growth in volumes.

The achievement vis-à-vis annual target as on 31.03.2024 for FY 2023-24 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
25,028.70	28,603.78	114.28%

With disbursement of Rs.28,603.78 crore against Annual Target of Rs. 25,028.70 crore for FY 2023-24, the achievement is 114.28%.

Progress of Housing Loan as on 31.03.2024					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	5710	1841.50	28362	4547.00
2	Bank of India	4933	926.90	28917	3911.02
3	Bank of Maharashtra	657	116.68	2414	444.76
4	Canara Bank	3340	519.90	13821	2127.92
5	Central Bank of India	3114	381.14	12163	1843.57
6	Indian Bank	6367	1294.37	26923	3704.79
7	Indian Overseas Bank	297	57.97	6129	875.17
8	Punjab & Sind Bank	117	40.75	1987	245.18
9	Punjab National Bank	12870	1998.33	71148	8527.67
10	State Bank of India	127060	11119.40	328208	47158.80
11	UCO Bank	4996	705.81	22014	2728.27
12	Union Bank of India	4349	481.81	14173	1899.18
Total PSU		173810	19484.56	556259	78013.33
13	Axis Bank	2604	393.38	11769	2820.31
14	Bandhan Bank	4819	281.68	18437	2732.62
15	Catholic Syrian Bank Ltd.	0	0.00	2	0.14
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	2	1.30	21	13.50
18	Federal Bank	58	24.08	1372	320.98
19	HDFC Bank	22978	3256.22	71505	14849.27
20	ICICI Bank	4206	2314.61	26273	8333.74
21	IDBI Bank	3604	1042.08	27850	4778.27
22	IDFC First Bank	120	34.35	588	120.21
23	Indusind Bank	13	4.85	57	23.57
24	Karnataka Bank Ltd.	856	174.80	856	169.10
25	Karur Vysya Bank	668	136.61	446	71.57
26	Kotak Mahindra Bank	39	7.05	202	38.47
27	Lakshmi Vilas Bank (DBS)	20	13.72	37	28.42
28	Ratnakar Bank Ltd	4	0.98	72	5.64
29	South Indian Bank Ltd.	8	3.70	8	4.94
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	1	0.25	12	1.26
32	YES Bank	155	57.96	484	143.90
Total PVT		40155	7747.62	159991	34455.91
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	12	1.36	11	1.36
35	Jana Small Finance Bank	8213	49.70	9876	70.65
36	Ujjivan Small Finance Bank	30828	464.06	50184	759.99
37	Utkarsh Small Finance Bank	39	4.45	90	15.84
Total Small Finance		39092	519.57	60161	847.84
38	BGVB (PNB)	882	117.10	6777	467.43
39	PBGB (UCO)	1743	236.39	5568	483.09
40	UBKGB (CBI)	1337	222.36	3145	365.53
Total RRB		3962	575.85	15490	1316.05
41	WB State Co-Op Bank Ltd.	1955	262.33	12434	1285.46
42	WBSCARD Bank Ltd.	195	13.86	3669	197.77
Total Co-Optv		2150	276.19	16103	1483.23
Grand Total		259169	28603.78	808004	116116.36

AGENDA – 11

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

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

As on	Annual Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
31.03.2023	6,69,638	20,007.20	8,98,283	19,150.63
31.12.2023	7,51,587	30,002.71	7,63,488	17,485.23
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21

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

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of March quarter 2024, disbursed credit linkage of SHG stood at Rs.25,086.21 crore (83.61% of financial target) covering 9,37,032 no of groups (124.67% of physical target) as against Credit Linkage of Rs.19,150.63 crore covering 8,98,283 no of groups at the end of March, 2023.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.03.2024 stood at Rs.25,406.71 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 as on 31.03.2024 is furnished below:

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.03.2024												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2023-24		Total Sanction as on 31.03.2024		Total Disbursement as on 31.03.2024		Total Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	8286	348.12	8506	284.19	10154	235.04	11501	239.96	2.31	122.54%	67.52%
2	Bank of India	25300	997.62	26589	1004.19	37834	1124.55	40833	1059.71	2.97	149.54%	112.72%
3	Bank of Maharashtra	0	0.00	0	0.00	276	5.32	475	4.98	1.93	0.00%	0.00%
4	Canara Bank	16990	710.13	19523	674.90	22755	468.38	25275	550.78	2.06	133.93%	65.96%
5	Central Bank of India	36671	1591.76	40542	1649.80	47567	1311.27	58925	1701.39	2.76	129.71%	82.38%
6	Indian Bank	61736	2511.54	63554	2423.06	71119	2062.30	107437	2543.94	2.90	115.20%	82.11%
7	Indian Overseas Bank	3297	134.65	3293	104.03	3990	105.43	5420	88.94	2.64	121.02%	78.30%
8	Punjab and Sind Bank	0	0.00	0	0.00	152	2.81	261	2.30	1.85	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	131740	4903.33	160249	4707.88	215296	4219.01	2.94	120.79%	83.84%
10	State Bank of India	105770	4379.38	108257	3986.63	124710	4136.34	145794	3568.18	3.32	117.91%	94.45%
11	UCO Bank	29748	1175.82	29695	1006.84	29841	736.88	43364	775.94	2.47	100.31%	62.67%
12	Union Bank of India	7992	325.98	7288	238.35	12301	308.53	14448	303.42	2.51	153.92%	94.65%
PSB total		428460	17790.41	438987	16275.33	520948	15204.73	669029	15058.55	2.92	121.59%	85.47%
13	Axis Bank	220	3.30	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	185	2.95	0	0.00	1	0.06	1	0.01	6.00	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	1	0.04	2	0.02	0.50	0.00%	0.00%
16	IDBI Bank	262	12.46	340	11.57	491	11.28	1938	19.64	2.30	187.40%	90.50%
Pvt. Bank total		677	18.87	340	11.57	493	11.38	1941	19.67	2.31	72.82%	60.31%
17	BGVV (PNB)	124482	5252.53	119847	4478.58	185565	3920.02	232262	4801.91	2.11	149.07%	74.63%
18	PBGB (UCO)	64875	2612.92	61253	2454.33	70288	2521.38	88023	1994.21	3.59	108.34%	96.50%
19	UBKGB (CBI)	28093	1327.98	31068	1258.46	50523	1295.69	58417	1728.77	2.56	179.84%	97.57%
RRB Total		217450	9193.43	212168	8191.37	306376	7737.09	378702	8524.89	2.53	140.89%	84.16%
20	Co-Operative Bank	0	0.00	0	0.00	1313	29.81	2174	32.98	2.27	#DIV/0!	#DIV/0!
Grand Total (Without Co-Op Non Portal)		646587	27002.71	651495	24478.27	829130	22983.01	1051846	23636.09	2.77	128.23%	85.11%
21	Co-Operative Bank (Non Portal)	105000	3000.00	109215	2133.02	107902	2103.20	135692	1770.62	1.95	102.76%	70.11%
Grand Total		751587	30002.71	760710	26611.29	937032	25086.21	1187538	25406.71	2.68	124.67%	83.61%

DISTRICT WISE CREDIT LINKAGE POSITION UNDER SHG NRLM AS ON 31.03.2024												
(Amount in Crore)												
Sl No.	District	Target 2023-24		Sanction		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	11359	571.47	14005	566.87	18697	479.01	22912	619.02	2.56	164.60%	83.82%
2	Bankura	34275	1,387.78	35029	1204.10	44079	1014.97	57828	1068.24	2.30	128.60%	73.14%
3	Birbhum	48800	1,961.07	45017	1961.56	51104	1603.48	67080	1415.61	3.14	104.72%	81.77%
4	Coochbehar	26325	1,358.24	30071	1311.20	47424	1690.87	54502	1690.87	3.57	180.15%	124.49%
5	Dakshin Dinajpur	16225	615.63	17317	562.66	21400	435.03	26085	498.42	2.03	131.90%	70.66%
6	Darjeeling	6039	263.56	6492	274.16	6603	231.68	7359	225.50	3.51	109.34%	87.91%
7	Hooghly	31160	1,241.52	37643	1268.79	42626	1158.91	49862	1158.91	2.72	136.80%	93.35%
8	Howrah	29888	1,147.47	30513	1099.61	30471	901.61	37379	855.20	2.96	101.95%	78.57%
9	Jalpaiguri	20557	963.48	23830	889.41	29872	781.72	36926	956.11	2.62	145.31%	81.13%
10	Jhargram	13500	540.10	14319	554.54	14286	358.12	18788	402.95	2.51	105.82%	66.31%
11	Kalimpong	2865	113.30	2859	120.20	2974	117.33	3360	120.67	3.95	103.80%	103.56%
12	Malda	31998	1,249.07	35812	1179.71	47148	979.81	59351	1172.69	2.08	147.35%	78.44%
13	Murshidabad	35493	1,792.03	45378	1550.17	63347	1335.56	82931	1470.34	2.11	178.48%	74.53%
14	Nadia	32284	1,140.91	29167	1042.18	46887	1142.21	60511	1142.21	2.44	145.23%	100.11%
15	North 24 Parganas	47629	1,792.98	42645	1357.28	59033	1438.00	73838	1438.00	2.44	123.94%	80.20%
16	Paschim Bardhaman	11361	349.34	8204	246.31	8506	258.50	11205	206.02	3.04	74.87%	74.00%
17	Paschim Medinipur	49304	1,876.20	46097	1790.43	48057	1651.26	64043	1651.26	3.44	97.47%	88.01%
18	Purba Bardhaman	46500	1,883.29	42707	1622.70	45732	1523.93	61455	1414.75	3.33	98.35%	80.92%
19	Purba Medinipur	53285	3,037.57	59155	3023.95	61068	2630.31	78794	2638.08	4.31	114.61%	86.59%
20	Purulia	23200	748.97	20460	589.72	26945	512.47	40063	578.81	1.90	116.14%	68.42%
21	Siliguri M.P.	8502	328.73	8770	329.95	10192	264.05	11803	356.84	2.59	119.88%	80.32%
22	South 24 Parganas	47942	1,964.30	36678	1206.03	69467	1738.51	83003	1693.69	2.50	144.90%	88.51%
23	Uttar Dinajpur	18096	675.70	19327	726.72	32253	719.83	39474	820.49	2.23	178.23%	106.53%
24	Kolkata	0	0.00	0	0.00	959	15.87	3294	41.39	1.65	100.00%	100.00%
Total		646587	27,002.71	651495	24478.25	829130	22983.01	1051846	23636.09	2.77	128.23%	85.11%
Co-Operative Bank		105000	3,000.00	109215	2133.02	107902	2103.20	135692	1770.62	1.95	102.76%	70.11%
Grand Total		751587	30,002.71	760710	26611.27	937032	25086.21	1187538	25406.71	2.68	124.67%	83.61%

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 17,965 beneficiaries (both Individual, Groups & SHGs) for the FY 2023-24.

At the end of March quarter 2024, total 14,396 no. of proposals were sponsored to banks, out of which 11,162 cases have so far been sanctioned & 10,340 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance with last Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2023	18,722	16,296	11,052	180.42
31.12.2023	17,965	12,820	8,510	159.99
31.03.2024	17,965	14,396	10,340	194.07

Bankwise performance report of SEP-G under DAY NULM as on March 2024 for FY 2023-24									
(Amount in Lakh)									
SI No	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	13	39.00	9	9	26.73	9	26.73	1
2	Bank of India	33	99.00	33	26	77.22	26	77.22	0
3	Bank of Maharashtra	1	3.00	24	20	59.40	17	50.49	0
4	Canara Bank	19	57.00	16	11	32.67	9	26.73	1
5	Central Bank of India	4	12.00	2	1	2.97	1	2.97	1
6	Indian Bank	44	132.00	24	23	68.31	22	65.34	1
7	Indian Overseas Bank	7	21.00	2	2	5.94	2	5.94	0
8	Punjab & Sind Bank	1	3.00	0	0	0.00	0	0.00	0
9	Punjab National Bank	53	159.00	11	10	29.70	9	26.73	0
10	State Bank of India	29	87.00	7	6	17.82	6	17.82	0
11	UCO Bank	19	57.00	5	4	11.88	2	5.94	0
12	Union Bank of India	8	24.00	10	9	26.73	8	23.76	1
Total of PSUs		231	693.00	143	121	359.37	111	329.67	5
13	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	2	6.00	0	0	0.00	0	0.00	0
Total of PVTs		2	6.00	0	0	0.00	0	0.00	0
16	BGVB (UBI)	35	105.00	8	7	20.79	2	5.94	1
17	PBGB (UCO)	5	15.00	8	7	20.79	3	8.91	0
18	UBKGB (CBI)	9	27.00	13	11	32.67	11	32.67	0
Total of RRBs		49	147.00	29	25	74.25	16	47.52	1
19	W.B. St. Co-op.Bk	37	111.00	14	11	32.67	10	29.70	0
Total of Co-Optvs		37	111.00	14	11	32.67	10	29.70	0
Grand Total		319	957.00	186	157	466.29	137	406.89	6

Districtwise performance report of SEP-G under DAY NULM as on March 2024 for FY 2023-24									
(Amount in Lakh)									
SI No	Name of the District	Target FY 23-24	Target -Amount of SEP-G Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	8	24.00	7	9	26.73	7	20.79	0
2	Bankura	6	18.00	2	5	14.85	3	8.91	0
3	Birbhum	16	48.00	39	29	86.13	29	89.10	3
4	CoochBehar	14	42.00	11	6	17.82	6	17.82	1
5	Dakshin Dinajpur	7	21.00	2	2	5.94	2	5.94	0
6	Darjeeling	9	27.00	5	4	11.88	4	11.88	0
7	Hooghly	26	78.00	22	11	32.67	11	32.67	1
8	Howrah	6	18.00	1	0	0.00	0	0.00	0
9	Jalpaiguri	8	24.00	2	2	5.94	2	5.94	1
10	Jhargram	1	3.00	0	0	0.00	0	0.00	0
11	Kalimpong	5	15.00	0	0	0.00	0	0.00	0
12	Kolkata	5	15.00	0	0	0.00	0	0.00	0
13	Malda	5	15.00	3	3	8.91	3	8.91	0
14	Murshidabad	24	72.00	6	9	26.73	6	17.82	0
15	Nadia	24	72.00	8	10	29.70	6	17.82	0
16	North 24 Parganas	57	171.00	20	12	35.64	10	29.70	0
17	Paschim Burdwan	9	27.00	1	3	8.91	1	2.97	0
18	Paschim Medinipur	19	57.00	11	9	26.73	9	26.73	0
19	Purba Burdwan	12	36.00	8	8	23.76	7	20.79	0
20	Purba Medinipur	19	57.00	12	12	35.64	11	32.67	0
21	Purulia	4	12.00	2	2	5.94	2	5.94	0
22	South 24 Parganas	13	39.00	4	4	11.88	3	8.91	0
23	Uttar Dinajpur	22	66.00	20	17	50.49	15	44.55	0
Grand Total		319	957.00	186	157	466.29	137	409.86	6

Bankwise performance report of SEP-I under DAY NULM as on March 2024 for FY 2023-24									
(Amount in Lakh)									
Sl. No.	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	182	364.00	84	39	49.53	39	49.53	16
2	Bank of India	347	694.00	534	427	542.29	422	535.94	19
3	Bank of Maharashtra	37	74.00	47	30	38.10	27	34.29	12
4	Canara Bank	204	408.00	69	53	67.31	52	66.04	18
5	Central Bank of India	116	232.00	24	16	20.32	16	20.32	7
6	Indian Bank	391	782.00	253	190	241.30	173	219.71	21
7	Indian Overseas Bank	68	136.00	67	42	53.34	42	53.34	8
8	Punjab & Sind Bank	14	28.00	16	2	2.54	2	2.54	1
9	Punjab National Bank	673	1346.00	270	177	224.79	177	224.79	29
10	State Bank of India	324	648.00	141	97	123.19	97	123.19	9
11	UCO Bank	255	510.00	102	72	91.44	69	87.63	7
12	Union Bank of India	193	386.00	275	148	187.96	148	187.96	22
Total of PSUs		2804	5608.00	1882	1293	1642.11	1264	1605.28	169
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	12	24.00	165	76	96.52	74	93.98	8
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujjivan Small Finance Bank	0	0.00	24	8	10.16	7	8.89	0
17	IDBI Bank	14	28.00	35	17	21.59	17	21.59	0
Total of PVTs		26	52.00	224	101	128.27	98	124.46	8
18	BGVB (UBI)	175	350.00	305	230	292.10	137	173.99	4
19	PBGB (UCO)	42	84.00	62	29	36.83	28	35.56	4
20	UBKGB (CBI)	53	106.00	79	30	38.10	30	38.10	1
Total of RRBs		270	540.00	446	289	367.03	195	247.65	9
21	W.B. St. Co-op.Bk	141	282.00	81	56	71.12	56	71.12	20
Total of Co-Optvs		141	282.00	81	56	71.12	56	71.12	20
Grand Total		3241	6482.00	2633	1739	2208.53	1613	2048.51	206

Districtwise performance report of SEP-I under DAY NULM as on March 2024 for FY 2023-24									
(Amount in Lakh)									
SI No	Name of the District	Target FY FY 23-24	Target - Amount of SEP-I Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	35	70.00	6	1	1.27	1	1.27	6
2	Bankura	59	118.00	68	51	64.77	51	64.77	32
3	Birbhum	187	374.00	302	151	191.77	149	189.23	29
4	CoochBehar	126	252.00	116	45	57.15	45	57.15	11
5	Dakshin Dinajpur	61	122.00	81	35	44.45	35	44.45	2
6	Darjeeling	118	236.00	32	26	33.02	27	34.29	0
7	Hooghly	291	582.00	252	192	243.84	191	242.57	4
8	Howrah	104	208.00	29	20	25.40	20	25.40	2
9	Jalpaiguri	88	176.00	41	19	24.13	18	22.86	3
10	Jhargram	20	40.00	2	0	0.00	0	0.00	0
11	Kalimpong	17	34.00	11	9	11.43	9	11.43	0
12	Kolkata	120	240.00	156	143	181.61	50	63.50	3
13	Malda	45	90.00	16	20	25.40	4	5.08	1
14	Murshidabad	194	388.00	139	88	111.76	85	107.95	4
15	Nadia	252	504.00	170	142	180.34	141	179.07	3
16	North 24 Parganas	646	1292.00	455	311	394.97	304	386.08	44
17	Paschim Burdwan	100	200.00	113	9	11.43	9	11.43	31
18	Paschim Medinipur	183	366.00	166	104	132.08	104	132.08	7
19	Purba Burdwan	167	334.00	129	96	121.92	95	120.65	7
20	Purba Medinipur	116	232.00	127	113	143.51	111	140.97	5
21	Purulia	57	114.00	53	41	52.07	41	52.07	3
22	South 24 Parganas	160	320.00	110	81	102.87	81	102.87	6
23	Uttar Dinajpur	95	190.00	59	42	53.34	42	53.34	3
Grand Total		3241	6482.00	2633	1739	2208.53	1613	2048.51	206

Bankwise performance report of SHG Credit Linkage under DAY NULM as on March 2024 for FY 2023-24										
(Amount in Lakh)										
Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 23-24		No. of Sponsored Application in FY 23-24	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3810	720	1080.00	619	476	939.34	452	891.98	119
2	Bank of India	5846	1035	1552.50	860	818	1614.24	781	1541.23	46
3	Bank of Maharashtra	240	58	87.00	201	176	347.32	175	345.35	0
4	Canara Bank	4068	705	1057.50	615	520	1026.17	503	992.62	31
5	Central Bank of India	2273	422	633.00	348	188	371.00	187	369.03	62
6	Indian Bank	12213	2648	3972.00	1885	1561	3080.48	1387	2737.11	190
7	Indian Overseas Bank	1647	292	438.00	295	207	408.49	204	402.57	26
8	Punjab & Sind Bank	469	89	133.50	69	52	102.62	51	100.64	5
9	Punjab National Bank	17207	2942	4413.00	1949	1436	2833.80	1333	2630.54	262
10	State Bank of India	8863	1310	1965.00	1128	804	1586.61	769	1517.54	124
11	UCO Bank	6269	1173	1759.50	805	718	1416.90	701	1383.35	70
12	Union Bank of India	2785	583	874.50	523	368	726.21	329	649.25	75
Total of PSUs		65690	11977	17965.50	9297	7324	14453.18	6872	13561.20	1010
13	Bandhan Bank	0	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	1145	90	135.00	29	12	23.68	10	19.73	1
Total of PVTs		1145	90	135.00	29	12	23.68	10	19.73	1
16	BGVB (UBI)	4483	647	970.50	587	570	1124.84	535	1055.77	34
17	PBGB (UCO)	1253	212	318.00	260	199	392.71	200	394.68	27
18	UBKGB (CBI)	2363	351	526.50	330	332	655.17	308	607.81	19
Total of RRBs		8099	1210	1815.00	1177	1101	2172.71	1043	2058.26	80
19	W.B. St. Co-op.Bk	5037	1128	1692.00	1074	829	1635.95	665	1312.31	149
Total of Co-Optvs		5037	1128	1692.00	1074	829	1635.95	665	1312.31	149
Grand Total		79971	14405	21607.50	11577	9266	18285.52	8590	16951.51	1240

Districtwise performance report of SHG Credit Linkage under DAY NULM as on March 2024 for FY 2023-24										
(Amount in Lakh)										
Sl No	District	No. of Active SHGs	Target FY 23-24	Target -Amount of SHG Loan to be disbursed FY 23-24	No. of Sponsored Application in FY FY 23-24	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	1319	185	277.50	109	91	179.58	83	163.79	6
2	Bankura	2547	312	468.00	268	366	722.26	292	576.23	9
3	Birbhum	3931	887	1330.50	769	442	872.24	449	886.06	4
4	CoochBehar	1818	440	660.00	333	264	520.98	255	503.22	54
5	Dakshin Dinajpur	1973	395	592.50	201	316	623.59	165	325.61	21
6	Darjeeling	2499	480	720.00	324	328	647.28	317	625.57	4
7	Hooghly	6635	1123	1684.50	1007	822	1622.13	787	1553.07	36
8	Howrah	2013	544	816.00	328	203	400.60	202	398.63	61
9	Jalpaiguri	1841	297	445.50	310	277	546.63	239	471.64	116
10	Jhargram	529	87	130.50	53	58	114.46	52	102.62	20
11	Kalimpong	192	80	120.00	20	18	35.52	13	25.65	7
12	Kolkata	1801	300	450.00	499	269	530.84	249	491.38	177
13	Malda	912	262	393.00	159	134	264.44	130	256.54	32
14	Murshidabad	6030	1021	1531.50	719	639	1261.00	641	1264.95	30
15	Nadia	6459	1160	1740.00	844	819	1616.21	714	1409.01	49
16	North 24 Parganas	17095	3200	4800.00	2280	1873	3696.18	1780	3512.65	258
17	Paschim Burdwan	3184	602	903.00	680	241	475.59	218	430.20	174
18	Paschim Medinipur	4338	658	987.00	571	486	959.07	467	921.58	25
19	Purba Burdwan	3751	502	753.00	386	429	846.59	440	868.30	32
20	Purba Medinipur	3417	366	549.00	532	341	672.93	340	670.96	39
21	Purulia	1250	190	285.00	132	128	252.60	124	244.70	5
22	South 24 Parganas	4075	824	1236.00	622	439	866.32	355	700.56	50
23	Uttar Dinajpur	2362	490	735.00	431	283	558.47	278	548.61	31
Grand Total		79971	14405	21607.50	11577	9266	18285.52	8590	16951.51	1240

Progress in Joint Liability Groups (JLGs) Finance:

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

Objectives:

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

Support from NABARD

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

Support from participating Banks

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

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

Performance of JLGs loan during the FY 2023-24 as on 31.03.2024:**Bank wise progress of JLGs as on 31.03.2024 is annexed:**

Progress of JLG in FY 2023-24 as on 31.03.2024								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.23 to 31.03.2024)		JLGs Credit Linked (Disbursed) during the FY (01.04.23 to 31.03.2024)		Outstanding position of JLGs as on 31.03.2024	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	45	1.67	45	1.67	55	0.88
3	Bank of Maharastra	100	0	0.00	0	0.00	2	0.02
4	Canara Bank	3000	1488	14.55	1488	14.55	1790	25.40
5	Central Bank of India	2400	0	0.00	0	0.00	233	1.69
6	Indian Bank	4300	2602	6.90	818	5.07	912	11.80
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	14	0.18	14	0.18	3535	56.60
10	State Bank of India	9000	44605	254.71	44605	200.24	54339	223.56
11	UCO Bank	2700	237	5.68	236	4.73	386	6.32
12	Union Bank of India	900	5970	120.91	5970	96.17	12239	145.00
Total PSU		36200	54961	404.59	53176	322.61	73491	471.26
13	Axis Bank	1000	461952	1934.95	461952	1934.95	362531	1004.18
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	1785	7.40	1785	7.40	6907	21.39
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	43706	898.44	43706	898.44	88841	1010.13
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	17198	59.34	17198	59.34	26270	59.55
23	Indusind Bank	500	134093	4278.63	134093	4278.63	192342	4522.63
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	53401	844.38	53401	844.38	128209	956.13
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	439	6.67	439	6.67	1818	23.85
Total PVT		8700	712574	8029.81	712574	8029.81	806918	7597.86
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	15374	424.12	15374	424.12	517	5.65
35	Jana Small Finance Bank	500	9981	204.62	9981	204.62	79210	238.67
36	Ujjivan Small Finance Bank	3000	206152	1249.98	206152	1249.98	702586	2812.83
37	Utkarsh Small Finance Bank	1000	13696	60.40	13696	60.40	19488	59.90
Total Small Finance		5000	245203	1939.11	245203	1939.11	801801	3117.06
38	BGVB (PNB)	6000	14	0.17	1070	2.95	3920	17.01
39	PBGB (UCO)	500	137	2.31	137	2.31	1147	17.12
40	UBKGB (CBI)	1600	0	0.00	127	21.38	1839	4.29
Total RRB		8100	151	2.48	1334	26.64	6906	38.42
41	WB State Co-Op Bank Ltd.	3000	5538	38.94	5538	38.94	6616	36.30
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	98.19
Total Co-Optv		3000	5538	38.94	5538	38.94	6696	134.49
Grand Total		61000	1018427	10414.93	1017825	10357.11	1695812	11359.09

Progress in PMFME:

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

The objectives of the scheme are:

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

One District One Product:

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

Upgradation of Individual Micro Food Processing Units:

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

Support to FPOs / SHGs / Cooperatives:

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

Seed Capital to SHG;

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

Common Infrastructure;

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

Branding and Marketing Support:

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

Procedure for applying:

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

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

Bank wise status of PMFME as on 31.03.2024:

BANK WISE STATUS OF PMFME AS ON 31.03.2024					
BANK NAME	Total Application Submitted (no)	Sanctioned (no.)	Disbursed (no.)	Rejected (no.)	Pending(no.)
AXIS BANK	3	0	0	0	3
BANDHAN BANK LIMITED	7	0	0	4	3
BANGIYA GRAMIN VIKASH BANK	11	0	0	6	5
BANK OF BARODA	5	2	0	2	1
BANK OF INDIA	4	2	1	1	1
CANARA BANK	4	1	1	3	0
CENTRAL BANK OF INDIA	1	1	0	0	0
FEDERAL BANK	1	0	0	0	1
HDFC BANK	10	1	1	2	7
ICICI BANK LIMITED	5	2	1	1	2
IDBI BANK	3	0	0	0	3
INDIAN BANK	15	2	0	9	4
INDIAN OVERSEAS BANK	2	1	1	1	0
NADIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	1	0	0	0	1
PUNJAB NATIONAL BANK	26	4	2	4	18
STATE BANK OF INDIA	36	4	1	18	14
THE WEST BENGAL STATE COOPERATIVE BANK	6	0	0	0	6
UCO BANK	5	2	1	2	1
UNION BANK OF INDIA	3	0	0	1	2
UTTAR BANGA KSHETRIYA GRAMIN BANK; COOCHBEHAR	1	0	0	0	1
TOTAL	149	22	9	54	73

AGENDA – 14

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 9.58%, amounting Rs.56,954.96 Crore as on December, 2023 in the state of West Bengal, in comparison to Rs.77,913.56 Crore as on December, 2022.

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

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2023	586679.72	71577.77	12.20%
December, 2023	729750.29	56954.96	7.80%
March, 2024	786804.58	52883.62	6.72%

NPA level has been decreased from 12.20% as of March, 2023 to 6.72% as of March, 2024. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSME and OPS as on 31.03.2024 stood at 62.79%, 40.17% and 39.92% 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 31.03.2024

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	2056.00	65.09	4403.25	402.82	6422.00	0.00	12881.25	467.91	16446.10	144.98	29327.35	612.89
2	Bank of India	4352.36	423.93	5031.85	966.26	2241.09	85.42	11625.30	1475.61	19871.68	2059.87	31496.98	3535.48
3	Bank of Maharashtra	640.98	32.00	814.00	60.37	240.72	3.08	1695.70	95.45	527.18	4.09	2222.88	99.54
4	Canara Bank	2536.40	201.56	4901.51	1163.56	1237.69	1711.96	8675.60	3077.08	21646.06	438.91	30321.66	3515.99
5	Central Bank of India	2601.45	189.67	2278.40	386.30	1582.84	57.39	6462.69	633.36	2939.85	1224.77	9402.54	1858.13
6	Indian Bank	4659.80	170.22	8278.90	663.73	1062.25	149.36	14000.95	983.31	30349.33	47.39	44350.28	1030.70
7	Indian Overseas Bank	1449.81	220.85	2817.57	451.04	1006.34	28.16	5273.72	700.05	2947.68	2198.06	8221.40	2898.11
8	Punjab & Sind Bank	116.40	0.68	662.26	60.00	174.79	0.11	953.45	60.79	2675.96	36.20	3629.41	96.99
9	Punjab National Bank	13062.70	2391.68	13821.79	3747.49	4258.34	187.69	31142.83	6326.86	49772.10	5354.60	80914.93	11681.46
10	State Bank of India	10443.15	459.98	10343.17	170.23	34104.28	64.56	54890.60	694.77	127715.38	240.73	182605.98	935.50
11	UCO Bank	1401.01	444.89	5242.69	925.05	4502.31	131.63	11146.01	1501.57	13361.11	4810.71	24507.12	6312.28
12	Union Bank of India	2679.99	410.29	6428.39	1088.09	1812.25	35.76	10920.63	1534.14	15245.42	4230.80	26166.05	5764.94
Total PSU		46000.05	5010.84	65023.78	10084.94	58644.90	2455.12	169668.73	17550.90	303497.85	20791.11	473166.58	38342.01
13	Axis Bank	5525.83	91.00	13264.34	150.00	1427.11	26.00	20217.28	267.00	21082.84	1692.00	41300.12	1959.00
14	Bandhan Bank	3010.86	244.52	5868.37	995.42	12634.97	936.53	21514.21	2176.48	13697.49	768.50	35211.70	2944.97
15	Catholic Syrian Bank Ltd.	54.36	0.05	0.09	0.00	5.45	0.00	59.90	0.05	0.00	2.22	59.90	2.27
16	City Union Bank Ltd.	5.89	0.00	86.66	0.00	0.93	0.00	93.49	0.00	73.14	0.00	166.63	0.00
17	Dhanlaxmi Bank Ltd.	10.27	0.00	10.11	0.00	12.66	0.00	33.04	0.00	24.04	0.00	57.08	0.00
18	Federal Bank	477.84	13.77	1127.73	4.57	111.91	3.61	1717.48	21.95	3073.60	45.21	4791.08	67.16
19	HDFC Bank	2013.67	25.65	15802.89	966.44	4417.66	140.98	22234.22	1133.06	38812.28	907.13	61046.49	2040.19
20	ICICI Bank	2902.28	66.04	15366.80	147.73	1290.15	30.06	19559.23	243.82	35064.94	1230.80	54624.18	1474.62
21	IDBI Bank	477.78	86.90	1175.10	238.00	2948.37	88.03	4601.25	412.93	3801.48	71.06	8402.73	483.99
22	IDFC First Bank	43.50	0.15	1098.45	15.14	29.67	2.74	1171.63	18.03	4846.99	56.11	6018.62	74.14
23	Indusind Bank	3270.53	350.16	3563.71	185.91	24.44	2.38	6858.67	538.45	20759.98	42.74	27618.65	581.19
24	Karnataka Bank Ltd.	152.68	24.99	335.93	133.80	169.87	13.24	658.48	172.03	468.67	135.70	1127.15	307.73
25	Karur Vysya Bank	0.38	0.00	362.01	0.00	21.60	0.00	383.99	0.00	664.21	0.00	1048.20	0.00
26	Kotak Mahindra Bank	758.24	23.89	3975.19	187.11	38.47	0.00	4771.90	211.00	4768.85	340.22	9540.75	551.22
27	Lakshmi Vilas Bank (DBS)	62.48	0.00	221.01	0.07	57.29	0.00	340.78	0.07	884.13	134.90	1224.91	134.97
28	Ratnakar Bank Ltd	1009.87	29.81	328.19	0.40	109.25	3.24	1447.30	33.45	2816.15	405.68	4263.45	439.13
29	South Indian Bank Ltd.	214.53	0.00	387.35	0.00	485.77	0.00	1087.65	0.00	306.18	0.00	1393.83	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	36.74	0.90	1.27	0.00	38.01	0.90	137.67	0.00	175.68	0.90
32	YES Bank	555.82	0.03	2747.95	518.88	34.40	0.84	3338.17	519.74	5386.18	39.67	8724.35	559.41
Total PVT		20546.80	956.95	65847.86	3544.36	23821.27	1247.65	110215.93	5748.97	156668.82	5871.93	266884.75	11620.90
33	Au Small finance Bank	7.11	0.00	323.69	1.25	0.00	0.00	330.81	1.25	37.89	0.00	368.70	1.25
34	ESAF SF Bank	398.75	2.96	51.54	2.45	5.59	0.49	455.88	5.90	32.81	0.04	488.69	5.94
35	Jana Small Finance Bank	295.83	10.88	248.43	3.87	436.92	20.00	981.18	34.76	189.89	10.89	1171.07	45.64
36	Ujjivan SF Bank	988.18	9.36	621.13	0.67	1357.13	17.03	2966.45	27.06	540.23	7.07	3506.68	34.13
37	Utkarsh SF Bank	30.79	0.82	45.22	3.12	74.45	2.13	150.46	6.07	0.62	0.00	151.08	6.07
Total Small Finance		1720.66	24.02	1290.02	11.36	1874.09	39.66	4884.78	75.04	801.44	18.00	5686.22	93.03
38	BGVV (PNB)	5444.49	193.22	2055.67	554.13	403.10	43.48	7903.26	790.83	882.62	48.38	8785.88	839.21
39	PBGB (UCO)	1849.22	137.12	1551.12	176.67	477.64	11.87	3877.98	325.66	271.25	11.39	4149.23	337.05
40	UBKGB (CBI)	2641.67	98.01	246.95	37.71	340.83	4.13	3229.45	139.85	486.86	8.98	3716.31	148.83
Total RRB		9935.38	428.35	3853.74	768.51	1221.57	59.48	15010.69	1256.34	1640.73	68.75	16651.42	1325.09
41	WB State Co-Op Bank Ltd.	5608.74	801.47	511.45	99.51	13780.90	147.38	19901.10	1078.38	3153.39	424.21	23054.49	1502.59
42	WBSCARD Bank Ltd.	1040.23	0.00	123.12	0.00	197.77	0.00	1361.12	0.00	0.00	0.00	1361.12	0.00
Total Co-Optv		6648.97	801.47	634.57	99.51	13978.67	147.38	21262.22	1078.38	3153.39	424.21	24415.61	1502.59
Grand Total		84851.87	7221.63	136649.97	14508.68	99540.51	3949.29	321042.35	25709.63	465762.23	27173.99	786804.58	52883.62

Sector wise NPA Position as on 31.03.2024																			
																			(Amount in Crore)
Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	315.00	2.02	4547.00	78.86	56.00	0.36	24.10	7.99	151.00	0.95	8.10	0.21	198.18	26.63	1211.00	62.77	126.31	19.85
2	Bank of India	165.64	7.13	3911.02	123.10	91.27	12.83	79.72	9.01	971.13	2.90	28.03	28.03	675.45	133.93	1780.43	199.13	70.49	25.73
3	Bank of Maharashtra	23.29	0.25	444.76	2.83	0.48	0.00	0.00	0.00	0.20	0.00	0.02	0.00	46.69	16.4	44.04	8.83	1.50	0.00
4	Canara Bank	1066.23	6.91	2057.69	104.93	43.01	8.64	0.00	0.00	191.48	0.32	0.00	0.02	408.97	35.20	1079.53	40.67	163.98	7.57
5	Central Bank of India	164.12	7.21	1843.57	69.32	37.87	7.31	130.25	1.79	1653.57	4.76	14.32	0.15	446.35	142.88	216.43	19.64	26.86	5.01
6	Indian Bank	156.14	12.32	3704.79	149.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3427.93	61.70	0.00	0.00	157.82	0.25
7	Indian Overseas Bank	40.34	0.82	875.17	8.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.23	4.75	0.00	0.00	33.10	0.98
8	Punjab & Sind Bank	34.22	7.22	245.18	2.26	5.36	2.08	0.00	0.00	0.00	0.00	0.00	0.00	9.01	0.08	47.19	7.49	5.03	1.14
9	Punjab National Bank	691.69	37.82	8527.67	275.93	100.51	48.86	0.00	0.00	2823.67	53.09	155.02	14.29	2712.43	660.12	4849.00	797.37	171.51	79.14
10	State Bank of India	1645.63	60.94	47158.80	58.17	228.64	8.36	4.30	1.87	2676.96	41.25	37.82	0.07	1694.83	338.67	1260.29	135.90	17.90	12.07
11	UCO Bank	128.23	6.85	2728.27	79.25	26.33	9.00	39.00	15.00	1241.10	110.06	40.78	0.40	1024.20	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	248.73	11.27	1899.18	65.20	13.98	0.78	0.00	0.00	302.86	3.28	418.31	3.26	622.94	42.60	1012.92	82.43	72.44	0.00
Total PSU		4679.26	160.77	77943.10	1017.83	603.45	98.22	277.37	35.66	10011.97	216.61	702.40	46.43	11323.21	1551.14	11527.35	1363.28	942.92	172.96
13	Axis Bank	160.34	0.00	2820.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.00	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	2732.62	11.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.47	0.00	14388.90	20.19	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	13.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	1.22	0.00	227.84	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.95	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	112.06	0.55	14849.27	62.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	826.60	21.66	794.34	88.16	8.89	0.21
20	ICICI Bank	201.06	0.69	8333.74	115.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92.92	40.81	235.29	2.25	15.02	0.00
21	IDBI Bank	29.46	0.45	4778.27	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146.25	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	54.43	0.00	120.21	2.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.86	0.86	0.00	0.00
23	Indusind Bank	0.00	0.00	23.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1677.94	7.14	32.96	0.28
24	Karnataka Bank Ltd.	0.35	0.11	169.10	9.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.60	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.63	0.00	71.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	38.47	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.96	0.16	56.38	1.48
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	28.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd.	0.00	0.00	5.64	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.31	5.64	0.00	0.00
29	South Indian Bank Ltd.	0.84	0.00	4.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.01	0.00	1.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	4.57	0.00	143.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.00	0.00	0.00	1.04	0.00
Total PVT		564.96	1.80	34362.77	292.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1381.13	147.36	17448.60	124.40	175.04	1.96
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	18.12	0.17	0.00	0.00
34	ESAF SF Bank	0.00	0.00	1.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.95	3.32	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	70.65	0.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.85	6.62	0.00	0.00
36	Ujivan SF Bank	0.00	0.00	759.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231.18	0.47	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	15.84	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Small Finance		0.00	0.00	847.84	1.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	386.10	10.58	0.00	0.00
38	BGVB (PNB)	33.58	0.50	467.43	16.88	43.35	19.11	97.09	89.58	4684.20	74.45	46.82	0.02	789.63	77.38	1992.44	130.46	8.24	1.53
39	PBGB (UCO)	20.69	0.85	483.09	11.26	2.21	0.00	36.22	18.07	1935.13	45.67	14.05	1.45	662.97	86.58	1308.37	97.13	62.13	1.77
40	UBKGB (CBI)	2.44	0.40	365.53	3.77	13.91	2.19	20.04	10.25	1710.13	7.91	24.43	0.09	957.90	84.89	56.74	9.04	10.36	0.00
Total RRB		56.71	1.75	1316.05	31.91	59.47	21.30	153.35	117.90	8329.46	128.03	85.30	1.56	2410.50	248.85	3357.55	236.63	80.73	3.30
41	WB State Co-Op Bank Ltd.	103.43	0.00	1285.46	12.38	0.00	0.00	17.37	7.25	0.00	46.34	0.00	0.00	4758.54	368.32	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	197.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		103.43	0.00	1483.23	12.38	0.00	0.00	17.37	7.25	0.00	46.34	0.00	0.00	4758.54	368.32	0.00	0.00	0.00	0.00
Grand Total		5404.37	164.31	115952.99	1355.58	662.92	119.52	448.09	160.81	18341.43	390.98	787.70	47.99	19873.38	2315.67	32719.61	1734.89	1198.69	178.22

Sector wise Recovery performance as on 31.03.2024																			
(Amount in Crore)																			
Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	46.56	45.07	96.80	51.60	45.86	88.88	0.50	0.44	88.00	98.66	91.37	92.61	130.47	122.00	93.51	229.13	213.37	93.12
2	Bank of India	423.93	89.02	21.00	966.26	184.33	19.08	85.42	17.42	20.39	1475.61	290.77	19.71	2059.87	464.31	22.54	3535.48	755.08	21.36
3	Bank of Maharastra	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	201.56	5.46	2.71	116.56	18.60	15.96	1711.96	17.50	1.02	2030.08	41.56	2.05	1485.91	198.00	13.33	3515.99	239.56	6.81
5	Central Bank of India	189.67	9.00	4.75	401.28	10.34	2.58	42.41	2.39	5.64	633.36	21.73	3.43	1224.77	2.70	0.22	1858.13	24.43	1.31
6	Indian Bank	170.22	8.34	4.90	663.73	46.05	6.94	149.36	11.88	7.95	983.31	66.27	6.74	47.39	6.33	13.36	1030.70	72.60	7.04
7	Indian Overseas Bank	251.93	0.38	0.15	498.19	5.24	1.05	37.35	2.75	7.36	787.47	8.37	1.06	2698.82	76.02	2.82	3486.29	84.39	2.42
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	2270.17	1310.43	57.72	2406.00	1779.01	73.94	1151.20	581.71	50.53	5827.37	3671.15	63.00	8402.00	6621.30	78.81	14229.37	10292.45	72.33
10	State Bank of India	711.77	279.73	39.30	403.18	214.45	53.19	123.20	92.50	75.08	1238.15	586.68	47.38	819.47	457.05	55.77	2057.62	1043.73	50.73
11	UCO Bank	514.64	97.49	18.94	1026.88	133.01	12.95	148.94	22.51	15.11	1690.46	253.01	14.97	5265.28	687.76	13.06	6955.74	940.77	13.53
12	Union Bank of India	404.29	2.00	0.49	1090.70	2.60	0.24	39.93	4.17	10.44	1534.92	8.77	0.57	4537.04	306.24	6.75	6071.96	315.01	5.19
Total PSU		5184.74	1846.92	35.62	7624.38	2439.49	32.00	3490.27	753.27	21.58	16299.39	5039.69	30.92	26671.02	8941.70	33.53	42970.41	13981.39	32.54
13	Axis Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	50.54	0.00	0.00	19.92	5.50	27.61	70.46	5.50	7.81	0.00	0.00	#DIV/0!	70.46	5.50	7.81
18	Federal Bank	12.38	0.67	5.41	14.44	12.99	89.96	8.30	7.22	86.99	35.12	20.88	59.45	0.00	0.00	#DIV/0!	35.12	20.88	59.45
19	HDFC Bank	116.82	107.53	92.05	557.81	539.68	96.75	278.06	206.29	74.19	952.69	853.50	89.59	1406.62	1316.30	93.58	2359.31	2169.80	91.97
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.	24.99	0.26	1.04	133.82	6.98	5.22	13.24	1.08	8.16	172.05	8.32	4.84	135.70	8.74	6.44	307.75	17.06	5.54
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		154.19	108.46	70.34	756.61	559.65	73.97	319.52	220.09	68.88	1230.32	888.20	72.19	1542.32	1325.04	85.91	2772.64	2213.24	79.82
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	49.84	49.47	99.26	6.44	6.14	95.34	0.70	0.64	91.43	56.98	56.25	98.72	4.10	4.09	99.76	61.08	60.34	98.79
35	Jana Small Finance Bank	122.35	127.60	104.29	26.69	30.36	113.75	162.19	161.40	99.51	311.23	319.36	102.61	38.38	66.10	172.23	349.61	385.46	110.25
36	Ujjivan Small Finance Bank	14.30	4.96	34.69	4.58	1.34	29.26	19.53	7.02	35.94	38.41	13.32	34.68	4.02	2.43	60.45	42.43	15.75	37.12
37	Utkarsh Small Finance Bank	8.24	8.02	97.33	7.85	7.60	96.82	32.97	32.21	97.69	49.06	47.83	97.49	1.40	1.20	0.35	50.46	49.03	97.17
Total Small Finance		194.73	190.05	97.59	45.56	45.44	99.74	215.39	201.27	93.44	455.68	436.76	95.85	47.90	73.82	154.12	503.58	510.58	101.39
38	BGVV (PNB)	92.77	45.98	49.56	476.65	196.84	41.30	126.32	106.83	84.57	695.74	349.65	50.26	238.09	212.10	89.08	933.83	561.74	60.15
39	PBGB (UCO)	820.23	660.48	80.52	550.46	439.16	79.78	226.18	182.16	80.54	1596.87	1281.80	80.27	192.22	160.12	83.30	1789.09	1441.92	80.60
40	UBKGB (CBI)	436.13	310.64	71.23	52.11	38.29	73.48	25.05	20.03	79.96	513.29	368.96	71.88	38.33	29.38	76.65	551.62	398.34	72.21
Total RRB		1349.13	1017.10	75.39	1079.22	674.29	62.48	377.55	309.02	81.85	2805.90	2000.41	71.29	468.64	401.60	85.69	3274.54	2402.00	73.35
41	WB State Co-Op Bank Ltd.	4536.98	4007.84	66.30	266.54	206.43	67.69	524.86	483.58	73.08	5328.38	4697.85	88.17	837.32	722.58	74.39	6165.70	5420.43	87.91
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	4007.84	88.34	266.54	206.43	77.45	524.86	483.58	92.13	5328.38	4697.85	88.17	837.32	722.58	86.30	6165.70	5420.43	87.91
Grand Total		11419.77	7170.37	62.79	9772.31	3925.31	40.17	4927.59	1967.23	39.92	26119.68	13062.91	50.01	29567.19	11464.74	38.78	55686.87	24527.65	44.05

STATUS OF PDR CASES AS ON 31.03.2024:

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, Govt. of West Bengal in this regard. As on 31.03.2024 there are 6,694 PDR cases pending amounting Rs.249.49 crore and the Certificate Officers may be advised to dispose of the cases.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2024									
Sl. No.	Bank	Outstanding cases as on 31.03.2023		Cases filed from 01.04.2023 to 31.03.2024		Cases Settled from 01.04.2023 to 31.03.2024		(Amount in Crore) Pending cases as on 31.03.2024	
		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 Maharastra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	747	4.79	17	0.13	2	0.03	762	4.89
11	UCO Bank	867	28.88	615	22.43	0	0.00	867	28.88
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		3963	156.28	632	22.56	2	0.03	4593	178.81
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	61	1.03	195	1.92	0	0.00	256	2.95
39	PBGB (UCO)	1215	19.26	341	6.30	88	0.66	1468	24.90
40	UBKGB (CBI)	36	6.19	35	0.90	0	0.00	71	7.09
Total RRB		1312	26.48	571	9.12	88	0.66	1795	34.94
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		5563	217.21	1221	32.98	90	0.69	6694	249.49

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 2,722 loan accounts as reported as on March, 2024. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 31.03.2024									(Amt in Crore)	
District Name	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total Pending	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
24 Pgs. (N)	44	40.38	87	23.13	96	12.98	66	61.56	293	138.05
24 Pgs. (S)	21	7.48	70	24.77	56	22.95	167	45.36	314	100.56
Alipurduar	0	0.00	0	0.00	4	40.25	0	0.00	4	40.25
Bankura	0	0.00	2	0.28	6	8.77	21	2.87	29	11.92
Birbhum	2	0.21	11	1.39	21	2.51	62	24.74	96	28.85
Coochbehar	4	0.20	3	0.35	9	0.90	16	2.35	32	3.80
Dakshin Dinajpur	1	0.19	21	2.16	15	1.43	23	2.24	60	6.02
Darjeeling	11	3.61	2	0.93	14	3.39	20	9.64	47	17.57
Hooghly	17	2.61	26	5.75	77	42.20	130	44.63	250	95.19
Howrah	23	14.63	34	18.12	90	125.23	118	20.79	265	178.77
Jalpaiguri	5	0.49	2	0.40	17	9.98	16	6.00	40	16.87
Jhargram	0	0.00	1	0.16	0	0.00	9	1.10	10	1.26
Kalimpong	0	0.00	0	0.00	0	0.00	1	0.02	1	0.02
Kolkata	25	13.08	24	18.55	119	62.56	223	139.42	391	233.61
Malda	0	0.00	0	0.00	6	1.22	40	46.79	46	48.01
Murshidabad	0	0.00	3	0.26	22	12.66	80	17.49	105	30.42
Nadia	15	6.27	5	2.01	51	7.97	55	41.81	126	58.05
Paschim Burdwan	19	4.52	10	2.13	29	5.02	52	58.61	110	70.28
Paschim Medinipur	3	8.50	16	2.69	27	31.32	73	16.20	119	58.72
Purba burdwan	17	8.37	17	3.69	29	16.23	169	31.35	232	59.64
Purba Medinipur	2	0.76	2	0.32	32	5.35	50	19.41	86	25.84
Purulia	0	0.00	0	0.00	3	1.14	9	5.68	12	6.82
Uttar Dinajpur	0	0.00	4	4.95	11	1.89	39	5.20	54	12.05
Grand Total	209	111.30	340	112.05	734	415.95	1439	603.26	2722	1242.55

AGENDA – 15

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

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

Sub-Committee for Digital Payment:

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

Adoption of Digital District & Sub Committee formation by SLBC:

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

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

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

Expanding & Deepening of Digital Payment Ecosystem latest status as on 31.03.2024:

In terms of RBI directives, SLBC adopted Nadia district as Digital District with the objective of making it 100% digitally enabled. Later on, Howrah district was also adopted in the same procedure. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently, as per RBI directives, SLBC has adopted Paschim Bardhaman and Purba Medinipur districts as Digital District with the objective of making these two Districts 100% digitally enabled.

However, as per RBI letter no FIDD CO LBS No S1684/02.01.014/2023-24 Dated 25th January 2024 the reporting framework has been changed and member banks were assigned to furnish the progress reports under Digital Payment Ecosystem Data for all the districts which were not yet 100% digitally enabled.

As on 31.03.2024, member banks have cumulatively covered 8,30,59,276 no. of savings accounts in any one digital channel out of total 9,28,72,372 no. of eligible savings accounts, thus achieving 89.43% overall digital coverage in the districts of West Bengal. In case of current accounts, member banks have cumulatively covered 15,04,772 no. of accounts in any one digital channel out of total 19,02,090 no. of eligible cases, thus achieving 79.11% overall digital coverage in the districts of West Bengal. All member banks operating in West Bengal are requested to exert their best effort in order to make all the districts fully digitized within the stipulated time frame of RBI (September 2024).

Performance of Digital Coverage of all the districts as on 31.03.2024:

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 31.03.2024						
Name of District	No of eligible operative SB A/C	No of operative SB A/C covered with at least one digital mode	% Achievement	No of eligible operative CA A/C	No of operative CA A/C covered with at least one digital mode	% Achievement
Alipurduar	17,14,509	14,73,069	85.92	21,094	17,755	84.17
Bankura	37,26,389	34,44,852	92.44	36,348	28,737	79.06
Birbhum	38,37,914	33,18,529	86.47	50,971	41,142	80.72
Coochbehar	36,92,234	33,56,300	90.90	42,917	33,798	78.75
Dakshin Dinajpur	18,07,729	16,76,792	92.76	20,410	15,517	76.03
Darjeeling	23,33,712	21,40,742	91.73	61,077	49,564	81.15
Hooghly	57,64,889	51,13,090	88.69	1,02,309	80,042	78.24
Jalpaiguri	29,53,076	25,52,933	86.45	37,940	30,309	79.89
Jhargram	9,21,793	7,98,403	86.61	11,900	7,044	59.19
Kalimpong	3,43,555	2,50,848	73.02	4,367	2,973	68.08
Kolkata	88,42,981	79,63,106	90.05	5,00,854	3,96,095	79.08
Malda	45,96,412	43,90,851	95.53	52,568	41,232	78.44
Murshidabad	68,50,751	62,93,790	91.87	1,02,011	83,096	81.46
Paschim Burdwan	36,82,082	30,82,511	83.72	1,52,610	1,28,878	84.45
Paschim Medinipur	51,92,384	46,39,219	89.35	72,210	54,493	75.46
Purba Burdwan	46,96,744	41,23,585	87.80	70,322	56,829	80.81
Purba Medinipur	61,60,868	48,15,100	78.16	1,46,735	1,07,899	73.53
Purulia	28,54,255	26,16,848	91.68	24,203	18,230	75.32
Uttar Dinajpur	33,90,805	32,22,639	95.04	41,281	34,176	82.79
24 Pgs. (N)	1,10,00,821	1,01,04,387	91.85	2,34,645	1,89,521	80.77
24 Pgs. (S)	85,08,469	76,81,682	90.28	1,15,318	87,442	75.83
Grand Total	9,28,72,372	8,30,59,276	89.43	19,02,090	15,04,772	79.11

Payment Banks operations:

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

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

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

Airtel Payment Bank under its business model has 52,272 Bank Mitras, in the State of West Bengal.

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

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

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

Basic Data of Payment Banks as on 31.03.2024:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	March, 2023	22,86,484	136.91	8,136	0.82
IPPB	March, 2024	28,66,675	280.62	8,136	0.77
Airtel Payment Bank	March, 2023	40,69,088	175.77	37	0.01
Airtel Payment Bank	March, 2024	46,14,958	279.43	37	0.01
Fino Payment Bank	March, 2023	70,267	3.40	298	0.02
Fino Payment Bank	March, 2024	1,30,603	4.50	6,241	0.37

DBT Transactions and Bills & Utility Payment:

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	March, 2024	26,65,878	317.68	2,11,784	4.34
Airtel Payment Bank	March, 2024	2,29,919	33.03	0	0
Fino Payment Bank	March, 2024	3,20,870	207.56	36,632	1.60

AGENDA – 16

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 the quarter	Special Camps		Target Specific Camps		Total Camps	
	No of Camps	No of Participants	No of Camps	No of Participants	No of Camps	No of Participants
31.03.2023	185	7928	527	22788	712	30716
31.12.2023	214	9713	689	22347	903	32060
31.03.2024	177	7987	787	25713	964	33700

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

During the quarter	Mar-23	Dec-23	Mar-24
Total Camps	4,986	7,211	7,872

District wise progress of FLC during March,2024 quarter of FY 2023-24 is given hereunder.

District wise camp conducted by FLCs and rural branches during the March, 2024 Quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	14	813	15	30	1411	312	936	781
2	24 Pgs (S)	1	6	1	94	15	10	242	304	912	635
3	Alipurduar	0	0	0	0	0	0	0	51	153	128
4	Bankura	1	6	10	316	15	202	6717	168	504	485
5	Birbhum	1	6	18	643	15	38	1297	212	636	721
6	Coochbehar	2	12	0	0	30	25	648	136	408	302
7	Darjeeling	2	12	6	194	30	20	691	72	216	219
8	Dakshin Dinajpur	2	12	0	0	30	23	891	79	237	23
9	Hooghly	1	6	7	180	15	15	421	227	681	680
10	Howrah	2	12	0	0	30	45	2087	115	345	45
11	Jalpaiguri	1	6	20	696	15	20	696	79	237	305
12	Jhargram	1	6	7	332	15	7	332	83	249	182
13	Kalimpong	1	6	4	120	15	7	522	12	36	11
14	Kolkata	1	6	25	410	15	7	223	7	21	21
15	Malda	2	12	3	132	30	3	132	189	567	273
16	Murshidabad	2	12	9	337	30	14	586	339	1017	941
17	Nadia	1	6	17	2465	15	0	0	176	528	17
18	Paschim Bardhaman	1	6	14	373	15	11	261	102	306	101
19	Paschim Medinipur	1	6	4	197	15	4	197	250	750	473
20	Purba Bardhaman	1	6	11	442	15	29	1304	269	807	870
21	Purba Medinipur	2	12	0	0	30	27	1416	277	831	87
22	Purulia	1	6	7	243	15	15	479	151	453	337
23	Uttar Dinajpur	1	6	0	0	15	235	5160	89	267	235
Total		29	174	177	7987	435	787	25713	3699	11097	7872

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

Financial Literacy camp in Animal Husbandry intensive area:

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

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

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

Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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

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

Saturation drive for Jan Suraksha Schemes: -

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

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

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

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 31.03.2024 (Cumulative) with last financial year:

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2023	4,79,55,525	19,182.56	30,00,275
31.03.2024	5,09,50,149	22,297.72	31,44,377

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2023	2,96,17,066	4,00,82,648
31.03.2024	3,21,05,784	4,32,58,286

PMSBY, PMJJBY, APY Progress (cumulative):

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2023	2,16,53,722	78,24,965	39,08,670	3,33,87,357
31.03.2024	2,80,14,252	1,03,80,182	48,85,166	4,32,79,600

Bank wise cumulative report of PMJDY Accounts as on 31.03.2024									(Amt in Rs.crore)
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (Cr)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of Baroda	2183504	1228359	1438141	1973722	3411863	1398.76	94201	3302768	3292545
Bank of India	1474000	326174	733351	1066823	1800174	810.48	90000	1608441	1704101
Bank of Maharashtra	20258	64694	38638	46314	84952	25.75	12413	69891	81542
Canara Bank	774139	193018	395866	571291	967157	432.84	65762	505427	831730
Central Bank of India	1281265	116716	557577	840404	1397981	516.55	85706	839486	1266575
Indian Bank	3231818	657694	1601207	2288305	3889512	1926.49	177540	1664848	3149462
Indian Overseas Bank	168371	223011	175674	215708	391382	150.62	10038	361758	312677
Punjab & Sind Bank	5874	24020	13086	16808	29894	6.73	1370	19885	26971
Punjab National Bank	9278918	993967	4357980	5914905	10272885	4240.10	994117	5633858	9211440
State Bank of India	10133569	7541886	7948342	9727113	17675455	9184.84	274602	15805382	14441048
UCO Bank	1238268	617048	729748	1125568	1855316	696.89	103289	596446	1509973
Union Bank of India	903522	326348	525680	704190	1229870	387.14	175351	419908	1141153
PSU Banks	30693506	12312935	18515290	24491151	43006441	19777.20	2084389	30828098	36969217
Axis Bank Ltd	6962	61761	32771	35952	68723	28.46	15366	57804	43852
City Union Bank Ltd	0	82	58	24	82	0.04	7	77	49
Federal Bank Ltd	2415	3553	3651	2317	5968	2.20	916	2540	4293
HDFC Bank Ltd	7686	150164	26060	131790	157850	30.19	22848	157838	68853
ICICI Bank Ltd	25958	13835	19393	20400	39793	6.96	25208	39793	32764
IDBI Bank Ltd.	10240	76569	38171	48638	86809	21.40	29876	25462	61898
IndusInd Bank Ltd	214	9833	6870	3177	10047	2.08	772	2162	8101
Jammu & Kashmir Bank Ltd	0	218	139	79	218	0.08	36	217	133
Karur Vysya Bank	598	981	902	677	1579	0.32	265	1568	1176
Kotak Mahindra Bank Ltd	2090	13313	9779	5624	15403	0.83	11557	1168	14827
South Indian Bank Ltd	18	502	252	268	520	0.29	103	366	440
Yes Bank Ltd	6404	13571	6820	13155	19975	0.78	13276	19975	7985
PVT Banks	62585	344382	144866	262101	406967	93.63	120230	308970	244371
BGVB	5416395	134990	2306433	3244952	5551385	1637.48	730537	504600	4401631
PBGB	1260960	187407	505857	942510	1448367	561.96	155313	38928	1166209
UBKGB	376760	160229	221258	315731	536989	227.46	53908	425188	476858
RRBs	7054115	482626	3033548	4503193	7536741	2426.89	939758	968716	6044698
Grand Total	37810206	13139943	21693704	29256445	50950149	22297.72	3144377	32105784	43258286

District wise cumulative report of PMJDY Accounts as on 31.03.2024									(Amt in Rs.crore)
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (Cr)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	2668797	1879335	1908659	2639473	4548132	2163.45	235497	3070738	3874646
24 Paraganas South	4310487	757000	2162491	2904996	5067487	2221.99	341768	3166727	4315769
Alipurduar	390613	203976	255086	339503	594589	280.50	35295	500378	514263
Bankura	1963521	304950	1008306	1260165	2268471	1234.46	125798	1296294	1907605
Birbhum	1914194	461845	1014689	1361350	2376039	1034.70	145950	1387445	1989745
Coochbehar	1188092	465871	728573	925390	1653963	500.24	95519	1268340	1427417
Darjeeling	302020	343690	265706	380004	645710	388.65	40238	506494	554379
Dinajpur Dakshin	990106	225034	523367	691773	1215140	414.46	78423	706652	1018549
Dinajpur Uttar	2120031	582399	1185937	1516493	2702430	691.20	235265	1399752	2208150
Hooghly	1669134	767273	990659	1445748	2436407	1269.83	116053	1512278	2115428
Howrah	1370814	710509	856737	1224586	2081323	1030.14	91713	1375688	1787948
Jalpaiguri	1036555	520196	661505	895246	1556751	645.57	100421	1118916	1356776
Jhargram	447443	32048	213864	265627	479491	271.31	25242	256435	388185
Kalimpong	18951	12786	14222	17515	31737	23.04	1308	27614	25738
Kolkata	7105	960920	430918	537107	968025	410.98	93416	734934	775939
Maldah	2909127	476547	1450384	1935290	3385674	1216.08	292174	1811785	2945560
Medinipur East	2405139	213099	1151968	1466270	2618238	1448.02	121429	1582339	2243975
Medinipur West	2220498	480052	1139774	1560776	2700550	1399.50	125579	1594425	2310289
Murshidabad	3419560	1207263	2018092	2608731	4626823	1671.22	312142	3144514	3963788
Nadia	2121592	1018655	1339152	1801095	3140247	1301.31	212602	2026702	2600335
Paschim Bardhaman	884068	643596	521396	1006268	1527664	557.56	93327	742930	1250870
Purba Bardhaman	1725241	533495	914310	1344426	2258736	954.15	78777	1659599	1915187
Purulia	1727118	339404	937909	1128613	2066522	1169.34	146441	1214805	1767745
Grand Total	37810206	13139943	21693704	29256445	50950149	22297.72	3144377	32105784	43258286

Bank wise cumulative enrolment position under social security schemes as on 31.03.2024 (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	34,11,863	3,22,847	16,07,505	1,86,997	21,17,349
2	Bank of India	18,00,174	6,44,173	18,26,952	2,83,515	27,54,640
3	Bank of Maharashtra	84,952	22,764	70,662	13,689	1,07,115
4	Canara Bank	9,67,157	2,43,321	8,77,389	1,63,960	12,84,670
5	Central Bank of India	13,97,981	2,70,085	8,12,725	2,32,683	13,15,493
6	Indian Bank	38,89,512	6,36,726	14,01,221	5,24,228	25,62,175
7	Indian Overseas Bank	3,91,382	1,12,341	2,97,444	88,201	4,97,986
8	Punjab & Sind Bank	29,894	9,305	46,869	10,595	66,769
9	Punjab National Bank	1,02,72,885	7,35,870	37,97,140	6,56,088	51,89,098
10	State Bank of India	1,76,75,455	62,05,898	1,38,86,648	18,08,568	2,19,01,114
11	UCO Bank	18,55,316	1,98,422	6,30,877	1,24,042	9,53,341
12	Union Bank of India	12,29,870	1,46,239	6,99,787	1,63,262	10,09,288
PSU Banks		4,30,06,441	95,47,991	2,59,55,219	42,55,828	3,97,59,038
13	Axis Bank Ltd	68,723	11,259	40,146	72,274	1,23,679
14	Bandhan Bank	-	-	-	18,121	18,121
15	Catholic Syrian Bank Ltd.	-	-	-	31	31
16	City Union Bank Ltd	82	152	380	49	581
18	Dhanlaxmi Bank Ltd.	-	-	-	241	241
19	ESAF SF Bank	-	-	-	-	-
20	Federal Bank Ltd	5,968	2,005	4,984	540	7,529
21	HDFC Bank Ltd	1,57,850	38,215	94,187	34,627	1,67,029
22	ICICI Bank Ltd	39,793	15,215	33,816	4,675	53,706
23	IDBI Bank Ltd.	86,809	30,433	1,03,663	44,827	1,78,923
24	IDFC Bank Ltd.	-	470	1,662	2	2,134
25	Indusind Bank Ltd	10,047	586	8,839	433	9,858
26	Jammu & Kashmir Bank Ltd	218	24	47	14	85
27	Jana Small Finance Bank	-	-	-	-	-
28	Karnataka Bank Ltd.	-	-	-	2,916	2,916
29	Karur Vysya Bank Ltd	1,579	1,607	2,538	466	4,611
30	Kotak Mahindra Bank Ltd	15,403	4,795	7,646	3,666	16,107
31	Lakshmi Vilas Bank Ltd	-	-	-	45	45
32	Ratnakar Bank Ltd	-	92	124	30	246
33	Standard Chartered Bank	-	-	-	1	1
34	South Indian Bank Ltd	520	1,072	2,101	1,378	4,551
35	Tamilnad Mercantile Bank Ltd	-	284	1,033	765	2,082
36	Ujjivan Small Finance Bank	-	-	-	-	-
37	Utkarsh Small Finance Bank	-	-	-	-	-
38	Yes Bank Ltd	19,975	258	311	19	588
PVT Banks		4,06,967	1,06,467	3,01,477	1,85,120	5,93,064
39	BGVB (PNB)	55,51,385	2,85,150	9,19,920	2,34,001	14,39,071
40	PBGB (UCO)	14,48,367	2,64,803	4,63,917	1,11,396	8,40,116
41	UBKGB (CBI)	5,36,989	1,75,771	3,73,719	98,588	6,48,078
RRBs		75,36,741	7,25,724	17,57,556	4,43,985	29,27,265
42	WB State Co-Op Bank Ltd.	-	-	-	233	233
43	WBSCARD Bank Ltd.	-	-	-	-	-
Co-Op Banks		-	-	-	233	233
Grand Total		5,09,50,149	1,03,80,182	2,80,14,252	48,85,166	4,32,79,600

District wise cumulative enrolment position uner Social Security Schemes as on 31.03.2024 (as per PMJDY Portal)						
Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	24 Paraganas North	45,48,132	9,17,862	26,99,258	4,31,310	40,48,430
2	24 Paraganas South	50,67,487	7,54,714	21,95,664	3,57,477	33,07,855
3	Alipurduar	5,94,589	1,70,353	4,01,271	59,976	6,31,600
4	Bankura	22,68,471	3,85,268	11,69,984	1,79,499	17,34,751
5	Birbhum	23,76,039	6,09,444	13,83,097	2,31,682	22,24,223
6	Coochbehar	16,53,963	3,63,665	9,23,746	1,84,833	14,72,244
7	Darjeeling	6,45,710	3,21,824	6,94,372	1,04,835	11,21,031
8	Dinajpur Dakshin	12,15,140	2,25,798	5,85,891	95,059	9,06,748
9	Dinajpur Uttar	27,02,430	3,30,851	8,52,988	1,59,353	13,43,192
10	Hooghly	24,36,407	5,96,164	16,21,794	2,97,183	25,15,141
11	Howrah	20,81,323	4,68,584	12,94,970	2,27,583	19,91,137
12	Jalpaiguri	15,56,751	3,98,474	9,28,479	1,78,125	15,05,078
13	Jhargram	4,79,491	1,11,499	3,12,109	36,920	4,60,528
14	Kalimpong	31,737	19,446	40,762	6,115	66,323
15	Kolkata	9,68,025	5,03,455	17,44,580	2,01,304	24,49,339
16	Maldah	33,85,674	5,23,834	13,38,369	2,75,257	21,37,460
17	Medinipur East	26,18,238	5,01,111	14,47,789	3,51,421	23,00,321
18	Medinipur West	27,00,550	4,96,975	14,20,823	2,69,382	21,87,180
19	Murshidabad	46,26,823	9,14,243	24,37,045	4,66,780	38,18,068
20	Nadia	31,40,247	5,50,625	16,26,913	2,78,356	24,55,894
21	Paschim Bardhaman	15,27,664	3,90,649	11,99,944	64,783	16,55,376
22	Purba Bardhaman	22,58,736	5,22,773	8,65,787	2,94,363	16,82,923
23	Purulia	20,66,522	3,02,571	8,28,617	1,33,570	12,64,758
Grand Total		5,09,50,149	1,03,80,182	2,80,14,252	48,85,166	4,32,79,600

APY Bankwise Progress Report as on 31.03.2024

Bank Name	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
BANK OF BARODA	295	100	29,500	35,225	119	119%	1,86,997
BANK OF INDIA	366	100	36,600	57,841	158	158%	2,83,515
BANK OF MAHARASHTRA	41	100	4,100	3,605	88	88%	13,689
CANARA BANK	387	100	38,700	20,040	52	52%	1,63,960
CENTRAL BANK OF INDIA	314	100	31,400	36,068	115	115%	2,32,683
INDIAN BANK	584	100	58,400	83,461	143	143%	5,24,228
INDIAN OVERSEAS BANK	152	100	15,200	13,141	86	86%	88,201
PUNJAB AND SIND BANK	38	100	3,800	1,121	30	30%	10,595
PUNJAB NATIONAL BANK	1,148	100	1,14,800	1,94,867	170	170%	6,56,088
STATE BANK OF INDIA	1,247	100	1,24,700	3,35,682	269	269%	18,08,568
UCO BANK	389	100	38,900	28,390	73	73%	1,24,042
UNION BANK OF INDIA	275	100	27,500	33,162	121	121%	1,63,262
PSU Banks	5,236	1,200	5,23,600	8,42,603	1,423	161%	42,55,828
AXIS BANK LTD	315	70	22,050	1,977	6	9%	72,274
BANDHAN BANK LIMITED	484	30	14,520	4,200	9	29%	18,121
CATHOLIC SYRIAN BANK LIMITED	3	30	90	2	1	2%	31
CITY UNION BANK LTD	2	30	60	4	2	7%	49
DCB BANK LIMITED	6	30	180	0	0	0%	0
DHANLAXMI BANK LIMITED	3	30	90	10	3	11%	241
FEDERAL BANK LTD	31	30	930	13	0	1%	540
HDFC BANK LTD	293	70	20,510	6,369	22	31%	34,627
ICICI BANK LIMITED	198	70	13,860	162	1	1%	4,675
IDBI BANK LTD	96	70	6,720	9,819	102	146%	44,827
IDFC FIRST BANK LIMITED	3	30	90	1	0	1%	2
INDUSIND BANK LIMITED	34	30	1,020	260	8	25%	433
JAMMU AND KASHMIR BANK LTD	2	30	60	1	1	2%	14
KARNATAKA BANK LIMITED	20	30	600	670	34	112%	2,916
KARUR VYSYA BANK LTD	16	30	480	27	2	6%	466
KOTAK MAHINDRA BANK	44	30	1,320	2,208	50	167%	3,666
THE LAKSHMI VILAS BANK LTD (DBS)	4	30	120	0	0	0%	45
RBL BANK LIMITED	9	30	270	3	0	1%	30
SOUTH INDIAN BANK LTD	19	30	570	73	4	13%	1,378
STANDARD CHARTERED BANK	17	30	510	0	0	0%	1
TAMILNAD MERCANTILE BANK LTD	1	30	30	131	131	437%	765
YES BANK LIMITED	16	30	480	0	0	0%	19
PVT Banks	1,616	820	84,560	25,930	375	31%	1,85,120
BANGIYA GRAMIN VIKASH BANK	587	100	58,700	66,873	114	114%	2,34,001
PASCHIM BANGA GRAMIN BANK	231	100	23,100	25,303	110	110%	1,11,396
UTTARBANGA KSHETRIYA GRAMIN BANK	142	100	14,200	14,926	105	105%	98,588
RRBs	960	300	96,000	1,07,102	329	112%	4,43,985
THE BURDWAN CENTRAL CO-OPERATIVE BANK LTD	40	20	800	43	1	5%	233
Co-Op Banks	40	20	800	43	1	5%	233
Grand Total	7,852	100	7,04,960	9,75,678	124	138%	48,85,166

APY Districtwise Progress Report as on 31.03.2024

Name of the District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
24 PARAGANAS NORTH	881	100	79,140	80,176	91	101%	4,31,310
24 PARAGANAS SOUTH	582	100	53,040	77,767	134	147%	3,57,477
ALIPURDUAR	66	100	5,550	11,161	169	201%	59,976
BANKURA	252	100	24,270	48,606	193	200%	1,79,499
BIRBHUM	272	100	25,450	43,443	160	171%	2,31,682
COOCHBEHAR	207	100	18,350	34,622	167	189%	1,84,833
DARJEELING	241	100	21,410	15,745	65	74%	1,04,835
DINAJPUR DAKSHIN	106	100	9,700	22,826	215	235%	95,059
DINAJPUR UTTAR	152	100	13,460	32,533	214	242%	1,59,353
HOOGHLY	479	100	43,630	61,337	128	141%	2,97,183
HOWRAH	409	100	36,930	41,165	101	111%	2,27,583
JALPAIGURI	216	100	20,080	35,840	166	178%	1,78,125
JHARGRAM	58	100	5,700	8,523	147	150%	36,920
KALIMPONG	19	100	1,770	919	48	52%	6,115
KOLKATA	1,302	100	1,09,150	27,604	21	25%	2,01,304
MALDAH	220	100	20,630	54,428	247	264%	2,75,257
MEDINIPUR EAST	316	100	29,900	65,935	209	221%	3,51,421
MEDINIPUR WEST	370	100	34,630	52,319	141	151%	2,69,382
MURSHIDABAD	392	100	36,530	96,965	247	265%	4,66,780
NADIA	368	100	32,690	56,484	153	173%	2,78,356
PASCHIM BARDHAMAN	217	100	18,260	12,554	58	69%	64,783
PURBA BARDHAMAN	559	100	48,890	61,262	110	125%	2,94,363
PURULIA	168	100	15,800	33,464	199	212%	1,33,570
Total	7,852	100	7,04,960	9,75,678	124	138%	48,85,166

Review of status of Financial Education in School: -

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

AGENDA – 17

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

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

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

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

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

The position of Settlement and Credit Linkage cases (cumulative) as on 31.03.2024 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.03.2023	5,649	1,49,401	1,11,140	74.39	61.75
31.12.2023	6,035	1,59,847	1,17,760	73.67	62.03
31.03.2024	6,163	1,63,508	1,21,165	74.10	62.55

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation

Pending issues with RSETIS as on 31.03.2024, as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 31-03-2024					
SI No	Name of the RSETI	Status of Land Allotment	Status of Building Construction	Observations of SDR Regarding Present Position	Observations of WBSRLM Regarding Present Position
1	Indian Bank Birbhum (Bolpur)	Not allotted	NA	Land is identified and recommendation by Dist authorities done.	Proposal sent to State for approval
2	Indian Bank Paschim Midnapore	Allotted	NA	Tender floated, technical bid opened.	Pending at Banks end. After Model code of conduct work order will be issued to the lowest bidder
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRA meeting also it was discussed. Alternate land is the only source.	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work STARTED	Work has started and will be handed over by January 2025
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and will be handed over by July 2024	Work has started and will be handed over by July 2024
7	PNB Purba Midnapore	Allotted	NA	Land allotted was too small to construct the own building, hence land has to be surrendered. In a letter dated 21.07.2017, RSETI communicated the District Magistrate about the insufficient land. On 31.05.2022, the Additional Secretary, Govt. of West Bengal in a joint meeting requested ADM(LR) to search one suitable land for the RSETI.	Land allotted. Registration of Long Term Lease was executed in favour of PNB during 2016 but construction was not yet started on the plea that the land is 0.48 decimal, which is not sufficient for construction of RSETI building. Bank has already received funds for construction. The said fund has not been refunded to MoRD. No alternative proposal is sent.
8	RUDSETI Berhampore	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in its own building.
9	SBI Malda	Not allotted	NA	Land identified at Adina Block. District Magistrate has sent proposal to Nabanna, State HQ but till date there is no development in this regard.	Proposal is not routed through our office. We are not aware of the present position.
10	SBI Nadia (Haringhata)	Not allotted	NA	Land identified and proposal sent to State HQ, pending for approval.	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
11	UCOB Burdwan	Allotted	NA	Encroachment over the land, request for alternative land sought. District Magistrate has sent the proposal to State HQ for their approval. But till date, there is no response.	The last proposal was sent by the district on 14.09.2021 without endorsing a copy to us. A part of the Govt. fund has already been received by UCO Bank. No progress regarding allotment of the land.
12	UCOB Hooghly	Allotted	NA	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities	Alternate land has been identified and recommendation sent to State HQ by the Dist authorities
13	UCOB Howrah	Not allotted	NA	The land that was identified is not suitable for RSETI as such Banks has denied to take possession. Hence DM instructed ADM LR to find an alternate land.	Alternate land has to be identified as the land is not suitable for construction of RSETI.
14	PNB Bankura (Ranbahal)	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in a math with proper infrastructure
15	PNB Howrah	Own building	FULLY CONSTRUCTED	OWN Building	RSETI is functioning in a math with proper infrastructure
16	PNB Uttar Dinajpur	Allotted	NA	Bank has approached CPWD for construction of RSETI building. MOU executed.	Construction not yet started.
17	PNB South 24 Parganas	Own building	PARTIALLY CONSTRUCTED	Bank own building. Rs 50 lakh was received out of which Rs.24 lakh spent for constructing work shed. The contractor BSNL has left the job.	Own building
18	PNB Purulia	Allotted	NA	Dist authorities are suggesting to take over the land on paper as 1 acre but the actual vacant land is only 0.70 acre. Bank has denied to takeover. Dist authorities moved application to state for modification of land to 0.70 acre instead of 1 acre.	As informed by SDR
19	PNB Dakshin Dinajpur (Balurghat)	Allotted	NA	Allotted by the State Government in the name of SBI, to be rectified and be reallocated in favour of PNB by the State Government.	Land allotted. But the name of the Sponsored Bank to whom land will be allotted is mistaken. SBI is written as Sponsored Bank. It would be PNB. We have requested L&LR Department to make necessary rectification.

RSETI wise achievement % under AAP 2023-24 (01.04.2023 to 31.03.2024)								
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2023-24		Achievement		% Achievement	
			No. of Programs	Total Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	Birbhum (Bolpur)	Indian Bank	20	693	22	693	110.00	100.00
2	West Midnapore (Debra)	Indian Bank	23	650	23	659	100.00	101.38
3	North 24 Parganas	Bank of India	26	660	25	689	96.15	104.39
4	Coochbehar	Central Bank of India	16	400	18	422	112.50	105.50
5	Darjeeling	Central Bank of India	13	370	16	377	123.08	101.89
6	Jalpaiguri	Central Bank of India	19	440	17	443	89.47	100.68
7	Purba Midnapore	Punjab National Bank	25	760	26	766	104.00	100.79
8	Berhampore	Canara Bank	25	750	33	805	132.00	107.33
9	Malda	State Bank of India	24	600	25	605	104.17	100.83
10	Nadia (Haringhata)	State Bank of India	24	636	27	661	112.50	103.93
11	Burdwan	UCO Bank	24	795	28	802	116.67	100.88
12	Hooghly	UCO Bank	26	792	34	801	130.77	101.14
13	Howrah	UCO Bank	28	810	34	811	121.43	100.12
14	Bankura (Ranbahal)	Punjab National Bank	30	780	28	784	93.33	100.51
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	24	680	27	681	112.50	100.15
16	Howrah	Punjab National Bank	29	835	32	868	110.34	103.95
17	Purulia	Punjab National Bank	23	680	23	683	100.00	100.44
18	South 24 Parganas	Punjab National Bank	29	685	38	793	131.03	115.77
19	Uttar Dinajpur	Punjab National Bank	32	680	28	688	87.50	101.18
Total			460	12696	504	13031	109.57	102.64

RSETI wise settlement & credit linkage % up to 31.03.2024 since inception (Cumulative)									
RSETI Name	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Cumulative Settlement %	Cumulative Credit Linkage %
			Bank	Own	Total				
ALHB Birbhum (Bolpur)	289	8665	4291	1698	5989	8	5997	69.21	71.65
ALHB West Midnapore (Debra)	265	8159	5384	915	6299	251	6550	80.28	85.47
BOI North 24 Parganas	345	9013	4869	2757	7626	124	7750	85.99	63.85
CBI Coochbehar	188	4614	2027	1457	3484	34	3518	76.25	58.18
CBI Darjeeling	152	4016	1932	1019	2951	44	2995	74.58	65.47
CBI Jalpaiguri	315	6732	3956	1178	5134	264	5398	80.18	77.05
PNB Purba Midnapore	312	9018	4112	2576	6688	50	6738	74.72	61.48
RUDSETI Berhampore	391	11337	4466	3396	7862	0	7862	69.35	56.80
SBI Malda	296	8394	3542	2406	5948	594	6542	77.94	59.55
SBI Nadia (Haringhata)	286	7144	2566	2503	5069	74	5143	71.99	50.62
UCOB Burdwan	338	8807	3802	2150	5952	0	5952	67.58	63.88
UCOB Hooghly	352	9015	5335	1074	6409	0	6409	71.09	83.24
UCOB Howrah	302	8562	5663	192	5855	5	5860	68.44	96.72
UNBI Bankura (Ranbahal)	391	9616	3427	2810	6237	610	6847	71.20	54.95
UNBI Dakshin Dinarpur(Balurghat)	275	7659	3505	2049	5554	206	5760	75.21	63.11
UNBI Howrah	729	18670	4461	10516	14977	683	15660	83.88	29.79
UNBI Purulia	249	6531	2270	1353	3623	0	3623	55.47	62.66
UNBI South 24 Parganas	400	10233	5339	1716	7055	131	7186	70.22	75.68
UNBI Uttar Dinajpur	288	7323	2863	2432	5295	80	5375	73.40	54.07
Total	6163	163508	73810	44197	118007	3158	121165	74.10	62.55

AGENDA – 18

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

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

Bank wise progress on Data Management System: -

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

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

PBGB, UBKGB, WB State Co-Op Bank, WBSCARD Bank and Jana Small Finance Bank.

These remaining member banks are requested to exert their best effort for on boarding themselves at the earliest.

AGENDA – 19

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 – 20

Review of lending to MFI:

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

AGENDA – 21

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

SLBC proposes to hold the quarterly review meeting in the FY 2024-25 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
June, 2024	14.08.2024	Wednesday
September, 2024	14.11.2024	Thursday
December, 2024	14.02.2025	Friday
March, 2025	14.05.2025	Wednesday

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

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

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

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

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

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA – 22

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, GoI regarding the same subject matter, SLBC desk has already requested the GoWB to complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

2) Status of SLBC report submitted by Member Banks:

SLBC recently pursued all the member banks for timely submission of data. The timeline followed by the member banks for sending the data is furnished below-

Status of SLBC report submitted by Banks for March, 2024			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	25.04.2024
2	Bank of India	Submitted	02.05.2024
3	Bank of Maharashtra	Submitted	04.05.2024
4	Canara Bank	Submitted	04.05.2024
5	Central Bank of India	Submitted	04.05.2024
6	Indian Bank	Submitted	29.04.2024
7	Indian Overseas Bank	Submitted	25.04.2024
8	Punjab National Bank	Submitted	15.04.2024
9	Punjab & Sind Bank	Submitted	07.05.2024
10	State Bank of India	Submitted	30.04.2024
11	UCO Bank	Submitted	06.05.2024
12	Union Bank of India	Submitted	20.04.2024
13	Axis Bank	Submitted	16.05.2024
14	Au Small finance Bank	Submitted	15.04.2024
15	Bandhan Bank	Submitted	16.04.2024
16	Catholic Syrian Bank Ltd.	Submitted	25.04.2024
17	City Union Bank Ltd.	Submitted	02.05.2024
18	Dhanlaxmi Bank Ltd.	Submitted	26.04.2024
19	ESAF SF Bank	Submitted	24.04.2024
20	Federal Bank	Submitted	30.04.2024
21	HDFC Bank	Submitted	18.04.2024
22	ICICI Bank	Submitted	20.04.2024
23	IDBI Bank	Submitted	25.04.2024
24	IDFC First Bank	Submitted	19.04.2024
25	Indusind Bank	Submitted	10.05.2024
26	Jana Small Finance Bank	Submitted	18.04.2024
27	Karnataka Bank Ltd.	Submitted	22.04.2024
28	Karur Vysya Bank	Submitted	29.04.2024
29	Kotak Mahindra Bank	Submitted	16.04.2024
30	Lakshmi Vilas Bank (DBS)	Submitted	20.04.2024
31	Ratnakar Bank Ltd	Submitted	19.04.2024
32	South Indian Bank Ltd.	Submitted	10.05.2024
33	Tamilnad Mercantile Bank	Submitted	13.05.2024
34	Ujjivan Small Finance Bank	Submitted	16.04.2024
35	Utkarsh Small Finance Bank	Submitted	14.04.2024
36	YES Bank	Submitted	06.05.2024
37	BGVB (PNB)	Submitted	15.04.2024
38	PBGB (UCO)	Submitted	24.04.2024
39	UBKGB (CBI)	Submitted	24.04.2024
40	WB State Co-Op Bank Ltd.	Submitted	17.05.2024
41	WBSCARD	Submitted	04.05.2024

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

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Ref. No: SLBC/WB/163rd SLBC Meeting/371/2024

Date: 15.03.2024

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

Reg: Proceedings of 163rd meeting of SLBC, West Bengal held on 08.03.2024

The meeting of 163rd SLBC for the state of West Bengal was held on 08.03.2024 at Hotel The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters for the quarter ended December'2023. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, West Bengal, extended his heartfelt thanks and gratitude to all the distinguished guests for participating in the meeting. Shri P. Mahendar, General Manager-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participants in the meeting. He further assured the house that Annual Credit Plan (ACP) target for this current FY 2023-24 would be achieved by the Member Banks.

The meeting was graced by Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal, Smt. Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, Govt of West Bengal, Dr. Manoj Pant, Hon'ble Additional Chief Secretary, Finance Department, Govt of West Bengal, Shri Manish Jain, Principle Secretary, Higher Education Department, Govt of West Bengal, Shri Rajesh Pandey, Principle Secretary, MSME & T Department, Govt of West Bengal, Shri Onkar Singh Meena, Principle Secretary, Agriculture Department, Govt of West Bengal, Ms Neha Chauhan, nodal officer from DFS (through VC), Shri M. Paramasivam, Executive Director, Punjab National Bank, Smt. Arpita Parijat Biswas, General Manager, Reserve Bank of India, Shri Prem Anuj Sinha, CGM, State Bank of India, Smt. Usha Ramesh, CGM, NABARD and other dignitaries (list enclosed).

Shri M. Paramasivam, ED, PNB, welcomed Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal, Smt Chandrima Bhattacharya, Hon'ble Minister of State, Dr. Manoj Pant, Smt. Usha Ramesh & other dignitaries.

In the keynote address, he expressed that he was overwhelmed to be present in SLBC meeting of a state which was rich in culture and heritage and once it was the capital of the India.

While highlighting banks' performance during December quarter 2023, he extended congratulations and compliments to all the member banks, participating in lending, for achieving 116% of ACP target as on Q.E., December'2023 for FY'2023-24. However, he stressed that ACP should also be achieved in all sectors. He stated that member banks needed to give special focus in agriculture sector as only 52% of ACP was achieved in this sector as on 31-12-2023 for FY'2023-24.

In MSME sector, the member banks achieved 84% of ACP during the first 9 months of FY'2023-24 and Shri Paramashivam expressed his strong belief that, member banks, in all probability, would achieve 100% of ACP in this sector by the end of this financial year.



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He further mentioned that in Priority Sector, 69% of ACP was achieved by the member banks as on 31-12-2023.

CD ratio of the state improved to 68.13% as on 31.12.2023, in comparison to 62.56% as on December'2022.

There are flagship credit linked programs of the state like West Bengal Student Credit Card (WBSCC), West Bengal Bhabishyat Credit Card (WBBCC) where member banks have been participating whole heartedly.

Shri Paramashivam concluded his address by stating that we, as bankers, should take pride to participate in the positive growth of the state as well as in the upliftment of the society.

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

Dr. Mitra welcomed all the dignitaries present over there in the meeting and 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. MSME:

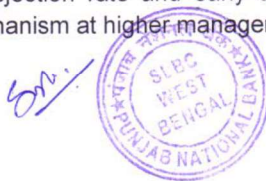
Dr. Amit Mitra applauded and congratulated the bankers for their outstanding performance in MSME sector for disbursing Rs. 1,36,649 crores in MSME as on 29.02.2024, thus achieving 94% against ACP target of Rs.1,45,032.04 crores.

Dr. Mitra further informed the house regarding implementation of West Bengal Bhabishyat Credit Card (WBBCC) scheme for self-employment of young entrepreneurs with a target of 2 lakh entrepreneurs per year, which would lead to promotion & development of MSME segment in the state. As on 05-03-2024, around 1,55,000 number of proposals had been sponsored to all member banks, out of which member banks sanctioned 31,742 number of proposals.

He urged upon the member banks to give inputs on the issue pertaining to sanction of WBBCCS & requested Principal Secretary, MSME & Textile, Govt. of West Bengal, to give insight on the rejection issues pertaining to the WBBCCS scheme.

Shri Rajesh Pandey, Principal Secretary, MSME & Textile, Govt. of West Bengal, congratulated all the member banks for the performance in the MSME segment. He also requested to achieve the annual target of the FY'2023-24.

Sri Pandey informed the house that there were several meetings (sub-committee & screening committee) held with member banks on the rejection issue of the WBBCCS. Major banks initiated some action plan to reduce the rejection rate and early disposal of the proposals. He further requested to set up monitoring mechanism at higher management level for better implementation of the scheme.



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Sri Pandey informed the house that the State Government intended to provide interest subvention to such an extent that the borrowing entrepreneurs would have to bear an interest burden of 4% p.a. only during the entire tenure of their loans without providing any collateral security and third-party guarantee and the balance interest would be subvented by the State Government.

Dr. Mitra augmented the house that the WBBCC beneficiary would have to pay only 4% interest and the State Government would subvene the interest portion charged beyond 4% upto the level of 11% (i.e., maximum interest subvention by State Govt, would be 7%).

Sri Pandey further informed the house that notification regarding the interest subvention had been issued by the State Government.

Shri P. Mahendar, ZM & SLBC Convenor informed the house that a review meeting was conducted by the Chief Secretary on sanction of WBBCCS cases. A state level committee was formed and all the rejected cases pertaining to this scheme were reviewed by the committee and cases with some merits were re-sponsored. He also informed that only cases, which did not match the sanction guidelines like CIBIL Score at non-acceptable level, non-viability of the project etc., were rejected. He further confirmed that all the member banks would ensure the sanction & disbursement in timely manner.

Smt. Chandrima Bhattacharya, Hon'ble Minister of Finance, Govt. of West Bengal urged upon all the member banks to sensitize the field functionaries and sponsoring agencies so that rejection rate could be reduced considerably.

Shri P. Mahendar confirmed that the sensitization work had already been done, which would reduce the rejection percentage remarkably.

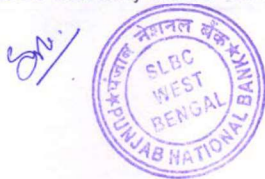
Sri Pandey informed the house that after scrutinization of the rejected cases it was observed that 30% - 35% cases were rejected on genuine ground and the remaining cases were re-sponsored. He urged upon all the member banks to put some extra efforts for timely sanction & disbursement of the sponsored cases. He also informed the house that State Government requested RBI to allow State Government to have access of checking CIBIL report at their end so that during sponsoring only the eligible cases could be forwarded to the banks.

CGM SBI informed the house that regarding rejection of WBBCCS schemes there were mostly three issues:

1. CIBIL Score
2. Project Not Viable
3. Borrower not interested

He further informed that sample checking was done for the rejected cases to have a check on rejection rate by their field functionaries. Also, he stated that their field functionaries have asked to be involved in the sponsoring stage so that they would not face any difficulties during the sanctioning

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stage, later on. He assured the house that their controlling offices as well as branches were considering WBBCCS as most priority activity of banking.

Dr. Mitra urged upon all the member banks to utilize the time for sanction & disbursement of WBBCCS sponsored cases prior to imposition of Code of Conduct, as there would be no new sponsoring during the concerned period.

Dr. Manoj Pant, ACS Finance, Govt of West Bengal informed the house that all bank branches should be sensitized about provision of interest subvention under WBBCCS, which would effectively bring down the interest rate to 4% p.a. payable by the borrowers apart from highlighting that there was no requirement of co-lateral security because of 100% government guarantee coverage along with contribution of the state government in the form of Margin Money @ 10% with a maximum of Rs. 25000.00.

Dr. Manoj Pant suggested that there should be some check points in the application form regarding eligibility of the beneficiary, so that the person applying for loan would be able to know regarding his/her eligibility under the scheme. He also suggested that the sponsoring agencies should also be sensitized for considering the criteria of sanction before sponsoring to the member banks, which ultimately lead to reduction of the rejection rate.

Dr. Manoj Pant further informed the house that State Government would pay upfront interest subvention amount, so that there could be no additional burden on the borrower regarding servicing the interest. He further informed that there would be one sanction letter & along with one sanction cover letter. The sanction letter to be issued by respective banks as per their own format would mention the applicable ROI to be charged by the banks and the sanction cover letter will convey that after interest subvention applicable rate of interest for the borrower would be @ 4% p.a. and the balance interest portion upto 7% would be borne by the State Government as interest subvention.

Dr. Manoj Pant informed the house the same cover letter is also applicable for WBSCCS (West Bengal Student Credit Card Scheme). He requested Principal Secretary, MSME & Textile, Govt. of West Bengal, to arrange an orientation programme with the sponsoring agencies for ensuring sponsoring of better quality/ bankable proposal for success of the scheme.

Dr. Mitra urged upon to arrange a meeting with DIC along with the counterpart bankers at district level i.e LDMs & DCOs in this regard.

Dr. Manoj Pant clarified the house that existing beneficiaries under WBBCCS & WBSCCS would also be eligible to get the interest subvention benefit.

Sri Manas Dhar, Director-IF, Govt. of West Bengal, informed the house that the cover letter of the WBSCC and its format has already been finalized and agreed upon by all banks in the last meeting held by ACS Finance with banks and a similar Sanction Cover Letter for its implementation for WBBCCS would be circulated to all new as well as existing borrowers through the concerned bank branches once the same are adopted in the 163rd SLBC meeting being held today.



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Dr. Manoj Pant suggested to forward sanction cover letter with the member banks immediately so that the borrowers concerned receive the same by 20th March, 2024.

Dr. Mitra suggested that the member banks should share the data of circulation of this sanction cover letter within 31st March, 2024.

(Action: MSME Dept & Member banks)

2. WBSCC (West Bengal Student Credit Card) Scheme:

Dr. Mitra requested Sri Manish Jain, Principal Secretary, HED, to give his insight on implementation of WBSCC scheme.

Sri Jain informed the house that in the last SLBC meeting, the issue of applicable interest rate for the male student borrower (@ 4% p.a.) and for the female student borrower (@3.5% p.a.) was discussed with the member banks for strict implementation. He also informed the house that interest subvention proposals were cleared in coordination with the member banks. Sri Jain stated about the status of number of sanctions under WBSCC scheme as on 05.03.2024, which stood at 66,498. He also informed that there was an increase in pace of sanction with 4,688 cases sanctioned from the last SLBC meeting.

Dr. Mitra suggested that there must be some proper awareness drive from the State Government in this regard. He recommended that proper notice should be displayed in all institutions pertaining to the benefits of the scheme and the nodal officer from the institute must prioritized the scheme.

Sri Jain recommended that the Department would facilitate completion of all documentation formalities and thereafter, the district nodal officer would coordinate with the respective banks in this regard. He also ensured that department would start a new campaign for promotion of the scheme.

Smt. Chandrima Bhattacharya urged all the member banks for timely completion of sanction and disbursement process of all eligible WBSCC cases otherwise the sole purpose of the scheme would be diluted.

Sri. M. Paramasivam informed the house from Bankers' point of view that only bonafide certificate & fees structure were required for disbursement of the loan.

Sri Jain informed the house that fees structure (Institutional & Non- Institutional expenses) was available with the application form itself. He also informed there should be a sensitization programme to place the documents as per requirements of the Bankers.

Dr. Mitra informed the house that the nodal officer should be sensitized regarding the requirement of the documents, so that the application submitted to bank properly filled and required documents available with the application form.

Sri. Jaydip Mukherjee, Sr. Special Secretary, HED informed the house that considering the applicable rate of interest is 4% p.a. for the male student & 3.5% p.a. for the female student for WBSCC loans, all existing student borrowers and the fresh cases should get the communication in



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this regard so that the student borrower found the scheme as beneficial and could encourage the freshly enrolled students to avail the benefit of loan under the scheme.

Sri Jain informed the house that department would start a campaign for the awareness of the student borrower.

Dr. Pant urged upon the HED to ensure the required document as discussed should be available with the application form.

Sri. M.Paramasivam requested all the member banks to consider the WBSCC loan proposal by attaching importance and make the loaning process easy for the student borrowers. He further elaborated that this would not only increase the number of student borrowers but also will create formidable human resource which in due course would uplift the society.

Sri Manas Dhar requested Sri. M.Paramasivam to direct SLBC for arrange a meeting with Loaning vertical/ retail vertical dealing with WBSCC for all the member banks, which was duly agreed upon and Dr. Pant advised Sri. Singh, GM SLBC to convene a meeting urgently with loaning vertical/ retail verticals of all banks dealing with WBSCC & WBBCC loan applications.

Dr. Pant proposed the adoption of sanction Cover letter covering existing and new borrowers under WBSCC & WBBCC schemes to instil the required confidence among the concerned borrowers. SLBC thereafter duly adopted the Sanction Cover Letter concerning both WBSCC & WBBCC schemes covering all existing and new borrowers under the said schemes unanimously.

(Action: HED, SLBC & Member banks)

3. Self Help Group (SHG):

Dr. Mitra congratulated all member banks on the performance under SHG as member banks had sanctioned 8,17,910 number of SHG against the annual target of 7,51,587 number of SHG; thus achieving 108% performance.

However, Dr. Mitra expressed his deep concern regarding the following issues with respect to SHG credit linkage:

- (1) delayed disbursement of sanctioned SHG loans.
- (2) the lower ticket size of the SHG loan as compared to other States.
- (3) partial utilisation of sanctioned limits by the SHG resulting in a large available vacancy which could had it been fully utilised can push up the SHG credit exposure.
- (4) long pendency in disposing of SHG applications.
- (5) inordinate delay in uploading SHG loan data in the designated NRLM portal.

Banks are requested to look into these areas and show promptness and improve their position urgently. Dr. Mitra requested Shri Vibhu Goel to give his insight regarding the above issues.

Shri Vibhu Goel apprised the house that the average ticket size of SHG loan had improved to Rs 2.42 lacs per SHG from Rs 1.82 lacs per SHG. However, the existing average ticket size of SHG loan has crossed Rs 6 lacs in states like Andhra Pradesh and Kerala.

San.



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He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupies relatively top position in terms of number of SHG loans disbursed. He requested the banks to increase the pace of credit linkage for the FY 2023-24 along with a special focus on ticket size.

Smt. Chandrima Bhattacharya emphasized that average ticket size of the SHG loan should be at least at par with the national average. She further informed the house that repayment in SHG loans was excellent and stood at 98% against demand.

Shri. P. Mahendar informed that PNB was not only sanctioning limit of Rs. 6 Lakh to individual SHG, the bank was also regularly organizing camp along with CSPs for providing higher credit limit to SHG members. He assured the house that by the end of March'2024, a quantum of jump could be witnessed in the performance of PNB.

CGM, SBI, apprised the house that the average ticket size of SHG loan stood at Rs 2.97 lacs per SHG in SBI.

Vibhu Goel, CEO, WBSRLM emphasized on the need of banks' patronage & cooperation for direct finance to women led enterprises of SHG members, which was on the priority list of the Government. To start new enterprise or to develop the existing enterprise to a larger scale where the credit need to be more than Rs. 1.00 lakh per enterprise will be the target group for individual enterprise finance.

All member banks have been approached for execution of MoU on Enterprise Finance by WBSRLM. Only State Bank of India & Bangiya Gramin Vikas Bank have executed MoU till now. All other banks are requested to respond positively to this call.

WBSRLM will provide the list of established enterprises by the SHG members, who have been identified by the IIM, Kolkata, to ascertain the prospective borrowers for extending direct enterprise loans. All banks are requested to finalise the plan and strategies for extending seamless enterprise loans.

(Action: Member banks & SRLM Department)

4.Agriculture (KCC & AIF):

Dr. Mitra requested Shri Onkar Singh Meena, Principal Secretary, Agriculture Department to deliberate on issuance of KCC to the farmers and lending to Agriculture and AIF.

Shri Meena informed the house that the credit mobilization under Agriculture had been witnessing a reduced Y to Y trend in this fiscal although till last year there was positive growth in this segment. All the banks operating in the State have disbursed 18,55,993 number of KCCs including renewal cases up to December Quarter of FY 2023-24 registering 53.03% achievement of annual target of 35.00 lacs no of KCC. Total amount outstanding for KCC stood at Rs.19,773.19 crores as on 31.12.2023.

Shri Meena further stated that in the last SLBC meeting all member banks particularly SBI assured that the allotted target would be achieved however the achievement percentage for SBI till December'23 was not as commensurate with allotted budget.



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Shri Meena expressed his concern that major banks like SBI & PNB, achievement stood at 39.13% and 32.94% respectively, which needs to be improved for achieving the budget.

He further informed the house that there were huge fluctuations achievement in Poultry, Fishery and Animal Husbandry sectors. He urged upon all the member banks to scrutinize sector classification of the accounts in the system, so that the actual performance could reflect in data.

Shri Meena, congratulated all the member banks for commendable performance in AIF segment.

Shri. P.Mahendar assured that proper data classification would be taken care. He further informed the house that PNB approved two clusters of cold storage, one was at Hooghly and other at Paschim Medinipur. This clusters would help to finance good number of cold storage in the said location.

He assured the house with the cumulative efforts of all the member banks the budget gap would reduce remarkably. He further informed that with high value finance like AIF & Cluster financing bank would be able to achieve the allotted target.

CGM SBI informed the house that proper sector classification & field sensitization had been started.

Sri Manas Dhar informed the house that renewal of existing KCC would help the member banks to achieve the budget.

He further elaborated that due to seasonal financing pattern of Cold storage & Tea there could be fluctuations, which would be corrected with availment of fresh seasonal credit before March 2024.

Shri. O.S.Meena, further, requested all the member banks to focus on Jute crop disbursement which would likely to be disbursed in the month of the March.

He further requested all the member banks to extend credit to FPOs which could help to a large extent to achieve the allocated budget.

Dr. Mitra suggested that department should share the available cluster list with the member banks through SLBC for exploring the finance opportunities.

(Action: Member banks & AGRI_department)

5. CD ratio:

Dr. Mitra congratulated all the banks and LDMs for achieving CD ratio of above 40% in all districts of the state. He highlighted that the CD ratio of the state for the December Quarter stood at 68.13%. as compared to 62.56 % as on December,2022.

He informed that CD ratio for December quarter of the all districts except Malda had improved as compared to September2023. LDM Malda clarified that due to increase in deposit in the concerned quarter, the CD ratio had reduced.



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Dr. Pant requested the member banks to increase lending in the state as some of the bank's CD ratio was much lower as compared to average CD ratio of the state.

(Action: SLBC, LDMs, Member banks)

6. Miscellaneous:

Sri Pandey informed the house that MSME & T department had launched different schemes like:

1. West Bengal Handloom and Khadi Weavers Financial Benefit Scheme 2024.
2. West Bengal Artisan Financial Benefit Scheme 2024.
3. West Bengal Bhabishyat Credit Card Interest Subsidy Scheme.

(Action: Member banks, LDMs)

He requested all the member banks to render proper support for implementation of these schemes.

Shri Paramashivam conveyed his gratitude & extended thanks to all the dignitaries present in the meeting and ensured support on behalf of all banks.

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



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





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