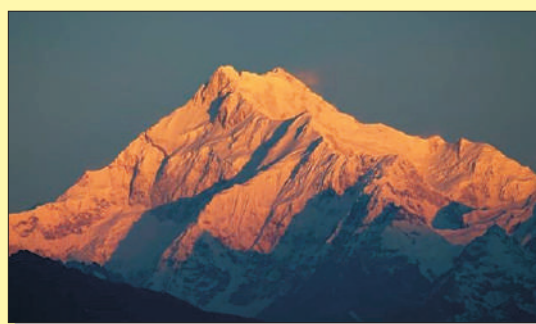




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पश्चिम बंगाल राज्य स्तरीय
बैंकर्स समिति की बैठक
STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly Review March, 2025

Date : 21.05.2025
Time : 12.00 Noon

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 168th 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	9265
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 Populated Districts	Lowest Populated Districts
North 24 Parganas-100.82 lac (11.04%)	Dakshin Dinajpur -16.70 lac (1.83%)
South 24 Parganas - 81.53 lac (8.93%)	Darjeeling - 18.42 lac (2.02%)
Burdwan -77.23 lac (8.46%)	Coochbehar - 28.22 lac (3.09%)
Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit	Rs.1,32,479
Per Capita Advance	Rs.92,925

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-Parganas (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan
Indian Bank	1	24-Parganas (North)

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

Population group	March 2024	June 2024	September 2024	December 2024	March 2025
Rural	4308 (43.02%)	4307 (42.88%)	4327 (42.89%)	4350 (42.88%)	4356 (42.54%)
Semi- urban	1897 (18.94%)	1908 (18.99%)	1914 (18.97%)	1913 (18.86%)	1930 (18.85%)
Metro/Urban	3809 (38.04%)	3830 (38.13%)	3847 (38.14%)	3881 (38.26%)	3954 (38.61%)
Total	10,014	10,045	10,088	10,144	10,240

Position of ATMs in the State of West Bengal:

Population group	March 2024	June 2024	September 2024	December 2024	March 2025
Rural	2048	2048	2061	2090	2074
Semi- urban	2653	2646	2620	2690	2571
Urban/Metro	7191	7132	7067	6984	7095
Total	11,892	11,826	11,748	11,764	11,740

VITAL STATISTICS OF WEST BENGAL

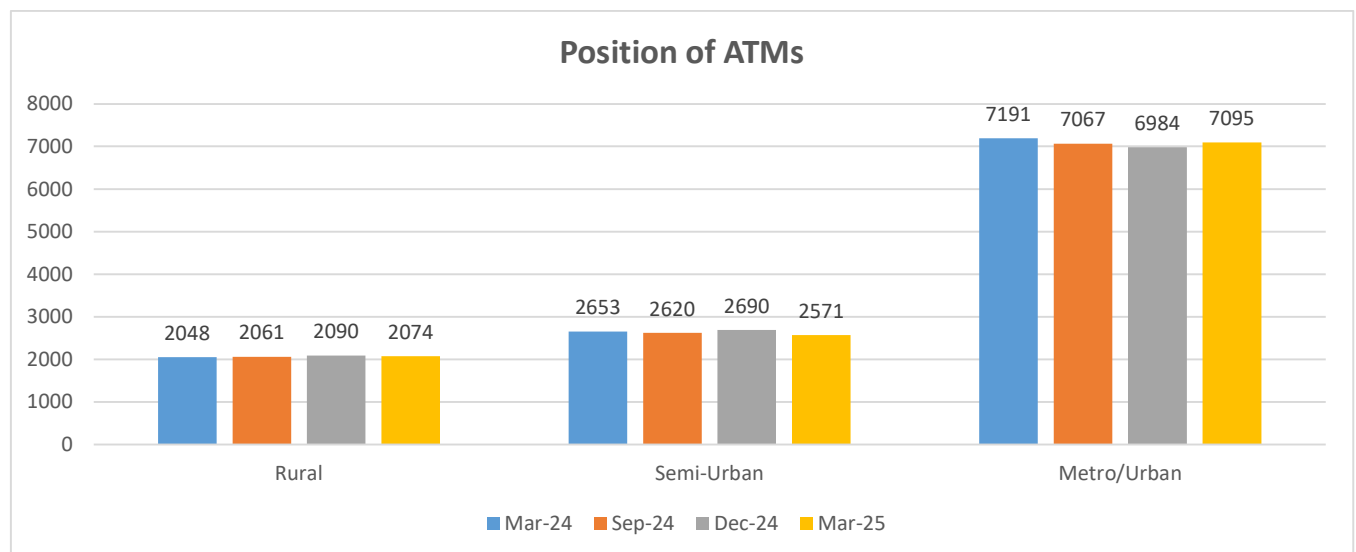
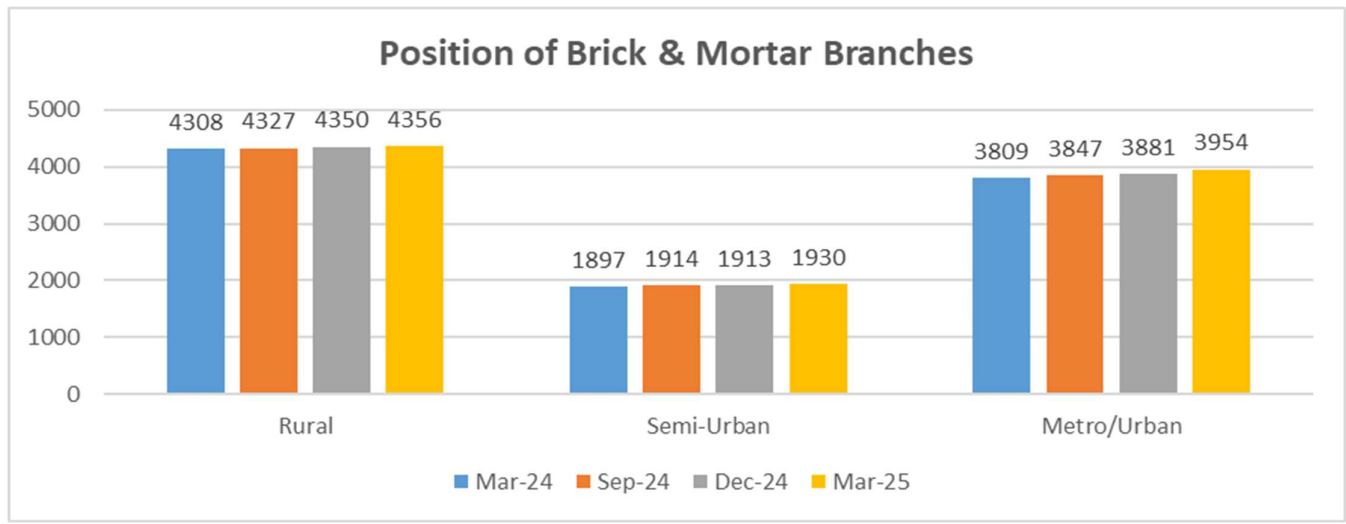
(Amount Rs in crore)

Parameter	March 2024	June 2024	September 2024	December 2024	March 2025
No. of Branches	10,014	10,045	10,088	10,144	10,240
Total Deposits	1134860	1121217	1173719	1184216	1209534
Total Advances (with RIDF)	795304	781566	820237	827816	848401
Total Business	1930164	1902783	1993956	2012032	2057935
CD Ratio	70	70	70	70	70
C+I: Deposit Ratio	77	79	76	74	74
Priority Sector Advances (PSA)	321042	316974	322699	334140	350825
% of PSA to ANBC	40	41	39	40	41
Agriculture Advances	84852	87446	89293	92474	91314
% of Agri Advances to ANBC	11	11	11	11	11
MSME	136650	137514	145130	152117	159868
Education Loans	4547	4707	5244	5587	6169
Housing Loans	116116	120769	121776	124594	133069
DRI Advances	130	134	167	114	114
% of DRI Advances to ANBC	0.02	0.02	0.02	0.01	0.01
Advances to SC/ST Communities	21261	19935	18015	17438	19333
Adv. to Women Entrepreneurs	87634	82108	154041	87512	88700
% of Adv to Women to ANBC	11	11	19	11	11
Weaker Section Advances	75317	70748	77043	73208	83460
% of Weaker Advances to ANBC	10	9	9	9	10
Minority Community Advances	38860	71697	37035	37888	38097
% of Minority Co Adv. to Prisec	12	23	11	11	11

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2023-24 (March'2024)			FY 2024-25 (March'2025)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,06,996	71,901	67%	1,15,852	97,486	84%
2	MSME	1,45,032	1,48,138	102%	1,53,509	1,86,847	122%
3	OPS	43,847	38,704	88%	46,220	26,865	58%
Total PRISEC		2,95,875	2,58,743	87%	3,15,581	3,11,198	99%
4	NPS	1,01,548	3,36,083	331%	1,06,519	3,80,003	357%
Grand Total		3,97,423	5,94,826	150%	4,22,100	6,91,202	164%



AGENDA NOTES FOR 168th SLBC Meeting

AGENDA - 1

Confirmation of the Proceedings of the 167th SLBC meeting held on 24.03.2025 and review of action points there of:

The proceedings and action points of 167th SLBC Meeting for West Bengal, held on 24th of March 2025, was circulated under cover of Convener Bank's letter to the members on 29.03.2025. Since the SLBC has not received any observation from any of the members, the same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the decision adopted in 167th SLBC meeting.

The Action Taken Report (ATR) for the major action points as emerged in the 167th SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	a. KYC Compliance in Savings accounts where direct benefit transfer payments are being credited. b. Proper end use of fund related to "Banglar Bari Prokolpo".	a. As directed, in the last SLBC meeting the member Banks are timely updating the KYC Documents for receiving benefit under various social welfare schemes of the government. b. In no circumstances the bank branch concerned preventing the 'Banglar Bari' beneficiary from withdrawal of fund from their respective accounts. The instructions were being followed meticulously.
2	a. To increase MSME lending to achieve ACP target for FY 2024-25 b. Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	a. The member banks in the State have disbursed altogether Rs.1,86,847 Crore under MSME up to 31.03.2025, against the target of Rs.1,53,509 Crore with overall achievement of 121.72% of the total target for FY 2024-25. Further disbursement in MSME has increased by Rs.38,709.38 crores in absolute terms as on 31.03.2025 from Rs.1,48,138.00 Cr. as on 31.03.2024 thus registering a growth of 26.13 % on Y-O-Y basis. b. As on 31.03.2025, 38,251 number of proposals have been sanctioned amounting to Rs.906.70 Crore, out of which 25,558 number of accounts have been disbursed amounting to Rs.552.59 Crore As on 14.05.2025, Member Banks sanctioned 39303 no of proposals amounting to Rs.936.01Cr. Final disbursement had taken place in 26827 accounts amounting to Rs.585.89 Cr.

4	a. To increase Agriculture lending to achieve ACP target for FY 24-25. b. AIF Proposal sanction & Disbursement c. KCC target for FY-2024-25 to be achieved. KCC renewal to be increased.	a. The agriculture disbursement up to March 2025 for the financial year 2024-25 is Rs. 97,486.43 crores thus achieving 84.15 % of the annual target. The member banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending. Further disbursement in Agriculture has increased by Rs.25,586.21 crores in absolute terms as on 31.03.2025 from Rs.71900.22 Cr. as on 31.03.2024 thus registering a growth of 35.58 % on Y-O-Y basis. b. Member banks have cumulatively sanctioned 5396 no's of AIF proposals amounting to Rs. 2351.98 cr. out of which 4843 no's of proposals have been disbursed amounting to Rs. 1577.57 cr. as on 31.03.2025. c. All the banks operating in the State have disbursed 31.39 lakh KCCs (Fresh + Renewal) amounting Rs. 20338.28 cr. thus achieving 89.70% of the annual target of 35.00 lakh No of KCC. Total KCC standing outstanding at Rs. 24793.19 cr. in 41.10 lakh KCCs with average ticket size of Rs. 60,316/- per KCC. In PSBs ticket size 78319.00.
5	Member banks to exert their wholehearted effort to increase WBSCC (West Bengal Student Credit Card) sanction and disbursement as well.	As on 31.03.2025, member banks have cumulatively sanctioned 86,565 number of WBSCC proposals out of which disbursement made in 63,176 no. of accounts and 21,200 no. of proposals are pending at various bank branches. Member banks have sanctioned 87730 no. of WBSCC cases, out of which 64539 no of Proposal disbursed as on 30.04.2025.
6	Food Processing & Fishery	As on 31.03.2025 out of a total 169 no's of PMFME proposals and 123 no's of proposals have been disbursed.
7	Banks have to achieve the annual target in SHG NRLM positively.	As per the data provided by WBSRLM Dept, Govt. of West Bengal, at the end of FY 2024-25, disbursed credit linkage of SHG stood at Rs.30,006.20 Crore (101.01% of financial target) covering 10,37,472 number of groups (138.04 % of physical target). As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended March 2025 stood at Rs.31,456.22 Crore.
8	CD- ratio of the State of West Bengal.	Overall CD ratio of the state improved considering the corporate advances by the member banks. CD ratio for the 31st March 2025 Quarter stands at 70.14% as compared to 70.08 as on 31st March 2024.

9	The limit for collateral free agricultural loans – RBI Directives	All member banks are meticulously following the recent RBI directives on the increment of the limit for collateral free agricultural loans including loans for allied activities from ₹1.6 lakh to ₹2 lakh per borrower.
10	Reorganization of administrative jurisdiction of Bank of Baroda's branches located in the districts of North Bengal to be brought under the ambit of its Kolkata Zonal Office.	Bank of Baroda, Guwahati Zone, under which branches of North Bengal are located, have identified the Regional Head, Siliguri Region to be the SPOC in the matter of SLBC West Bengal for those branches. The said SPOC will be in touch with Bank of Baroda's State nodal officer for further communication and, if necessary, he will be attending the meeting of SLBC also.

AGENDA – 3

Review of Credit Disbursement by Banks during the FY against ACP 2024-25 and approval of Annual Credit Plan for FY 2025-26:

All the banks operating in the State have cumulatively disbursed Rs.3,11,198 Crore in Priority Sector as on 31.03.2025, i.e. 99% against the annual target of Rs.3,15,581 Crore for the financial year 2024-25. The achievement in Priority Sector as on 31.03.2024 was Rs.2,58,743 Crore against annual target of Rs.2,95,875 Crore during the financial year 2023-24.

Achievement under Agriculture sector is 84% amounting to Rs.97,486 Crore, the achievement in MSME sector is 122% amounting to Rs.1,86,847 Crore and the achievement in Other Priority Sector (OPS) is 58% amounting to Rs.26,865 Crore as on 31.03.2025 which were Rs.71,901 Crore, Rs.1,48,138 Crore and Rs.38,704 Crore in Agriculture, MSME & OPS sector respectively as on 31.03.2024.

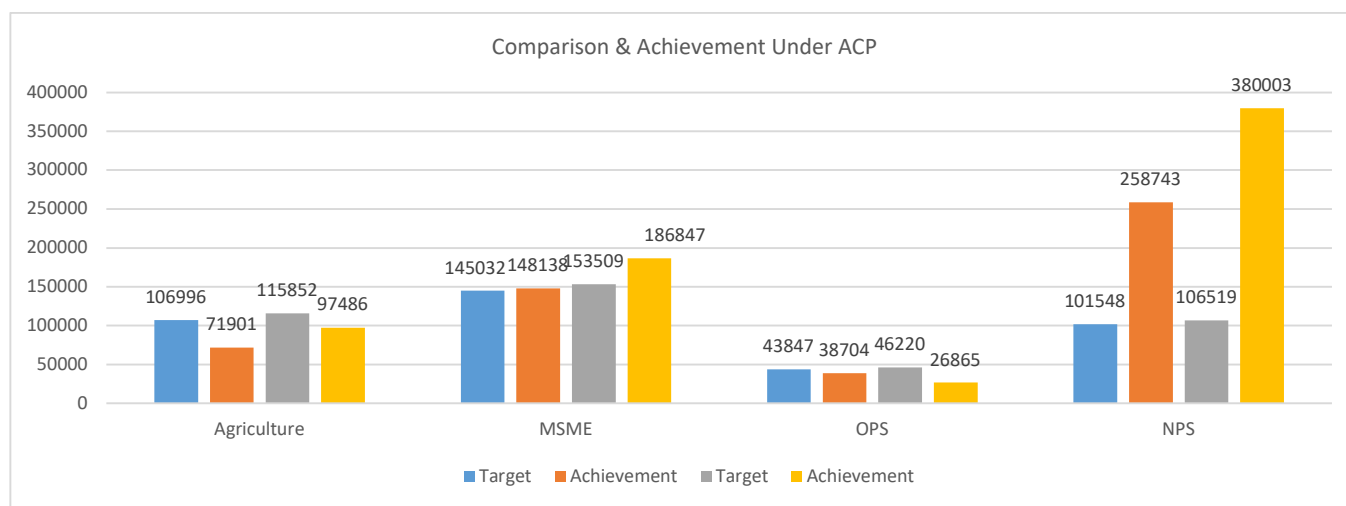
Disbursement in Non-Priority Sector is Rs.3,80,003 Crore i.e.357% of the ACP of Rs.1,06,519 Crore which results in overall disbursement of Rs.6,91,202 Crore i.e.164% against ACP of Rs.4,22,100 Crore as on 31.03.2025.

A comparative position of achievement in disbursement figure under ACP during FY 2024-25 with last financial year is as under:

(Amount Rs in crore)

Sl.	Parameter	FY 2023-24 (March'2024)			FY 2024-25 (March'2025)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	1,06,996	71,901	67%	1,15,852	97,486	84%
2	MSME	1,45,032	1,48,138	102%	1,53,509	1,86,847	122%
3	OPS	43,847	38,704	88%	46,220	26,865	58%
	Total PRISEC	2,95,875	2,58,743	87%	3,15,581	3,11,198	99%
4	NPS	1,01,548	3,36,083	331%	1,06,519	3,80,003	357%
	Grand Total	3,97,423	5,94,826	150%	4,22,100	6,91,202	164%

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.



Target FY 2023-24	Achievement as on 31.03.2024	Target FY 2024-25	Achievement as on 31.03.2025
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Statement showing disbursement in Agriculture under Priority Sector up to the quarter ended March, 2025												
(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	14244	1128.00	2005	1245.00	10251	1028.00	304667	5510.70	26500	3401.00	61.72
2	Bank of India	171115	1681.78	94	67.14	40989	2405.00	320228	5578.36	212198	4153.92	74.46
3	Bank of Maharashtra	1099	14.93	219	5.00	807	192.48	11208	184.50	2125	212.41	115.13
4	Canara Bank	123089	1257.78	283	15.43	1268	258.12	494346	6976.07	124640	1531.33	21.95
5	Central Bank of India	100778	2529.94	105	71.81	158	219.53	311688	4289.76	101041	2821.28	65.77
6	Indian Bank	191220	3352.26	389	310.61	5895	1576.43	524762	7931.75	197504	5239.30	66.05
7	Indian Overseas Bank	9225	129.38	26	19.06	12417	260.06	34297	593.02	21668	408.50	68.89
8	Punjab & Sind Bank	2	0.49	20	2.75	80	41.54	5411	82.96	102	44.78	53.98
9	Punjab National Bank	273426	6194.86	780	123.05	5566	1002.57	1151074	16870.50	279772	7320.48	43.39
10	State Bank of India	930118	13634.81	87	164.98	2230	4167.09	1149323	15465.41	932435	17966.88	116.17
11	UCO Bank	39082	2631.10	34	89.46	90	33.96	363056	3523.98	39206	2754.52	78.17
12	Union Bank of India	39340	895.74	390	173.85	13978	1238.26	183211	2902.13	53708	2307.85	79.52
Total PSU		1892738	33451.07	4432	2288.14	93729	12423.03	4853271	69909.13	1990899	48162.25	68.89
13	Axis Bank	147569	3130.34	48	67.49	1803	4992.16	128130	2280.05	149420	8189.99	359.20
14	Bandhan Bank	100212	890.25	11	0.76	60174	674.91	481820	8137.16	160397	1565.92	19.24
15	Catholic Syrian Bank Ltd.	124	10.01	0	0.00	1	8.06	398	5.39	125	18.07	335.56
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	3	0.26	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	101	2.16	0	0.00	0.00
18	Federal Bank	23518	569.66	7	1.38	263	248.36	11707	211.66	23788	819.40	387.13
19	HDFC Bank	163985	1140.80	51	81.98	1858	2811.15	145628	2204.33	165894	4033.93	183.00
20	ICICI Bank	45373	618.28	2	2.00	495	1750.96	130788	1930.83	45870	2371.24	122.81
21	IDBI Bank	38653	274.95	16	30.24	586	71.25	58704	815.78	39255	376.44	46.14
22	IDFC First Bank	9452	41.38	0	0.00	0	0.00	6194	95.82	9452	41.38	43.18
23	Indusind Bank	720112	3376.81	0	0.00	0	0.00	232767	2863.79	720112	3376.81	117.91
24	Karnataka Bank Ltd.	1498	25.14	13	11.21	167	508.97	4272	99.85	1678	545.32	546.13
25	Karur Vysya Bank	0	0.00	0	0.00	95	2.85	1275	19.85	95	2.85	14.35
26	Kotak Mahindra Bank	4930	246.42	1	0.08	90	420.46	12612	250.95	5021	666.96	265.78
27	Lakshmi Vilas Bank (DBS)	15302	73.30	17	124.40	9	101.94	315	16.59	15328	299.64	1805.67
28	Ratnakar Bank Ltd	96300	412.56	0	0.00	12	100.56	9978	141.47	96312	513.12	362.72
29	South Indian Bank Ltd.	1902	31.92	0	0.00	0	0.00	1741	25.27	1902	31.92	126.33
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	1	0.12	0	0.00	0.00
32	YES Bank	11036	52.02	46	20.32	416	1681.14	6786	171.30	11498	1753.48	1023.64
Total PVT		1379966	10893.84	212	339.86	65969	13372.77	1233220	19272.62	1446147	24606.47	127.68
33	Au Small finance Bank	3567	13.77	0	0.00	1	4.00	75	2.51	3568	17.77	707.88
34	ESAF SF Bank	32016	177.03	0	0.00	0	0.00	37973	448.32	32016	177.03	39.49
35	Jana Small Finance Bank	25585	148.03	0	0.00	0	0.00	27459	471.47	25585	148.03	31.40
36	Ujjivan Small Finance Bank	86865	500.68	0	0.00	0	0.00	130905	1779.36	86865	500.68	28.14
37	Utkarsh Small Finance Bank	5836	25.53	0	0.00	0	0.00	3257	44.59	5836	25.53	57.25
Total Small Finance		153869	865.04	0	0.00	1	4.00	199669	2746.25	153870	869.04	31.64
38	BGVB (PNB)	390278	4809.81	59	3.42	619	9.68	411539	5476.99	390956	4822.91	88.06
39	PBGB (UCO)	96075	2114.32	10	7.05	20	37.85	169502	2233.90	96105	2159.22	96.66
40	UBKGB (CBI)	136630	2424.47	0	0.00	17	0.42	208517	2898.21	136647	2424.89	83.67
Total RRB		622983	9348.60	69	10.47	656	47.95	789558	10609.10	623708	9407.02	88.67
41	WB State Co-Op Bank Ltd.	1533282	5565.43	16	15.04	2115	9.59	998283	13198.04	1535413	5590.05	42.36
42	WBSCARD Bank Ltd.	6099	248.33	0	0.00	0	0.00	8901	117.06	6099	248.33	212.13
Total Co-Optv		1539381	5813.76	16	15.04	2115	9.59	1007184	13315.10	1541512	5838.38	43.85
Grand Total		5588937	60372.31	4729	2653.51	162470	25857.34	8082902	115852.20	5756136	88883.16	76.72
Outstanding Deposits under RIDF(as per para 8.4.2 of RBI Master Circular on PS Lending)									8603.27			
Grand Total with RIDF									8082902	115852.20	5756136	97486.43
												84.15

Statement showing disbursement in MSME under Priority Sector up to the quarter ended March, 2025																
(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					
1	Bank of Baroda	12245	856.00	8224	596.00	499	478.00	60	30.00	3101	299.00	71071	3429.33	24129	2259.00	65.87
2	Bank of India	36951	2572.79	804	2195.76	536	855.85	0	0.00	0	0.00	116238	6034.03	38291	5624.40	93.21
3	Bank of Maharastra	1541	227.39	118	243.09	13	59.35	0	0.00	0	0.00	14979	580.93	1672	529.83	91.20
4	Canara Bank	19960	2232.28	1098	985.92	68	324.11	0	0.00	102	49.62	139286	5856.36	21228	3591.94	61.33
5	Central Bank of India	14233	1234.82	486	689.33	26	188.52	51	1.47	0	0.00	62752	2760.48	14796	2114.14	76.59
6	Indian Bank	48633	4296.47	3368	2498.43	193	683.48	30	3.05	0	0	208496	9131.08	52224	7481.43	81.93
7	Indian Overseas Bank	5597	1005.25	138	97.19	73	30.57	0	0.00	17	83.09	25819	1470.52	5825	1216.10	82.70
9	Punjab & Sind Bank	890	65.52	158	141.87	4	18.50	0	0.00	0	0.00	5794	247.81	1052	225.89	91.16
8	Punjab National Bank	63303	6357.89	5185	3088.82	437	2685.19	20	7.30	0	0.00	411906	17810.79	68945	12139.19	68.16
10	State Bank of India	207302	18421.87	9944	10093.52	2040	9906.40	1	0.00	1509	3362.29	594272	26668.23	220796	41784.08	156.68
11	UCO Bank	27610	2561.75	404	2982.62	12	96.32	0	0.00	0	0.00	93363	6112.59	28026	5640.69	92.28
12	Union Bank of India	17501	2711.38	1109	2099.62	138	1011.84	142	3.39	0	0.00	82627	5052.70	18890	5826.23	115.31
Total PSU		455766	42543.41	31036	25712.17	4039	16338.13	304	45.21	4729	3794.00	1826603	85154.84	495874	88432.92	103.85
13	Axis Bank	7675	3934.51	4060	5906.24	1764	7147.98	0	0.00	0	0.00	140049	9396.75	13499	16988.73	180.79
14	Bandhan Bank	428073	4831.72	107	34.04	7	35.24	0	0.00	3	15.00	284043	10102.08	428190	4916.01	48.66
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	114	8.11	0	0.00	0.00
16	City Union Bank Ltd.	16	13.89	12	28.20	2	16.19	0	0.00	0	0.00	300	12.98	30	58.28	448.91
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.10	8	25.00	0	0.00	0	0.00	228	15.79	9	25.10	158.98
18	Federal Bank	1656	301.37	249	683.23	134	334.37	0	0.00	0	0.00	4474	495.47	2039	1318.96	266.20
19	HDFC Bank	10498	6247.85	7453	8763.37	4232	9232.24	0	0.00	0	0.00	109666	11817.76	22183	24243.46	205.14
20	ICICI Bank	14406	8066.44	7374	10952.15	2152	8006.64	0	0.00	0	0.00	201345	14772.58	23932	27025.22	182.94
21	IDBI Bank	6328	416.25	240	296.24	44	168.34	0	0.00	1458	234.00	31009	1672.01	8070	1114.83	66.68
22	IDFC First Bank	2943	512.82	1032	273.26	164	43.38	0	0.00	0	0.00	14672	623.73	4139	829.46	132.98
23	Indusind Bank	235797	2638.05	1317	3236.90	110	421.33	0	0.00	0	0.00	211093	4711.56	237224	6296.29	133.63
24	Karnataka Bank Ltd.	752	210.09	442	1172.93	49	201.47	0	0.00	0	0.00	2548	250.45	1243	1584.49	632.67
25	Karur Vysya Bank	812	324.51	0	0.00	0	0.00	0	0.00	0	0.00	3903	167.48	812	324.51	193.76
26	Kotak Mahindra Bank	2031	698.50	1166	1363.61	435	1263.10	0	0.00	1	0.99	52647	1863.36	3633	3326.21	178.51
27	Lakshmi Vilas Bank (DBS)	91	35.78	229	296.50	62	292.82	0	0.00	0	0.00	1782	201.62	382	625.10	310.04
28	Ratnakar Bank Ltd	1114	148.25	873	373.74	399	947.68	0	0.00	0	0.00	2885	277.70	2386	1469.67	529.23
29	South Indian Bank Ltd.	15	29.29	13	60.21	9	57.32	0	0.00	0	0.00	2053	128.25	37	146.82	114.48
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	4	3.16	0	0.00	0	0.00	0	0.00	0	0.00	73	4.74	4	3.16	66.71
32	YES Bank	2129	775.52	865	1184.94	776	1784.17	0	0.00	0	0.00	19383	2242.60	3770	3744.62	166.98
Total PVT		714340	29188.00	25433	34625.66	10347	29977.26	0	0.00	1462	249.99	1082267	58765.02	751582	94040.92	160.03
33	Au SF Bank	1846	67.39	70	57.82	3	7.66	0	0.00	0	0.00	973	113.67	1919	132.87	116.89
34	ESAF SF Bank	13041	69.38	0	0.00	0	0.00	0	0.00	0	0.00	1900	75.06	13041	69.38	92.44
35	Jana SF Bank	7972	114.02	5	5.37	1	0.04	0	0.00	0	0.00	8441	273.13	7978	119.43	43.73
36	Ujivan SF Bank	55034	334.05	27	12.34	24	17.17	0	0.00	0	0.00	38484	1112.72	55085	363.56	32.67
37	Utkarsh SF Bank	141	38.97	1	0.20	0	0.00	0	0.00	0	0.00	994	73.81	142	39.17	53.07
Total Small Finance		78034	623.81	103	75.73	28	24.87	0	0.00	0	0.00	50792	1648.39	78165	724.41	43.95
38	BGVB (PNB)	78881	1421.50	333	29.90	15	7.29	1454	52.85	0	0.00	217690	2890.80	80683	1511.54	52.29
39	PBGB (UCO)	41809	1535.56	6	14.37	0	0.00	1	0.09	0	0.00	30422	1744.33	41816	1550.02	88.86
40	UBKGB (CBI)	24618	207.87	0	0.00	0	0.00	12	0.14	0	0.00	11911	400.00	24630	208.01	52.00
Total RRB		145308	3164.93	339	44.27	15	7.29	1467	53.08	0	0.00	260023	5035.13	147129	3269.57	64.94
41	WB State Co-Op Bank Ltd.	6530	281.29	1269	41.75	0	0.00	140	3.85	22	11.24	74678	2791.37	7961	338.13	12.11
42	WBSCARD Bank Ltd.	1160	41.43	0	0.00	0	0.00	0	0.00	0	0.00	4209	114.43	1160	41.43	36.21
Total Co-Optv		7690	322.72	1269	41.75	0	0.00	140	3.85	22	11.24	78887	2905.79	9121	379.56	13.06
Grand Total		1401138	75842.87	58180	60499.59	14429	46347.55	1911	102.13	6213	4055.24	3298572	153509.18	1481871	186847.38	121.72

Statement showing disbursement in Export, Education & Housing under Priority Sector up to the quarter ended March, 2025																
(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	24300	99.82	225	57.81	57.91	2844	217.52	1011	77.25	35.51	10268	1116.90	4873	530.01	47.45
2	Bank of India	24829	75.01	1	0.05	0.07	2379	179.01	2546	35.99	20.11	1590	228.17	2236	271.96	119.19
3	Bank of Maharashtra	6458	19.00	0	0.00	0.00	358	27.98	194	3.36	12.01	335	42.15	442	50.24	119.21
4	Canara Bank	36159	104.23	0	0.00	0.00	2927	217.38	2876	47.25	21.74	1412	189.44	1726	201.89	106.57
5	Central Bank of India	64548	122.19	25	34.91	28.57	2553	168.15	1595	32.39	19.26	1013	120.14	1362	90.71	75.50
6	Indian Bank	30955	128.19	4	6.00	4.68	4867	373.06	6763	206.38	55.32	4131	589.60	5359	821.46	139.33
7	Indian Overseas Bank	18756	53.48	437	3.42	6.40	942	71.83	157	7.12	9.91	215	37.40	682	161.60	432.14
8	Punjab & Sind Bank	5790	9.71	0	0.00	0.00	272	21.18	18	1.48	6.99	37	5.51	56	10.15	184.16
9	Punjab National Bank	48841	220.76	3	52.71	23.88	9180	683.16	13072	184.52	27.01	3623	541.45	6279	637.86	117.81
10	State Bank of India	116717	300.09	0	0.00	0.00	10064	746.58	21522	383.93	51.43	46910	6910.49	48496	7023.00	101.63
11	UCO Bank	16299	79.61	0	0.00	0.00	2209	165.74	3046	29.26	17.65	1343	180.02	2406	293.49	163.03
12	Union Bank of India	53063	81.97	0	0.00	0.00	1928	147.22	2700	40.69	27.64	583	78.71	772	85.78	108.98
Total PSU		446715	1294.06	695	154.90	11.97	40523	3018.80	55500	1049.62	34.77	71460	10039.97	74689	10178.15	101.38
13	Axis Bank	32841	102.20	5	83.57	81.77	2004	153.15	922	43.03	28.10	1011	122.59	1048	74.03	60.39
14	Bandhan Bank	126426	347.64	0	0.00	0.00	2883	202.03	0	0.00	0.00	2037	248.89	10720	365.08	146.68
15	Catholic Syrian Bank Ltd.	2	0.82	0	0.00	0.00	6	0.58	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	1	1.47	0	0.00	0.00	10	0.91	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	2	0.82	0	0.00	0.00	9	0.82	0	0.00	0.00	16	0.14	2	0.28	198.54
18	Federal Bank	3112	14.94	0	0.00	0.00	148	12.97	3	0.16	1.22	5	0.34	35	5.67	1683.51
19	HDFC Bank	44402	120.90	0	0.00	0.00	2416	184.39	3493	79.75	43.25	2568	410.92	15730	578.36	140.75
20	ICICI Bank	35652	100.27	14	86.68	86.45	1786	138.78	158	16.64	11.99	906	130.62	603	130.43	99.86
21	IDBI Bank	12336	26.69	0	0.00	0.00	739	56.45	175	7.57	13.41	4344	575.68	291	75.74	13.16
22	IDFC First Bank	5804	19.24	0	0.00	0.00	213	17.74	0	0.00	0.00	10	2.08	65	10.51	504.97
23	Indusind Bank	15227	48.91	6	76.33	156.08	637	48.42	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	2913	6.25	0	0.00	0.00	103	8.08	16	0.44	5.44	677	115.26	591	75.46	65.47
25	Karur Vysya Bank	4	3.34	0	0.00	0.00	67	5.03	9	0.35	6.95	327	46.61	482	121.24	260.13
26	Kotak Mahindra Bank	2877	29.57	0	0.00	0.00	236	20.57	0	0.00	0.00	43	8.28	13	1.56	18.87
27	Lakshmi Vilas Bank (DBS)	3	2.32	0	0.00	0.00	26	2.28	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	2877	12.39	1	4.27	34.50	105	9.10	0	0.00	0.00	0	0.00	4	0.70	#DIV/0!
29	South Indian Bank Ltd.	2916	8.12	0	0.00	0.00	266	22.98	1	0.05	0.22	15	1.91	1	0.27	14.17
30	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.74	0	0.00	0.00	5	0.46	0	0.00	0.00	1	0.16	2	1.06	654.01
32	YES Bank	5793	15.64	12	14.76	94.41	184	15.82	6	0.59	3.72	29	5.91	53	8.31	140.74
Total PVT		293189	862.26	38	265.62	30.81	11843	900.58	4783	148.57	16.50	11989	1669.37	29640	1448.70	86.78
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	35	2.96	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	109	8.12	0	0.00	0.00	4	0.88	44	4.70	533.06
35	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	205	16.28	0	0.00	0.00	131	23.55	1716	15.01	63.74
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	548	39.78	0	0.00	0.00	2813	367.30	15623	219.78	59.84
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	63	5.81	0	0.00	0.00	16	3.17	48	7.04	222.16
Total Small Finance		0	0.00	0	0.00	#DIV/0!	960	72.96	0	0.00	0.00	2964	394.90	17431	246.53	62.43
38	BGVV (PNB)	0	0.00	0	0.00	#DIV/0!	1441	117.29	1550	12.97	11.06	863	103.38	1118	150.13	145.23
39	PBGB (UCO)	0	0.00	0	0.00	#DIV/0!	212	13.89	216	2.73	19.65	564	74.58	1383	157.88	211.69
40	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	425	20.02	57	1.07	5.35	1980	155.24	1305	242.46	156.18
Total RRB		0	0.00	0	0.00	#DIV/0!	2078	151.20	1823	16.77	11.09	3407	333.20	3806	550.47	165.21
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1681	122.56	1648	30.40	24.80	3131	407.11	1276	144.75	35.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	39	4.00	0	0.00	0.00	50	5.35	174	14.77	276.27
Total Co-Optv		0	0.00	0	0.00	#DIV/0!	1720	126.56	1648	30.40	24.02	3181	412.46	1450	159.52	38.68
Grand Total		739904	2156.32	733	420.53	19.50	57124	4270.10	63754	1245.37	29.16	93001	12849.90	127016	12583.38	97.93

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector up to the quarter ended March, 2025																
(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	417	123.98	0	0.00	0.00	1283	40.96	0	0.00	0.00	19177	412.90	817	800.02	193.75
2	Bank of India	586	102.65	0	0.00	0.00	1694	25.77	0	0.00	0.00	8860	206.07	12	1.83	0.89
3	Bank of Maharashtra	105	23.00	0	0.00	0.00	303	7.40	0	0.00	0.00	1216	26.06	0	0.00	0.00
4	Canara Bank	932	128.94	2	1.00	0.78	2211	32.33	12	0.15	0.46	10319	235.09	17	0.07	0.03
5	Central Bank of India	1093	107.37	0	0.00	0.00	2192	24.22	0	0.00	0.00	35799	761.54	6507	483.65	63.51
6	Indian Bank	1137	188.14	0	0.00	0.00	2997	47.23	0	0.00	0.00	14022	343.40	2	30.01	8.74
7	Indian Overseas Bank	298	64.17	0	0.00	0.00	748	20.43	0	0.00	0.00	3552	72.00	90	10.02	13.92
9	Punjab & Sind Bank	78	13.43	3	1.08	8.04	144	3.85	0	0.00	0.00	874	16.17	11	0.31	1.92
8	Punjab National Bank	2713	367.18	1	0.05	0.01	6696	78.88	108	1.56	1.97	30835	785.84	280	2.45	0.31
10	State Bank of India	3242	413.82	1	0.03	0.01	6941	94.87	1	3.76	3.96	34014	770.79	0	0.00	0.00
11	UCO Bank	597	117.61	3	16.03	13.63	2028	32.94	0	0.00	0.00	54306	1363.68	26023	1087.89	79.78
12	Union Bank of India	505	96.98	6	0.13	0.13	1276	28.42	2	15.00	52.78	7457	135.40	0	0.00	0.00
Total PSU		11703	1747.25	16	18.32	1.05	28513	437.29	123	20.47	4.68	220431	5128.94	33759	2416.25	47.11
13	Axis Bank	562	128.53	0	0.00	0.00	1605	39.08	0	0.00	0.00	40475	964.80	54590	241.94	25.08
14	Bandhan Bank	4160	371.22	0	0.00	0.00	7538	62.26	0	0.00	0.00	569712	12069.54	1013002	5927.15	49.11
15	Catholic Syrian Bank Ltd.	2	1.04	0	0.00	0.00	6	0.40	0	0.00	0.00	15	0.40	0	0.00	0.00
16	City Union Bank Ltd.	1	1.77	0	0.00	0.00	8	0.75	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	3	1.16	0	0.00	0.00	8	0.40	0	0.00	0.00	24	0.64	0	0.00	0.00
18	Federal Bank	22	18.53	0	0.00	0.00	131	7.00	0	0.00	0.00	988	22.08	1554	7.52	34.06
19	HDFC Bank	565	146.67	0	0.00	0.00	1537	48.42	1	0.00	0.01	20825	533.25	692	3.80	0.71
20	ICICI Bank	410	120.36	0	0.00	0.00	1242	40.23	0	0.00	0.00	5895	114.35	18	0.50	0.44
21	IDBI Bank	192	33.09	5	5.24	15.83	495	9.32	0	0.00	0.00	2467	51.81	1067	82.75	159.73
22	IDFC First Bank	86	23.28	0	0.00	0.00	173	7.98	0	0.00	0.00	675	10.76	0	0.00	0.00
23	Indusind Bank	148	56.25	71	0.32	0.57	616	19.62	0	0.00	0.00	2537	51.39	5185	22.18	43.17
24	Karnataka Bank Ltd.	14	7.74	0	0.00	0.00	77	2.85	1	0.32	11.24	358	6.44	236	121.59	1888.28
25	Karur Vysya Bank	6	4.64	0	0.00	0.00	49	1.68	0	0.00	0.00	1018	27.76	48	0.10	0.36
26	Kotak Mahindra Bank	19	35.36	0	0.00	0.00	190	14.77	0	0.00	0.00	267	3.66	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	3	2.86	0	0.00	0.00	17	1.16	0	0.00	0.00	30	0.89	59	0.28	31.38
28	Ratnakar Bank Ltd	11	14.09	0	0.00	0.00	84	5.79	1	101.45	1753.21	975	20.51	7912	32.95	160.67
29	South Indian Bank Ltd.	69	11.06	0	0.00	0.00	72	3.50	0	0.00	0.00	362	5.22	9	22.39	429.24
30	SIDBI	1	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	1	0.88	0	0.00	0.00	4	0.38	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	76	19.92	0	0.00	0.00	151	6.79	0	0.00	0.00	702	11.06	319	16.59	150.07
Total PVT		6351	998.46	76	5.56	0.56	14003	272.35	3	101.77	37.37	647325	13894.56	1084691	6479.74	46.64
33	Au Small finance Bank	2	5.32	0	0.00	0.00	27	2.27	0	0.00	0.00	18	0.27	2531	9.92	3711.19
34	ESAF SF Bank	77	6.07	0	0.00	0.00	99	1.14	0	0.00	0.00	382	9.91	53808	240.42	2427.08
35	Jana Small Finance Bank	83	14.81	0	0.00	0.00	138	4.49	0	0.00	0.00	11885	179.43	17996	163.24	90.97
36	Ujivan Small Finance Bank	227	28.09	2460	13.09	46.62	525	6.08	0	0.00	0.00	21377	575.73	67329	398.53	69.22
37	Utkarsh Small Finance Bank	9	9.67	0	0.00	0.00	57	3.82	0	0.00	0.00	946	21.99	3263	14.75	67.08
Total Small Finance		398	63.96	2460	13.09	20.47	846	17.79	0	0.00	0.00	34608	787.33	144927	826.85	105.02
38	BGVV (PNB)	3796	234.48	0	0.00	0.00	3778	18.93	2	0.04	0.21	20803	537.88	12714	147.69	27.46
39	PBGB (UCO)	124	15.96	0	0.00	0.00	1327	2.06	0	0.00	0.00	7916	192.39	10614	91.14	47.37
40	UBKGB (CBI)	638	38.53	0	0.00	0.00	1628	7.64	0	0.00	0.00	7537	114.82	0	0.00	0.00
Total RRB		4558	288.97	0	0.00	0.00	6733	28.64	2	0.04	0.14	36256	845.09	23328	238.83	28.26
41	WB State Co-Op Bank Ltd.	1438	114.45	91	3.22	2.82	2496	16.04	0	0.00	0.00	80408	2288.08	118609	2491.21	108.88
42	WBSCARD Bank Ltd.	25	3.22	0	0.00	0.00	107	0.67	0	0.00	0.00	955	10.61	0	0.00	0.00
Total Co-Optv		1463	117.67	91	3.22	2.74	2603	16.71	0	0.00	0.00	81363	2298.70	118609	2491.21	108.37
Grand Total		24473	3216.32	2643	40.20	1.25	52698	772.78	128	122.28	15.82	1019983	22954.61	1405314	12452.89	54.25

Statement showing disbursement in Weaker Section under Priority Sector up to the quarter ended March, 2025											
(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	2859	2901.00	100.22	434027	10952.10	57555	7125.09	65.06
2	Bank of India	355816	2547.22	203424	3131.14	122.92	476404	12429.05	255284	10088.15	81.17
3	Bank of Maharashtra	50430	361.02	2017	35.04	9.71	34962	911.02	4433	795.84	87.36
4	Canara Bank	280035	2004.72	124977	1578.55	78.74	687592	13739.84	150501	5373.63	39.11
5	Central Bank of India	148976	1066.50	67551	1188.93	111.48	481638	8353.85	125326	5577.08	66.76
6	Indian Bank	508786	3642.31	196438	3986.21	109.44	791367	18732.44	261856	13784.58	73.59
7	Indian Overseas Bank	114289	818.18	5354	221.58	27.08	84627	2382.85	28859	1806.76	75.82
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	18400	400.61	1242	283.69	70.81
8	Punjab National Bank	959485	6868.79	35302	543.34	7.91	1664868	37358.56	368460	20338.82	54.44
10	State Bank of India	1471751	10536.01	0	0.00	0.00	1961483	51370.27	1223251	67161.68	130.74
11	UCO Bank	262367	1878.24	42312	1732.15	92.22	533201	11576.17	98710	9821.88	84.85
12	Union Bank of India	489338	3503.09	71206	1235.90	35.28	330650	8523.54	76078	8275.68	97.09
Total PSU		5086472	36413.17	751440	16553.84	45.46	7499219	176730.28	2651555	150432.88	85.12
13	Axis Bank	472100	3379.68	177776	3261.47	96.50	346677	13187.14	219484	25621.29	194.29
14	Bandhan Bank	499158	3573.38	1289460	8411.55	235.39	1478619	31540.82	1612309	12774.16	40.50
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	543	16.74	125	18.07	107.95
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	323	18.15	30	58.28	321.05
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	391	21.94	11	25.38	115.66
18	Federal Bank	59418	425.37	0	0.00	0.00	20587	782.99	27419	2151.71	274.80
19	HDFC Bank	620767	4443.96	174029	1346.22	30.29	327607	15466.65	207993	28939.30	187.11
20	ICICI Bank	633227	4533.16	39426	1480.31	32.66	378024	17348.02	70595	29630.71	170.80
21	IDBI Bank	125547	898.77	0	0.00	0.00	110286	3240.83	48863	1662.57	51.30
22	IDFC First Bank	68051	487.17	5645	22.68	4.66	27827	800.62	13656	881.34	110.08
23	Indusind Bank	263009	1882.83	889195	4012.03	213.08	463025	7799.93	962598	9771.94	125.28
24	Karnataka Bank Ltd.	22100	158.21	318	6.91	4.37	10962	496.91	3765	2327.62	468.42
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	6649	276.39	1446	449.05	162.47
26	Kotak Mahindra Bank	121829	872.15	4309	291.68	33.44	68891	2226.52	8667	3994.73	179.42
27	Lakshmi Vilas Bank (DBS)	9148	65.49	0	0.00	0.00	2176	227.72	15769	925.02	406.20
28	Ratnakar Bank Ltd	67808	485.43	104210	445.46	91.77	16915	481.04	106616	2122.16	441.16
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	7494	206.30	1950	201.45	97.65
30	SIDBI	1460	10.45	0	0.00	0.00	1	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	4310	30.86	0	0.00	0.00	86	7.47	6	4.22	56.50
32	YES Bank	112912	808.32	11879	303.74	37.58	33104	2489.03	15658	5538.36	222.51
Total PVT		3113713	22290.54	2696247	19582.05	87.85	3300187	96635.23	3316960	127097.35	131.52
33	Au Small finance Bank	3	0.02	6279	34.10	184683.56	1130	127.00	8018	160.56	126.43
34	ESAF SF Bank	1788	12.80	98049	436.78	3411.60	40544	549.50	98909	491.53	89.45
35	Jana Small Finance Bank	13650	97.71	17827	128.85	131.86	48342	983.16	53275	445.71	45.33
36	Ujjivan Small Finance Bank	37595	269.14	120812	695.84	258.54	194879	3909.07	227362	1495.64	38.26
37	Utkarsh Small Finance Bank	1145	8.20	9105	39.94	487.10	5342	162.86	9289	86.49	53.11
Total Small Finance		54181	387.87	252072	1335.51	188972.67	290237	5731.58	396853	2679.94	46.76
38	BGVB (PNB)	135297	1096.98	410467	5082.97	463.36	659910	9379.76	487023	6645.28	70.85
39	PBGB (UCO)	82655	712.74	101649	2797.30	392.47	210067	4277.12	150134	3960.99	92.61
40	UBKGB (CBI)	66393	532.12	127712	2303.39	432.87	232636	3634.46	162639	2876.43	79.14
Total RRB		284345	2341.84	639828	10183.66	434.86	1102613	17291.33	799796	13482.70	77.97
41	WB State Co-Op Bank Ltd.	336595	2409.63	1471366	5338.02	221.53	1162115	18937.65	1664998	8597.76	45.40
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	14286	255.34	7433	304.53	119.27
Total Co-Optv		357946	2562.48	1471366	5338.02	208.32	1176401	19192.98	1672431	8902.29	46.38
Grand Total		8896657	63995.91	5810953	52993.08	82.81	13368657	315581.40	8837595	302595.17	95.88
Grand Total with RIDF							13368657	315581.40	8837595	311198.44	98.61

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector up to the quarter ended March, 2025

(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	121	84.85	298	118.00	139.06	343	54.32	122	19.25	35.44	2210	605.16	1148	314.25	51.93
2	Bank of India	198	86.65	0	0.00	0.00	455	55.92	77	14.42	25.79	2316	599.73	1708	532.02	88.71
3	Bank of Maharashtra	29	5.53	0	0.00	0.00	58	3.26	25	4.43	135.87	426	153.50	431	136.62	89.00
4	Canara Bank	204	96.63	152	38.80	40.16	426	62.26	151	14.95	24.01	2273	666.69	1566	450.60	67.59
5	Central Bank of India	163	68.70	0	0.00	0.00	377	44.23	302	37.76	85.36	1659	441.00	1073	258.25	58.56
6	Indian Bank	283	125.77	173	117.72	93.60	712	81.43	265	59.27	72.79	3928	908.93	5920	1843.97	202.87
7	Indian Overseas Bank	73	31.79	21	10.02	31.52	194	20.43	5	0.58	2.84	1124	228.92	338	83.83	36.62
8	Punjab & Sind Bank	40	12.70	0	0.00	0.00	81	7.52	11	1.06	14.10	609	463.95	49	13.98	3.01
9	Punjab National Bank	557	248.35	128	230.02	92.62	827	161.10	218	27.71	17.20	6709	1707.13	7159	1539.96	90.21
10	State Bank of India	552	252.28	0	0.00	0.00	855	162.40	1572	210.17	129.41	6670	1709.47	32800	5372.00	314.25
11	UCO Bank	161	66.90	0	0.00	0.00	318	43.17	4	0.07	0.16	2450	465.20	1723	326.64	70.22
12	Union Bank of India	114	60.71	168	339.22	558.80	226	38.97	422	69.58	178.54	1766	425.21	2555	454.33	106.85
Total PSU		2495	1140.87	940	853.78	74.84	4872	735.00	3174	459.25	62.48	32140	8374.88	56470	11326.45	135.24
13	Axis Bank	85	112.36	2	0.75	0.67	144	72.29	267	62.87	86.97	1108	781.16	300	53.03	6.79
14	Bandhan Bank	201	60.50	0	0.00	0.00	309	34.60	0	0.00	0.00	1806	331.92	1330	159.10	47.93
15	Catholic Syrian Bank Ltd.	1	0.16	0	0.00	0.00	1	0.06	0	0.00	0.00	1	29.25	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.31	#DIV/0!	0	0.00	1	1.25	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.54	0	0.00	0.00	1	0.19	0	0.00	0.00	1	102.52	3	1.14	1.11
18	Federal Bank	22	14.32	0	0.00	0.00	32	4.71	20	2.81	59.60	73	68.08	131	72.54	106.55
19	HDFC Bank	81	83.52	1029	856.09	1025.01	171	48.83	898	17.57	35.98	961	604.20	8279	2389.34	395.46
20	ICICI Bank	79	101.59	0	0.00	0.00	166	58.90	310	134.13	227.72	975	747.48	2345	1651.69	220.97
21	IDBI Bank	51	18.61	0	0.00	0.00	137	16.82	37	4.25	25.26	1081	185.71	2745	1396.00	751.69
22	IDFC First Bank	1	1.92	38	12.42	647.62	1	8.28	79	15.02	181.29	224	321.42	151	58.68	18.26
23	Indusind Bank	30	30.79	0	0.00	0.00	55	19.87	0	0.00	0.00	295	198.38	57	23.23	11.71
24	Karnataka Bank Ltd.	11	5.87	6	9.92	169.11	19	2.72	1	0.20	7.35	189	246.41	359	139.07	56.44
25	Karur Vysya Bank	3	1.73	67	0.48	27.72	3	0.72	3	0.60	83.02	55	84.60	247	65.58	77.51
26	Kotak Mahindra Bank	11	8.97	0	0.00	0.00	8	4.02	0	0.00	0.00	112	149.44	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	38	25.73	54094.40
28	Ratnakar Bank Ltd	9	4.30	25	178.43	4150.76	9	1.45	0	0.00	0.00	38	179.78	16	7.27	4.05
29	South Indian Bank Ltd.	3	0.90	23	412.27	45938.70	32	0.36	2	0.83	228.40	214	42.11	30	26.69	63.38
30	SIDBI	1	0.00	0	0.00	0.00	53	0.00	0	0.00	0.00	633	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	3.33	0	0.00	0.00	20	1.48	11	3.68	248.37	25	117.00	84	51.46	43.98
Total PVT		598	449.42	1190	1470.37	327.17	1163	275.31	1629	242.26	87.99	7793	4189.56	16116	6121.79	146.12
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	0.02	0	0.00	0.00	1	0.01	0	0.00	0.00	1	0.10	0	0.00	0.00
35	Jana Small Finance Bank	2	2.76	6	0.41	14.88	2	1.76	0	0.00	0.00	115	181.10	1836	13.47	7.44
36	Ujjivan Small Finance Bank	33	2.97	0	0.00	0.00	56	1.78	0	0.00	0.00	223	19.98	816	110.17	551.47
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	5.75	6	0.41	7.13	60	3.55	0	0.00	0.00	340	201.22	2652	123.64	61.45
38	BGVB (PNB)	268	13.01	0	0.00	0.00	273	10.66	0	0.00	0.00	2272	102.52	261	59.55	58.09
39	PBGB (UCO)	86	3.86	0	0.00	0.00	209	2.61	0	0.00	0.00	1555	30.16	212	69.59	230.75
40	UBKGB (CBI)	48	1.79	0	0.00	0.00	64	1.05	0	0.00	0.00	111	6.60	117	25.78	390.54
Total RRB		402	18.65	0	0.00	0.00	546	14.32	0	0.00	0.00	3938	139.27	590	154.92	111.23
41	WB State Co-Op Bank Ltd.	172	4.90	0	0.00	0.00	239	4.78	0	0.00	0.00	1216	23.19	0	0.00	0.00
42	WBSCARD Bank Ltd.	5	0.26	0	0.00	0.00	22	0.18	0	0.00	0.00	107	1.93	0	0.00	0.00
Total Co-Optv		177	5.16	0	0.00	0.00	261	4.96	0	0.00	0.00	1323	25.12	0	0.00	0.00
Grand Total		3709	1619.85	2136	2324.56	409.13	6902	1033.16	4803	701.51	150.48	45534	12930.05	75828	17726.80	454.04

Statement showing disbursement in Others & Personal Loan under Non Priority Sector up to the quarter ended March, 2025											
(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	15760	987.24	7440	466.00	47.20	46585	3731.71	3898	963.00	25.81
2	Bank of India	18859	992.58	9799	608.14	61.27	64462	3746.00	16227	6122.76	163.45
3	Bank of Maharashtra	2147	196.82	468	21.98	11.17	10091	201.88	4760	626.57	310.37
4	Canara Bank	17755	1099.90	80636	1168.02	106.19	65963	4190.66	11876	631.00	15.06
5	Central Bank of India	11248	750.19	4989	213.71	28.49	62136	3000.04	9942	586.42	19.55
6	Indian Bank	28808	1456.57	93642	3451.29	236.95	92068	5381.50	864	1748.31	32.49
7	Indian Overseas Bank	7508	367.60	835	27.39	7.45	26110	1374.31	1736	153.40	11.16
9	Punjab & Sind Bank	4108	300.83	81	4.74	1.58	5986	427.56	1018	1180.70	276.15
8	Punjab National Bank	44605	2744.74	26935	950.42	34.63	183774	10734.70	57494	38124.34	355.15
10	State Bank of India	50251	2786.97	9755	2448.00	87.84	192578	10742.84	1149	958.00	8.92
11	UCO Bank	17074	751.39	563	8.23	1.10	60344	2877.31	4305	2907.46	101.05
12	Union Bank of India	10244	701.30	11596	1230.71	175.49	33567	2657.44	4821	14535.81	546.99
Total PSU		228367	13136.14	246739	10598.63	80.68	843664	49065.94	118090	68537.77	139.69
13	Axis Bank	7343	1329.03	19210	654.23	49.23	32715	4947.07	103839	45780.56	925.41
14	Bandhan Bank	15569	573.63	3749	327.10	57.02	68001	2566.30	957616	13637.73	531.42
15	Catholic Syrian Bank Ltd.	2	0.87	676	2.87	330.15	1	1.07	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	131	23.42	#DIV/0!	0	0.00	9	270.77	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.96	182	25.01	845.67	1	3.66	0	0.00	0.00
18	Federal Bank	2090	227.23	432	11.01	4.84	3075	744.14	14479	6099.37	819.66
19	HDFC Bank	7186	1038.47	62976	3119.26	300.37	22655	3566.22	189952	58541.70	1641.56
20	ICICI Bank	7426	1199.96	23706	1116.28	93.03	23780	4400.04	661525	44623.84	1014.17
21	IDBI Bank	5458	221.17	206	25.42	11.49	13989	786.30	196	21.45	2.73
22	IDFC First Bank	118	75.45	29499	540.35	716.20	264	73.29	509057	10056.57	13721.27
23	Indusind Bank	1315	615.99	0	0.00	0.00	8540	1810.56	174155	29127.86	1608.78
24	Karnataka Bank Ltd.	752	251.80	788	64.35	25.56	2095	291.05	3278	3493.45	1200.30
25	Karur Vysya Bank	624	92.33	1652	71.05	76.95	1823	85.28	245	838.86	983.62
26	Kotak Mahindra Bank	2661	537.74	0	0.00	0.00	5343	527.69	108982	5652.34	1071.14
27	Lakshmi Vilas Bank (DBS)	1	0.04	21	0.04	94.06	1	0.04	1805	2880.91	7435565.88
28	Ratnakar Bank Ltd	201	202.51	2	0.01	0.01	1269	261.80	16654	14055.77	5368.96
29	South Indian Bank Ltd.	1214	43.81	0	0.00	0.00	2240	58.52	2156	1143.78	1954.59
30	SIDBI	2182	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	187	120.67	1832	110.26	91.38	1230	176.63	93139	34659.65	19622.90
Total PVT		54331	6533.70	145062	6090.67	93.22	187024	20299.67	2837087	270884.62	1334.43
33	Au Small finance Bank	0	0.00	4	0.09	#DIV/0!	0	0.00	740	81.23	#DIV/0!
34	ESAF SF Bank	1	0.09	0	0.00	0.00	1	0.08	1468	33.62	43445.11
35	Jana Small Finance Bank	121	171.76	0	0.00	0.00	1352	186.77	12124	174.20	93.27
36	Ujjivan Small Finance Bank	1431	50.63	78	0.93	1.83	5708	293.65	13333	266.24	90.67
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	143	18.46	47644.86
Total Small Finance		1554	222.52	82	1.02	0.46	7062	480.54	27808	573.75	119.40
38	BGVB (PNB)	18750	156.63	8877	377.85	241.24	88061	482.87	38570	566.46	117.31
39	PBGB (UCO)	13111	48.59	431	12.15	25.00	36934	291.82	3395	92.71	31.77
40	UBKGB (CBI)	2151	2.48	13612	328.28	13260.70	22197	78.46	6194	136.20	173.59
Total RRB		34012	207.70	22920	718.28	345.83	147192	853.15	48159	795.37	93.23
41	WB State Co-Op Bank Ltd.	11398	16.53	6930	269.15	1628.56	61986	102.27	15831	781.15	763.83
42	WBSCARD Bank Ltd.	652	1.28	0	0.00	0.00	4465	16.67	0	0.00	0.00
Total Co-Optv		12050	17.81	6930	269.15	1511.30	66451	118.94	15831	781.15	656.78
Grand Total		330314	20117.86	421733	17677.75	87.87	1251393	70818.24	3046975	341572.66	482.32

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2024-25 up to the Quarter March, 2025

(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	434027	10952.10	57555	7125.09	65.06	65019	5463.28	12906	1880.50	34.42	499046	16415.38	70461	9005.59	54.86
2	Bank of India	476404	12429.05	255284	10088.15	81.17	86290	5480.88	27811	7277.34	132.78	562694	17909.93	283095	17365.49	96.96
3	Bank of Maharashtra	34962	911.02	4433	795.84	87.36	12751	560.98	5684	789.60	140.75	47713	1472.01	10117	1585.44	107.71
4	Canara Bank	687592	13739.84	150501	5373.63	39.11	86621	6116.14	94381	2303.37	37.66	774213	19855.98	244882	7677.00	38.66
5	Central Bank of India	481638	8353.85	125326	5577.08	66.76	75583	4304.16	16306	1096.14	25.47	557221	12658.01	141632	6673.22	52.72
6	Indian Bank	791367	18732.44	261856	13784.58	73.59	125799	7954.19	100864	7220.56	90.78	917166	26686.63	362720	21005.14	78.71
7	Indian Overseas Bank	84627	2382.85	28859	1806.76	75.82	35009	2023.05	2935	275.22	13.60	119636	4405.90	31794	2081.98	47.25
9	Punjab & Sind Bank	18400	400.61	1242	283.69	70.81	10824	1212.55	1159	1200.48	99.00	29224	1613.16	2401	1484.17	92.00
8	Punjab National Bank	1664868	37358.56	368460	20338.82	54.44	236472	15596.03	91934	40872.45	262.07	1901340	52954.59	460394	61211.27	115.59
10	State Bank of India	1961483	51370.27	1223251	67161.68	130.74	250906	15653.96	45276	8988.17	57.42	2212389	67024.23	1268527	76149.85	113.62
11	UCO Bank	533201	11576.17	98710	9821.88	84.85	80347	4203.98	6595	3242.40	77.13	613548	15780.14	105305	13064.28	82.79
12	Union Bank of India	330650	8523.54	76078	8275.68	97.09	45917	3883.62	19562	16629.65	428.20	376567	12407.15	95640	24905.33	200.73
Total PSU		7499219	176730.28	2651555	150432.88	85.12	1111538	72452.83	425413	91775.88	126.67	8610757	249183.11	3076968	242208.77	97.20
13	Axis Bank	346677	13187.14	219484	25621.29	194.29	41395	7241.91	123618	46551.44	642.81	388072	20429.05	343102	72172.73	353.28
14	Bandhan Bank	1478619	31540.82	1612309	12774.16	40.50	85886	3566.94	962695	14123.93	395.97	1564505	35107.76	2575004	26898.09	76.62
15	Catholic Syrian Bank Ltd.	543	16.74	125	18.07	107.95	6	31.40	676	2.87	9.14	549	48.14	801	20.94	43.50
16	City Union Bank Ltd.	323	18.15	30	58.28	321.05	0	0.00	142	295.75	#DIV/0!	323	18.15	172	354.03	1950.40
17	Dhanlaxmi Bank Ltd.	391	21.94	11	25.38	115.66	5	109.87	185	26.15	23.80	396	131.81	196	51.53	39.09
18	Federal Bank	20587	782.99	27419	2151.71	274.80	5292	1058.47	15062	6185.73	584.40	25879	1841.47	42481	8337.43	452.76
19	HDFC Bank	327607	15466.65	207993	28939.30	187.11	31054	5341.24	263134	64923.96	1215.52	358661	20807.89	471127	93863.26	451.09
20	ICICI Bank	378024	17348.02	70595	29630.71	170.80	32426	6507.98	687886	47525.94	730.27	410450	23856.00	758481	77156.66	323.43
21	IDBI Bank	110286	3240.83	48863	1662.57	51.30	20716	1228.61	3184	1447.12	117.79	131002	4469.44	52047	3109.69	69.58
22	IDFC First Bank	27827	800.62	13656	881.34	110.08	608	480.36	538824	10683.03	2223.97	28435	1280.98	552480	11564.38	902.78
23	Indusind Bank	463025	7799.93	962598	9771.94	125.28	10235	2675.59	174212	29151.09	1089.52	473260	10475.52	1136810	38923.03	371.56
24	Karnataka Bank Ltd.	10962	496.91	3765	2327.62	468.42	3066	797.84	4432	3706.99	464.63	14028	1294.75	8197	6034.61	466.08
25	Karur Vysya Bank	6649	276.39	1446	449.05	162.47	2508	264.67	2214	976.57	368.97	9157	541.07	3660	1425.62	263.48
26	Kotak Mahindra Bank	68891	2226.52	8667	3994.73	179.42	8135	1227.87	108982	5652.34	460.34	77026	3454.38	117649	9647.07	279.27
27	Lakshmi Vilas Bank (DBS)	2176	227.72	15769	925.02	406.20	5	0.14	1864	2906.68	2084538.15	2181	227.86	17633	3831.70	1681.57
28	Ratnakar Bank Ltd.	16915	481.04	106616	2122.16	441.16	1526	649.83	16697	14241.49	2191.58	18441	1130.87	123313	16363.64	1447.00
29	South Indian Bank Ltd.	7494	206.30	1950	201.45	97.65	3703	145.70	2211	1583.57	1086.88	11197	352.00	4161	1785.02	507.11
30	SIDBI	1	0.00	0	0.00	#DIV/0!	2870	0.07	0	0.00	0.00	2871	0.07	0	0.00	0.00
31	Tamilnad Mercantile Bank	86	7.47	6	4.22	56.50	5	0.07	0	0.00	0.00	91	7.54	6	4.22	55.98
32	YES Bank	33104	2489.03	15658	5538.36	222.51	1468	419.11	95066	34825.05	8309.21	34572	2908.15	110724	40363.41	1387.94
Total PVT		3300187	96635.23	3316960	127097.35	131.52	250909	31747.66	3001084	284809.70	897.10	3551096	128382.89	6318044	411907.06	320.84
33	Au Small finance Bank	1130	127.00	8018	160.56	126.43	0	0.00	744	81.32	#DIV/0!	1130	127.00	8762	241.89	190.46
34	ESAF SF Bank	40544	549.50	98909	491.53	89.45	5	0.28	1468	33.62	12055.36	40549	549.78	100377	525.15	95.52
35	Jana Small Finance Bank	48342	983.16	53275	445.71	45.33	1592	544.15	13966	188.08	34.56	49934	1527.31	67241	633.79	41.50
36	Ujivan Small Finance Bank	194879	3909.07	227362	1495.64	38.26	7451	369.01	14227	377.34	102.26	202330	4278.08	241589	1872.98	43.78
37	Utkarsh Small Finance Bank	5342	162.86	9289	86.49	53.11	5	0.14	143	18.46	13238.67	5347	162.99	9432	104.95	64.39
Total Small Finance		290237	5731.58	396853	2679.94	46.76	9053	913.58	30548	698.82	76.49	299290	6645.16	427401	3378.76	50.85
38	BGVB (PNB)	659910	9379.76	487023	6645.28	70.85	109624	765.69	47708	1003.86	131.11	769534	10145.44	534731	7649.14	75.39
39	PBGB (UCO)	210067	4277.12	150134	3960.99	92.61	51895	377.04	4038	174.45	46.27	261962	4654.16	154172	4135.44	88.85
40	UBKGB (CBI)	232636	3634.46	162639	2876.43	79.14	24571	90.37	19923	490.26	542.48	257207	3724.84	182562	3366.69	90.38
Total RRB		1102613	17291.33	799796	13482.70	77.97	186090	1233.10	71669	1668.57	135.31	1288703	18524.43	871465	15151.27	81.79
41	WB State Co-Op Bank Ltd.	1162115	18937.65	1664998	8597.76	45.40	75011	151.67	22761	1050.29	692.49	1237126	19089.31	1687759	9648.06	50.54
42	WBSCARD Bank Ltd.	14286	255.34	7433	304.53	119.27	5251	20.32	0	0.00	0.00	19537	275.66	7433	304.53	110.47
Total Co-Optv		1176401	19192.98	1672431	8902.29	46.38	80262	171.99	22761	1050.29	610.67	1256663	19364.97	1695192	9952.59	51.39
Grand Total		13368657	315581.40	8837595	302595.17	95.88	1637852	106519.16	3551475	380003.27	356.75	15006509	422100.57	12389070	682598.44	161.71
Grand Total with RIDF		13368657	315581.40	8837595	311198.44	98.61	1637852	106519.16	3551475	380003.27	356.75	15006509	422100.57	12389070	691201.71	163.75

District wise Achievement in Priority sector against ACP 2024-25 up to 31.03.2025

(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	1762.16	1396.27	79.24	649.80	985.36	151.64	688.36	311.55	45.26	3100.32	2693.18	86.87
2	Bankura	5333.79	2454.04	46.01	4912.61	2442.27	49.71	1339.79	521.84	38.95	11586.18	5418.15	46.76
3	Birbhum	6045.00	3835.47	63.45	4107.35	3849.04	93.71	1449.72	949.30	65.48	11602.07	8633.81	74.42
4	Coochbehar	5227.38	3577.52	68.44	2565.00	2025.03	78.95	2032.71	652.92	32.12	9825.09	6255.47	63.67
5	Dakshin Dinajpur	5353.97	1452.69	27.13	4564.01	1774.26	38.88	1038.87	309.66	29.81	10956.85	3536.61	32.28
6	Darjeeling	1160.81	2537.34	218.58	3450.00	6939.95	201.16	1037.12	619.68	59.75	5647.92	10096.97	178.77
7	Hooghly	5777.09	7438.59	128.76	5615.40	5787.79	103.07	1709.69	1965.24	114.95	13102.18	15191.62	115.95
8	Howrah	2706.60	2555.32	94.41	16000.00	9741.32	60.88	1185.31	1796.16	151.53	19891.91	14092.80	70.85
9	Jalpaiguri	3178.76	2554.76	80.37	3109.10	2869.00	92.28	1208.80	703.84	58.23	7496.66	6127.60	81.74
10	Jhargram	3044.78	974.20	32.00	2432.48	1218.54	50.09	886.68	351.63	39.66	6363.93	2544.37	39.98
11	Kalimpong	359.72	276.44	76.85	364.02	222.05	61.00	117.19	60.80	51.88	840.93	559.29	66.51
12	Kolkata	696.83	13266.59	1903.85	25000.00	92394.56	369.58	6456.58	5727.59	88.71	32153.40	111388.74	346.43
13	Malda	7000.12	3754.35	53.63	3652.32	3563.92	97.58	3799.51	756.41	19.91	14451.95	8074.68	55.87
14	Murshidabad	10367.53	4270.00	41.19	8398.15	5029.41	59.89	3308.59	1370.27	41.42	22074.27	10669.68	48.34
15	Nadia	7571.87	3847.19	50.81	9075.37	3649.96	40.22	2124.11	904.51	42.58	18771.35	8401.66	44.76
16	Paschim Burdwan	415.69	1894.61	455.77	7739.57	8031.52	103.77	615.94	926.66	150.45	8771.20	10852.79	123.73
17	Paschim Medinipur	11472.58	4152.25	36.19	7082.40	4416.66	62.36	2600.91	861.09	33.11	21155.89	9430.00	44.57
18	Purba Burdwan	9670.70	6854.35	70.88	6437.55	5503.35	85.49	1974.60	906.04	45.88	18082.85	13263.74	73.35
19	Purba Medinipur	8403.42	7547.49	89.81	5902.98	4296.26	72.78	2512.79	1260.09	50.15	16819.19	13103.84	77.91
20	Purulia	4620.62	2189.77	47.39	3949.51	1493.20	37.81	1869.27	294.63	15.76	10439.40	3977.60	38.10
21	Uttar Dinajpur	4510.81	2053.89	45.53	1395.13	2235.75	160.25	1407.29	677.01	48.11	7313.22	4966.65	67.91
22	N-24 Parganas	5175.90	4793.13	92.60	16000.00	13870.90	86.69	4358.45	3354.79	76.97	25534.35	22018.82	86.23
23	S-24 Parganas	5996.09	5206.90	86.84	11106.44	4507.28	40.58	2497.78	1582.92	63.37	19600.31	11297.10	57.64
Total		115852.20	88883.16	76.72	153509.18	186847.38	121.72	46220.02	26864.63	58.12	315581.40	302595.17	95.88
Grand Total with RIDF		115852.20	97486.43	84.15	153509.18	186847.38	121.72	46220.02	26864.63	58.12	315581.40	311198.44	98.61

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2025									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	75624	722.00	8245	756.00	11225	803.00	95094	2281.00
2	Bank of India	291484	2290.92	184	95.04	45432	2535.50	337100	4921.47
3	Bank of Maharastra	2297	44.30	91	2.12	1164	372.33	3552	418.75
4	Canara Bank	163026	2042.99	537	150.50	3774	444.76	167337	2638.25
5	Central Bank of India	135131	2716.27	183	145.18	284	193.81	135598	3055.26
6	Indian Bank	181646	4165.53	474	220.68	827	1135.14	182947	5521.35
7	Indian Overseas Bank	32030	264.97	1734	115.40	735	783.19	34499	1163.56
8	Punjab & Sind Bank	54	1.26	115	13.49	299	137.58	468	152.33
9	Punjab National Bank	755381	9314.35	2696	781.02	49438	3636.54	807515	13731.91
10	State Bank of India	736066	10075.00	34	109.27	966	1788.00	737066	11972.27
11	UCO Bank	124123	2677.12	154	186.22	477	79.43	124754	2942.77
12	Union Bank of India	93100	1690.42	715	173.88	18502	1162.90	112317	3027.20
Total PSU		2589962	36005.13	15162	2748.80	133123	13072.18	2738247	51826.11
13	Axis Bank	256113	3704.15	45	69.45	1860	3109.61	258018	6883.21
14	Bandhan Bank	166676	974.26	95	4.16	101933	847.17	268704	1825.59
15	Catholic Syrian Bank Ltd.	124	10.01	0	0.00	1	8.06	125	18.07
16	City Union Bank Ltd.	0	0.00	0	0.00	4	3.15	4	3.15
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	18659	330.01	1	0.24	1298	151.95	19958	482.20
19	HDFC Bank	285837	1284.42	62	28.83	1492	1732.36	287391	3045.61
20	ICICI Bank	46699	833.74	2	1.48	549	1239.22	47250	2074.43
21	IDBI Bank	98259	365.29	14	17.26	425	83.74	98698	466.29
22	IDFC First Bank	8800	29.65	0	0.00	0	0.00	8800	29.65
23	Indusind Bank	1091824	3043.63	0	0.00	0	0.00	1091824	3043.63
24	Karnataka Bank Ltd.	286	19.87	19	14.05	767	263.41	1072	297.33
25	Karur Vysya Bank	0	0.00	0	0.00	7	0.24	7	0.24
26	Kotak Mahindra Bank	13254	455.15	3	0.75	204	392.47	13461	848.37
27	Lakshmi Vilas Bank (DBS)	47709	98.44	10	15.33	3	25.14	47722	138.91
28	Ratnakar Bank Ltd	153033	330.57	0	0.00	3	190.73	153036	521.30
29	South Indian Bank Ltd.	1688	26.48	1	1.55	105	50.05	1794	78.08
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	15666	53.03	137	49.76	434	758.75	16237	861.53
Total PVT		2204627	11558.70	389	202.86	109085	8856.03	2314101	20617.59
33	Au Small finance Bank	5508	13.24	0	0.00	8	7.80	5516	21.04
34	ESAF SF Bank	108116	245.09	0	0.00	0	0.00	108116	245.09
35	Jana Small Finance Bank	6052	269.31	0	0.00	0	0.00	6052	269.31
36	Ujjivan Small Finance Bank	227247	765.08	0	0.00	0	0.00	227247	765.08
37	Utkarsh Small Finance Bank	10583	30.24	0	0.00	0	0.00	10583	30.24
Total Small Finance		357506	1322.96	0	0.00	8	7.80	357514	1330.76
38	BGVB (PNB)	522252	6030.38	1264	19.03	1502	17.63	525018	6067.05
39	PBGB (UCO)	128229	1824.27	25	16.49	49	45.69	128303	1886.45
40	UBKGB (CBI)	149681	2751.92	1	1.33	23	0.29	149705	2753.54
Total RRB		800162	10606.57	1290	36.85	1574	63.61	803026	10707.04
41	WB State Co-Op Bank Ltd.	1742280	5752.81	265	25.98	22890	30.80	1765435	5809.59
42	WBSCARD Bank Ltd.	173373	1023.08	0	0.00	0	0.00	173373	1023.08
Total Co-Optv		1915653	6775.89	265	25.98	22890	30.80	1938808	6832.67
Grand Total		7867910	66269.24	17106	3014.50	266680	22030.43	8151696	91314.17

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2025													
(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	24625	1997.00	5212	1434.00	666	1062.00	590	90.00	2456	311.00	33549	4894.00
2	Bank of India	104971	3687.04	1191	1767.13	808	823.62	0	0.00	0	0.00	106970	6277.79
3	Bank of Maharashtra	2969	418.11	196	297.14	24	113.74	0	0.00	0	0.00	3189	828.99
4	Canara Bank	40049	3039.02	2548	1476.57	303	638.09	0	0.00	650	58.38	43550	5212.06
5	Central Bank of India	31765	1633.78	1067	920.54	42	212.39	180	4.84	0	0.00	33054	2771.55
6	Indian Bank	73212	5986.70	5851	2616.71	222	810.36	72	3.16	0	0.00	79357	9416.93
7	Indian Overseas Bank	10211	1941.15	380	265.21	222	1172.81	0	0.00	0	0.00	10813	3379.17
8	Punjab & Sind Bank	4682	273.92	214	284.84	105	133.09	0	0.00	0	0.00	5001	691.85
9	Punjab National Bank	158607	8574.99	16554	4537.05	1046	1817.92	58	8.08	0	0.00	176265	14938.03
10	State Bank of India	100269	8247.46	3678	3171.36	744	3371.88	14	0.14	825	1198.14	105530	15988.98
11	UCO Bank	95410	2802.46	2197	2985.32	68	348.08	129	2.56	0	0.00	97804	6138.42
12	Union Bank of India	45059	3132.11	1825	2457.93	245	1002.30	79	4.93	0	0.00	47208	6597.27
Total PSU		691829	41733.74	40913	22213.80	4495	11506.28	1122	113.71	3931	1567.52	742290	77135.04
13	Axis Bank	18888	4799.44	7072	5156.00	2021	3980.99	0	0.00	0	0.00	27981	13936.43
14	Bandhan Bank	871965	6186.70	183	82.87	20	95.67	0	0.00	4	20.14	872172	6385.37
15	Catholic Syrian Bank Ltd.	2	0.08	0	0.00	0	0.00	0	0.00	0	0.00	2	0.08
16	City Union Bank Ltd.	44	42.75	57	92.06	5	7.11	0	0.00	0	0.00	106	141.92
17	Dhanlaxmi Bank Ltd.	0	0.00	1	0.10	9	25.50	0	0.00	0	0.00	10	25.60
18	Federal Bank	12022	203.11	377	487.27	167	210.25	0	0.00	0	0.00	12566	900.64
19	HDFC Bank	23099	5509.59	11076	7039.87	4570	5762.31	0	0.00	0	0.00	38745	18311.76
20	ICICI Bank	22591	7929.53	10131	8229.52	2979	4289.61	0	0.00	0	0.00	35701	20448.65
21	IDBI Bank	11968	619.25	368	415.06	72	215.25	0	0.00	4458	462.58	16866	1712.14
22	IDFC First Bank	8615	841.15	1747	416.05	430	85.45	0	0.00	0	0.00	10792	1342.65
23	Indusind Bank	267192	2291.59	1437	658.04	251	679.75	0	0.00	0	0.00	268880	3629.38
24	Karnataka Bank Ltd.	543	185.99	441	506.56	66	220.17	0	0.00	0	0.00	1050	912.72
25	Karur Vysya Bank	272	182.00	0	0.00	0	0.00	0	0.00	0	0.00	272	182.00
26	Kotak Mahindra Bank	5795	1700.65	3001	1896.12	1210	1069.03	0	0.00	0	0.00	10006	4665.80
27	Lakshmi Vilas Bank (DBS)	31	11.37	60	70.76	16	63.05	0	0.00	0	0.00	107	145.18
28	Ratnakar Bank Ltd	37	187.97	61	133.33	35	131.54	0	0.00	0	0.00	133	452.84
29	South Indian Bank Ltd.	151	149.67	189	68.74	47	105.66	0	0.00	0	0.00	387	324.07
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	12	38.66	0	0.00	0	0.00	0	0.00	0	0.00	12	38.66
32	YES Bank	5804	1039.26	2093	888.89	1096	855.92	0	0.00	0	0.00	8993	2784.06
Total PVT		1249031	31918.76	38294	26141.24	12994	17797.25	0	0.00	4570	571.97	1304889	76429.22
33	Au Small finance Bank	2539	93.13	141	161.55	17	42.63	0	0.00	0	0.00	2697	297.31
34	ESAF SF Bank	22129	68.40	0	0.00	0	0.00	0	0.00	0	0.00	22129	68.40
35	Jana Small Finance Bank	5027	386.38	26	20.09	4	0.45	0	0.00	0	0.00	5057	406.93
36	Ujjivan Small Finance Bank	155158	741.89	100	67.77	30	17.09	0	0.00	0	0.00	155288	826.75
37	Utkarsh Small Finance Bank	289	74.14	18	3.75	2	0.56	0	0.00	0	0.00	309	78.45
Total Small Finance		185142	1363.94	285	253.16	53	60.73	0	0.00	0	0.00	185480	1677.84
38	BGVB (PNB)	100819	1892.09	653	63.24	33	19.36	2486	74.55	0	0.00	103991	2049.24
39	PBGB (UCO)	66792	1458.30	24	49.45	0	0.00	5	0.20	0	0.00	66821	1507.95
40	UBKGB (CBI)	32434	248.98	0	0.00	0	0.00	98	1.76	0	0.00	32532	250.74
Total RRB		200045	3599.37	677	112.69	33	19.36	2589	76.51	0	0.00	203344	3807.93
41	WB State Co-Op Bank Ltd.	9198	288.31	3811	328.45	0	0.00	1966	47.97	670	13.03	15645	677.76
42	WBSCARD Bank Ltd.	11239	139.93	0	0.00	0	0.00	0	0.00	0	0.00	11239	139.93
Total Co-Optv		20437	428.24	3811	328.45	0	0.00	1966	47.97	670	13.03	26884	817.69
Grand Total		2346484	79044.04	83980	49049.34	17575	29383.62	5677	238.19	9171	2152.52	2462887	159867.71

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2025																	
(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	396	426.22	4779	458.00	28890	3429.17	86	7.00	22	3.00	7600	2702.00	41773	7025.39	170416	14200.39
2	Bank of India	4	4.27	5753	157.42	21779	2166.70	0	0.00	0	0.00	29	2.75	27565	2331.14	471635	13530.40
3	Bank of Maharastra	0	0.00	444	17.43	1723	227.93	0	0.00	0	0.00	0	0.00	2167	245.36	8908	1493.10
4	Canara Bank	0	0.00	6138	208.93	9943	1121.00	1	1.01	12	0.15	198	2.30	16292	1333.39	227179	9183.70
5	Central Bank of India	42	51.52	3326	113.48	10290	1082.75	0	0.00	0	0.00	11717	573.18	25375	1820.93	194027	7647.74
6	Indian Bank	4	6.00	10100	272.60	18250	1849.06	0	0.00	0	0.00	1	0.01	28355	2127.67	290659	17065.95
7	Indian Overseas Bank	9226	120.21	940	20.44	5181	604.37	0	0.00	0	0.00	16542	94.14	31889	839.16	77201	5381.89
8	Punjab & Sind Bank	0	0.00	165	6.48	2308	292.43	1	0.45	0	0.00	142	0.64	2616	300.00	8085	1144.18
9	Punjab National Bank	2	1.25	24737	745.08	40826	3511.25	3	0.01	135	1.51	2603	2.67	68306	4261.78	1052086	32931.71
10	State Bank of India	0	0.00	37895	1355.32	381517	42993.00	1	0.03	2	3.85	0	0.00	419415	44352.20	1262011	72313.45
11	UCO Bank	187	49.30	5104	175.20	15067	1394.20	8	507.02	1	0.02	48056	1626.85	68423	3752.59	290981	12833.78
12	Union Bank of India	71	601.00	4776	155.76	7595	750.52	6	0.49	2	4.19	516	0.06	12966	1512.02	172491	11136.49
Total PSU		9932	1259.78	104157	3686.14	543369	59422.38	106	516.01	174	12.72	87404	5004.60	745142	69901.63	4225679	198862.78
13	Axis Bank	6	27.95	1926	111.88	4773	541.17	0	0.00	0	0.00	266906	460.31	273611	1141.31	559610	21960.95
14	Bandhan Bank	0	0.00	0	0.00	20663	1118.01	0	0.00	0	0.00	1772064	6616.84	1792727	7734.85	2933603	15945.82
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	1	0.13	0	0.00	0	0.00	2011	21.14	2012	21.27	2139	39.42
16	City Union Bank Ltd.	0	0.00	1	0.05	8	0.53	0	0.00	0	0.00	0	0.00	9	0.58	119	145.65
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	4	0.53	0	0.00	0	0.00	4	0.43	8	0.96	18	26.56
18	Federal Bank	0	0.00	19	0.49	450	53.07	0	0.00	0	0.00	3775	4.64	4244	58.20	36768	1441.03
19	HDFC Bank	0	0.00	4737	113.53	38891	3940.61	0	0.00	0	0.00	46910	57.14	90538	4111.28	416674	25468.66
20	ICICI Bank	9	21.94	1392	79.97	9208	1179.88	0	0.00	1	4.50	54	0.33	10664	1286.62	93615	23809.70
21	IDBI Bank	0	0.00	746	36.25	18576	2069.45	29	15.75	0	0.00	0	0.00	19351	2121.45	134915	4299.88
22	IDFC First Bank	0	0.00	0	0.00	265	35.13	1	0.00	0	0.00	0	0.00	266	35.13	19858	1407.44
23	Indusind Bank	0	0.00	0	0.00	2	0.09	13	0.05	0	0.00	92284	74.18	92299	74.31	1453003	6747.33
24	Karnataka Bank Ltd.	0	0.00	33	1.14	1052	132.02	0	0.00	3	0.65	1011	106.81	2099	240.62	4221	1450.67
25	Karur Vysya Bank	0	0.00	7	0.15	209	23.45	0	0.00	0	0.00	43	0.05	259	23.65	538	205.89
26	Kotak Mahindra Bank	0	0.00	0	0.00	205	36.76	0	0.00	0	0.00	0	0.00	205	36.76	23672	5550.93
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	99	0.09	0	0.00	274	0.41	373	0.50	48202	284.59
28	Ratnakar Bank Ltd	0	0.00	0	0.00	38	2.16	0	0.00	1	1.82	14998	34.02	15037	37.99	168206	1012.13
29	South Indian Bank Ltd.	0	0.00	11	0.55	80	7.35	0	0.00	0	0.00	3	0.90	94	8.80	2275	410.95
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	4	17.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	17.58	16	56.24
32	YES Bank	0	0.00	223	2.06	31	30.52	0	0.00	0	0.00	464	17.23	718	49.81	25948	3695.41
Total PVT		19	67.47	9095	346.07	94456	9170.86	142	15.89	5	6.97	2200801	7394.43	2304518	17001.68	5923508	114048.48
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8743	18.20	8743	18.20	16956	336.55
34	ESAF SF Bank	0	0.00	0	0.00	34	5.89	0	0.00	0	0.00	51365	194.19	51399	200.08	181644	513.57
35	Jana Small Finance Bank	0	0.00	0	0.00	822	49.05	0	0.00	0	0.00	10134	290.45	10956	339.50	22065	1015.74
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	43136	473.31	3801	17.60	0	0.00	204866	783.55	251803	1274.46	634338	2866.29
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	110	20.22	0	0.00	0	0.00	8171	74.10	8281	94.32	19173	203.01
Total Small Finance		0	0.00	0	0.00	44102	548.47	3801	17.60	0	0.00	283279	1360.49	331182	1926.56	874176	4935.16
38	BGVV (PNB)	0	0.00	2266	45.26	5439	430.58	1	2.52	112	0.39	29567	224.21	37385	702.96	666394	8819.25
39	PBGB (UCO)	0	0.00	1231	27.86	6249	510.67	0	0.00	0	0.00	11370	95.23	18850	633.76	213974	4028.16
40	UBKGB (CBI)	0	0.00	183	3.34	3653	497.68	0	0.00	0	0.00	11	0.00	3847	501.02	186084	3505.30
Total RRB		0	0.00	3680	76.46	15341	1438.93	1	2.52	112	0.39	40948	319.44	60082	1837.74	1066452	16352.71
41	WB State Co-Op Bank Ltd.	0	0.00	6050	148.40	9886	1049.30	159	3.98	0	0.00	108235	7583.89	124330	8785.58	1905410	15272.92
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3832	189.97	0	0.00	0	0.00	0	0.00	3832	189.97	188444	1352.98
Total Co-Optv		0	0.00	6050	148.40	13718	1239.27	159	3.98	0	0.00	108235	7583.89	128162	8975.55	2093854	16625.90
Grand Total		9951	1327.25	122982	4257.07	710986	71819.91	4209	556.00	291	20.08	2720667	21662.84	3569086	99643.15	14183669	350825.03

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2025															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisee		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	998	696.17	600	277.25	3418	721.50	29621	822.37	5965	11064.00	40602	13581.29	211018	27781.68
2	Bank of India	0	0.00	221	42.02	7002	2046.58	31154	1154.05	45457	15692.59	83834	18935.25	555469	32465.65
3	Bank of Maharashtra	0	0.00	38	11.15	1065	356.08	864	36.75	6204	717.07	8171	1121.05	17079	2614.15
4	Canara Bank	61	59.71	127	23.39	4789	1370.04	65753	1426.68	28328	11491.48	99058	14371.30	326237	23555.00
5	Central Bank of India	0	0.00	510	105.57	3161	1144.07	14839	446.31	6424	1559.56	24934	3255.51	218961	10903.25
6	Indian Bank	212	392.90	482	78.91	36060	4161.22	146372	4532.61	2526	23950.80	185652	33116.44	476311	50182.39
7	Indian Overseas Bank	178	70.35	50	6.07	1437	500.92	2392	51.55	8622	2163.70	12679	2792.59	89880	8174.48
8	Punjab & Sind Bank	10	4.10	16	2.36	536	99.58	548	433.69	2981	2266.90	4091	2806.63	12176	3950.81
9	Punjab National Bank	543	962.07	366	77.31	32353	5724.10	59469	1835.56	121919	48562.46	214650	57161.50	1266736	90093.21
10	State Bank of India	0	0.00	2783	661.93	129876	15614.00	131484	2647.92	804419	110756.56	1068562	129680.41	2330573	201993.86
11	UCO Bank	0	0.00	32	8.98	3680	1282.01	5028	87.65	17784	12232.74	26524	13611.38	317505	26445.16
12	Union Bank of India	261	290.81	723	162.35	5111	1301.50	44468	1421.83	13109	14330.24	63672	17506.73	236163	28643.22
Total PSU		2263	2476.11	5948	1457.29	228488	34321.61	531992	14896.97	1063738	254788.10	1832429	307940.08	6058108	506802.85
13	Axis Bank	2	0.22	419	110.59	5224	1966.25	839574	3237.97	258906	17395.96	1104125	22710.99	1663735	44671.94
14	Bandhan Bank	0	0.00	0	0.00	3638	652.44	14402	932.46	1301668	14412.25	1319708	15997.15	4253311	31942.97
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	4	0.06	179	9.54	923	32.13	1106	41.73	3245	81.15
16	City Union Bank Ltd.	0	0.00	2	0.44	7	2.15	94	6.31	102	134.23	205	143.13	324	288.77
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	3	1.14	264	35.22	5	10.00	272	46.36	290	72.92
18	Federal Bank	0	0.00	24	2.87	937	294.33	1579	22.12	13653	3903.58	16193	4222.90	52961	5663.93
19	HDFC Bank	12929	207.20	660	15.63	29417	10216.53	145838	5127.17	1558639	26250.45	1747483	41816.98	2164157	67285.64
20	ICICI Bank	1	5.00	749	239.00	17413	7233.16	69193	2377.35	569230	26958.78	656586	36813.28	750201	60622.99
21	IDBI Bank	0	0.00	52	7.25	30157	5143.72	2845	134.24	1845	37.05	34899	5322.26	169814	9622.14
22	IDFC First Bank	114	15.15	299	71.16	436	124.05	81899	940.11	534195	5217.87	616943	6368.33	636801	7775.77
23	Indusind Bank	0	0.00	0	0.00	96	41.51	0	0.00	404890	13000.28	404986	13041.80	1857989	19789.13
24	Karnataka Bank Ltd.	21	27.06	2	0.11	607	228.17	697	76.99	3222	1552.87	4549	1885.20	8770	3335.87
25	Karur Vysya Bank	27	0.18	2	0.50	235	53.12	1551	47.52	185	741.67	2000	842.99	2538	1048.88
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	142259	6014.37	142259	6014.37	165931	11565.30
27	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	52	29.24	0	0.00	456	1058.81	509	1088.06	48711	1372.65
28	Ratnakar Bank Ltd	0	0.00	0	0.00	15	7.30	2	0.01	15194	3927.61	15211	3934.92	183417	4947.05
29	South Indian Bank Ltd.	8	45.21	3	0.67	60	37.50	0	0.00	4059	908.51	4130	991.89	6405	1402.84
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	20	94.70	20	94.70	36	150.94
32	YES Bank	0	0.00	21	5.95	318	122.38	13887	467.97	74173	6445.19	88399	7041.50	114347	10736.91
Total PVT		13103	300.02	2233	454.18	88619	26153.05	1172004	13414.98	4883624	128096.32	6159583	168418.55	12083091	282467.03
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	13	0.14	876	84.34	889	84.48	17845	421.04
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	896	38.79	896	38.79	182540	552.36
35	Jana Small Finance Bank	1	0.04	0	0.00	643	26.50	0	0.00	3905	243.21	4549	269.75	26614	1285.49
36	Ujivan Small Finance Bank	0	0.00	0	0.00	4053	407.64	448	4.63	46589	467.98	51090	880.25	685428	3746.54
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	66	1.36	66	1.36	19239	204.37
Total Small Finance		1	0.04	0	0.00	4696	434.14	461	4.77	52332	835.68	57490	1274.63	931666	6209.79
38	BGVV (PNB)	0	0.00	0	0.00	926	171.80	21450	599.23	32524	478.82	54900	1249.85	721294	10069.10
39	PBGB (UCO)	0	0.00	0	0.00	493	137.10	1893	45.04	8579	204.43	10965	386.57	224939	4414.73
40	UBKGB (CBI)	0	0.00	0	0.00	239	31.53	13343	393.05	4522	84.15	18104	508.73	204188	4014.03
Total RRB		0	0.00	0	0.00	1658	340.43	36686	1037.32	45625	767.40	83969	2145.15	1150421	18497.86
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	28774	1488.45	39082	7705.92	67856	9194.37	1973266	24467.30
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	188444	1352.98
Total Co-Optv		0	0.00	0	0.00	0	0.00	28774	1488.45	39082	7705.92	67856	9194.37	2161710	25820.28
Grand Total		15367	2776.16	8181	1911.47	323461	61249.23	1769917	30842.50	6084401	392193.43	8201327	488972.78	22384996	839797.81

Approval of Annual Credit Plan for FY 2025-26:

The target for credit disbursement for the member banks during FY 2025-26 was fixed at Rs.7,03,362.44 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 2025-26. Bank wise synopsis of the ACP 2025-26 is as follows:

(Amt in Rs. Crore)

Proposed Bank wise ACP For 2025-26												
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
AU SF Bank	21	27.36	2599	151.60	1530	12.71	4150	191.67	567	56.75	4717	248.42
AXIS Bank	50249	8948.17	21293	19150.58	58868	1344.01	130409	29442.76	103517	39700.22	233926	69142.98
Bandhan Bank	726552	2373.27	316621	3608.03	939985	12027.27	1983158	18008.57	818575	11205.11	2801733	29213.68
Bank of Baroda	99341	2965.30	34134	2887.78	9354	3574.48	142830	9427.56	6155	1996.24	148985	11423.79
Bank of India	653155	6397.90	54911	6644.31	6516	695.03	714581	13737.24	25456	7766.15	740038	21503.39
Bank of Maharashtra	6457	544.38	1859	391.58	664	89.12	8980	1025.07	3913	203.26	12893	1228.33
Canara Bank	341768	3429.73	24770	3950.24	10214	788.85	376752	8168.82	60420	1638.18	437172	9807.00
WBSCARD Bank	302981	1330.00	618	22.42	93	20.37	303692	1372.79	0	0.00	303692	1372.79
Central Bank of India	243044	3971.84	21828	2666.56	10859	1779.77	275731	8418.17	14023	943.37	289754	9361.54
City Union Bank	11	4.09	44	77.84	0	0.00	54	81.93	107	27.47	161	109.40
Catholic Syrian Bank	2418	23.49	0	0.00	0	0.00	2418	23.49	98	4.18	2516	27.67
DBS Bank	77	180.58	561	673.41	68	0.68	706	854.68	1529	2575.62	2235	3430.30
Dhanlaxmi Bank	0	0.00	18	32.63	3	0.79	21	33.42	201	49.75	222	83.17
Esaf SF Bank	221616	318.62	12971	68.83	40243	393.89	274830	781.34	912	24.07	275742	805.41
Federal Bank	41261	626.86	1534	1646.55	1844	31.25	44639	2304.66	9247	5033.46	53886	7338.12
HDFC Bank	359462	3959.29	31654	21423.41	23803	1646.43	414919	27029.14	216995	58259.42	631914	85288.56
ICICI Bank	110742	2696.76	32853	24646.90	1046	846.14	144641	28189.80	698742	42244.15	843383	70433.95
IDBI Bank	189634	606.18	10390	1306.32	1705	852.41	201729	2764.91	2840	1210.17	204569	3975.07
IDFC First Bank	27233	38.55	4819	862.38	69	21.36	32121	922.28	451950	9168.48	484071	10090.76
Indian Bank	346442	7177.76	69661	8217.54	6249	1405.96	422352	16801.26	49403	4848.11	471755	21649.37
Indusind bank	2477380	3956.72	285921	6211.81	2874	646.54	2766174	10815.08	125049	24343.88	2891224	35158.96
Indian Overseas Bank	80031	1512.63	3500	524.74	5227	426.10	88758	2463.47	549	72.47	89307	2535.94
Jana SF Bank	164286	350.10	11967	173.17	20821	398.73	197074	922.00	15356	206.44	212430	1128.44
Karnataka Bank	1276	386.53	2110	981.97	1366	200.12	4753	1568.61	4874	1834.26	9627	3402.88
Kotak mahindra Bank	21996	1102.88	5542	4200.47	15	2.65	27553	5306.01	98772	5798.58	126325	11104.59
Karur Vaisya Bank	70	0.31	1624	327.96	797	342.07	2490	670.34	2430	956.22	4920	1626.56
Punjab National Bank	1562671	17762.00	81595	28385.75	54866	1998.67	1699132	48146.42	65119	31239.08	1764251	79385.50
Punjab & Sind Bank	857	198.03	1384	264.30	99	93.01	2339	555.34	961	1295.88	3301	1851.22
Ratnakar Bank Ltd	575523	677.68	3232	1333.57	7136	898.11	585890	2909.37	14408	11380.80	600298	14290.17
State bank of India	1849550	15469.00	247157	37263.05	65441	5996.28	2162147	58728.33	49319	6782.51	2211465	65510.84
South Indian Bank	3621	101.50	22	74.00	316	3.57	3959	179.07	413	366.19	4371	545.26
Tamilnad Mercantile Bank	0	0.00	7	4.13	0	0.00	7	4.13	2	1.17	9	5.30
UCO Bank	164037	3825.60	42246	5902.63	34228	4954.11	240512	14682.33	6916	3567.69	247428	18250.02
Ujjivan SF Bank	487342	994.60	82605	501.24	113857	3517.06	683804	5012.90	12654	415.07	696458	5427.97
Union Bank of India	190132	3935.36	22719	6882.13	6001	484.55	218852	11302.05	18854	14804.46	237706	26106.51
Utkarsh SF Bank	17850	39.31	149	33.60	2704	42.47	20703	115.37	123	12.68	20826	128.06
Wb State Co-Op Bank	2993311	7552.47	2055	199.67	133264	5214.25	3128631	12966.39	16731	770.94	3145362	13737.33
Yes Bank	14216	1119.99	4811	4771.10	483	138.47	19510	6029.56	95127	31380.89	114637	37410.46
West Bengal Gramin Bank	1466313	13919.15	189661	3614.88	30369	1729.49	1686343	19263.52	57204	1355.96	1743547	20619.48
RIDF		8603.27						8603.27				8603.27
Grand Total	15792927	127127.26	1631439	200079.07	1592979	52616.78	19017345	379823.11	3049510	323539.33	22066855	703362.44

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 70.14% as on 31.03.2025 whereas it was 70.08% on 31.03.2024. For calculation of CD Ratio of the State as on 31.03.2025, the RBI guidelines is followed which is furnished below:

		(Amt. Rs. in crore)
Parameter		31.03.2025
Total Deposit (A)		12,09,533.71
Total Advance utilized in the State (B)		8,39,797.83
RIDF Support (C)		8,603.27
Total Advance to be reckoned (D=B+C)		8,48,401.10
CD Ratio (D*100 / A)		70.14%

Position of districts with less than 40% CD Ratio:

CD ratio of all the districts in the state is above 40% since 30-09-2022.

District Wise CD Ratio of West Bengal as on 31.03.2025						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2024	CD Ratio as on March, 2025		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	54.85	8801.45	5583.19	63.43
2	Bankura	PNB	54.94	21270.00	12123.90	57.00
3	Birbhum	UCO	53.50	22708.35	12150.45	53.51
4	Coochbehar	CBI	80.39	18994.34	20083.69	105.74
5	Dakshin Dinajpur	PNB	62.42	6282.98	4395.53	69.96
6	Darjeeling	CBI	67.55	27936.98	19153.25	68.56
7	Hooghly	UCO	45.76	61409.90	28947.99	47.14
8	Howrah	UCO	49.14	59809.97	29733.09	49.71
9	Jalpaiguri	CBI	93.16	13287.73	10254.28	77.17
10	Jhargram	PNB	47.39	5330.19	2414.33	45.30
11	Kalimpong	SBI	60.77	2154.08	1098.28	50.99
12	Kolkata	SBI	98.70	346578.61	360066.68	103.89
13	Malda	PNB	58.84	17921.49	10830.51	60.43
14	Murshidabad	PNB	57.06	31101.54	18634.61	59.92
15	Nadia	PNB	50.75	34553.00	17650.00	51.08
16	Paschim Burdwan	SBI	52.49	53946.83	29196.58	54.12
17	Paschim Medinipur	PNB	51.40	41346.24	22244.83	53.80
18	Purba Burdwan	UCO	53.50	38985.03	21519.91	55.20
19	Purba Medinipur	PNB	50.82	38599.55	20681.31	53.58
20	Purulia	PNB	49.34	12679.67	6743.83	49.24
21	Uttar Dinajpur	PNB	65.29	9582.14	6655.72	69.46
22	24 Pgs. (N)	Indian	44.51	329136.92	158823.05	48.25
23	24 Pgs. (S)	PNB	47.08	40959.59	20812.82	50.81
Grand Total			68.63	1243376.58	839797.83	67.54
Interbank Deposit			70.08	33842.87		70.14
Final Deposit				1209533.71		
RIDF Support					8603.27	
Total Advances in the State					848401.10	
Credit Deposit Ratio						

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2025							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on March, 2024	As on March, 2025				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	71.36	42660.88	27781.68	65.12	0.00	65.12
2	Bank of India	81.40	41808.38	32465.65	77.65	0.00	77.65
3	Bank of Maharastra	78.66	3039.29	2614.15	86.01	0.00	86.01
4	Canara Bank	91.19	36624.44	23555.00	64.31	0.00	64.31
5	Central Bank of India	33.53	28163.67	10903.25	38.71	0.00	38.71
6	Indian Bank	65.31	74579.27	50182.39	67.29	0.00	67.29
7	Indian Overseas Bank	58.02	17672.82	8174.48	46.25	0.00	46.25
8	Punjab & Sind Bank	110.49	3639.37	3950.81	108.56	0.00	108.56
9	Punjab National Bank	66.43	127236.80	90093.21	70.81	0.00	70.81
10	State Bank of India	64.13	311821.77	201993.86	64.78	36539.00	76.50
11	UCO Bank	61.20	41601.37	26445.16	63.57	0.00	63.57
12	Union Bank of India	65.46	41639.55	28643.22	68.79	0.00	68.79
Total PSU		66.10	770487.62	506802.86	65.78	36539.00	70.52
13	Axis Bank	66.19	66511.83	44671.94	67.16	0.00	67.16
14	Bandhan Bank	65.98	60685.86	31942.97	52.64	0.00	52.64
15	Catholic Syrian Bank Ltd.	122.82	60.31	81.15	134.55	0.00	134.55
16	City Union Bank Ltd.	63.74	269.09	288.77	107.32	0.00	107.32
17	Dhanlaxmi Bank Ltd.	66.05	55.09	72.92	132.37	0.00	132.37
18	Federal Bank	85.01	5996.77	5663.93	94.45	0.00	94.45
19	HDFC Bank	62.57	107224.90	67285.64	62.75	0.00	62.75
20	ICICI Bank	82.43	73148.48	60622.99	82.88	0.00	82.88
21	IDBI Bank	59.16	14785.12	9622.14	65.08	0.00	65.08
22	IDFC First Bank	114.64	6953.39	7775.77	111.83	0.00	111.83
23	Indusind Bank	180.06	15329.23	19789.13	129.09	0.00	129.09
24	Karnataka Bank Ltd.	75.64	1562.56	3335.87	213.49	0.00	213.49
25	Karur Vysya Bank	68.62	1579.00	1048.88	66.43	0.00	66.43
26	Kotak Mahindra Bank	82.61	12171.83	11565.30	95.02	0.00	95.02
27	Lakshmi Vilas Bank (DBS)	82.66	1499.34	1372.65	91.55	0.00	91.55
28	Ratnakar Bank Ltd	55.06	9106.53	4947.05	54.32	0.00	54.32
29	South Indian Bank Ltd.	77.90	1414.42	1402.84	99.18	0.00	99.18
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	31.71	615.36	150.94	24.53	0.00	24.53
32	YES Bank	77.82	12839.30	10736.91	83.63	0.00	83.63
Total PVT		74.60	391808.41	282467.04	72.09	0.00	72.09
33	Au Small finance Bank	52.36	1164.59	421.04	36.15	0.00	36.15
34	ESAF SF Bank	364.02	108.06	552.36	511.16	0.00	511.16
35	Jana Small Finance Bank	64.16	2031.68	1285.49	63.27	0.00	63.27
36	Ujjivan Small Finance Bank	139.06	3114.14	3746.54	120.31	0.00	120.31
37	Utkarsh Small Finance Bank	21.37	972.72	204.37	21.01	0.00	21.01
Total Small Finance		96.50	7391.20	6209.80	84.02	0.00	84.02
38	BGVB (PNB)	45.61	21132.99	10069.10	47.65	11330.75	101.26
39	PBGB (UCO)	60.08	7294.52	4414.73	60.52	2097.62	89.28
40	UBKGB (CBI)	82.56	4610.78	4014.03	87.06	0.00	87.06
Total RRB		54.29	33038.29	18497.86	55.99	13428.37	96.63
41	WB State Co-Op Bank Ltd.	63.84	40354.31	24467.30	60.63	0.00	60.63
42	WBSCARD Bank Ltd.	510.34	296.76	1352.98	455.92	0.00	455.92
Total Co-Optv		67.12	40651.07	25820.28	63.52	0.00	63.52
Total		68.62	1243376.58	839797.83	67.54	49967.37	71.56
Interbank Deposit			33842.87				
Grand total			1209533.71				
RIDF Support		70.08		8603.27			
Total Credit in the State				848401.10			
Credit Deposit Ratio					70.14		
Total Credit + Investment				898368.47			
Total Credit + Investment Deposit Ratio					74.27		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2025									
(Amount in Crore)									
Sl. No.	Name of Banks	NO. OF BRANCHES				DEPOSITS			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban/Metro	Total
1	Bank of Baroda	58	63	201	322	3387.01	5299.90	33973.98	42660.88
2	Bank of India	143	83	145	371	9756.68	6893.98	25157.73	41808.38
3	Bank of Maharashtra	4	9	47	60	148.34	134.13	2756.82	3039.29
4	Canara Bank	157	86	160	403	4239.89	3634.03	28750.53	36624.44
5	Central Bank of India	136	65	116	317	7219.50	5205.09	15739.07	28163.67
6	Indian Bank	269	93	228	590	17041.48	8983.61	48554.18	74579.27
7	Indian Overseas Bank	34	29	92	155	1619.52	889.31	15163.99	17672.82
8	Punjab & Sind Bank	6	9	26	41	70.56	41.77	3527.04	3639.37
9	Punjab National Bank	566	177	402	1145	39761.35	18386.10	69089.35	127236.80
10	State Bank of India	558	235	489	1282	63317.36	47451.97	201052.44	311821.77
11	UCO Bank	153	75	163	391	10039.44	8097.61	23464.31	41601.37
12	Union Bank of India	68	57	161	286	4460.41	4157.00	33022.14	41639.55
Total PSU		2152	981	2230	5363	161061.54	109174.50	500251.59	770487.62
13	Axis Bank	76	93	237	406	2642.52	8813.88	55055.43	66511.83
14	Bandhan Bank	928	421	380	1729	10600.00	7716.88	42368.98	60685.86
15	Catholic Syrian Bank Ltd.	0	0	8	8	0.00	0.00	60.31	60.31
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	269.09	269.09
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	55.09	55.09
18	Federal Bank	8	2	26	36	184.79	211.03	5600.95	5996.77
19	HDFC Bank	51	74	237	362	2261.64	5188.10	99775.17	107224.90
20	ICICI Bank	45	57	222	324	1654.01	4047.40	67447.07	73148.48
21	IDBI Bank	22	25	59	106	1196.66	2187.44	11401.02	14785.12
22	IDFC First Bank	3	3	38	44	0.00	0.00	6953.39	6953.39
23	Indusind Bank	5	30	92	127	496.99	914.03	13918.20	15329.23
24	Karnataka Bank Ltd.	1	2	18	21	25.39	58.74	1478.43	1562.56
25	Karur Vysya Bank	1	4	9	14	75.00	273.00	1231.00	1579.00
26	Kotak Mahindra Bank	1	1	51	53	95.62	103.14	11973.07	12171.83
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	29.38	0.00	1469.96	1499.34
28	Ratnakar Bank Ltd	0	2	20	22	0.00	126.62	8979.91	9106.53
29	South Indian Bank Ltd.	2	0	17	19	38.11	0.00	1376.31	1414.42
30	SIDBI	0	0	1	1	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	1	1	0.00	0.00	615.36	615.36
32	YES Bank	0	2	36	38	0.00	86.41	12752.89	12839.30
Total PVT		1144	716	1461	3321	19300.10	29726.68	342781.64	391808.41
33	Au Small finance Bank	4	2	17	23	0.07	0.05	1164.48	1164.59
34	ESAF SF Bank	0	4	10	14	0.00	8.58	99.48	108.06
35	Jana Small Finance Bank	4	12	24	40	48.23	208.21	1775.23	2031.68
36	Ujjivan Small Finance Bank	47	16	34	97	372.02	544.14	2197.99	3114.14
37	Utkarsh Small Finance Bank	0	0	17	17	0.00	0.00	972.72	972.72
Total Small Finance		55	34	102	191	420.32	760.98	6209.90	7391.20
38	BGVB (PNB)	496	68	23	587	17045.21	2514.63	1573.15	21132.99
39	PBGB (UCO)	204	16	10	230	6119.45	772.05	403.02	7294.52
40	UBKGB (CBI)	89	47	7	143	2153.87	2043.41	413.50	4610.78
Total RRB		789	131	40	960	25318.53	5330.09	2389.67	33038.29
41	WB State Co-Op Bank Ltd.	205	59	105	369	17823.96	5267.65	17262.70	40354.31
42	WBSCARD Bank Ltd.	10	0	1	11	25.12	0.00	271.64	296.76
Total Co-Optv		215	59	106	380	17849.08	5267.65	17534.34	40651.07
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	0	0	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	15	25	0.00	0.00	0.00	0.00
Grand Total		4356	1930	3954	10240	223949.56	150259.89	869167.13	1243376.58

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2025									
(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	1221.36	1896.62	24663.70	27781.68	36.06	35.79	72.60	65.12
2	Bank of India	5013.05	3257.02	24195.58	32465.65	51.38	47.24	96.18	77.65
3	Bank of Maharashtra	74.65	135.78	2403.72	2614.15	50.32	101.23	87.19	86.01
4	Canara Bank	2888.84	2450.03	18216.13	23555.00	68.13	67.42	63.36	64.31
5	Central Bank of India	3021.69	1741.23	6140.33	10903.25	41.85	33.45	39.01	38.71
6	Indian Bank	5889.63	3027.50	41265.26	50182.39	34.56	33.70	84.99	67.29
7	Indian Overseas Bank	498.83	344.97	7330.68	8174.48	30.80	38.79	48.34	46.25
8	Punjab & Sind Bank	33.26	22.89	3894.66	3950.81	47.14	54.80	110.42	108.56
9	Punjab National Bank	16382.61	6450.09	67260.51	90093.21	41.20	35.08	97.35	70.81
10	State Bank of India	23002.27	18631.21	160360.38	201993.86	36.33	39.26	79.76	64.78
11	UCO Bank	3241.49	2354.29	20849.38	26445.16	32.29	29.07	88.86	63.57
12	Union Bank of India	1458.47	1577.94	25606.80	28643.22	32.70	37.96	77.54	68.79
Total PSU		62726.16	41889.57	402187.13	506802.86	38.95	38.37	80.40	65.78
13	Axis Bank	1961.73	7872.35	34837.85	44671.94	74.24	89.32	63.28	67.16
14	Bandhan Bank	14043.28	6420.77	11478.92	31942.97	132.48	83.20	27.09	52.64
15	Catholic Syrian Bank Ltd.	0.00	0.00	81.15	81.15	#DIV/0!	#DIV/0!	134.55	134.55
16	City Union Bank Ltd.	0.00	0.00	288.77	288.77	#DIV/0!	#DIV/0!	107.32	107.32
17	Dhanlaxmi Bank Ltd.	0.00	0.00	72.92	72.92	#DIV/0!	#DIV/0!	132.37	132.37
18	Federal Bank	406.50	54.23	5203.20	5663.93	219.98	25.70	92.90	94.45
19	HDFC Bank	2688.95	5672.20	58924.49	67285.64	118.89	109.33	59.06	62.75
20	ICICI Bank	637.89	2806.52	57178.58	60622.99	38.57	69.34	84.78	82.88
21	IDBI Bank	517.10	903.86	8201.18	9622.14	43.21	41.32	71.93	65.08
22	IDFC First Bank	43.28	65.60	7666.89	7775.77	#DIV/0!	#DIV/0!	110.26	111.83
23	Indusind Bank	3660.35	1731.63	14397.14	19789.13	736.50	189.45	103.44	129.09
24	Karnataka Bank Ltd.	33.49	110.97	3191.41	3335.87	131.90	188.92	215.86	213.49
25	Karur Vysya Bank	24.64	79.05	945.19	1048.88	32.85	28.96	76.78	66.43
26	Kotak Mahindra Bank	509.56	9.45	11046.29	11565.30	532.91	9.16	92.26	95.02
27	Lakshmi Vilas Bank (DBS)	66.93	0.00	1305.72	1372.65	227.81	#DIV/0!	88.83	91.55
28	Ratnakar Bank Ltd	0.00	83.72	4863.34	4947.05	#DIV/0!	66.11	54.16	54.32
29	South Indian Bank Ltd.	12.79	0.00	1390.05	1402.84	33.56	#DIV/0!	101.00	99.18
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	150.94	150.94	#DIV/0!	#DIV/0!	24.53	24.53
32	YES Bank	0.00	82.69	10654.22	10736.91	#DIV/0!	95.69	83.54	83.63
Total PVT		24606.49	25893.04	231967.51	282467.04	127.49	87.10	67.67	72.09
33	Au Small finance Bank	4.92	1.29	414.83	421.04	7209.41	2696.18	35.62	36.15
34	ESAF SF Bank	0.00	147.98	404.38	552.36	#DIV/0!	1724.71	406.49	511.16
35	Jana Small Finance Bank	273.08	268.21	744.20	1285.49	566.17	128.82	41.92	63.27
36	Ujjivan Small Finance Bank	710.85	1074.66	1961.03	3746.54	191.08	197.50	89.22	120.31
37	Utkarsh Small Finance Bank	0.00	0.00	204.37	204.37	#DIV/0!	#DIV/0!	21.01	21.01
Total Small Finance		988.85	1492.15	3728.80	6209.80	235.26	196.08	60.05	84.02
38	BGVB (PNB)	8485.22	1060.49	523.39	10069.10	49.78	42.17	33.27	47.65
39	PBGB (UCO)	3725.20	419.20	270.33	4414.73	60.87	54.30	67.08	60.52
40	UBKGB (CBI)	2479.61	1314.63	219.79	4014.03	115.12	64.34	53.15	87.06
Total RRB		14690.03	2794.32	1013.51	18497.86	58.02	52.43	42.41	55.99
41	WB State Co-Op Bank Ltd.	9179.37	3960.08	11327.85	24467.30	51.50	75.18	65.62	60.63
42	WBSCARD Bank Ltd.	1352.98	0.00	0.00	1352.98	5386.07	#DIV/0!	0.00	455.92
Total Co-Optv		10532.35	3960.08	11327.85	25820.28	59.01	75.18	64.60	63.52
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		113543.87	76029.16	650224.81	839797.83	50.70	50.60	74.81	67.54

Position of ATMs & BC Outlets in West Bengal as on 31.03.2025									
SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	44	65	382	491	479	496	578	1553
2	Bank of India	95	57	129	281	758	446	298	1502
3	Bank of Maharashtra	1	5	24	30	5	4	26	35
4	Canara Bank	113	72	201	386	287	115	15	417
5	Central Bank of India	77	54	87	218	764	269	102	1135
6	Indian Bank	43	49	136	228	524	196	574	1294
7	Indian Overseas Bank	16	70	53	139	491	27	170	688
8	Punjab & Sind Bank	4	4	22	30	0	4	11	15
9	Punjab National Bank	502	237	609	1348	5931	1272	481	7684
10	State Bank of India	415	1204	2650	4269	5621	800	515	6936
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	64	60	209	333	431	430	204	1065
Total PSU		1429	1927	4629	7985	15707	4185	3088	22980
13	Axis Bank	351	281	658	1290	460	1926	481	2867
14	Bandhan Bank	1	15	104	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	8	8	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	5	2	22	29	0	0	0	0
19	HDFC Bank	37	113	468	618	94	348	163	605
20	ICICI Bank	80	107	565	752	3	0	0	3
21	IDBI Bank	26	36	119	181	0	0	0	0
22	IDFC First Bank	0	0	26	26	508	94	8	610
23	Indusind Bank	8	34	154	196	3545	14831	0	18376
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	7	15	25	0	0	0	0
26	Kotak Mahindra Bank	1	1	96	98	0	0	0	0
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	13	15	0	117	554	671
29	South Indian Bank Ltd.	2	0	15	17	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	2	2	0	0	0	0
32	YES Bank	0	2	40	42	0	7870	73736	81606
Total PVT		516	600	2328	3444	4610	25186	74942	104738
33	Au Small finance Bank	0	0	15	15	0	0	0	0
34	ESAF SF Bank	0	4	10	14	0	34	62	96
35	Jana Small Finance Bank	0	2	3	5	8	0	0	8
36	Ujjivan Small Finance Bank	23	16	35	74	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	17	17	0	0	0	0
Total Small Finance		23	22	80	125	8	34	62	104
38	BGVB (PNB)	0	0	0	0	3059	327	64	3450
39	PBGB (UCO)	0	0	0	0	673	0	0	673
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
Total RRB		0	0	0	0	4116	327	64	4507
41	WB State Co-Op Bank Ltd.	106	22	58	186	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		106	22	58	186	0	0	0	0
43	India Post Payment Bank	0	0	0	0	73	2266	6198	8537
44	Airtel Payment Bank	0	0	0	0	45583	9134	4358	59075
45	Fino Payment Bank	0	0	0	0	29572	5992	4415	39979
Total of Payment Banks		0	0	0	0	75228	17392	14971	107591
Grand Total		2074	2571	7095	11740	99669	47124	93127	239920

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

Negative trend is shown in the districts namely Jalpaiguri, Jhargram, Kalimpong and Purulia District as on March, 2025 in comparison to March, 2024. These districts to initiate remedial measures to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 31.03.2025					
Sr. No.	Name of District	Lead Bank	CD Ratio as on March,2024	CD Ratio as on March,2025	Increase/ Decrease
1	Alipurduar	CBI	54.85	63.43	+
2	Bankura	PNB	54.94	57.00	+
3	Birbhum	UCO	53.50	53.51	+
4	Coochbehar	CBI	80.39	105.74	+
5	Dakshin Dinajpur	PNB	62.42	69.96	+
6	Darjeeling	CBI	67.55	68.56	+
7	Hooghly	UCO	45.76	47.14	+
8	Howrah	UCO	49.14	49.71	+
9	Jalpaiguri	CBI	93.16	77.17	-
10	Jhargram	PNB	47.39	45.30	-
11	Kalimpong	SBI	60.77	50.99	-
12	Kolkata	SBI	98.70	103.89	+
13	Malda	PNB	58.84	60.43	+
14	Murshidabad	PNB	57.06	59.92	+
15	Nadia	PNB	50.75	51.08	+
16	Paschim Burdwan	SBI	52.49	54.12	+
17	Paschim Medinipur	PNB	51.40	53.80	+
18	Purba Burdwan	UCO	53.50	55.20	+
19	Purba Medinipur	PNB	50.82	53.58	+
20	Purulia	PNB	49.34	49.24	-
21	Uttar Dinajpur	PNB	65.29	69.46	+
22	24 Pgs. (N)	Indian	44.51	48.25	+
23	24 Pgs. (S)	PNB	47.08	50.81	+

AGENDA – 5

Deployment of Credit in Agriculture including

- (i) **KCC**
 - a) **Collateral free agricultural loans up to Rs.2.00 Lakh**
 - b) **End use verification for agricultural gold loans**
- (ii) **Agriculture Infrastructure Fund (AIF)**
- (iii) **Farmers Producer Organizations (FPO)**
- (iv) **KCC Animal Husbandry (KCC-AH)**
- (v) **National Livestock Mission (NLM)**
- (vi) **KCC Fishery (MJCC)**
- (vii) **Others**

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

(Amount in Rs. Crore)			
As on	Yearly Target	Achievement	% of Achievement
31.03.2024	1,06,996	71,901	67%
30.09.2024	1,06,996	54,259	47%
31.03.2025	1,15,852	97,486	84%

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

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

The agriculture disbursement as on March Quarter for the financial year 2024-25 is Rs.97,486 Crore, which was Rs.71,900 Crore for the corresponding period of FY 2023-24, thus a Y-O-Y growth of 36% has been registered. The disbursement in Farm Credit for the FY 2024-25 is Rs.60,372 Crore which is 62% 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:

A comparative position of target & achievement / disbursement (including renewal cases) under Kisan Credit Card (KCC) in West Bengal in the corresponding financial years is as under:

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2024	35,00,000	24,92,202	53%
30.09.2024	35,00,000	16,45,305	72%
31.03.2025	35,00,000	31,39,373	90%

Bank wise KCC position as on 31.03.2025												
											(Amount in Crore)	
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2024 to 31.03.2025)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2025		
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)					
			No.	Amount	No.	Amount	No.	Amount		No.		
1	Bank of Baroda	25000	1265	34.25	7425	81.25	8690	115.50	34.76	20055	454.57	
2	Bank of India	117000	2018	64.73	74246	408.57	76264	473.30	65.18	175690	883.12	
3	Bank of Maharastra	2200	27	0.50	469	4.00	496	4.50	22.55	1468	30.65	
4	Canara Bank	28500	15102	119.39	7968	68.46	23070	187.85	80.95	56825	456.22	
5	Central Bank of India	32500	571	5.39	34519	241.62	35090	247.01	107.97	69165	447.64	
6	Indian Bank	148500	3285	26.31	134615	662.16	137900	688.47	92.86	405188	1849.33	
7	Indian Overseas Bank	7000	1202	13.27	4891	23.38	6093	36.65	87.04	6375	50.37	
8	Punjab & Sind Bank	50	0	0.00	26	0.26	26	0.26	52.00	49	0.63	
9	Punjab National Bank	407000	53238	633.30	321307	2382.24	374545	3015.54	92.03	434572	3842.64	
10	State Bank of India	285000	355623	3649.66	133304	1117.62	488927	4767.28	171.55	443531	4416.10	
11	UCO Bank	40000	2032	10.31	44502	213.59	46534	223.90	116.34	68024	372.06	
12	Union Bank of India	25000	2073	24.73	25748	192.16	27821	216.89	111.28	45365	717.00	
Total PSU			1117750	436436	4581.84	789020	5395.31	1225456	9977.15	109.64	1726307	13520.33
13	Axis Bank	2750	21125	1520.79	9396	934.77	30521	2455.56	1109.85	24196	2474.16	
14	Bandhan Bank	0	86	3.72	0	0.00	86	3.72	#DIV/0!	99	1.35	
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	0	0.00	0	0.00	0	0.00	0.00	0	0.00	
19	HDFC Bank	24500	371	11.93	163096	947.20	163467	959.13	667.21	285468	1139.05	
20	ICICI Bank	2500	10	1.34	796	13.70	806	15.04	32.24	2818	80.95	
21	IDBI Bank	10000	1276	7.56	3758	76.24	5034	83.80	50.34	51247	120.24	
22	IDFC First Bank	0	7	0.82	0	0.00	7	0.82	#DIV/0!	8	4.07	
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	628	9.34	
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	3	0.03	
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	#DN/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	15	0.03	0	0.00	15	0.03	1.50	178	0.14	
Total PVT			42250	22890	1546.19	177046	1971.90	199936	3518.10	473.22	364645	3829.33
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	75	0.28	0	0.00	75	0.28	#DIV/0!	214	0.57	
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	
Total Small Finance			0	75	0.28	0	0.00	75	0.28	#DIV/0!	214	0.57
38	BGVB (PNB)	270000	9365	37.92	154538	529.87	163903	567.79	60.70	277572	766.78	
39	PBGB (UCO)	60000	4867	76.26	47581	460.04	52448	536.30	87.41	76131	647.59	
40	UBKGB (CBI)	25000	1517	14.49	45348	809.88	46865	824.37	187.46	76856	1032.05	
Total RRB			355000	15749	128.67	247467	1799.79	263216	1928.46	74.15	430559	2446.42
41	WB State Co-Op Bank Ltd.	1985000	17426	42.46	1433264	4871.82	1450690	4914.29	73.08	1588842	4996.53	
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	
Total Co-Optv			1985000	17426	42.46	1433264	4871.82	1450690	4914.29	73.08	1588842	4996.53
Grand Total			3500000	492576	6299.45	2646797	14038.83	3139373	20338.28	89.70	4110567	24793.19

District wise KCC position as on 31.03.2025							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2024 to 31.03.2025(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.03.2025	
			No.	Amount		No.	Amount
1	Alipurduar	38500	44204	348.25	114.82	81871	591.54
2	Bankura	198000	129362	668.64	65.33	191032	956.28
3	Birbhum	240000	142673	858.65	59.45	238156	1087.61
4	Coochbehar	190000	84459	1138.14	44.45	179136	1803.75
5	Dakshin Dinajpur	115000	71052	458.42	61.78	143538	546.93
6	Darjeeling	18500	31380	211.60	169.62	31122	290.93
7	Hooghly	395000	314592	1764.57	79.64	324869	2130.03
8	Howrah	95000	66863	560.38	70.38	78179	698.14
9	Jalpaiguri	40000	59869	784.19	149.67	75597	858.06
10	Jhargram	55000	80501	343.83	146.37	102141	362.49
11	Kalimpong	10000	22421	176.97	224.21	22064	178.44
12	Kolkata	0	1460	226.62	#DIV/0!	2820	231.93
13	Malda	110000	153282	1173.98	139.35	134952	1224.64
14	Murshidabad	95000	140170	1151.87	147.55	225899	1247.94
15	Nadia	110000	187802	1424.64	170.73	293382	1692.04
16	Paschim Burdwan	25000	100312	528.99	401.25	101426	584.21
17	Paschim Medinipur	245000	283242	1752.85	115.61	349181	1993.23
18	Purba Burdwan	280000	178261	1457.08	63.66	334360	2204.27
19	Purba Medinipur	750000	551372	2093.93	73.52	463951	2122.83
20	Purulia	35000	54251	398.83	155.00	100718	484.26
21	Uttar Dinajpur	55000	57123	610.21	103.86	161824	874.29
22	24 Pgs. (N)	230000	192866	1181.50	83.85	272074	1414.61
23	24 Pgs. (S)	170000	191856	1024.12	112.86	202275	1214.74
Grand Total		3500000	3139373	20338.26	89.70	4110567	24793.19

NB: All the banks operating in the State have disbursed 31,39,373 number of KCCs including renewal cases up to March Quarter during FY 2024-25, registering 89.70% achievement of annual target of 35 lakhs number of KCC. Total amount outstanding for KCC stood at Rs.24,793.19 Crore covering 41,10,567 number of accounts as on 31.03.2025. The average ticket size of outstanding KCC loans stands at Rs.60,316/- as on 31.03.2025, which was Rs.53,026/- in previous quarter (December 2024).

Bangla Shasya Bima Yojana:

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) Yojana, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

Notification No 959-AG-11031(11)/3/2024-NAB) for Rabi-2024-25 crop coverage under Bangla Shasya Bima (BSB) Yojana has been issued on 24.10.2024 and shared accordingly with the member banks by SLBC West Bengal. The Bajaj Allianz General Insurance Company will undertake implementation of Rabi-2024-25 season. As per notification no 212 -AG-11031(99)/I/2024-NAB dated 07th March 2024 premium on Potato and Sugarcane from 2024-25 onwards to be fully borne by State Government under BSB Yojana. So, banks need not to deduct premium from KCC accounts as far as BSB enrolment is concerned.

Collateral free agricultural loans up to Rs.2.00 Lakh & End use verification of agricultural gold loans:

A sample check of instances of violations with regard to instructions on collateral free agricultural loans indicates that there is a lack of clarity among banks at the product level. In certain cases, it was observed that agricultural loans up to collateral free limit (₹2 lakh) were apparently backed by gold as collateral in violation of the stipulated instructions. In some cases, gold loans (where collateral free norms may not apply) given to agriculturist were classified as agricultural loans, without ensuring the end utilization for approved purposes.

The banks informed that they are strictly adhering to the RBI directions with regard to collateral free agricultural loans to the tune of ₹2 lakh (Rupees Two Lakh only). Further, they informed that they also ensure the end use of the funds extended to the agriculturist in the form of gold loans (collateral free norms may not apply) and classified as agricultural loans. They also informed about accepting gold as pledge in case of Gold Loan irrespective of the amount extended even for agriculture purpose by adhering to Loan to Value (LTV) ratio as per the extant instructions.

Progress under Agriculture Infrastructure Fund (AIF): -

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

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

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

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

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

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

Project covered under AIF:

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

As on 31.03.2025, member banks have cumulatively sanctioned 5,396 number of AIF applications amounting Rs.2,351.98 Crore, out of which disbursement done in 4843 number of accounts covering Rs.1,577.57 Crore.

Bank wise progress in the state under AIF as on 31.03.2025:

WB AIF BANK WISE SUMMARY (Cumulative) As on 31.03.2025										
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	73	19	26.07	1	0.33	18	19.34	32	22	16.99
Bangiya Gramin Vikash Bank	283	79	9.66	16	2.25	63	7.12	177	27	3.56
Bandhan Bank Ltd	2	0	0.00	0	0.00	0	0.00	0	2	0.49
Bank Of Baroda	713	388	105.09	19	6.12	369	84.77	291	34	9.16
Bank Of India	1066	518	193.33	17	3.72	501	141.39	468	80	16.04
Bank of Maharashtra	12	2	0.76	1	0.27	1	0.18	7	3	2.20
Canara Bank	279	105	134.29	20	52.04	85	66.97	172	2	0.40
CAPITAL SMALL FINANCE BANK Ltd.	0	0	0.00	0	0.00	0	0.00	0	0	0.00
Central Bank Of India	315	111	129.01	20	3.34	91	49.44	187	17	4.59
DCB Bank	4	0	0.00	0	0.00	0	0.00	0	4	2.26
HDFC Bank	227	63	75.95	3	29.80	60	42.05	83	81	72.39
ICICI Bank	13	4	4.34	2	4.00	2	0.32	8	1	1.00
IDBI BANK LTD	48	12	3.90	1	1.89	11	1.25	29	7	5.67
Indian Bank	470	194	226.22	45	14.09	149	161.64	267	9	4.81
Indian Overseas Bank	80	34	7.74	6	0.96	28	5.86	42	4	0.64
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	1	0	0.00
Karnataka Bank	15	8	1.32	0	0.00	8	1.32	2	5	1.27
Kotak Mahindra Bank	5	2	2.10	1	0.64	1	0.60	1	2	0.17
NABKISAN Finance Ltd	7	0	0.00	0	0.00	0	0.00	5	2	0.16
Paschim Banga Gramin Bank	53	18	19.17	6	5.79	12	13.19	23	12	5.46
Punjab and Sind Bank	13	3	9.35	0	0.00	3	3.70	10	0	0.00
Punjab National Bank	3873	2269	755.93	249	88.01	2020	559.08	1447	157	35.01
STATE BANK OF INDIA	2913	1151	400.35	88	34.68	1063	287.85	1611	151	42.69
The Federal Bank Ltd	8	4	0.70	0	0.00	4	0.70	2	2	0.36
UCO Bank	323	164	121.94	35	35.52	129	56.61	151	8	2.49
Union Bank of India	265	131	62.21	18	4.28	113	41.08	104	30	11.66
Uttarbanga Kshetriya Gramin Bank	16	2	0.09	0	0.00	2	0.09	14	0	0.00
YES BANK LTD	6	3	23.53	0	0.00	3	7.49	2	1	19.28
All Co-operative Bank	212	112	38.92	5	2.62	107	25.51	78	22	14.52
TOTAL	11296	5396	2351.98	553	290.35	4843	1577.57	5215	685	273.27

District wise cumulative progress in the state under AIF as on 31.03.2025:

WB AIF DISTRICT WISE SUMMARY (Cumulative) as on 31.03.2025										
District 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	148	54	27.41	3	0.77	51	12.48	91	3	0.82
Bankura	1019	511	119.23	14	5.70	497	107.65	413	95	21.68
Birbhum	709	393	96.07	86	17.09	307	63.97	252	64	19.73
Cooch Behar	461	145	188.59	19	31.54	126	73.18	300	16	3.41
Dakshin Dinajpur	198	73	22.47	7	0.76	66	17.43	109	16	3.25
Darjeeling	170	47	60.84	8	5.27	39	45.02	118	5	20.63
Hooghly	974	722	311.54	48	18.59	674	238.34	196	56	31.66
Howrah	155	81	35.39	9	7.49	72	23.55	64	10	7.99
Jalpaiguri	202	64	154.04	3	19.33	61	76.61	130	8	2.68
Jhargram	202	92	38.52	9	6.18	83	23.24	98	12	2.95
Kalimpong	27	10	0.63	1	0.00	9	0.63	16	1	0.00
Kolkata	47	28	98.24	7	46.31	21	20.94	14	5	4.69
Malda	595	177	59.96	35	10.50	142	46.60	382	36	8.31
Murshidabad	1260	276	74.24	61	10.52	215	45.39	941	43	10.06
Nadia	278	67	27.62	10	1.64	57	21.11	200	11	15.27
North 24 Parganas	581	146	109.54	23	27.24	123	64.67	416	19	10.48
Paschim Bardhaman	313	283	99.99	6	3.67	277	70.46	24	6	4.92
Paschim Medinipur	995	653	222.44	43	11.66	610	182.66	291	51	18.15
Purba Bardhaman	1511	1065	397.17	91	31.99	974	313.79	334	112	30.18
Purba Medinipur	567	182	55.70	29	8.67	153	39.85	336	49	27.64
Purulia	208	67	24.23	7	3.76	60	16.03	135	6	0.37
South 24 Parganas	358	150	52.13	16	3.89	134	37.99	184	24	7.35
Uttar Dinajpur	318	110	75.98	18	17.77	92	35.96	171	37	21.04
TOTAL	11296	5396	2351.98	553	290.35	4843	1577.57	5215	685	273.27

Farmers Producer Organizations (FPO):

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 number of registered FPOs from Agriculture Department, Govt. of West Bengal, and shared the same with the banks. As on 31.03.2025, total 202 number of FPOs have so far been financed by member banks involving an amount of Rs. 41.07 Crore.

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

Bank wise performance of FPO financing as on 31.03.2025: -

Consolidated Progress made under FPO/FPC											
(Amt in Lakh)											
Sr. No.	Bank Name	Achievement as on 31.03.2024		Achievement as on 30.06.2024		Achievement as on 30.09.2024		Achievement as on 31.12.2024		Achievement as on 31.03.2025	
		(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)	(No.)	Amt (lac)
1	Bank of Baroda	11	56.00	11	56.00	11	56.00	11	56.00	12	61.00
2	Bank of India	0	0.00	0	0.00	0	0.00	3	17.84	3	17.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	5	206.00	5	206.00	5	206.00	5	206.00	5	206.00
5	Central Bank of India	10	1524.00	10	1524.42	10	1524.42	10	1524.42	10	1524.42
6	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Indian Bank	16	76.00	19	79.00	27	95.00	29	98.00	34	101.00
8	Punjab & Sindh Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	19	71.28	19	71.30	18	70.00	18	70.00	17	68.05
10	State Bank of India	17	465.00	20	523.00	20	523.00	25	580.00	30	931.00
11	UCO Bank	1	3.00	1	3.00	1	3.00	1	3.00	1	3.00
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank	1	100.00	2	120.00	2	120.00	2	102.82	3	103.56
16	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	BGVB	12	282.00	13	312.00	14	342.00	14	342.00	14	342.00
20	PBGB	8	95.00	8	80.00	9	100.00	9	87.00	9	100.00
21	UBKGB	15	143.72	15	144.09	14	134.09	14	134.09	14	134.09
22	WBSCB	50	515.91	50	515.91	50	515.91	50	515.91	50	515.91
	Total	165	3537.91	173	3634.72	181	3689.42	191	3737.08	202	4107.86

Kishan Credit Card Animal Husbandry (KCC-AH):

- ❖ The Reserve Bank of India has issued master circular on Kisan Credit Card- Animal Husbandry (KCC-AH) scheme and directed the banks to extend KCC facility to animal husbandry farmers for their working capital requirements. All the benefits as available under KCC scheme are available in toto for KCC-AH scheme.
- ❖ In this connection, the circulars, guidelines, SOPs, directions etc. of Reserve Bank of India, Department of Financial Services (DFS) under Ministry of Finance of GoI, Department of Animal Husbandry & Dairying (DAHD) under Ministry of Fisheries, Animal Husbandry & Dairying of GoI, NABARD, IBA, Institutional Finance, Finance Department of GoWB are being followed by the banks.
- ❖ KCC-AH scheme is showing continuous growth and the demand for KCC-AH loans is also increasing substantially. During last 4 years, more than 85,000 cases amounting to Rs.917 Crore have been given to the needy farmers through this scheme. In FY 2024-25, total 25,728 cases (Rs.436 Crore) have been extended. Such capital infusion/ capital support in the form of KCC-AH is directly promoting overall growth in the animal husbandry sectors in West Bengal.
- ❖ An overall progress report on KCC-AH scheme in West Bengal is follow:

Financial Year		Sourced (Nos.)	Sanctioned		Disbursed	
			(Nos.)	(Rs. Crore)	(Nos.)	(Rs. Crore)
I	FY 2021 - 2022	67,743	19,826	142.87	19,826	142.87
II	FY 2022 - 2023	40,870	14,389	112.61	14,389	112.61
III	FY 2023 – 2024	64,260	25,364	225.48	25,364	225.48
IV	FY 2024 - 2025	69,283	25,728	436.25	25,652	395.39
TOTAL			85,307	917.21	85,231	876.35

- ❖ As per the trend, KCC-AH loan is given for dairy (52%), poultry (21%), goatery (16%), piggery (10%) and other (1%) sectors of animal husbandry.
- ❖ It is now targeted to provide the benefits of KCC-AH to all eligible animal husbandry farmers throughout the State. Hence, the ongoing activities and efforts towards KCC-AH scheme are being extensive during the FY 2025 - 26.
- ❖ A dedicated portal called “KCC IMS (AH)” portal is jointly developed by ARDD & FD, WB and launched on 01.07.2024 for data sanctity, real-time tracking and progress monitoring for KCC-AH scheme. All the banks and LDMs have been directed to take necessary action for full use of this portal.

❖ Progress report on KCC-AH scheme in West Bengal during the FY 2024-25 is as under:

District-wise progress report on KCC-AH scheme for the FY 2024 - 2025 (Period : 01.04.2024 to 31.03.2025)								
S N	District	Target	Sanctioned		Disbursed		Rejected	Pending in KCC-IMS (AH) portal
		(Nos.)	(Nos.)	Amt. (Crore)	(Nos.)	Amt. (Crore)	(Nos.)	(Nos.)
1	Purba Medinipur	5,211	3,580	77.26	3,720	78.46	1,085	1,915
2	Hooghly	5,901	3,057	23.66	3,029	22.77	1,980	2,702
3	Paschim Medinipur	7,929	2,290	41.51	2,379	38.53	114	2,383
4	Darjeeling (Siliguri)	1,900	1,777	16.48	1,829	16.79	159	452
5	Howrah	1,377	1,704	15.75	1,675	15.58	592	532
6	Purba Bardhaman	7,069	1,691	20.40	1,838	21.27	3,582	3,451
7	Malda	6,064	1,492	26.98	1,430	23.80	259	1,366
8	Bankura	8,208	1,408	39.28	1,428	21.01	220	1,005
9	North 24 Parganas	4,638	912	13.72	883	13.22	227	1,306
10	Nadia	4,969	847	17.09	784	13.07	70	766
11	Birbhum	5,696	802	28.26	769	27.98	1,509	1,515
12	South 24 Parganas	6,211	801	14.55	778	11.93	284	1,794
13	Murshidabad	6,510	799	13.52	730	12.83	185	1,451
14	Purulia	6,691	743	23.01	725	23.51	159	616
15	Kalimpong	603	690	4.57	688	4.53	64	102
16	Uttar Dinajpur	4,329	613	17.94	580	9.72	1,191	2,117
17	Dakhin Dinajpur	3,197	588	7.47	562	6.51	208	1,278
18	Jalpaiguri	2,540	411	8.12	395	8.03	289	557
19	Kolkata	0	394	13.09	413	13.42	86	0
20	Coochbehar	4,780	382	4.08	326	3.69	157	1,111
21	Alipurduar	2,530	320	3.85	306	3.54	72	149
22	Paschim Bardhaman	1,217	263	4.40	251	4.25	194	290
23	Jhargram	2,430	164	1.25	134	0.97	78	1,129
Total		1,00,000	25,728	436.25	25,652	395.39	12,764	27,987

Bank-wise progress report on KCC-AH scheme for the FY 2024 – 2025
(Period : 01.04.2024 to 31.03.2025)

SN	District	Target	Sanctioned		Disbursed		Rejected	Pending in KCC-IMS (AH) portal
		(Nos.)	(Nos.)	Amt. (Crore)	(Nos.)	Amt. (Crore)	(Nos.)	(Nos.)
1	Punjab National Bank	18,575	5,120	187.21	5,983	195.61	0	5,902
2	WB Co. Op. Banks	6,875	5,110	34.95	4,888	31.75	192	1,027
3	Bangiya Gramin Vikash Bank	14,100	4,232	85.22	4,160	45.90	989	4,202
4	HDFC Bank	2,900	3,562	26.30	3,562	26.30	1,768	16
5	State Bank of India	19,750	2,785	21.14	2,785	21.14	1,906	6,860
6	Paschim Bango Gramin Bank	5,500	1,220	9.60	1,220	9.60	5,824	1,392
7	Bank of Baroda	2,750	1,080	11.40	1,055	11.07	81	554
8	Indian Bank	9,175	841	8.20	396	3.82	94	2,384
9	Bank of India	5,650	526	4.51	448	3.69	668	1,662
10	Union Bank	3,050	268	3.16	268	3.15	34	448
11	UCO Bank	5,700	253	2.92	253	2.92	43	1,031
12	Canara Bank	5,900	246	4.83	242	4.48	96	753
13	Uttar Banga Kshetriya Gramin Bank	3,400	225	1.68	209	1.53	226	604
14	Central Bank of India	5,000	142	1.34	83	0.82	808	834
15	IDBI Bank	1,150	71	1.07	53	0.89	12	47
16	Indian Overseas Bank	1,425	47	32.72	47	32.72	23	142
17	Bandhan Bank	0	0	0.00	0	0.00	0	62
18	Other	0	0	0.00	0	0.00	0	67
Total		1,10,900	25,728	436.25	25,652	395.39	12,764	27,987

Activity-wise progress report on KCC-AH scheme for the FY 2024 – 2025 (Period : 01.04.2024 to 31.03.2025)								
S N	District	Target	Sanctioned		Disbursed		Rejected	Pending in KCC- IMS (AH) portal
		(Nos.)	(Nos.)	Amt. (Crore)	(Nos.)	Amt. (Crore)	(Nos.)	(Nos.)
1	Dairy/ Bullock	67,000	13,322	190.66	13,319	169.91	6,669	18,939
2	Poultry/ Duckery	8,000	5,550	89.59	5,581	90.36	2,523	1,689
3	Goatery/ Sheep Farming	16,000	4,058	99.57	3,923	83.01	3,321	6,825
4	Pig Husbandry	9,000	2,798	56.43	2,829	52.11	251	529
5	Other	0	0	0.00	0	0.00	0	5
Total		1,00,000	25,728	436.25	25,652	395.39	12,764	27,987

- ❖ West Bengal co-operative bank registered 86% growth in 2024-25 over its performance in 2023-24. HDFC bank recorded good numbers of its own-sourced sanction under the KCC-AH scheme. Punjab National Bank, Bank of Baroda, Bank of India shown positive growth in 2024-25 over 2023-24. However, performance of other banks including State Bank of India, Indian Bank, Uttar Banga Kshetriya Gramin Bank etc. shown negative growth in 2024-25 against the previous year.
- ❖ Referring to the KCC IMS (AH) portal report as on 31.03.2025, it is stated that 27,987 KCC-AH applications are pending with different bank branches. The member banks are requested once again to ensure disposal of all pending applications at the earliest.
- ❖ The ARD Department of GoWB is the nodal department for KCC-AH scheme, doing awareness generation, supporting the lending banks, participating in the flagship programme of Govt. of West Bengal, namely, "Duare Sarkar" etc. Besides, the DAHD of Gol run "Nationwide AHDF KCC Campaign". The member banks are requested for proactive participation in all programmes/ campaigns of the state government and central government.
- ❖ According to the prevailing directions, member banks are requested to ensure compliance of following salient points to extend credit through KCC-AH scheme:
 - ✓ Eligibility: Farmers either individual or joint borrower, joint liability groups or SHGs including even tenant farmers. Sufficient space/ shed (including whether owned/ rented/ leased) should be available for keeping the animal/ poultry birds.
 - ✓ Collateral security: No collateral is required for loans upto Rs.2.00 lakh. This will be upto Rs.3 lakh for the farmers having tie-up arrangements with the processor units.
 - ✓ Land documents: Ownership of land and/or land document is not relevant except where collateral security in terms of charge/ mortgage on land is applicable.
 - ✓ Rate of Interest and Interest subvention: The rate of interest is as per RBI guidelines changing from time to time. Interest subvention for loans up to Rs.5.00 lakh is 1.5% per annum. Additional interest subvention of 3% per annum is applicable for the loans having prompt recovery.

- ✓ Repayment: The loan will be in the nature of a revolving cash credit limit. The loan may be sanctioned for 5 years with yearly review/ renewal option. Repayment will be fixed as per the cash flow/ income generation pattern of the activity undertaken by the borrower.
- ✓ Monitoring of end use: The account/ smart card for the loan issued under KCC-AH is to be maintained/ issued separately from the existing KCC loan to monitor the utilization limit. Hence, to streamline the process of credit delivery through KCC-AH scheme and to rationalize its operational aspects, the bank should issue separate or exclusive KCC-AH account to the animal husbandry farmers.
- ✓ KCC IMS Portal: Use of this portal is a must for all member banks.

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

- a) The interest subvention limit for KCC-AH has been increased by RBI to Rs.5.00 lakh from earlier Rs.3.00 lakh. Moreover, the limit for collateral free loan has been increased to Rs.2.00 lakh from Rs.1.60 lakh. Therefore, the scope of lending under KCC-AH has been increased significantly.
- b) Credit disbursement under KCC-AH scheme will directly help the Banks to achieve Banks' own mandatory 18% PSL Lending Target given by RBI.
- c) KCC-AH is disbursed principally to the marginal & small farmers. Therefore, financing under KCC-AH will benefit the Banks to achieve Banks' own mandatory targets for Small & Marginal Farmers (SMF) as well as for Weaker Sections given by RBI.
- d) Land is not a criterion for sanctioning KCC-AH and hence, the credit disbursement under KCC-AH does not depend on availability or the size of land. Therefore, the banks have greater flexibility in terms of individual ticket size while disbursing KCC AH loans.
- e) Cash flow/ Credit cycle is very short for AH activities and the cash conversion is usually achieved on a monthly or quarterly basis for KCC-AH cases.
- f) ARDD's Scale of Finance (SoF) covers all types of regular AH activities. This year, ARDD has also introduced the SOF for Mule, Donkey, Pony etc. especially in the hill districts.
- g) Recovery percentage of KCC-AH is 94% - 96%.
- h) Scale of Finance (SoF) for KCC-AH is very attractive. *[e.g. for 2 cow/ buffalo unit: Rs.60,000/-, for 10 Goat/ Sheep unit: Rs.35,000/-whereas, SOF for cultivation per acre for Paddy (Aush/ Aman): is Rs.25,000/- to 30,000/- etc]*

❖ **Action points emerged in deployment of credit under KCC- AH:**

- 1) Each rural and semi-urban bank branch across the state to achieve fresh/ new sanction and disbursement of at least 25 KCC-AH cases during the FY 2025-26 (excluding the renewal cases). Bank-wise, branch-wise and District-wise target to be achieved. Said primary target may be revised by the competent authority from time to time.
- 2) All Banks will take the initiative for own-sourcing of KCC-AH applications, especially from existing KCC-Agriculture and/ or other account holders (Ready Client Base).
- 3) For sanctity of data and effective monitoring, the use of KCC-IMS (AH) portal is a must by all the banks and other stakeholders. Bank branches must ensure real-time data updating in the KCC-IMS Portal and should be monitored from its HQ-level.
- 4) All pending applications to be disposed by the banks immediately and the LDMs, DCOs of concerned Banks to ensure.
- 5) All banks will circulate a written communication from their controlling offices to their branches for own-sourcing of KCC-AH applications by the banks, along with the processing of ARDD sourced applications to achieve the yearly target.
- 6) The banks will take the initiatives for orientation of their field-level officials and branches for disbursing more credit under KCC-AH scheme. The major banks may organize webinar/ meetings from its HQ-level, where ARDD officials may also join.
- 7) The banks may coordinate with the ARD department to explore potential leads for different bankable schemes especially KCC-AH scheme from the beneficiaries of various departmental activities.
- 8) The Lead Bank and its Lead District Manager (LDM) to take intent responsibility for extending KCC-AH for the concerned district. Performance review of the Lead District Managers (LDMs) may be done from the next review meeting.

The State Level Technical Committee (SLTC), West Bengal has approved the new Scale of Finance (SOF) for KCC-AH scheme for FY 2025 - 2026 and suggested for wide circulation. This approved Scale of Finance (SOF) covers all types of regular animal husbandry activities for lending rural credit under KCC-AH.

Scale of Finance (SOF) on Animal Husbandry Sectors for Financial Year 2025 - 2026

SN	Animal Husbandry Activity		Unit Size	Scale of Finance (Amount in Rs.)
I	Dairy			
	A	For Graded/ Cross Breed Cow	2 Cows Unit (1+1)	63,520
			4 Cows Unit (2+2)	1,27,040
			10 Cows Unit (5+5)	3,22,950
	B	For Non-descript Cow	2 Cows Unit (1+1)	24,715
			4 Cows Unit (2+2)	49,430
	C	For Graded/ Cross Breed Buffalo	2 Buffaloes Unit (1+1)	59,815
			4 Buffaloes Unit (2+2)	1,19,630
			10 Buffaloes Unit (5+5)	3,03,525
	D	For Non-descript Buffalo	2 Buffaloes Unit (1+1)	24,300
			4 Buffaloes Unit (2+2)	48,600
II	Bullock (<i>Commercial Use</i>)		A Pair of Bullock Unit	46,005
III	Goatery		6 Animals Goatery Unit (5 + 1)	17,860
			11 Animals Goatery Unit (10 + 1)	34,588
			43 Animals Goatery Unit (40 + 3)	1,33,827
IV	Sheep Rearing		6 Animals Sheep Rearing Unit (5 + 1)	16,607
			11 Animals Sheep Rearing Unit (10 + 1)	32,288
			43 Animals Sheep Rearing Unit (40 + 3)	1,24,866
V	Piggery		6 Animals Piggery Unit (5 + 1)	81,223
			11 Animals Piggery Unit (10 + 1)	1,58,951
			22 Animals Piggery Unit (20 + 2)	3,12,323
VI	Poultry- Broiler Farming		2,000 Broiler Birds Unit (500 x 4)	1,12,615
			4,000 Broiler Birds Unit (1,000 x 4)	2,25,230
VII	Poultry- Layer Farming (<i>Cage System</i>)		5,000 Layer Birds Unit (1,000 x 5)	2,76,198
			10,000 Layer Birds Unit (2,000 x 5)	5,61,238
VIII	Backyard Poultry Farming (<i>LIT etc. for egg/ dual purpose</i>)		200 Birds Unit	26,934
			400 Birds Unit	53,789
IX	Duckery		50 Ducks Unit	27,981
			200 Ducks Unit	1,12,165
X	Domestic or Pack Mule/ Donkey/ Pony/ Small or Medium sized Horse Rearing (<i>Commercial Use</i>)		One Unit (1 Animal)	31,225
XI	Rabbit Rearing (<i>Meat & Skin purpose</i>)		Rabbit Unit (10 + 2)	32,035
			Rabbit Unit (100+ 20)	3,26,590

The above Scale of Finance (SoF) may be considered as a referral benchmark. The KCC-AH limit/ working capital limit may be fixed at full or on proportionate/ multiple basis (as applicable) in accordance with the above SOF and based on the indicative actual number of animals/ poultry birds or unit size. The Scale of Finance (SOF) is being approved by the State Level Technical Committee (STLC), West Bengal. If needed, area-specific modification(s) with justification is permitted subject to approval of the concerned District Level Technical Committee (DLTC).

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2025:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.	No.	Amt. in Cr.
31.03.2024	1,01,877	1,149.08	18,124	343.51	82,135	482.17	47,675	424.07
31.03.2025	1,10,987	1,229.90	19,271	353.88	78,164	612.96	68,873	604.39

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2024-25 (01.04.2024 - 31.03.2025) (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	6486	192.86	2306	87.61	2489	112.90	203	13.01	112	9.53	146	13.64	19	8.28	2483	690.18	14244	1128.00
2	Bank of India	65009	351.27	13515	120.22	1395	18.91	2121	31.41	5333	57.22	218	2.64	83524	1100.11	0	0.00	171115	1681.78
3	Bank of Maharastra	396	4.00	55	4.58	5	2.59	0	0.00	0	0.00	0	0.00	0	0.00	643	3.76	1099	14.93
4	Canara Bank	120198	1205.02	1353	17.13	322	11.10	197	20.91	83	1.07	3	0.04	8	0.75	925	1.76	123089	1257.78
5	Central Bank of India	36718	139.41	207	0.92	59	1.72	44	20.64	41	0.18	0	0.00	0	0.00	63709	2367.07	100778	2529.94
6	Indian Bank	120356	1819.35	2873	136.59	1529	12.11	1625	13.69	591	8.39	0	0.00	5637	315.64	58609	1046.49	191220	3352.26
7	Indian Overseas Bank	6093	88.99	20	0.88	1	0.04	4	0.32	2	0.35	6	0.86	225	10.25	2874	27.69	9225	129.38
8	Punjab & Sind Bank	0	0.00	2	0.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.49
9	Punjab National Bank	249339	5542.14	2285	59.16	327	12.17	919	42.63	1627	16.86	245	14.45	4041	242.04	14643	265.43	273426	6194.86
10	State Bank of India	488927	4767.28	1018	9.43	284	14.72	296	27.70	118	2.84	33	0.72	14	1.56	439428	8810.56	930118	13634.81
11	UCO Bank	30056	1330.75	110	2.04	262	1.84	148	1.02	48	0.52	5	0.74	21	0.89	8432	1293.30	39082	2631.10
12	Union Bank of India	29430	635.80	6274	92.11	962	15.27	1125	36.75	924	9.09	0	0.00	0	0.00	625	106.72	39340	895.74
Total PSU		1153008	16076.87	30018	531.15	7635	203.36	6682	208.08	8879	106.04	656	33.09	93489	1679.52	592371	14612.96	1892738	33451.08
13	Axis Bank	27666	2189.29	0	0.00	73	12.01	0	0.00	0	0.00	0	0.00	12154	85.97	107676	843.07	147569	3130.34
14	Bandhan Bank	64	1.40	53731	425.95	12992	108.08	8265	73.22	21880	157.18	0	0.00	0	0.00	3280	124.43	100212	890.25
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	124	10.01	124	10.01
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23518	569.66	23518	569.66
19	HDFC Bank	448	15.13	6757	36.06	212	9.88	831	11.93	15	0.36	71	0.37	0	0.00	155651	1067.06	163985	1140.80
20	ICICI Bank	45359	617.14	0	0.00	14	1.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	45373	618.28
21	IDBI Bank	372	2.64	71	3.75	28	1.16	0	0.00	0	0.00	0	0.00	0	0.00	38182	267.40	38653	274.95
22	IDFC First Bank	4	0.82	755	2.88	500	1.94	208	0.84	2175	8.49	0	0.00	2138	13.31	3672	13.10	9452	41.38
23	Indusind Bank	1096	6.29	0	0.00	48291	211.88	0	0.00	0	0.00	0	0.00	0	0.00	670725	3158.64	720112	3376.81
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1498	25.14	1498	25.14
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	4930	246.42	0	0.00	4930	246.42
27	Lakshmi Vilas Bank (DBS)	15302	73.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15302	73.30
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	96300	412.56	96300	412.56
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	1902	31.92	1902	31.92
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	11036	52.02	11036	52.02
Total PVT		90311	2906.00	61314	468.64	62110	346.09	9304	85.99	24070	166.03	71	0.37	19222	345.70	924246	4286.22	1379966	10893.83
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	3567	13.77	3567	13.77
34	ESAF SF Bank	0	0.00	5257	23.98	4811	19.66	997	4.59	0	0.00	0	0.00	83	0.37	20868	128.43	32016	177.03
35	Jana Small Finance Bank	0	0.00	40	0.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	25545	147.82	25585	148.03
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	86865	500.68	86865	500.68
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	5836	25.53	5836	25.53
Total Small Finance		0	0.00	5297	24.20	4811	19.66	997	4.59	0	0.00	0	0.00	83	0.37	142681	816.23	153869	865.05
38	BGVB (PNB)	364882	4346.11	8835	133.68	502	8.24	1886	44.69	14163	276.92	0	0.00	0	0.00	10	0.17	390278	4809.81
39	PBGB (UCO)	52448	536.30	2199	49.49	349	4.50	261	7.66	162	0.84	0	0.00	18	1.43	40638	1514.10	96075	2114.32
40	UBKGB (CBI)	46471	820.36	164	1.65	117	1.24	23	0.33	70	0.41	19	0.33	0	0.00	89766	1600.15	136630	2424.47
Total RRB		463801	5702.77	11198	184.82	968	13.98	2170	52.68	14395	278.17	19	0.33	18	1.43	86947	1562.40	622983	9348.60
41	WB State Co-Op Bank Ltd.	1443527	4857.37	3140	20.19	2640	29.86	68	0.92	21509	53.98	0	0.00	62398	603.09	0	0.00	1533282	5565.43
42	WBSCARD Bank Ltd.	0	0.00	20	0.90	0	0.00	50	1.62	20	0.16	5147	191.14	245	37.68	617	16.83	6099	248.33
Total Co-Optv		1443527	4857.37	3160	21.09	2640	29.86	118	2.54	21529	54.14	5147	191.14	62643	640.77	617	16.83	1539381	5813.76
Grand Total		3150647	29543.02	110987	1229.90	78164	612.96	19271	353.88	68873	604.39	5893	224.94	175455	2667.78	2298719	37064.22	5588937	60372.31

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2025:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.	No.	Amt in Cr.
31.03.2024	2,17,197	1,651.45	44,159	720.22	1,36,136	693.86	1,38,099	631.35
31.03.2025	2,48,048	1,861.73	42,727	718.43	1,18,404	667.14	1,83,608	828.98

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2025 (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	37734	421.00	2133	21.00	1525	19.00	1071	12.00	240	10.00	508	17.00	198	3.00	32215	219.00	75624	722.00
2	Bank of India	161132	749.77	21077	164.74	1732	24.10	2809	41.42	6616	65.40	263	3.12	97855	1242.37	0	0.00	291484	2290.92
3	Bank of Maharastra	1468	30.65	65	3.65	3	0.20	0	0.00	0	0.00	0	0.00	0	0.00	761	9.80	2297	44.30
4	Canara Bank	154472	1916.91	2156	34.08	464	16.30	246	56.47	597	8.89	83	2.83	60	4.36	4948	3.16	163026	2042.99
5	Central Bank of India	67257	435.35	576	4.91	181	4.16	154	21.82	222	1.39	182	4.29	486	6.99	66073	2237.36	135131	2716.27
6	Indian Bank	106528	1966.26	1623	131.52	683	31.96	589	25.41	229	6.92	3	0.03	7142	313.16	64849	1690.27	181646	4165.53
7	Indian Overseas Bank	27128	194.40	250	4.24	285	7.49	76	1.92	46	4.25	167	3.95	522	12.87	3556	35.85	32030	264.97
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	54	1.26	54	1.26
9	Punjab National Bank	674109	6946.30	8725	226.74	2274	70.63	4989	202.44	4473	26.84	320	4.48	22260	880.78	38231	956.13	755381	9314.35
10	State Bank of India	443531	4416.10	793	16.10	202	11.48	147	27.32	8710	9.49	73	0.50	350	12.90	282260	5581.11	736066	10075.00
11	UCO Bank	109904	1771.32	2924	36.64	738	5.78	804	21.36	902	6.30	836	0.87	1088	12.56	6927	822.29	124123	2677.12
12	Union Bank of India	63009	1051.24	16331	242.31	1272	21.81	2068	58.85	1207	13.76	0	0.00	18	0.81	9195	301.64	93100	1690.42
Total PSU		1846272	19899.30	56653	885.93	9359	212.91	12953	469.01	23242	153.24	2435	37.08	129979	2489.80	509069	11857.88	2589962	36005.13
13	Axis Bank	25016	2648.03	0	0.00	79	19.46	0	0.00	0	0.00	0	0.00	165516	905.87	65502	130.79	256113	3704.15
14	Bandhan Bank	101	1.53	87811	437.48	24121	119.42	14470	78.59	35460	163.05	0	0.00	0	0.00	4713	174.19	166676	974.26
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	124	10.01	124	10.01
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18659	330.01	18659	330.01
19	HDFC Bank	557	20.46	57699	167.09	188	9.39	2278	15.49	25	0.44	31	0.09	0	0.00	225059	1071.47	285837	1284.42
20	ICICI Bank	46644	826.00	0	0.00	55	7.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	46699	833.74
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	98259	365.29	98259	365.29
22	IDFC First Bank	5	3.76	882	2.29	676	1.71	338	0.78	2406	6.44	0	0.00	4493	14.67	0	0.00	8800	29.65
23	Indusind Bank	61828	104.51	0	0.00	66515	173.27	0	0.00	0	0.00	0	0.00	0	0.00	963481	2765.85	1091824	3043.63
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	286	19.87	286	19.87
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	13254	455.15	0	0.00	13254	455.15
27	Lakshmi Vilas Bank (DBS)	47709	98.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47709	98.44
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	153033	330.57	153033	330.57
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	1688	26.48	1688	26.48
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	15666	53.03	15666	53.03
Total PVT		181860	3702.73	146392	606.86	91634	330.99	17086	94.86	37891	169.93	31	0.09	183263	1375.69	1546470	5277.549	2204627	11558.70
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	5508	13.24	5508	13.24
34	ESAF SF Bank	0	0.00	14572	34.68	7938	21.82	1584	4.78	0	0.00	0	0.00	620	1.31	83402	182.50	108116	245.09
35	Jana Small Finance Bank	0	0.00	40	3.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6012	266.07	6052	269.31
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	227247	765.08	227247	765.08
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	10583	30.24	10583	30.24
Total Small Finance		0	0.00	14612	37.92	7938	21.82	1584	4.78	0	0.00	0	0.00	620	1.31	332752	1257.131	357506	1322.96
38	BGVB (PNB)	483610	5385.49	14214	171.90	1035	22.44	2605	60.81	20775	389.51	0	0.00	0	0.00	13	0.23	522252	6030.38
39	PBGB (UCO)	76131	647.59	3372	45.03	582	6.03	412	7.35	453	3.02	0	0.00	126	5.52	47153	1109.73	128229	1824.27
40	UBKGB (CBI)	76076	1022.33	223	2.37	177	1.53	39	0.47	85	0.58	223	2.89	33	1.88	72825	1719.87	149681	2751.92
Total RRB		635817	7055.41	17809	219.30	1794	30.00	3056	68.63	21313	393.11	223	2.89	159	7.40	119991	2829.83	800162	10606.57
41	WB State Co-Op Bank Ltd.	1581730	4939.68	3004	25.49	3596	35.95	68	1.90	96726	77.95	0	0.00	57156	671.85	0	0.00	1742280	5752.81
42	WBSCARD Bank Ltd.	0	0.00	9578	86.25	4083	35.47	7980	79.25	4436	34.75	101754	669.35	1658	58.13	43884	59.88	173373	1023.08
Total Co-Optv		1581730	4939.68	12582	111.74	7679	71.42	8048	81.15	101162	112.70	101754	669.35	58814	729.98	43884	59.88	1915653	6775.89
Grand Total		4245679	35597.12	248048	1861.73	118404	667.14	42727	718.43	183608	828.98	104443	709.41	372835	4604.18	3023364	19866.02	7867910	66269.25

Participation of Banks in Nationwide AHDF KCC Campaign:

A special saturation drive in the form of weekly camps at field level was launched by Department of Financial Services (DFS) and DAHD, GOI on 08.11.2021 to ensure covering of the animal husbandry farmers under KCC-AH scheme. Said campaign had been extended up to 31.03.2025. The progress data of said campaign need to be updated in the DFS portal on real-time basis from the end of the concerned LDM. Access for such data-uploading is available only with the LDM. Summary of the DFS portal report (cumulative figure) is as under:

State/ UT	Target given by DAHD	Total Number of Applications				
		Received	Accepted	Sanctioned	Pending > 15 days	Rejected
West Bengal	1,00,000	47,890	47,890	19,455	0	28,435

State/ UT	Target given by Fisheries	Total Number of Applications				
		Received	Accepted	Sanctioned	Pending > 15 days	Rejected
West Bengal	1,00,000	3,859	3,849	1,496	9	2,344

Bank-wise Summary of Weekly KCC-Animal Husbandry as on 31.03.2025 (cumulative):

Bank Wise status of Weekly KCC-AH as on 31.03.2025																
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	Sum of Cumulative - Already availed loan for same purpose	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - animal in possession/No	Sum of Cumulative - Application (i) not tracable (ii) Unwilling	Sum of Cumulative - Members of the family applying for KCC	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information	Sum of Cumulative - Second application submitted for	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	686	686	300	31	27	61	0	11	44	58	0	0	34	0	120	0
Bank of India	2157	2157	1162	71	13	190	0	54	139	139	2	0	51	0	336	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	1033	1033	495	56	26	139	0	38	118	51	0	21	20	4	65	0
Central Bank of India	3695	3695	1779	204	115	740	0	33	245	110	5	191	30	5	238	0
Cooperative Bank	3078	3078	1280	138	83	462	0	79	273	119	44	263	3	19	315	0
IDBI Bank Ltd.	87	87	3	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	4356	4356	1685	205	70	645	8	103	527	302	61	0	115	51	584	0
Indian Overseas Bank	420	420	73	14	0	105	2	37	78	40	9	24	21	0	17	0
Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	12900	12900	5162	873	242	1903	52	636	1872	740	125	75	336	5	879	0
State Bank of India	13522	13522	4789	910	228	1899	0	470	1583	570	91	175	828	96	1883	0
UCO Bank	4994	4994	2431	108	55	887	3	52	370	318	4	10	37	86	633	0
Union Bank of India	918	918	293	103	0	117	0	22	63	69	4	0	35	11	201	0
Grand Total	47890	47890	19455	2713	859	7159	65	1536	5319	2552	345	759	1510	277	5341	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 31.03.2025 (cumulative):

District Wise status of Weekly KCC-AH as on 31.03.2025																
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 - TPA not furnished/ Collection account is in	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/No space available	Sum of Cumulative - Application (i) not tracable (ii) Unwilling to avail (iii)	Sum of Cumulative - Members of the family applying for KCC against same	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/incomplete information furnished	Sum of Cumulative - Second application submitted for same/other	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	4575	4575	1952	267	86	1611	2	19	503	59	0	0	6	0	70	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1748	1748	745	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10399	10399	4432	261	176	1367	0	215	557	563	92	45	177	174	2340	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1181	1181	477	37	4	176	3	14	130	38	1	2	0	0	299	0
Kalimpong	1102	1102	663	101	55	237	0	5	9	4	0	28	0	0	0	0
Koch Bihar	3191	3191	1144	587	220	657	0	0	79	0	0	0	0	0	504	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7470	7470	1864	560	10	1111	0	849	1322	820	236	137	519	5	37	0
North Twenty Four Parganas	1432	1432	530	0	0	0	0	0	114	22	0	0	51	0	715	0
Paschim Barddhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	2134	2134	1082	136	0	351	46	0	375	0	0	51	8	0	85	0
Purba 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	407	407	130	9	0	36	0	11	130	81	10	0	0	0	0	0
South Twenty Four Parganas	1978	1978	881	52	4	101	5	7	715	81	0	0	131	1	0	0
Uttar Dinajpur	557	557	225	35	0	66	0	0	70	61	0	0	59	0	41	0
Grand Total	47890	47890	19455	2713	859	7159	65	1536	5319	2552	345	759	1510	277	5341	0

Bank-wise Summary of Weekly KCC-Fishery as on 31.03.2025 (cumulative):

Bank Wise status of Weekly KCC-Fishery as on 31.03.2025														
Bank Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/res	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not traceable (ii) Unwilling to avail (iii)	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	39	39	15	4	0	7	0	11	0	1	0	0	0	1
Bank of India	71	71	33	0	0	1	0	27	0	3	5	0	0	2
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	53	53	23	2	2	3	0	17	0	3	2	0	0	1
Central Bank of India	43	43	29	0	0	0	0	11	0	0	0	0	0	3
Cooperative Bank	1538	1538	586	127	0	642	0	128	0	25	3	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	237	237	72	1	0	28	0	73	4	30	27	1	1	0
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	845	845	338	36	5	66	5	237	0	85	67	0	4	2
State Bank of India	627	617	221	28	8	56	0	189	0	71	41	0	3	0
UCO Bank	380	380	159	42	2	125	0	24	0	24	2	0	2	0
Union Bank of India	25	25	19	0	0	0	0	4	0	0	2	0	0	0
Grand Total	3859	3849	1496	240	17	928	5	721	4	242	149	1	37	9

District-wise Summary of Weekly KCC-Fishery as on 31.03.2025 (cumulative):

District Wise status of Weekly KCC-Fishery as on 31.03.2025														
District Name	Sum of Cummul ative No of Applicati ons Received	Sum of Cummul ative No of Applicati ons Accepted	Sum of Cummul ative No of Applicati ons Sanction ed	Sum of Cummul ative - Already having KCC with Some other Bank	Sum of Cummul ative - Already availed loan for same purpose from other	Sum of Cummul ative - Applicant in default NPA	Sum of Cummul ative - Applicati on for vending	Sum of Cummul ative - Not having permissi on/ licence for pond/res	Sum of Cummul ative - Farmers do not have vessel	Sum of Cummul ative - Applica nt (i) not tracable (ii) Unwilling to avail (iii)	Sum of Cummul ative - Wrong/ incomple te informati on furnishe d	Sum of Cummul ative - Second applicati on submitte d for same/ot her	Sum of Cummul ative - 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	1843	1843	550	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	150	150	54	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 Parg	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 Parg	1585	1585	681	18	10	48	0	509	4	166	148	1	0	0
Uttar Dinajpur	19	19	1	1	0	3	0	0	0	2	0	0	3	9
Grand Total	3859	3849	1496	240	17	928	5	721	4	242	149	1	37	9

National Livestock Mission (NLM):

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

Sl	Activity	Particulars	Maximum amount of Capital subsidy
A	For breed development in rural poultry sector	Establishment of a Parent Farm, Rural Hatchery and Brooder-cum-Mother Unit for hatching eggs and chicks rearing up to four weeks (with minimum 1000 Parent Layers)	Rs. 25 lakh
B	For breed development in small ruminant sector	Goat / Sheep Breeding Farm	
		100 Female + 05 Male	Rs. 10 lakh
		200 Female + 10 Male	Rs. 20 lakh
		300 Female + 15 Male	Rs. 30 lakh
		400 Female + 20 Male	Rs. 40 lakh
		500 Female + 25 Male	Rs. 50 lakh
C	For breed development in piggery sector	Pig Breeding Farm	
		50 Female + 05 Male	Rs. 15 lakh
		100 Female + 10 Male	Rs. 30 lakh
D	For breed development of indigenous horse/ donkey and camel	Entrepreneurship Development of Indigenous Horse/ Donkey and Camel	Rs. 50 lakh
E	For feed and fodder development	Establishment of Fodder processing units e.g. Silage Making, Fodder Block making, TMR etc	Rs.50 Lakh
		Establishment/ Modernization of Seed Processing Plant, Grading Infrastructure and Storage	

- ❖ The Government on approval of the project will disburse the Subsidy into 2 (two) Installments; one Installment at the time of sanctioning of the Project and another Installment after completion of the Project. No Subsidy is allowed for purchase of Land, Lease/ Rent, Purchase of Car, Office setting, Working capital etc.
- ❖ Online application is being submitted through “nlm.udyamimitra.in”.
- ❖ Paschim Banga Go-Sampad Bikash Sanstha (PBG SBS) under the ARD Department is working as the State Implementing Agency (SIA) for Entrepreneurship Development Programme (EDP) under National Livestock Mission. A Help Desk has been set-up for the stakeholders, the Helpline Number is 7604010091.
- ❖ SIDBI has been engaged as Fund Channelizing Agency for disbursing the subsidy NLM-EDP.
- ❖ The progress report under EDP- NLM as on 31.03.2025 is as follows:

Bank-wise applications under EDP - NLM							
SN	Bank	Total (Nos.)	Sanctioned		Rejected	Pending	
			Nos.	District	Nos.	Nos.	District
1	SBI	23	6	Howrah (2), Coochbehar, Purba Bardhaman, Birbhum, North 24 PGS	12	5	North 24 PGS (2), Birbhum (2), Hooghly
2	PNB	19	2	North 24 PGS, Bankura	11	6	North 24 PGS (3), Coochbehar, Murshidabad, Bankura
3	BOI	5	1	North 24 PGS	0	4	North 24 PGS (4)
4	BGVB	1	1	Malda	0		
5	CBI	3	1	Purulia	0	2	Birbhum, Coochbehar
6	HDFC	1	1	Hooghly	0	0	
7	IOB	1	1	Birbhum	0	0	
8	P&S	1	1	Hooghly	0	0	
9	Canara	1	0		0	1	North 24 PGS
10	IB	2	0		0	2	Purba Bardhaman, Howrah
11	UCO	4	0		2	2	Howrah, North 24 PGS
12	BOB	1	0		1	0	
13	UBI	2	0		2	0	
Total		64	14		28	22	

District-wise applications under EDP - NLM							
S N	District	Total (Nos.)	Sanctioned		Rejected	Pending	
			Nos.	Bank	Nos.	Nos.	Bank
1	North 24 Parganas	16	3	SBI, PNB, BOI	2	11	BOI (4), PNB (3), SBI (2), Canara (1), UCO (1)
2	Birbhum	11	2	SBI, IOB	6	3	SBI (2), CBI
3	Howrah	4	2	SBI (2)		2	IB, UCO
4	Hooghly	4	2	P&S, HDFC	1	1	SBI
5	Purba Bardhaman	6	1	SBI	4	1	IB
6	Coochbehar	5	1	SBI	2	2	PNB, CBI
7	Bankura	4	1	PNB	2	1	PNB
8	Malda	4	1	BGVV	3	0	
9	Purulia	1	1	CBI	0	0	
10	Murshidabad	3	0		2	1	PNB
11	Purba Medinipur	1	0		1	0	
12	Paschim Medinipur	2	0		2	0	
13	South 24 Parganas	2	0		2	0	
14	Paschim Bardhaman	1	0		1	0	
15	Nadia	0	0		0	0	
16	Darjeeling (Siliguri)	0	0		0	0	
17	Dakshin Dinajpur	0	0		0	0	
18	Kalimpong	0	0		0	0	
19	Uttar Dinajpur	0	0		0	0	
20	Kolkata	0	0		0	0	
21	Jalpaiguri	0	0		0	0	
22	Alipurduar	0	0		0	0	
23	Jhargram	0	0		0	0	
Total		64	14		28	22	

- ❖ The Department of Animal Husbandry & Dairying (DAHD) under Ministry of Fisheries, Animal Husbandry & Dairying of GoI in consultation with the Department of Financial Services (DFS) under Ministry of Finance of GoI, has allocated a target of sanctioning 200 numbers of NLM-EDP cases to West Bengal for the FY 2025- 2026. The member Banks are requested to take advantage of NLM-EDP scheme for lending credit in these sectors and explore all possible opportunities to achieve the target.

Animal Husbandry Infrastructure Development Fund (AHIDF) -

- ❖ Animal Husbandry Infrastructure Development Fund (AHIDF) has been realigned on 01.02.2024 and accordingly, the Dairy processing Infrastructure and Development Fund (DIDF) has now subsumed within AHIDF under the Infrastructure Development Fund (IDF).
- ❖ Animal Husbandry Infrastructure Development Fund (AHIDF) provides 3% Interest Subvention payable up to 8 years towards animal husbandry oriented infrastructure projects.
- ❖ Realigned AHIDF will facilitate GOI's sanction for the projects up to the date 31.03.2026 and where disbursement of credit by the lenders is usually being made within 31.03.2026. However, if required, the lender can also continue its disbursement for the period upto 31.03.2027 where the project will get DAHD's sanction on or before 31.03.2026. For any proposal received under AHIDF, the term loan sanction date should be on or after the scheme notification date i.e. 24.06.2020. The closing date of AHIDF scheme will be 31.03.2033 and repayment may spill over till 2033-34.
- ❖ **Brief of AHIDF scheme is as under:-**

(A) Activity/ Components eligible under AHIDF:

- 1) Dairy Processing and Value-addition Infrastructure
- 2) Meat Processing and Value-addition Infrastructure
- 3) Establishment of Animal Feed Plant
- 4) Breed Improvement Technology and Breed Multiplication Farm
- 5) Setting up of Veterinary Vaccine and Drugs Production Facilities
- 6) Animal Waste of Wealth Management (Agri-Waste Management)

(B) Main benefits of realigned AHIDF scheme:

- ✓ Interest Subvention of 3% payable upto 8 Years
- ✓ No ceiling on loan amount
- ✓ Credit Guarantee facility:
 - Credit Guarantee cover by 'NABSanrakhsan' for the beneficiaries falling under the MSME definition and Dairy Cooperatives. This Credit Guarantee will cover 25% of the total borrowings/ availed credit limit the Credit Guarantee Fund will be managed by NABSanrakhsan Tustee Pvt. Ltd. (a 100% Subsidiary of NABARD).
 - Credit Guarantee cover by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for eligible units for the loan amount upto Rs.2 Crore with the guarantee cover of maximum 85% of the loan amount.
- ✓ Convergence of AHIDF scheme with the Capital Subsidy Scheme(s) of other Ministries or State Level Schemes.

(C) Eligible Entity:

Individuals, Individual entrepreneurs, Micro Small and Medium Enterprises (MSME), Private Companies, Farmer Producers Organizations (FPOs), Section 8 Companies, Dairy Cooperatives

Mode of application: ["ahidf.udyamitra.in"](http://ahidf.udyamitra.in) online portal

- ❖ Total 37 projects worth Rs.524 crore including bank loan of Rs.350 crore have been sanctioned under AHIDF, as under:

SN	Bank	Nos.	Project Cost (Rs. Crore)	Loan amount (Rs. Crore)	District
1	State Bank of India	5	59.84	33.54	Uttar Dinajpur (2), Paschim Medinipur, Bankura, Jhargram
2	Indian Bank	5	56.16	34.60	Uttar Dinajpur (2), Purba Bardhaman (2), Murshidabad
3	HDFC Bank	5	103.56	76.39	North 24 PGS, Jhargram, Paschim Bardhaman, Malda, Howrah
4	Yes Bank	5	53.31	38.00	Bankura (3), Purba Bardhaman, Purba Medinipur
5	Canara Bank	3	13.99	10.30	Bankura (2), Purba Medinipur
6	Punjab National Bank	2	6.70	3.10	Jalpaiguri, North 24 Parganas
7	UCO Bank	3	10.95	7.80	Bankura (2), Purba Medinipur
8	Axis Bank	2	37.60	18.34	Jalpaiguri, Birbhum
9	Bank of Baroda	1	0.34	0.30	Birbhum
10	Bank of India	1	2.05	1.30	Purulia
11	ICICI	1	94.60	65.00	Paschim Medinipur
12	IndusInd Bank	1	57.31	43.00	North 24 Parganas
13	Kotak Mahindra Bank	1	21.82	15.00	Birbhum
14	South Indian Bank	1	4.83	3.50	Howrah
15	Union Bank of India	1	0.59	0.23	Jhargram
Total		37	523.65	350.40	

- ❖ The member Banks are requested to take advantage of AHIDF scheme for lending credit in animal husbandry sectors.

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 the member banks and boost the socio economic development of our state.

Matsya Jeebi Credit Card (MJCC):

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

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

The target of 1,00,000 number of fresh MJCC has been fixed by Govt. of West Bengal for FY 2024-25. As on 31.03.2025, the member banks have cumulatively sanctioned 24,712 number of MJCC cases amounting to Rs.159.48 Crore.

Bank-wise progress of MJCC as on 31.03.2025:

MJCC CUMULATIVE PROGRESS AS ON 31.03.2025					
Bank Name	Total No. of cases phy recevd.	Total sanctioned		Total No. of cases Rejected	Total No. of cases pending
		No	Amt (in Cr)		
Bank of Baroda	721	389	2.55	332	0
Bank of India	2263	766	4.02	1474	23
Bank of Maharastra	9	6	0.03	0	3
Canara Bank	1873	1048	5.12	825	0
Central Bank Of India	1527	215	3.56	1270	42
Indian Bank	4982	2474	27.41	2191	317
Indian Overseas Bank	332	121	0.16	205	6
Punjab & Sind Bank	10	0	0	0	10
Punjab National Bank	10511	4293	18.26	5981	237
State Bank Of India	9793	1108	10.02	8485	200
UCO Bank	1694	684	6.54	992	18
Union Bank of India	572	265	2.42	280	27
TOTAL PSU	33566	10980	77.54	21703	883
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	316	0	0	121	195
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	6312	1434	18.54	4869	9
PBGB	2099	739	7.69	1360	0
UBKGB	1593	1136	6.11	457	0
TOTAL RRB	10004	3309	32.34	6686	9
WBSCB	38291	10423	49.60	27868	0
WBSCARD	15	0	0.00	7	8
TOTAL CO-OP	38306	10423	49.60	27875	8
GRAND TOTAL	82195	24712	159.48	56385	1098

Krishak Bandhu:

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

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

Finance against Negotiable Warehouse Receipts (NWR):

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

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

Agriculture Infrastructure in Rural areas and Credit absorption:

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

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

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

Infrastructure gaps and interventions required: -

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

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

Background:

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

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

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

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

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

Bank wise flow of credit to Small & Marginal Farmers under ACP 2024-25							
(Position from 01.04.2024-31.03.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	0	0.00	38996	746.00	0.00
2	Bank of India	2122.69	72425	766.85	300704	3230.51	36.13
3	Bank of Maharastra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	101994	952.16	138960	1370.56	57.00
5	Central Bank of India	888.75	90700	2276.95	121618	2444.64	256.20
6	Indian Bank	3035.26	33486	861.29	171659	3710.26	28.38
7	Indian Overseas Bank	681.82	2135	89.85	42046	1117.02	13.18
8	Punjab & Sind Bank	243.62	40	0.61	40	0.61	0.25
9	Punjab National Bank	5723.99	277798	5137.30	799814	12901.54	89.75
10	State Bank of India	8780.01	675966	12814.71	698541	9474.52	145.95
11	UCO Bank	1565.20	0	0.00	34324	61.96	0.00
12	Union Bank of India	2919.24	53706	1136.22	86931	1430.20	38.92
Total PSU		30344.31	1308250	24035.94	2433633	36487.82	79.21
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	106340	795.40	166610	835.11	26.71
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	0	0.00	0	0.00	0.00
19	HDFC Bank	3703.30	0	0.00	0	0.00	0.00
20	ICICI Bank	3777.63	31158	426.26	33892	611.93	11.28
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	901	3.60	3017	5.48	0.89
23	Indusind Bank	1569.03	185	8.46	1062959	2877.85	0.54
24	Karnataka Bank Ltd.	131.84	396	24.70	556	34.71	18.73
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	9829	289.06	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	7	0.11	0.00
28	Ratnakar Bank Ltd	404.52	86999	373.28	142823	307.84	92.28
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	7771	37.09	12841	191.43	5.51
Total PVT		18575.45	233750	1668.79	1432534	5153.51	8.98
33	Au Small finance Bank	0.02	3116	12.05	4901	15.25	78325.26
34	ESAF SF Bank	10.67	32016	177.03	108116	245.09	1659.29
35	Jana Small Finance Bank	81.43	25585	148.03	18450	152.96	181.79
36	Ujjivan Small Finance Bank	224.28	87995	490.50	204419	654.06	218.70
37	Utkarsh Small Finance Bank	6.83	5836	25.53	10583	30.24	373.63
Total Small Finance		323.23	154548	853.14	346469	1097.60	263.95
38	BGVB (PNB)	747.48	375753	4590.63	505093	5831.54	614.14
39	PBGB (UCO)	343.95	95156	2096.81	125834	1793.08	609.62
40	UBKGB (CBI)	276.77	122335	2,206.41	136210	2504.25	797.21
Total RRB		1368.20	593244	8893.85	767137	10128.87	650.04
41	WB State Co-Op Bank Ltd.	2008.02	1471366	5338.02	1609555	5447.79	265.83
42	WBSCARD Bank Ltd.	127.37	6099	248.33	173373	1023.08	194.96
Total Co-Optv		2135.40	1477465	5586.35	1782928	6470.87	261.61
Grand Total		52746.59	3767257	41038.07	6762701	59338.67	77.80

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2024-25							
(Position from 01.04.2024-31.03.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	0	0.00	389	1.27	0.00%
2	Bank of India	6800	1023	5.30	21226	68.43	15.04%
3	Bank of Maharastra	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	7558	189.75	10135	203.72	99.45%
6	Indian Bank	8400	0	0.00	8574	25.88	0.00%
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	0	0.00	71086	137.29	0.00%
10	State Bank of India	18300	13767	113.89	21727	213.42	75.23%
11	UCO Bank	3000	0	0.00	10485	60.89	0.00%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	22349	308.94	143622	710.90	34.27%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	263498	2394.70	470070	2772.28	#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	263498	2394.70	470070	2772.28	1424.31%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	678	0.86	12990	2.12	4.46%
39	PBGB (UCO)	15200	5524	32.87	7759	35.22	36.34%
40	UBKGB (CBI)	7700	2906	12.37	12451	51.60	37.74%
Total RRB		38100	9108	46.10	33200	88.94	23.91%
41	WB State Co-Op Bank Ltd.	76000	23426	30.37	16140	14.52	30.82%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	23426	30.37	16140	14.52	21.89%
Grand Total		228820	318381	2780.11	663032	3586.65	139.14%

Bank wise flow of credit to Patta Holders under ACP 2024-25							
(Position from 01.04.2024-31.03.2025)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	0	0.00	942	9.86	0.00%
2	Bank of India	9900	7	1.85	2105	3.87	0.07%
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	3023	75.90	4054	81.49	71.98%
6	Indian Bank	9200	0	0.00	19741	104.57	0.00%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	0	0.00	46822	231.73	0.00%
10	State Bank of India	14500	3912	59.79	7729	44.08	26.98%
11	UCO Bank	7600	0	0.00	5073	6.52	0.00%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	6943	137.54	86465	482.12	7.94%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	6980	3.52	43125	9.05	45.92%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	703	3.63	1845	13.42	18.50%
Total RRB		26600	7683	7.15	44970	22.47	28.88%
41	WB State Co-Op Bank Ltd.	24800	23423	30.37	16138	14.52	94.45%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	23423	30.37	16138	14.52	89.06%
Grand Total		152600	38049	175.06	147573	519.11	24.93%

Bank wise flow of credit to New Farmers under ACP 2024-25							
(Position from 01.04.2024-31.03.2025)							
(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	1324	35.26	1281	33.24	13.24%
2	Bank of India	66500	9828	150.69	10190	137.20	14.78%
3	Bank of Maharastra	15	27	0.50	23	0.46	180.00%
4	Canara Bank	27000	12939	189.14	32459	537.84	47.92%
5	Central Bank of India	48000	4535	113.85	6081	122.23	9.45%
6	Indian Bank	101000	471	6.72	10449	133.08	0.47%
7	Indian Overseas Bank	3500	2135	89.85	42046	1117.02	61.00%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	53238	633.30	407228	2378.41	15.80%
10	State Bank of India	340000	932435	17966.88	737066	11972.27	274.25%
11	UCO Bank	87000	0	0.00	1048	7.51	0.00%
12	Union Bank of India	16000	6871	142.40	6871	142.40	42.94%
Total PSU		1036037	1023803	19328.59	1254742	16581.67	98.82%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	0	0.00	0	0.00	0.00%
20	ICICI Bank	7100	10	1.34	10	1.34	0.14%
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	645	25.65	510	31.22	#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	95941	411.07	54245	189.90	#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	96596	438.07	54765	222.47	304.37%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	27586	136.54	122470	291.16	#DIV/0!
35	Jana Small Finance Bank	0	5181	38.66	89471	283.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	5836	25.53	5795	24.75	#DIV/0!
Total Small Finance		0	38603	200.73	217736	599.30	#DIV/0!
38	BGVB (PNB)	214000	54494	635.38	54389	356.89	25.46%
39	PBGB (UCO)	35000	4867	76.26	4867	76.26	13.91%
40	UBKGB (CBI)	34100	1517	10.87	1517	10.65	4.45%
Total RRB		283100	60878	722.51	60773	443.80	21.50%
41	WB State Co-Op Bank Ltd.	180000	17426	42.46	18017	48.03	9.68%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	17426	42.46	18017	48.03	9.68%
Grand Total		1530873	1237306	20732.35	1606033	17895.27	80.82%

Others:

Digitalization of PACs:

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

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

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

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

(Ref: RBI Master Circular No-RBI/2024-25/13/DOR.STR.REC.9/21.04.048/2024-25; Dated 02nd April, 2024)

As per the circular, a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season or the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops.

The crop season for each crop, which means the period up to harvesting of the crop raised, would be as determined by the State Level Bankers’ Committee in each State. Depending upon the duration of the crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture terms loan availed of by him.”

SLBC observation / Recommendation: SLBC has received queries from some of the member banks regarding the duration of the crop seasons, IRAC norms relating to Agricultural advances. Accordingly, based on the practices as followed, necessary clarification is now provided for information and necessary action of the member banks.

- **Repayment Period:** The repayment period is fixed as per the anticipated harvesting and marketing period for the crops for which a loan has been granted i.e. within due dates fixed by the bank which is 31st March (of the next calendar year) for short duration Pre-Kharif and Kharif crops and 30th September for short duration Rabi crops as decided in SLBC. Repayment is deemed to be due depending on the crop & the session and not the date of sanction or disbursement.

- **Average duration of crops for classifying as NPA:**

➤ **Short duration crop:**

2 (two) crop seasons which is 730 days from the due date (Due date is to be reckoned as the last date of the crop season i.e. 31st March / 30th September as the case may be).

Indicative list of Short duration crops: Rice, Maize, Pulses, Wheat, Potato, Oil seeds, Jute, all types of Vegetables, etc.

➤ **Long duration crop:**

Long duration crop norms have to be crop specific depending upon the beginning of the crop season (preparation of land for sowing) and cash realization from the produce. NPA classification is to be made after expiry of one crop season from the due date.

Indicative list of Long duration crop: Horticulture, Plantation crops, Sugarcane, cotton, etc.

- **Miscellaneous- :**

- The duration of the crop season is deemed to be uniform across the same and applicable for both irrigated and non-irrigated areas as the harvesting period does not change drastically regardless of the availability of the irrigational facility.
- In case of multiple crops, the NPA date for the loan disbursed for the earliest crop will be treated as the date of NPA covering all the crops.

AGENDA – 6

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.1,48,906 Crore under MSME as on 31.03.2025, against the target of Rs.1,86,847 Crore with overall achievement of 122% of the total target for FY 2024-25.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2024	1,45,032	1,48,138	102%
30.09.2024	1,45,032	1,13,722	74%
31.03.2025	1,53,509	1,86,847	122%

The disbursement during the corresponding period of financial year 2023-24 was Rs.1,48,138 Crore, thus a positive Y-O-Y growth of 26% has been registered comparing to the corresponding period of last financial year 2023-24.

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.421 Crore as on 31.03.2025 under Export Credit as against the said target of Rs.2,156 Crore with achievement of 20% of the total target of FY 2024-25.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2024	2,131	582	27%
30.09.2024	2,156	283	13%
31.03.2025	2,156	421	20%

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 31.03.2025									
(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 Maharastra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		50138	1075.76	3708	761.03	237	1158.07	54083	2994.86
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		1114	3.56	1	0.13	0	0.00	1115	3.69
38	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		65483	1350.05	3885	802.51	261	1260.23	69629	3412.79

Emergency Line of Credit Guarantee Scheme:

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

The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.03.2025:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2024		Sanctioned from 01.04.2024 to 31.03.2025		Disbursement from 01.04.2024 to 31.03.2025		Cumulative Achievement till 31.03.2025 (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	0	0.00	16	5.28	443.86	58.79%
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%
4	Canara Bank	473.00	18370	514.60	0	0.00	0	0.00	514.60	108.79%
5	Central Bank of India	197.00	8406	201.02	0	0.00	0	0.00	201.02	102.04%
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	16153	1128.58	0	0.00	0	0.00	1128.58	65.73%
10	State Bank of India	1149.00	36497	1187.00	0	0.00	0	0.00	1187.00	103.31%
11	UCO Bank	522.00	15335	311.94	0	0.00	0	0.00	311.94	59.76%
12	Union Bank of India	694.00	6906	461.24	2	0.50	2	0.50	461.74	66.53%
	Total PSU	8068.00	182193	6322.29	2	0.50	18	5.78	6328.07	78.43%
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	0	0.00	0	0.00	1852.76	154.78%
20	ICICI Bank	1404.00	4162	1182.89	0	0.00	0	0.00	1182.89	84.25%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	0	0.00	0	0.00	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
	Total PVT	7714.00	1990125	7069.29	3	0.25	3	0.25	7069.54	91.65%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Small Finance	0.00	4527.00	13.51	0	0.00	0	0.00	13.51	#DIV/0!
38	BGVB (PNB)	156.00	6486	70.65	0	0.00	1	0.01	70.66	45.29%
39	PBGB (UCO)	189.00	1948	28.53	0	0.00	0	0.00	28.53	15.10%
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	0	0.00	1	0.01	99.20	28.10%
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	5	0.75	22	6.04	13510.31	83.73%

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 was 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 80,000 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.

As on 31.03.2025, the member banks have cumulatively sanctioned 2,41,734 number of proposals out of total 3,15,956 number of eligible applications under this scheme. Disbursement have been done in 2,34,643 number of accounts out of total sanctioned cases.

Bank wise pendency under PM SVANidhi in West Bengal (1st Term+ 2nd Term+3rd Term) as on 31.03.2025										
Sl. No.	Bank Name	Eligible Applications	Sanctioned	Sanction Gap	Disbursed	Disbursement Gap	Percentage of Disbursement	Returned by Bank	Ineligible	Closed
1	Axis Bank	706	70	629	63	7	0.00	7	19	0
2	Bandhan Bank	1187	2	379	2	0	0.17	806	55	1
3	Bangiya Gramin Bikash Bank	2051	1273	382	1183	90	57.68	396	56	463
4	Bank of Baroda	23141	14281	2241	12943	1338	55.93	6619	739	2822
5	Bank of India	22797	19580	246	19514	66	85.60	2971	646	4093
6	Bank of Maharashtra	2083	1660	26	1595	65	76.57	397	32	354
7	Canara Bank	14875	9981	162	9574	407	64.36	4732	625	5829
8	Central Bank of India	10509	6857	571	6777	80	64.49	3081	386	2786
9	HDFC	623	136	17	100	36	16.05	470	45	71
10	ICICI	135	23	52	21	2	0.00	60	15	0
11	IDBI BANK	1335	564	386	375	189	28.09	385	101	75
12	Indian Bank	35256	29142	675	28944	198	82.10	5439	657	5071
13	Indian Oversease Bank	7874	6001	323	5705	296	72.45	1550	216	1982
14	IndusInd Bank	135	2	132	0	2	0.00	1	0	0
15	Paschim Banga Gramin Bank	907	762	72	468	294	1.00	73	1	142
16	Punjab & Sindh Bank	1802	1518	47	1514	4	84.02	237	36	231
17	Punjab National Bank	53763	42390	1481	40169	2221	74.71	9892	1228	8331
18	State Bank of India	102817	81921	2302	80538	1383	78.33	18594	3618	19936
19	UCO Bank	17454	13400	465	13300	100	76.20	3589	693	2700
20	Ujjivan Small Finance Bank	343	18	268	14	4	0.00	57	5	2
21	Union Bank of India	14879	11287	1313	11091	196	74.54	2279	624	2038
22	Uttarbanga Khetriya Gramin Bank	1284	866	132	753	113	58.64	286	45	264
	Total	315956	241734	12301	234643	7091	74.26	61921	9842	57191

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2024-25					
(Position from 01.04.2024-31.03.2025)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	15	0.14
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	7	0.07	875	5.11
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	47	0.09
12	Union Bank of India	0	0.00	0	0.00
Total PSU		7	0.07	989	7.16
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	7866	16.06	8766	35.83
39	PBGB (UCO)	332	1.52	661	2.34
40	UBKGB (CBI)	714	2.49	2984	13.69
Total RRB		8912	20.07	12411	51.86
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		8942	20.14	13400	59.02

Bank wise flow of credit to General Credit Card (GCC) under ACP 2024-25					
(Position from 01.04.2024-31.03.2025)					
(Amt.in Rs. Crore)					
Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	0	0.00	346	2.03
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
6	Indian Bank	0	0.00	0	0.00
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	0	0.00	4857	55.79
12	Union Bank of India	0	0.00	175	0.35
Total PSU		0	0.00	7067	111.77
13	Axis Bank	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	949	0.00	0	0.00
Total PVT		949	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	21167	82.93	23463	129.58
39	PBGB (UCO)	3873	32.80	7253	42.21
40	UBKGB (CBI)	271	0.44	2303	5.73
Total RRB		25311	116.17	33019	177.52
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		26260	116.17	40086	289.29

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 31.03.2025 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 31.03.2025 (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	1545	771	15.21	688	12.57	502	7.50	421	6.27	0	0.00	0	0.00
2	Bankura	Punjab National Bank	136	136	4.29	136	4.29	45	0.13	45	0.13	70	1.63	70	1.63
3	Birbhum	UCO Bank	2753	2095	16.90	2095	16.90	0	0.00	0	0.00	0	0.00	0	0.00
4	Coochbehar	Central Bank of India	516	416	5.48	381	5.38	625	18.85	355	14.01	521	50.29	225	22.46
5	Dakshin Dinajpur	Punjab National Bank	125	46	0.98	42	0.82	41	0.74	36	0.61	38	0.65	29	0.48
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	1.16	94	1.16	135	0.76	135	0.76	0	0.00	0	0.00
8	Howrah	UCO Bank	187	187	108.30	187	108.30	18	0.98	18	0.98	9	0.19	9	0.19
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	86	30	1.22	30	1.22	0	0.00	0	0.00	56	0.32	56	0.32
13	Malda	Punjab National Bank	145	71	0.97	62	0.74	172	0.95	105	0.62	10	0.14	8	0.10
14	Murshidabad	Punjab National Bank	448	448	21.25	448	21.25	623	6.10	623	6.10	0	0.00	0	0.00
15	Nadia	Punjab National Bank	2420	1431	63.69	1390	62.60	1050	5.25	1000	5.00	105	22.95	99	20.85
16	Paschim Medinipur	Punjab National Bank	1950	315	11.81	309	11.57	44	1.54	44	1.54	3932	155.47	3923	155.01
17	Paschim Burdwan	State Bank of India	45	45	22.25	45	22.25	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	87	45	1.16	45	1.16	548	6.99	548	6.99	158	2.77	158	2.77
19	Purba Medinipur	Punjab National Bank	144	144	5.17	133	5.02	1086	43.72	1013	42.70	0	0.00	0	0.00
20	Purulia	Punjab National Bank	302	259	5.80	231	5.13	9	0.05	9	0.05	234	4.98	220	4.59
21	Uttar Dinajpur	Punjab National Bank	2462	2401	111.82	2385	111.82	61	4.69	61	4.69	0	0.00	0	0.00
22	24 Pgs. (N)	Indian Bank	226	160	21.01	143	17.42	0	0.00	0	0.00	57	10.16	54	10.04
23	24 Pgs. (S)	Punjab National Bank	122	76	3.16	70	2.69	0	0.00	0	0.00	0	0.00	0	0.00
Total			13911	9258	422.80	9002	413.46	4959	98.25	4413	90.45	5190	249.55	4851	218.44

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 meeting, 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 18-55 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 crystallized portfolio of the MLI of a particular year.

Rate of Interest in WBBCCS Loan Accounts & Interest Subsidy:

It has subsequently been decided by the Government to provide interest subsidy to an extent so that the borrowing entrepreneurs shall have to bear an interest burden of 4% p.a. only during the tenure of their loans without providing any collateral security and third-party guarantee for undertaking their economic activities.

As the rate of interest being charged on MSME Loans for an amount up to Rs. 5 Lakhs varies among the banks, considering the maximum rate of interest (based on prevailing RLLR+CRP) presently being charged by State Bank Of India for MSE loan accounts up to Rs 5 Lakh, which is 12.40% p.a., a ceiling on rate of interest is pegged at 12.50% p.a. Accordingly, the maximum rate of interest subsidy benefit to be extended by the Govt of West Bengal per borrower under the scheme having their respective loan account under Standard category shall be 8.50% p.a. With this benefit, the WBBCCS borrowers shall bear the interest rate burden of 4% p.a. only. The MSME & T Department, the implementing department of Govt. of West Bengal for WBBCCS is authorised to revise the interest subvention cap of 8.50% p.a. from time to time based on the upward or downward movement of the interest rate fixed by State Bank of India for extending loans up to Rs. 5 Lakh to MSE segment.

As on 31.03.2025, total 1,10,881 number of applications were sponsored to banks. Out of sponsored cases 38,251 number of proposals have been sanctioned amounting to Rs.906.70 Crore, out of which 25,558 number of accounts have been disbursed amounting to Rs.552.59 Crore, whereas 19,116 number of cases are still pending with different bank branches. Member banks are requested to ensure disposal of pending cases at the earliest.

Bank wise performance under WBBCCS as on 31.03.2025:

Sl	Bank	Received as Sponsored			Rejected By Bank	Sanctioned by Bank				Sanction Pending At Bank	Disbursed			Disburse Pending
		Applications	Project Amount (in Lakh)	Subsidy Amount (in Lakh)		Sanctioned	Aprvd./Sanctioned Proj. Cost (in Lakh)	Subsidy Amount (in Lakh)	Bank Loan Amount (in Lakh)		Applications	Disbursed Amount (in Lakh)	Subsidy (in Lakh)	
1	Axis Bank	937	3620.88	228.7	47	98	174.21	15.84	158.38	789	74	129.44	11.76	24
2	BANDHAN BANK LIMITED	362	1399.52	88.26	102	12	49.95	2.83	47.12	239	9	36.99	1.82	3
3	BANGYA GRAMIN VIKASH BANK	10551	38379.21	2510	3559	4570	12361.78	953.8	11407.98	809	3910	9651.56	691.25	660
4	Bank of Baroda	3869	14368.37	933.84	1208	1243	3151.78	244.45	2907.33	901	777	1988.93	134.43	466
5	Bank of India	5942	21397.96	1417.98	1599	2039	5155.25	395.1	4760.15	1626	921	2130.39	153.96	1118
6	BANK OF MAHARASTRA	34	123.44	8.19	0	0	0	0	0	34	0	0	0	0
7	Canara Bank	3757	13454.43	898.84	1330	1365	2947.01	235.32	2711.69	389	746	1475.96	103.92	619
8	Central Bank of India	5395	19760.46	1289.04	2553	1119	3188.51	226.97	2961.54	870	630	1709.92	98.88	489
9	HDFC Bank	653	2463.96	159.8	178	59	63.26	6.22	57.04	387	23	22.44	1.97	36
10	IOCI Bank	428	1508.49	102.57	75	241	201.66	19.75	181.91	96	201	150.25	14.9	40
11	IDBI Bank	871	3307.82	210.38	257	211	695.73	47.48	648.25	224	162	521.37	32.64	49
12	Indian Bank	9886	36187.45	2356.22	3225	3046	8502.78	619.63	7883.14	2596	1807	4692.75	294	1239
13	Indian Overseas Bank	1701	6115.09	401.73	443	884	2092.53	164.73	1927.8	277	724	1625.52	115.53	160
14	INDUSIND BANK	55	212.73	13.65	0	0	0	0	0	54	0	0	0	0
15	PASCHIM BANGA GRAMIN BANK	7287	25715.75	1743.8	1285	4108	10950.05	873.17	10076.89	1524	3524	9324.44	730.35	584
16	PUNJAB AND SIND BANK	95	366.19	22.78	20	12	36.12	2.63	33.5	62	5	17.1	1.17	7
17	Punjab National Bank	18499	66074.93	4392.34	5830	6812	16684.82	1327.52	15357.29	3337	4564	9641.31	675.4	2248
18	State Bank of India	27019	97187.25	6468.19	10527	7358	13997.57	1189.88	12807.69	2738	3973	6027.53	431.37	3385
19	THE WEST BENGAL STATE CO-OPERATIVE BANK	3212	11692.23	773.43	89	1350	2637.07	247.61	2389.46	660	854	1475.23	120.18	496
20	UCO Bank	5234	18063.17	1232.67	2023	2070	4610.16	369.55	4240.62	431	1556	2708.43	192.08	514
21	Union Bank of India	3022	11055.64	725.94	1079	877	2163.59	178.6	1984.98	816	580	1334.91	103.03	297
22	UTTAR BANGA KSHETRIYA GRAMIN BANK	2072	7311.64	490.71	819	777	1006.66	89.94	916.72	257	518	594.99	45.43	259
Total		110881	399767.61	26469.06	36248	38251	90670.49	7211.02	83459.48	19116	25558	55259.46	3954.07	12693

AGENDA – 8

Credit facilities to Minority Community:

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2024-25 (01.04.2024 to 31.03.2025)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community		SC/ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	889	106.00	126	115.00	58	11.00	232	132.00	0	0.00
2	Bank of India	16991	206.28	9897	155.15	558	17.09	126338	2707.49	26	0.69
3	Bank of Maharashtra	1985	8.56	31	0.98	0	0.00	7780	194.63	0	0.00
4	Canara Bank	66839	1015.07	12252	187.31	0	0.00	96968	1179.07	0	0.00
5	Central Bank of India	1135	27.20	19576	334.44	0	0.00	18496	689.79	0	0.00
6	Indian Bank	22338	620.62	4341	130.08	31548	786.95	20390	651.17	0	0.00
7	Indian Overseas Bank	828	18.30	245	8.14	465	9.78	1613	11.48	56	0.75
8	Punjab & Sind Bank	26	1.01	2	0.01	18	0.90	6	0.10	0	0.00
9	Punjab National Bank	49067	767.51	10382	207.92	3095	134.16	114696	3128.30	3	0.01
10	State Bank of India	163273	3117.00	43811	1245.66	12150	850.00	356232	12150.00	30	0.08
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	29928	561.51	2630	53.57	2818	69.96	34300	850.58	0	0.00
Total PSU		353299	6449.07	103293	2438.27	50710	1879.84	777051	21694.62	115	1.53
13	Axis Bank	53205	1019.42	949	7.78	0	0.00	120014	1327.62	0	0.00
14	Bandhan Bank	670515	5715.29	470288	2467.36	141714	1294.55	1637413	12362.64	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	15	1.03	0	0.00	3669	20.69	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	31	0.91	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	51430	503.49	148	11.99	0	0.00	170101	1761.41	0	0.00
20	ICICI Bank	36613	1487.34	870	80.11	0	0.00	120479	5264.16	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	2431	9.50	11280	97.80	5250	45.89	0	0.00	0	0.00
23	Indusind Bank	470827	2376.32	252011	1173.95	0	0.00	5353	177.63	0	0.00
24	Karnataka Bank Ltd.	459	11.13	23	0.84	189	5.6	675	29.73	0	0.00
25	Karur Vysya Bank	189	13.71	7	0.52	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	3047	259.33	137	10.62	0	0.00	32727	280.71	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	31512	132.79	24941	102.20	33122	140.28	104210	445.60	0	0.00
29	South Indian Bank Ltd.	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
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	2679	129.53	16	1.27	0	0.00	610	2.99	0	0.00
Total PVT		1322907	11657.85	760685	3955.46	180275	1486.31	2195282	21674.09	0	0.00
33	Au Small finance Bank	2027	25.06	3	0.25	52	3.02	6506	32.99	0	0.00
34	ESAF SF Bank	20900	92.18	33571	151.71	13919	60.89	98049	436.78	0	0.00
35	Jana Small Finance Bank	3179	30.38	1554	13.84	6609	45.43	25193	182.30	0	0.00
36	Ujjivan Small Finance Bank	67808	415.10	86971	522.48	8721	57.63	320733	2046.18	0	0.00
37	Utkarsh Small Finance Bank	2960	11.80	410	1.58	3618	25.26	9105	39.94	0	0.00
Total Small Finance		96874	574.52	122509	689.86	32919	192.23	459586	2738.19	0	0.00
38	BGVB (PNB)	68694	545.76	29239	315.47	5228	76.80	83975	873.95	0	0.00
39	PBGB (UCO)	38936	969.53	27511	973.42	10618	364.94	80300	2627.53	0	0.00
40	UBKGB (CBI)	6274	117.06	22408	418.09	25455	475.61	34418	675.63	0	0.00
Total RRB		113904	1632.35	79158	1706.98	41301	917.35	198693	4177.11	0	0.00
41	WB State Co-Op Bank Ltd.	28369	373.61	2098	42.08	2682	62.19	45338	205.26	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		28369	373.61	2098	42.08	2682	62.19	45338	205.26	0	0.00
Grand Total		1818479	20112.87	945234	8142.79	274968	4345.69	3216364	47751.08	115	1.53

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2025													
(Amt.in Rs. Crore)													
S No.	BANKS	Weaker Section		Minority Communities		SC/ST		OBC		Women		DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	33256	1512.00	7724	385.00	4296	292.00	1325	34.00	4298	345.00	0	0.00
2	Bank of India	346761	3925.74	98191	1517.91	44151	1172.31	8623	182.24	211661	4031.20	1713	11.46
3	Bank of Maharashtra	3992	433.07	3744	96.51	474	15.68	0	0.00	3969	31.42	0	0.00
4	Canara Bank	180188	2797.15	92225	1837.84	29465	725.16	0	0.00	87455	1759.73	8298	6.89
5	Central Bank of India	131192	2590.35	2369	55.96	40811	676.02	9098	175.23	31022	1357.94	329	0.35
6	Indian Bank	370840	8454.71	38707	931.38	22323	532.55	108389	2915.23	53544	1885.79	141	3.17
7	Indian Overseas Bank	23050	270.45	12703	159.30	1738	38.68	4321	53.59	27992	72.18	316	1.96
8	Punjab & Sind Bank	0	0.00	650	32.21	20	3.25	458	27.10	177	5.28	0	0.00
9	Punjab National Bank	791011	9655.10	156553	2362.30	142260	3225.49	119461	1470.14	321125	8678.21	812	79.31
10	State Bank of India	626737	9179.27	413408	7809.69	153336	4393.52	98125	4915.35	551825	16112.00	57	11.00
11	UCO Bank	182026	704.17	46494	586.30	23233	448.09	9012	143.22	48618	148.69	44	0.04
12	Union Bank of India	97432	1557.72	36910	782.24	14310	373.99	8445	254.59	46401	1371.94	10	0.06
Total PSU		2786485	41079.73	909678	16556.64	476417	11896.74	367257	10170.69	1388087	35799.38	11720	114.24
13	Axis Bank	429033	4242.19	180816	2005.35	21866	57.41	0	0.00	511374	3111.72	0	0.00
14	Bandhan Bank	2295025	9694.52	1489179	8734.88	442809	2459.30	28759	162.66	3704305	18728.59	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	19	1.16	8	55.69	0	0.00	17222	39.78	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	1	0.03	0	0.00	48	4.42	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	358364	2,141.53	127427	1,267.28	762	60.50	0	0.00	488753	7,073.83	0	0.00
20	ICICI Bank	43518	1721.66	47550	2292.90	4394	180.14	0	0.00	149757	13807.95	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	8640	21.24	5581	11.50	20350	112.07	8080	49.29	13097	66.51	0	0.00
23	Indusind Bank	1348989	3350.72	699417	2203.46	393144	1030.43	0	0.00	14204	340.76	0	0.00
24	Karnataka Bank Ltd.	596	23.74	363	14.14	37	2.52	0	0	843	57.81	0	0.00
25	Karur Vysya Bank	0	0.00	162	11.52	5	0.45	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	12136	615.97	8962	527.71	381	26.75	0	0.00	41020	520.12	0	0.00
27	Lakshmi Vilas Bank (DBS)	7	0.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	168029	364.53	60854	127.97	45728	91.81	19279	39.80	168036	364.79	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	5	0.01	1	0.01	0	0.00	2	0.01	1	0.01	4	0.01
32	YES Bank	17574	556.78	3812	226.88	104	7.97	0	0.00	1058	3.41	0	0.00
Total PVT		4746169	23366.91	2642368	17664.12	931196	4213.42	56120	251.77	5110942	44125.27	5	0.02
33	Au Small finance Bank	7347	30.78	3295	29.44	3	0.24	280	13.19	16037	44.42	0	0.00
34	ESAF SF Bank	181187	483.66	40575	117.37	68642	183.14	28833	76.00	181187	483.66	0	0.00
35	Jana Small Finance Bank	8817	209.11	1998	42.14	1047	17.80	4052	64.50	10614	260.23	0	0.00
36	Ujjivan Small Finance Bank	376290	1185.21	133755	502.79	173333	692.97	17959	89.58	661213	2603.43	0	0.00
37	Utkarsh Small Finance Bank	18811	49.99	5150	37.42	943	2.52	12501	90.12	18811	49.99	0	0.00
Total Small Finance		592452	1958.75	184773	729.15	243968	896.67	63625	333.38	887862	3441.72	0	0.00
38	BGVB (PNB)	550610	6534.69	218954	1118.15	64987	464.5	11339	108.74	154887	1137.78	0	0.00
39	PBGB (UCO)	145873	2457.87	60356	1015.61	41569	979.94	15071	345.1	106782	2276.93	0	0.00
40	UBKGB (CBI)	142197	2614.33	42063	571.60	49209	822.88	58194	1012.34	97193	1734.06	11	0.03
Total RRB		838680	11606.89	321373	2705.36	155765	2267.32	84604	1466.18	358862	5148.77	11	0.03
41	WB State Co-Op Bank Ltd.	1609555	5447.79	62260	441.36	7511	59.07	11814	83.91	16458	185.32	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		1609555	5447.79	62260	441.36	7511	59.07	11814	83.91	16458	185.32	0	0.00
Grand Total		10573341	83460.06	4120452	38096.63	1814857	19333.22	583420	12305.93	7762211	88700.47	11736	114.29

AGENDA – 9

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

❖ MUDRA Loans:

For FY 2024-25, all the Financial Institutions together have disbursed Rs.44,127.33 Crore against sanction amount of Rs.44,561.23 Crore. Performance of the banks in the State of West Bengal from 01.04.2024 to 31.03.2025 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2024-25 as on 31.03.2025:

(Amt in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
PSU	2,09,308	615.88	2,00,772	4,381.04	1,00,127	7,782.89	540	79.60	5,10,747	12,859.40
PVT	14,45,948	5,285.06	16,07,337	16,327.94	20,836	1,425.50	247	38.71	30,74,368	23,077.23
RRB	8,033	25.09	55,298	1,578.86	9,690	595.85	86	11.20	73,107	2,211.00
MFI	4,28,431	1,605.78	2,82,339	1,704.48	106	7.21	24	2.88	7,10,900	3,320.36
NBFC	55,712	255.11	95,459	1,039.28	4,668	287.51	0	0.00	1,55,839	1,581.90
Small Fin.	1,57,206	664.62	1,07,711	831.66	204	15.08	0	0.00	2,65,121	1,511.34
Total	23,04,638	8,451.54	23,48,916	25,863.26	1,35,631	10,114.04	897	132.39	47,90,082	44,561.23

Comparative study for disbursement as on March Quarter last year & FY 2024-25:

(Amt in Crore)

Position as on	SHISHU		KISHORE		TARUN		TARUN PLUS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No	Amt.
31.03.24	3570089	12681.51	2345843	25080.68	107558	7898.46	0	0.00	6023490	45660.65
31.03.25	2304638	8440.83	2348916	25764.12	135631	9795.57	897	126.85	4790082	44,127.33

Bank wise & District wise performance of MUDRA loan from 01.04.2024 to 31.03.2025 is annexed below:

Bank wise performance under MUDRA Loan in FY 2024-25 as on 31.03.2025															[Amount Rs. in Crore]	
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishor (Loans above Rs 50,000 upto Rs 5 Lakh)			Tarun (Loans above Rs 5 Lakh upto Rs 10 Lakh)			TarunPlus (Loans above Rs 10 lakh upto Rs 20 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	State Bank of India	32453	100.04	99.99	59968	1054.22	1048.74	14175	1228.15	1227.90	78	11.31	11.31	106674	2393.72	2387.94
2	Bank of Baroda	51603	155.88	155.84	18880	251.95	250.77	5159	361.77	361.27	76	10.79	10.64	75718	780.38	778.52
3	Bank of India	6406	20.52	20.10	15983	335.91	305.76	11404	790.09	607.88	0	0.00	0.00	33793	1146.52	933.74
4	Bank of Maharashtra	79408	240.25	240.25	5370	35.47	35.46	265	18.38	18.38	0	0.00	0.00	85043	294.10	294.09
5	Canara Bank	5810	13.83	13.80	12693	343.71	343.33	6325	542.13	541.81	30	5.12	5.12	24858	904.78	904.06
6	Central Bank of India	1677	4.03	3.04	3707	114.05	98.03	2313	191.16	177.53	6	1.09	1.03	7703	310.33	279.63
7	Indian Bank	8590	19.59	19.55	15648	456.15	452.41	9477	773.81	772.95	11	2.00	2.00	33726	1251.55	1246.90
8	Indian Overseas Bank	1966	4.73	4.72	7843	188.44	187.62	3599	275.03	274.18	23	3.86	3.86	13431	472.06	470.37
9	Punjab National Bank	13499	33.58	33.15	44270	1178.43	1176.21	40066	2986.80	2986.64	295	42.19	38.94	98130	4241.00	4234.94
10	Union Bank of India	3542	11.01	10.71	8031	219.42	210.77	5349	452.39	439.88	8	1.31	0.95	16930	684.13	662.30
11	Punjab & Sind Bank	1834	4.14	3.58	5634	135.66	134.71	1019	80.16	79.30	0	0.00	0.00	8487	219.97	217.59
12	UCO Bank	2520	8.28	8.24	2745	67.63	67.06	976	83.02	82.67	13	1.93	1.93	6254	160.86	159.89
Total PSU Banks		209308	615.88	612.97	20772	4381.04	4310.87	100127	7782.89	7570.39	540	79.60	75.78	510747	12859.40	12569.97
13	Federal Bank	2232	10.59	10.51	141	3.43	3.26	43	3.70	3.30	1	0.10	0.09	2417	17.82	17.15
14	Jammu & Kashmir Bank	1	0.00	0.00	9	0.32	0.32	3	0.23	0.23	0	0.00	0.00	13	0.55	0.55
15	Karnataka Bank	14	0.02	0.02	16	0.46	0.34	19	1.32	1.07	0	0.00	0.00	49	1.80	1.43
16	Karur Vysya Bank	0	0.00	0.00	1	0.03	0.03	4	0.34	0.34	0	0.00	0.00	5	0.37	0.37
17	City Union Bank	0	0.00	0.00	0	0.00	0.00	2	0.16	0.16	0	0.00	0.00	2	0.16	0.16
18	Ratnakar Bank	52295	208.71	208.71	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	52295	208.71	208.71
19	South Indian Bank	0	0.00	0.00	3	0.11	0.11	3	0.30	0.30	0	0.00	0.00	6	0.41	0.41
20	IOCI Bank	258	0.95	0.92	7097	176.00	167.12	2146	161.43	155.71	88	12.32	12.19	9589	350.70	335.94
21	Axis Bank	145261	566.01	566.01	24829	369.38	369.38	2999	232.14	232.14	14	2.03	2.03	173103	1169.57	1169.57
22	IndusInd Bank	590447	1959.75	1959.75	364915	3032.79	3032.79	1640	98.10	98.10	0	0.00	0.00	957002	5090.64	5090.64
23	Yes Bank	7566	32.58	32.58	4049	39.67	39.67	862	63.69	63.69	0	0.00	0.00	12477	135.94	135.94
24	HDFC Bank	14396	58.79	58.79	20182	165.73	165.73	2033	148.90	148.90	54	7.05	7.05	36665	380.47	380.47
25	Bandhan Bank	604808	2341.40	2341.40	1179073	12435.87	12435.87	9175	566.40	566.40	0	0.00	0.00	1793056	15343.68	15343.68
26	IDFC Bank Limited	4992	15.65	15.65	3886	49.55	49.55	494	31.93	31.93	0	0.00	0.00	9372	97.13	97.13
27	IDBI Bank Limited	23678	90.61	90.61	3136	54.60	54.60	1413	116.86	116.86	90	17.21	17.21	28317	279.28	279.28
Total PVT Banks		1445948	5285.06	5284.95	1607337	16327.94	16318.77	20836	1425.50	1419.13	247	38.71	38.57	3074368	23077.23	23061.43
28	Bangluya Gramin Vikash Bank	3107	8.62	8.35	12508	232.08	213.58	2509	155.61	56.01	72	9.32	8.20	18196	405.63	286.14
29	Paschim Banga Gramin Bank	4764	15.99	15.99	41519	1323.58	1323.58	4756	339.28	339.28	4	0.60	0.60	51043	1679.45	1679.45
30	Uttarabanga Kshetriya Gramin Bank	162	0.48	0.48	1271	23.20	23.20	2425	100.96	100.96	10	1.28	0.82	3868	125.92	125.46
Total RRBs		8033	25.09	24.82	55298	1578.86	1560.36	9690	595.85	496.25	86	11.20	9.62	73107	2211.00	2091.05
31	VEDIKA CREDIT CAPITAL LTD	23280	92.07	92.07	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	23280	92.07	92.07
32	Annapurna Microfinance Pvt. Ltd.	33645	143.51	143.51	14292	108.52	108.52	106	7.21	7.21	24	2.88	2.88	48067	262.12	262.12
33	Village Financial Services Pvt Ltd	36129	138.65	138.65	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	36129	138.65	138.65
34	Muthoot Microfin Ltd	14208	62.83	62.83	44647	311.93	311.93	0	0.00	0.00	0	0.00	0.00	58855	374.77	374.77
35	Samasta Microfinance Limited	22656	34.84	34.84	5781	38.89	38.89	0	0.00	0.00	0	0.00	0.00	28437	73.73	73.73
36	Grameen Koota Financial Services Private Limited	26105	86.28	86.28	4901	31.21	31.21	0	0.00	0.00	0	0.00	0.00	31006	117.49	117.49
37	SVATANTRA MICROFIN PRIVATE LIMITED	0	0.00	0.00	87972	372.54	372.54	0	0.00	0.00	0	0.00	0.00	87972	372.54	372.54
38	Fusion Micro Finance Limited	30651	106.46	102.41	6393	42.99	41.69	0	0.00	0.00	0	0.00	0.00	37044	149.45	144.10
39	Arohan Financial Services Pvt. Ltd.	186478	743.71	743.71	85935	548.82	548.82	0	0.00	0.00	0	0.00	0.00	272413	1292.53	1292.53
40	Midland Microfinance Limited	25638	83.87	83.87	1814	11.62	11.62	0	0.00	0.00	0	0.00	0.00	27452	95.49	95.49
41	Uttayan Financial Services Private Li ited	13925	54.94	54.94	22610	180.00	180.00	0	0.00	0.00	0	0.00	0.00	36535	234.94	234.94
42	SATYA MicroCapital Limited	15716	58.62	58.62	7994	57.96	57.96	0	0.00	0.00	0	0.00	0.00	23710	116.58	116.58
Total MFIs		428431	1605.78	1601.73	282339	1704.48	1703.18	106	7.21	7.21	24	2.88	2.88	710900	3320.36	3315.01
43	Shriram Transport Finance Co. Ltd.	0	0.00	0.00	9582	305.91	305.91	4668	287.51	287.51	0	0.00	0.00	14250	593.42	593.42
44	L&T Finance Limited	55712	255.11	251.75	85877	733.37	733.37	0	0.00	0.00	0	0.00	0.00	141589	988.48	985.12
Total NBFCs		55712	255.11	251.75	95459	1039.28	1039.28	4668	287.51	287.51	0	0.00	0.00	155839	1581.90	1578.54
45	Utkarsh Small Finance Bank	4175	16.13	16.13	995	6.42	6.42	0	0.00	0.00	0	0.00	0.00	5170	22.55	22.55
46	Ujjivan Small Finance Bank	120430	512.60	512.60	86319	667.20	667.20	0	0.00	0.00	0	0.00	0.00	206749	1179.79	1179.79
47	Jana Small Finance Bank Limited	9373	43.41	43.40	13143	109.57	109.57	0	0.00	0.00	0	0.00	0.00	22516	152.98	152.97
48	AU Small Finance Bank Limited	2129	8.13	8.13	51	1.91	1.91	195	14.36	14.36	0	0.00	0.00	2375	24.39	24.39
49	ESAF Small Finance Bank	14065	54.30	54.30	4585	29.88	29.88	9	0.72	0.72	0	0.00	0.00	18659	84.90	84.90
50	Unity Small Finance Bank Ltd.	7034	30.05	30.05	2618	16.68	16.68	0	0.00	0.00	0	0.00	0.00	9652	46.73	46.73
Total SF Banks		157206	664.62	664.61	107711	831.66	831.66	204	15.08	15.08	0	0.00	0.00	265121	1511.34	1511.33
Grand Total		2304638	8451.54	8440.83	2348916	25863.26	25764.12	135631	10114.04	9795.57	897	132.39	126.85	4790082	44561.23	44127.33

District wise performance under MUDRA Loan in FY 2024-25 as on 31.03.2025																[Amount Rs. in Crore]
Sr No	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	44569	163.81	163.48	45956	462.90	462.56	1781	114.64	114.51	13	1.66	1.38	92319	743.01	741.93
2	Bankura	56569	188.30	187.96	35869	402.35	398.66	3847	279.01	251.16	17	2.46	2.35	96302	872.12	840.13
3	Bardhaman	79100	278.79	278.15	78005	978.70	974.42	5679	423.78	394.42	47	6.78	6.76	162831	1688.05	1653.75
4	Birbhum	100905	345.86	345.68	92006	1262.66	1260.98	4750	348.49	347.03	32	4.70	4.56	197693	1961.71	1958.25
5	Cooch Behar	55648	216.22	215.89	75892	851.87	847.90	2992	213.91	212.08	33	4.48	4.20	134565	1286.48	1280.07
6	Dakshin Dinajpur	28167	106.50	106.49	34346	389.35	385.70	1835	132.84	120.05	9	1.04	0.85	64357	629.73	613.09
7	Darjiling	40609	160.12	159.71	71279	902.38	898.10	4650	338.84	334.61	35	5.20	4.70	116573	1406.54	1397.12
8	Howrah	145259	545.45	545.35	155347	1833.64	1829.60	4844	368.86	359.51	24	3.57	3.54	305474	2751.52	2738.00
9	Hugli	116213	418.08	417.41	117379	1332.74	1328.09	6919	524.49	517.15	27	3.72	3.56	240538	2279.03	2266.21
10	Jalpaiguri	68225	251.85	251.26	72154	798.80	795.64	3989	256.39	251.00	32	4.19	3.95	144380	1311.23	1301.85
11	Jhargram	16748	58.61	58.04	7863	97.12	96.43	1143	85.31	84.96	12	1.82	1.78	25766	242.86	241.21
12	Kalimpong	1975	7.99	7.98	3073	42.45	42.36	179	13.91	13.72	1	0.17	0.17	5228	64.52	64.23
13	Kolkata	166323	627.52	627.37	148245	1690.86	1682.49	16587	1417.10	1401.19	135	20.13	19.60	331290	3755.61	3730.65
14	Maldah	81069	313.23	313.13	117900	1178.60	1175.18	3522	253.61	245.51	14	1.87	1.87	202505	1747.31	1735.69
15	Murshidabad	250830	918.43	918.34	293101	2717.91	2710.82	8216	610.84	583.35	29	4.57	4.41	552176	4251.75	4216.92
16	Nadia	149842	529.68	529.42	145652	1554.61	1550.73	7947	580.97	554.54	25	3.56	3.55	303466	2668.82	2638.24
17	North 24 Parganas	267465	954.52	954.29	242460	2565.81	2555.20	15688	1154.74	1085.04	51	8.06	8.00	525664	4683.13	4602.53
18	Other	55712	255.11	251.75	95459	1039.29	1039.29	4668	287.51	287.51	0	0.00	0.00	155839	1581.91	1578.55
19	Paschim Medinipur	89909	324.29	323.96	67776	769.97	765.72	7893	601.03	589.62	50	7.19	6.87	165628	1702.48	1686.17
20	PURBA BARDHAMAN	99935	355.50	354.62	83113	1007.49	1003.38	5593	422.39	421.70	54	7.67	7.34	188695	1793.05	1787.04
21	Purba Medinipur	90693	352.61	352.37	100966	1122.01	1111.72	8788	661.89	655.70	183	27.84	26.02	200630	2164.35	2145.81
22	Puruliya	46575	151.97	151.60	21629	270.65	268.91	2562	181.24	174.16	12	2.14	2.14	70778	606.00	596.81
23	South 24 Parganas	194184	706.70	706.48	157110	1610.58	1604.38	7859	571.37	543.54	50	7.75	7.63	359203	2896.40	2862.03
24	Uttar Dinajpur	58114	220.43	220.08	86336	980.52	975.90	3720	270.87	253.48	12	1.80	1.60	148182	1473.62	1451.06
Grand Total		2304638	8451.56	8440.83	2348916	25863.26	25764.13	135631	10114.04	9795.55	897	132.38	126.84	4790082	44561.24	44127.35

STAND-UP INDIA (SUI)

SUI Loans have been extended to SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1,598.57 Crore as on 31.03.2025. **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	
31.03.24	491.42	712.36	1,203.78
30.09.24	622.97	880.92	1,503.89
31.03.25	672.74	925.83	1,598.57

STAND UP INDIA PROGRESS REPORT AS ON 31.03.2025									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Outstanding No. of Account			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	322	290	722	321	1043	64.25	42.25	106.50
2	Bank of India	371	187	212	69	281	52.92	10.07	62.99
3	Bank of Maharashtra	60	32	31	1	32	15.68	1.50	17.18
4	Canara Bank	403	350	785	448	1233	152.39	12.49	164.88
5	Central Bank of India	317	42	35	124	159	3.60	14.81	18.41
6	Indian Bank	590	526	275	589	864	32.31	147.50	179.81
7	Indian Overseas Bank	155	103	123	62	185	52.78	21.82	74.60
8	Punjab & Sind Bank	41	41	40	2	42	11.56	0.27	11.83
9	Punjab National Bank	1145	946	451	737	1188	58.27	94.55	152.82
10	State Bank of India	1282	878	1461	3089	4550	77.54	140.21	217.75
11	UCO Bank	391	247	107	435	542	12.52	83.46	95.98
12	Union Bank of India	286	213	204	518	722	44.74	90.83	135.57
Total PSU		5363	3855	4446	6395	10841	578.56	659.76	1238.32
13	Axis Bank	406	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1729	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	8	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	36	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	362	93	7	223	230	0.85	35.57	36.43
20	ICICI Bank	324	118	38	215	253	20.68	89.28	109.96
21	IDBI Bank	106	18	25	8	33	2.67	0.48	3.15
22	IDFC First Bank	44	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	127	57	39	130	169	4.14	11.63	15.78
24	Karnataka Bank Ltd.	21	20	36	807	843	1.98	55.62	57.60
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	53	15	6	154	160	1.84	48.90	50.74
27	Lakshmi Vilas Bank (DBS)	5	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	22	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	19	0	1	0	1	0.05	0.00	0.05
30	SIDBI	1	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	38	2	5	1	6	0.32	0.09	0.41
Total PVT		3321	323	157	1538	1695	32.55	241.57	274.12
33	Au Small finance Bank	23	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	40	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	17	0	0	0	0	0.00	0.00	0.00
Total Small Finance		191	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	61	25	54	79	1.61	6.43	8.04
39	PBGB (UCO)	230	135	392	95	487	53.24	12.74	65.98
40	UBKGB (CBI)	143	32	39	35	74	6.78	5.33	12.11
Total RRB		960	228	456	184	640	61.63	24.50	86.13
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		25	0	0	0	0	0.00	0.00	0.00
Grand Total		10240	4406	5059	8117	13176	672.74	925.83	1598.57

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

❖ PMEGP loans

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

As on	Sponsored		Sanctioned		(Amount in Rs. Crore)	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.2024	8,516	346.47	3,029	115.54	1,897	72.89
30.09.2024	3,360	133.76	1,044	40.40	532	20.13
31.03.2025	6,606	273.24	2,585	103.39	1,342	52.30

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 01.04.2024 to 31.03.2025 is annexed below:

Bank wise performance in PMEGP loan from 01.04.2024 to 31.03.2025													
(Amount in Lakh)													
Sl No	Bank	Target for 2024-25		Sponsored in FY 2024-25		Sanctioned		MM Claimed		MM Disbursed		Returned	
		No.	Margin Money	No.	Margin Money Involve	No.	Margin Money	No.	Margin Money	No.	Margin Money	No.	Margin Money
1	BANK OF BARODA	77	210.95	158	767.28	37	163.20	29	161.80	24	152.17	46	193.94
2	BANK OF INDIA	96	263.00	1703	5849.19	1139	3711.22	992	3222.33	431	1359.24	447	1655.73
3	BANK OF MAHARASHTRA	14	38.35	35	340.52	18	190.84	25	259.69	17	182.60	7	52.86
4	CANARA BANK	100	273.96	246	1134.50	87	423.86	110	406.51	56	232.60	169	711.04
5	CENTRAL BANK OF INDIA	81	221.91	244	1263.77	92	526.14	88	491.64	62	297.28	70	316.50
6	INDIAN BANK	152	416.42	506	2433.14	164	781.45	206	846.67	106	406.74	184	742.73
7	INDIAN OVERSEAS BANK	40	109.58	116	491.02	62	290.93	44	213.33	22	118.09	55	173.93
8	PUNJAB AND SIND BANK	11	30.14	17	54.99	11	24.87	12	26.64	7	9.16	2	19.24
9	PUNJAB NATIONAL BANK	297	813.67	973	4010.72	276	968.02	367	1396.65	189	681.38	357	1307.04
10	STATE BANK OF INDIA	325	890.38	1411	5587.90	173	746.88	278	1100.65	103	409.87	1144	4164.96
11	UCO BANK	101	276.70	255	1185.84	90	391.44	107	508.61	58	292.66	159	745.67
12	UNION BANK OF INDIA	73	199.99	186	949.43	93	526.55	94	506.46	19	100.92	55	196.46
Total PSU		1367	3745.06	5850	24068.30	2242	8745.40	2352	9140.98	1094	4242.71	2695	10280.10
Total PVT		600	1643.77	69	378.37	12	87.29	12	66.30	4	9.74	12	66.94
13	BGVB	152	416.42	283	1026.46	149	532.76	172	555.20	110	327.41	112	365.20
14	PBGB	60	164.38	95	324.83	34	98.44	49	108.81	18	36.68	22	95.22
15	UBKGB	37	101.37	68	261.08	33	120.48	50	169.43	27	63.57	16	31.64
Total RRB		249	682.17	446	1612.37	216	751.68	271	833.44	155	427.66	150	492.06
16	THE WBSCB	97	265.74	241	1265.53	115	754.88	165	1045.61	89	550.08	7	15.75
Total Co-Optv		97	265.74	241	1265.53	115	754.88	165	1045.61	89	550.08	7	15.75
Grand Total		2313	6336.74	6606	27324.57	2585	10339.25	2800	11086.33	1342	5230.19	2864	10854.85

SVSKP loan:

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

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

Comparison of SVSKP loans of the last financial year:

As on	(Amount in Crore)				
	Sponsored	Loan Sanctioned		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount
31.03.2024	0	0	0.00	1,711	12.95
31.03.2025	0	0	0.00	633	4.60

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

As reported by WBSCL, only Rs.4.60 Crore subsidy is now pending for disbursement in 633 number of accounts as on 31.03.2025. SLBC requested the department to sensitize Prakaipa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.

PM Vishwakarma Scheme:

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

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

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

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

Few salient features of the scheme are as under:

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

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

AGENDA – 10

Progress in West Bengal Student Credit Card (WBSCC) along with progress in Other Education Loan & Housing Loan:

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. The rate of interest to be charged at prevalent EBLR of State Bank of India Plus 1.5% p.a. for the entire amount of loan sanctioned up to Rs.10.00 Lakh. For Girl students, an additional concession @ 0.5% p.a. in the interest rate is to be extended. The Rate of Interest so fixed on the date of sanction will remain unaltered and calculated at simple rate for the entire duration of the loan. Appropriate subvention of interest rate will be provided by the State Government for all the borrowers during the entire period of the Loan to restrict the actual rate of simple interest to 4% per annum, at borrower level. Maximum loan limit is Rs.10.00 lac and margin requirement is nil up to Rs.4.00 lac and 5% above Rs.4.00 lac. This arrangement benefits all categories of students irrespective of income for pursuing education / research from class 10 onwards in India and overseas and intends to provide affordable higher education. The Arrangement, envisages uplifting the students from the grass root level and increasing the number of qualified technicians / professionals in the nation.

As on 31.03.2025, member banks have cumulatively sanctioned 86,565 number of WBSCC proposals out of which disbursement made in 63,176 no. of accounts and 21,200 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 31.03.2025 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 31.03.2025						
S No	Bank Name	Sanctioned	Disbursed	Sanctioned but not Disbursed	Returned	Pending
1	Bank of Baroda	1627	1305	322	135	1683
2	Bank of India	2509	1756	753	99	1048
3	Canara Bank	2911	2361	550	84	772
4	Central Bank of India	1110	1059	51	263	576
5	Indian Bank	3599	1751	1848	105	1964
6	Indian Overseas Bank	487	411	76	70	284
7	Punjab National Bank	22848	16409	6439	683	4633
8	State Bank of India	20512	16612	3900	2351	4982
9	UCO Bank	5031	4170	861	237	1452
10	Union Bank of India	2778	2390	388	54	772
Total PSUs		63412	48224	15188	4081	18166
11	Axis Bank	1276	958	318	134	948
12	Federal Bank	9	8	1	1	25
13	HDFC Bank	3859	3637	222	135	631
14	ICICI Bank	1045	792	253	45	325
15	IDBI Bank	43	28	15	5	235
16	YES BANK LTD	1	1	0	0	4
Total PVTs		6233	5424	809	320	2168
17	BGVB	3059	2210	849	90	192
18	PBGB	1204	1061	143	18	149
19	UBKGB	158	130	28	39	15
Total RRB		4421	3401	1020	147	356
20	All Co-Operative Banks	12499	6127	6372	270	510
Total Co-Optvs		12499	6127	6372	270	510
TOTAL		86565	63176	23389	4818	21200

Progress in Other Education Loan & Housing Loan:**Education Loan**

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

Outstanding Position:**(Amount Rs in Crore)**

March, 2024	September, 2024	March, 2025
4,546.58	5,244.43	6,168.53

Comparison of disbursement position of the last financial year:**(Amount Rs in Crore)**

March, 2024		September, 2024		March, 2025	
No.	Amount	No.	Amount	No.	Amount
47,048	1,404.78	47,086	1,013.68	68,528	1,944.33

The achievement vis-à-vis annual target as on 31.03.2025 for FY 2024-25 is as follows:

Target	Achievement	% of Achievement
5,303.26	1,944.33	36.66 %

With disbursement of Rs.1,944.33 Crore against Annual Target of Rs. 5,303.26 Crore for FY 2024-25, the achievement is 36.66%, 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 31.03.2025					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1133	96.50	5379	735.25
2	Bank of India	2623	50.41	5974	199.45
3	Bank of Maharashtra	219	7.79	482	28.58
4	Canara Bank	3027	62.20	6265	232.32
5	Central Bank of India	1897	70.15	6487	1257.55
6	Indian Bank	7028	265.65	10582	351.51
7	Indian Overseas Bank	162	7.70	990	26.51
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	13290	212.23	25103	822.38
10	State Bank of India	23094	594.10	40678	2017.25
11	UCO Bank	3050	29.33	5136	184.18
12	Union Bank of India	3122	110.27	5499	318.11
Total PSU		58645	1506.33	110105	5143.43
13	Axis Bank	1189	105.90	2345	222.47
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	1	0.31	3	0.49
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	23	2.96	43	3.36
19	HDFC Bank	4391	97.31	5397	129.16
20	ICICI Bank	468	150.77	2141	318.97
21	IDBI Bank	212	11.82	798	43.50
22	IDFC First Bank	79	15.02	299	71.16
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	17	0.64	35	1.25
25	Karur Vysya Bank	12	0.95	9	0.65
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	0.88	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	17	4.27	244	8.01
Total PVT		6412	390.83	11328	800.24
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)	1550	12.97	2266	45.26
39	PBGB (UCO)	216	2.73	1231	27.86
40	UBKGB (CBI)	57	1.07	183	3.34
Total RRB		1823	16.77	3680	76.46
41	WB State Co-Op Bank Ltd.	1648	30.40	6050	148.40
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1648	30.40	6050	148.40
Grand Total		68528	1944.33	131163	6168.53

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, 2024	September, 2024	March, 2025
1,16,116.36	1,21,775.61	1,33,069.14

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

March, 2024		September, 2024		March, 2025	
No.	Amount	No.	Amount	No.	Amount
2,59,169	28,603.78	1,20,801	15,478.57	2,02,844	30,310.17

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 31.03.2025 for FY 2024-25 is as follows:

(Amount Rs in crore)

Target	Achievement	% of Achievement
25,779.95	30,310.17	117.57%

With disbursement of Rs.30,310.17 Crore against Annual Target of Rs. 25,779.95 Crore for FY 2024-25, the achievement is 117.57%.

Progress of Housing Loan as on 31.03.2025					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	6021	844.26	32308	4150.67
2	Bank of India	3944	803.98	28781	4213.28
3	Bank of Maharastra	873	186.86	2788	584.01
4	Canara Bank	3292	652.49	14732	2491.04
5	Central Bank of India	2435	348.96	13451	2226.82
6	Indian Bank	11279	2665.43	54310	6010.28
7	Indian Overseas Bank	1020	245.43	6618	1105.29
8	Punjab & Sind Bank	105	24.13	2844	392.01
9	Punjab National Bank	13438	2177.82	73179	9235.36
10	State Bank of India	81296	12395.00	511393	58607.00
11	UCO Bank	4129	620.13	18747	2676.21
12	Union Bank of India	3327	540.11	12706	2052.02
Total PSU		131159	21504.60	771857	93743.99
13	Axis Bank	1348	127.06	9997	2507.42
14	Bandhan Bank	12050	524.18	24301	1770.45
15	Catholic Syrian Bank Ltd.	0	0.00	5	0.19
16	City Union Bank Ltd.	1	1.25	15	2.68
17	Dhanlaxmi Bank Ltd.	5	1.42	7	1.67
18	Federal Bank	166	78.21	1387	347.40
19	HDFC Bank	24009	2967.70	68308	14157.14
20	ICICI Bank	2948	1782.11	26621	8413.04
21	IDBI Bank	3036	1471.74	48733	7213.17
22	IDFC First Bank	216	69.19	701	159.18
23	Indusind Bank	57	23.23	98	41.60
24	Karnataka Bank Ltd.	950	214.53	1659	360.19
25	Karur Vysya Bank	729	186.82	444	76.57
26	Kotak Mahindra Bank	13	1.56	205	36.76
27	Lakshmi Vilas Bank (DBS)	38	25.73	52	29.24
28	Ratnakar Bank Ltd	20	7.97	53	9.45
29	South Indian Bank Ltd.	31	26.96	140	44.85
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	2	1.06	0	0.00
32	YES Bank	137	59.77	349	152.90
Total PVT		45756	7570.49	183075	35323.91
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	44	4.70	34	5.89
35	Jana Small Finance Bank	3552	28.48	1465	75.56
36	Ujjivan Small Finance Bank	16439	329.95	47189	880.95
37	Utkarsh Small Finance Bank	48	7.04	110	20.22
Total Small Finance		20083	370.17	48798	982.62
38	BGVB (PNB)	1379	209.68	6365	602.38
39	PBGB (UCO)	1595	227.47	6742	647.77
40	UBKGB (CBI)	1422	268.24	3892	529.21
Total RRB		4396	705.39	16999	1779.36
41	WB State Co-Op Bank Ltd.	1276	144.75	9886	1049.30
42	WBSCARD Bank Ltd.	174	14.77	3832	189.97
Total Co-Optv		1450	159.52	13718	1239.27
Grand Total		202844	30310.17	1034447	133069.14

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
31.03.2024	7,51,587	30,002.71	9,37,032	25,086.21
30.09.2024	7,51,587	30,002.71	6,86,139	14,803.88
31.03.2025	7,51,587	30,002.71	10,37,472	30,006.20

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 2024-25.

As per data provided by WBSRLM Deptt, Govt. of West Bengal, at the end of March Quarter 2025, disbursed credit linkage of SHG stood at Rs.30,006.20 Crore (100% of financial target) covering 10,37,472 number of groups (138% of physical target) as against Credit Linkage of Rs.25,086.21 Crore covering 9,37,032 number of groups at the end of March, 2024.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the Quarter ended March 2025 stood at Rs.31,456.22 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.

Bank wise and District wise performance DAY-NRLM as on 31.03.2025 is furnished below:

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.03.2025												
(Amount in Crore)												
S No.	Bank Name	Target for 2024-25		Total Sanction		Total Disbursement		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	8062	310.54	10563	274.40	12288	314.37	2.60	127.48%	78.82%
2	Bank of India	25300	997.62	26052	1121.11	42199	1222.35	48198	1551.93	2.90	166.79%	122.53%
3	Bank of Maharashtra	0	0.00	0	0.00	214	5.22	559	5.66	2.44	0.00%	0.00%
4	Canara Bank	16990	710.13	17228	670.21	23318	646.38	26432	670.38	2.77	137.25%	91.02%
5	Central Bank of India	36671	1591.76	41071	1748.61	52717	1558.05	63705	2080.87	2.96	143.76%	97.88%
6	Indian Bank	61736	2511.54	63457	2762.74	83929	2818.04	116834	3335.92	3.36	135.95%	112.20%
7	Indian Overseas Bank	3297	134.65	3226	136.36	5953	159.44	8198	159.88	2.68	180.56%	118.42%
8	Punjab and Sind Bank	0	0.00	0	0.00	253	5.29	297	3.39	2.09	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	134902	5707.22	184637	5510.83	229028	5651.38	2.98	139.17%	98.14%
10	State Bank of India	105770	4379.38	115756	4863.15	141127	5287.23	155349	4652.01	3.75	133.43%	120.73%
11	UCO Bank	29748	1175.82	30619	1122.53	44669	1193.53	47191	1031.23	2.67	150.16%	101.51%
12	Union Bank of India	7992	325.98	7563	293.52	12976	376.33	15402	387.18	2.90	162.36%	115.45%
PSB total		428460	17790.41	447936	18735.99	602555	19057.09	723481	19844.20	3.16	140.63%	107.12%
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	11	0.31	11	0.21	2.78	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	0	0.00	2	0.01	#DIV/0!	0.00%	0.00%
16	IDBI Bank	262	12.46	505	18.69	156	4.05	921	11.44	2.60	59.54%	32.53%
Pvt. Bank total		677	18.87	505	18.69	167	4.36	934	11.67	2.61	24.67%	23.11%
17	BGVB (PNB)	124482	5252.53	118405	4836.15	186071	4418.10	245026	5674.29	2.37	149.48%	84.11%
18	PBGB (UCO)	64875	2612.92	65097	2492.15	69764	2620.80	89765	2094.91	3.76	107.54%	100.30%
19	UBKGB (CBI)	28093	1327.98	30699	1302.85	51227	1413.81	60770	1769.54	2.76	182.35%	106.46%
RRB Total		217450	9193.43	214201	8631.15	307062	8452.71	395561	9538.74	2.75	141.21%	91.94%
20	Co-Operative Bank	0	0.00	0	0.00	116	5.20	2271	35.19	4.48	#DIV/0!	#DIV/0!
Grand Total (Without Co-Op Non Portal)		646587	27002.71	662642	27385.83	909900	27519.36	1122247	29429.80	3.02	140.72%	101.91%
21	Co-Operative Bank (Non Portal)	105000	3000.00	127688	2492.04	127572	2486.84	132141	2026.42	1.95	121.50%	82.89%
Grand Total		751587	30002.71	790330	29877.87	1037472	30006.20	1254388	31456.22	2.89	138.04%	100.01%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.03.2025												
(Amount in Crore)												
S No.	District	Target 2024-25		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	13588	584.95	20652	693.18	24426	752.83	3.36	181.81%	121.30%
2	Bankura	34275	1,387.78	30571	1223.77	46851	1148.84	61144	1321.46	2.45	136.69%	82.78%
3	Birbhum	48800	1,961.07	48810	1969.58	55233	1807.84	68676	1658.30	3.27	113.18%	92.19%
4	Coochbehar	26325	1,358.24	29929	1456.67	49992	1450.67	56962	1990.85	2.90	189.90%	106.80%
5	Dakshin Dinajpur	16225	615.63	15830	589.31	22036	541.69	27545	622.83	2.46	135.82%	87.99%
6	Darjeeling	6039	263.56	5816	281.44	7089	287.61	7914	293.60	4.06	117.39%	109.13%
7	Hooghly	31160	1,241.52	36971	1452.72	46864	1532.78	52937	1454.91	3.27	150.40%	123.46%
8	Howrah	29888	1,147.47	31676	1216.75	32825	1010.37	38929	987.65	3.08	109.83%	88.05%
9	Jalpaiguri	20557	963.48	23497	994.48	32413	871.38	38764	1051.77	2.69	157.67%	90.44%
10	Jhargram	13500	540.10	17275	713.48	15836	435.35	19774	488.03	2.75	117.30%	80.61%
11	Kalimpong	2865	113.30	2695	122.08	3154	140.04	3529	143.65	4.44	110.09%	123.60%
12	Malda	31998	1,249.07	46359	1684.45	52499	1216.53	64064	1505.44	2.32	164.07%	97.39%
13	Murshidabad	35493	1,792.03	44091	1786.55	67450	1481.09	87015	1799.78	2.20	190.04%	82.65%
14	Nadia	32284	1,140.91	27269	1064.15	51892	1249.95	65999	1523.01	2.41	160.74%	109.56%
15	North 24 Parganas	47629	1,792.98	43753	1672.82	67130	1535.46	81636	1932.67	2.29	140.94%	85.64%
16	Paschim Bardhaman	11361	349.34	10256	330.70	9774	299.88	12441	273.33	3.07	86.03%	85.84%
17	Paschim Medinipur	49304	1,876.20	44857	2198.49	55134	2259.12	68105	2181.29	4.10	111.82%	120.41%
18	Purba Bardhaman	46500	1,883.29	41801	1681.05	54651	1815.91	68004	1743.85	3.32	117.53%	96.42%
19	Purba Medinipur	53285	3,037.57	51665	3105.18	64125	3573.34	82575	3315.81	5.57	120.34%	117.64%
20	Purulia	23200	748.97	29407	650.82	30248	535.41	42313	724.68	1.77	130.38%	71.49%
21	Siliguri M.P.	8502	328.73	8814	351.33	10394	286.08	12415	402.07	2.75	122.25%	87.03%
22	South 24 Parganas	47942	1,964.30	38498	1480.32	75136	2415.27	89226	2126.21	3.21	156.72%	122.96%
23	Uttar Dinajpur	18096	675.70	19214	774.77	36978	903.39	44248	1086.33	2.44	204.34%	133.70%
24	Kolkata	0	0.00	0	0.00	1544	28.18	3606	49.45	1.83	100.00%	100.00%
Total		646587	27,002.71	662642	27385.83	909900	27519.36	1122247	29429.80	3.02	140.72%	101.91%
Co-Operative Bank		105000	3,000.00	127688	2492.04	127572	2486.84	132141	2026.42	1.95	121.50%	82.89%
Grand Total		751587	30,002.71	790330	29877.87	1037472	30006.20	1254388	31456.22	2.89	138.04%	100.01%

Sanction Limit for SHGs under NRLMs

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

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

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

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

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

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

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

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

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

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

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

(iii) Banks are advised to provide minimum OD facility of ₹5000 to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA). Banks

may regularly share data on OD limit to women SHGs' members in a mutually agreed format and periodicity with DAY-NRLM.

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

Dual Authentication status:

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

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

Progress in NULM:

During this Financial Year up to **31.03.2025**, member banks have disbursed **Rs. 10,401.75 lakh** in **5,175 SHG-NULM** proposals, **Rs. 963.93 lakh** in **759 SEP-I** proposals and **Rs.189.74 lakh** in **53 SEP-G** proposals.

Overall Targets vis-à-vis Achievement in this regard is as under:

Scheme	Target for FY 2024-25	Proposal Sanctioned (No.)	Proposal Disbursed	
			No.	Amount (in Lakh)
SHG	12148	5313	5175	10,401.75
SEP-I	3052	763	759	963.93
SEP-G	319	58	53	189.74
Total	15519	6134	5987	11,555.42

Progress in Joint Liability Groups (JLGs) Finance:

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

Objectives:

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

Support from NABARD

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

Support from participating Banks

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

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

As on 31.03.2025, member banks have cumulatively disbursed 4,61,098 number of JLGs involving an amount of Rs.6,761.34 Crore for FY 2024-25.

The outstanding position under JLG stands at Rs.9,203.26 Crore covering 16,45,760 number of accounts as on 31.03.2025.

Performance of JLGs loan during the FY 2024-25 as on 31.03.2025:**Bank wise progress of JLGs as on 31.03.2025 is annexed:**

Progress of JLG in FY 2024-25 as on 31.03.2025								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.24 to 31.03.2025)		JLGs Credit Linked (Disbursed) during the FY (01.04.24 to 31.03.2025)		Outstanding position of JLGs as on 31.03.2025	
			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	15	0.27	15	0.27	53	1.60
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	162	2.36	1313	10.79	1824	28.82
5	Central Bank of India	2400	0	0.00	0	0.00	222	1.52
6	Indian Bank	4300	123	1.25	76	0.77	1034	12.93
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	9000	13	0.23	13	0.23	3304	41.94
10	State Bank of India	9000	41029	244.42	41029	244.42	72971	245.74
11	UCO Bank	2700	368	7.26	368	7.26	472	5.77
12	Union Bank of India	900	4371	82.50	4371	76.33	14417	168.81
Total PSU		36200	46081	338.29	47185	340.08	94297	507.13
13	Axis Bank	1000	153661	630.70	153661	630.70	424001	882.28
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	37421	834.71	37421	834.71	90570	995.94
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	8360	31.71	8360	31.69	13015	29.78
23	Indusind Bank	500	124311	4144.36	124311	4144.36	176904	3543.68
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	16738	285.36	16738	285.36	75162	401.50
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	3070	53.50	4344	54.48	3612	49.06
Total PVT		8700	343561	5980.35	344835	5981.30	783264	5902.23
33	Au Small finance Bank	0	5763	22.29	5763	22.29	15590	40.62
34	ESAF SF Bank	500	41841	270.06	41841	270.06	112477	469.04
35	Jana Small Finance Bank	500	4183	68.03	4183	68.03	17273	129.29
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	593908	1948.78
37	Utkarsh Small Finance Bank	1000	9164	40.22	9164	40.22	18474	50.17
Total Small Finance		5000	60951	400.59	60951	400.59	757722	2637.90
38	BGVB (PNB)	6000	5	0.05	5	0.05	2675	10.03
39	PBGB (UCO)	500	82	1.55	82	1.55	591	9.84
40	UBKGB (CBI)	1600	0	0.00	34	0.16	1751	3.76
Total RRB		8100	87	1.60	121	1.76	5017	23.63
41	WB State Co-Op Bank Ltd.	3000	8006	37.61	8006	37.61	5380	34.33
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	80	98.04
Total Co-Optv		3000	8006	37.61	8006	37.61	5460	132.37
Grand Total		61000	458686	6758.44	461098	6761.34	1645760	9203.26

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

Upgradation of Individual Micro Food Processing Units:

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

Support to FPOs / SHGs / Cooperatives:

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

Seed Capital to SHG;

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

Common Infrastructure;

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

Branding and Marketing Support:

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

Procedure for applying:

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

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

As on 31.03.2025, member banks have cumulatively sanctioned 169 no of proposals under PMFME scheme, out of which 123 has been disbursed, whereas 394 proposals are still lying in pending status at various bank branches.

Bank wise status of PMFME as on 31.03.2025:

BANK WISE STATUS OF PMFME AS ON 31.03.2025					
BANK NAME	Total Application Submitted (nos)	Sanctioned (nos.)	Disbursed (nos.)	Rejected (nos.)	Pending
AXIS BANK	19	0	0	1	18
BANDHAN BANK LIMITED	19	1	0	14	4
BANGIYA GRAMIN VIKASH BANK	59	7	3	35	17
BANK OF BARODA	31	4	2	16	11
BANK OF INDIA	64	14	11	31	19
BANK OF MAHARASHTRA	9	0	0	6	3
CANARA BANK	39	9	7	23	7
CENTRAL BANK OF INDIA	45	4	2	31	10
FEDERAL BANK	1	1	1	0	0
HDFC BANK	32	11	3	5	16
ICICI BANK LIMITED	7	3	1	2	2
IDBI BANK	11	2	2	3	6
INDIAN BANK	111	17	13	78	16
INDIAN OVERSEAS BANK	20	1	1	6	13
INDUSIND BANK	3	0	0	0	3
KARNATAKA BANK LIMITED	1	0	0	0	1
KOTAK MAHINDRA BANK LIMITED	1	0	0	0	1
NADIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	1	0	0	1	0
PARWANOO URBAN COOP BANK	2	0	0	0	2
PUNJAB NATIONAL BANK	329	32	27	176	121
STATE BANK OF INDIA	363	41	33	240	82
THE WEST BENGAL STATE COOPERATIVE BANK	25	1	1	6	18
UCO BANK	106	15	11	72	19
Ujjivan Small Finance Bank Limited	1	0	0	1	0
UNION BANK OF INDIA	26	6	5	15	5
UTTAR BANGA KSHETRIYA GRAMIN BANK; COOCHBEHAR	1	0	0	1	0
Total	1326	169	123	763	394

District wise status of PMFME as on 31.03.2025:

DISTRICT WISE STATUS OF PMFME AS ON: 31.03.2025					
DISTRICT NAME	Total Application Submitted (nos)	Sanctioned (nos.)	Disbursed (nos.)	Rejected (nos.)	Pending
24 Paraganas North	25	14	9	5	6
24 Paraganas South	624	18	12	450	156
Alipurduar	5	2	2	2	1
Bankura	47	1	0	16	30
Birbhum	9	4	4	2	3
Coochbehar	11	0	0	8	3
Darjeeling	7	4	4	2	1
Dinajpur Dakshin	56	4	2	41	11
Dinajpur Uttar	5	1	1	1	3
Hooghly	59	15	12	25	19
Howrah	39	13	11	4	22
Jalpaiguri	22	3	2	15	4
Jhargram	35	6	5	14	15
Kalimpong	8	2	2	4	2
Kolkata	4	3	2	0	1
Maldah	16	8	6	5	3
Medinipur East	53	25	17	5	23
Medinipur West	33	9	7	11	13
Murshidabad	83	14	9	32	37
Nadia	70	7	5	49	14
Paschim Bardhaman	1	0	0	0	1
Purba Bardhaman	56	8	4	31	17
Purulia	58	8	7	41	9
TOTAL	1326	169	123	763	394

AGENDA – 14

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 5.79%, amounting Rs.47,514.20 Crore as on December Quarter, 2024 in the state of West Bengal, in comparison to Rs.56,954.96 Crore as on December Quarter, 2023.

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, 2024	7,86,804.58	52,883.62	6.72%
September, 2024	8,12,450.24	47,407.62	5.84%
March, 2025	8,39,797.82	46,390.74	5.52%

NPA level has been decreased from 6.72% as on March Quarter, 2024 to 5.52% as on March Quarter, 2025. 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 31.03.2025 stood at 66.29%, 27.71% and 57.66% 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 31.03.2025													
(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	2281.00	81.45	4894.00	461.45	7025.39	0.42	14200.39	543.32	13581.29	164.92	27781.68	708.24
2	Bank of India	4921.47	393.49	6277.79	1059.77	2331.14	92.71	13530.40	1545.97	18935.25	1898.67	32465.65	3444.63
3	Bank of Maharashtra	418.75	48.50	828.99	27.94	245.36	0.44	1493.10	76.88	1121.05	7.40	2614.15	84.28
4	Canara Bank	2638.25	204.11	5212.06	1140.97	1333.39	12.53	9183.70	1357.61	14371.30	108.38	23555.00	1465.99
5	Central Bank of India	3055.26	160.28	2771.55	369.93	1820.93	38.72	7647.74	568.93	3255.51	1237.16	10903.25	1806.09
6	Indian Bank	5521.35	291.24	9416.93	891.64	2127.67	167.41	17065.95	1350.29	33116.44	112.85	50182.39	1463.14
7	Indian Overseas Bank	1163.56	203.21	3379.17	270.41	839.16	21.42	5381.89	495.04	2792.59	1459.91	8174.48	1954.95
8	Punjab & Sind Bank	152.33	6.82	691.85	221.23	300.00	11.91	1144.18	239.96	2806.63	62.45	3950.81	302.41
9	Punjab National Bank	13731.91	2002.58	14938.03	3348.21	4261.78	167.43	32931.72	5518.23	57161.50	5052.12	90093.22	10570.35
10	State Bank of India	11972.27	469.53	15988.98	253.55	44352.20	55.94	72313.45	779.02	129680.41	269.00	201993.86	1048.02
11	UCO Bank	2942.77	673.92	6138.42	993.36	3752.59	329.55	12833.78	1996.83	13611.38	3711.19	26445.16	5708.02
12	Union Bank of India	3027.20	252.80	6597.27	905.62	1512.02	39.77	11136.49	1198.19	17506.73	4322.91	28643.22	5521.10
Total PSU		51826.12	4787.93	77135.04	9944.08	69901.63	938.25	198862.78	15670.26	307940.08	18406.96	506802.86	34077.22
13	Axis Bank	6883.21	210.96	13936.43	294.41	1141.31	72.08	21960.95	577.45	22710.99	944.94	44671.94	1522.39
14	Bandhan Bank	1825.59	81.37	6385.37	319.42	7734.85	245.12	15945.82	645.91	15997.15	710.67	31942.97	1356.58
15	Catholic Syrian Bank Ltd.	18.07	1.24	0.08	0.00	21.27	0.46	39.42	1.70	41.73	1.96	81.15	3.66
16	City Union Bank Ltd.	3.15	2.47	141.92	9.85	0.58	0.25	145.65	12.57	143.13	12.83	288.77	25.40
17	Dhanlaxmi Bank Ltd.	0.00	0.00	25.60	0.00	0.96	0.00	26.56	0.00	46.36	0.00	72.92	0.00
18	Federal Bank	482.20	20.31	900.64	18.19	58.20	5.52	1441.03	44.02	4222.90	40.17	5663.93	84.19
19	HDFC Bank	3045.61	38.90	18311.76	986.94	4111.28	106.07	25468.66	1131.92	41816.98	576.68	67285.64	1708.60
20	ICICI Bank	2074.43	84.07	20448.65	208.63	1286.62	37.73	23809.70	330.44	36813.28	1236.34	60622.99	1566.77
21	IDBI Bank	466.29	86.90	1712.14	238.00	2121.45	88.03	4299.88	412.93	5322.26	71.06	9622.14	483.99
22	IDFC First Bank	29.65	0.39	1342.65	27.05	35.13	1.73	1407.44	29.17	6368.33	73.61	7775.77	102.78
23	Indusind Bank	3043.63	234.00	3629.38	105.86	74.31	48.33	6747.33	388.19	13041.80	548.80	19789.13	936.99
24	Karnataka Bank Ltd.	297.33	24.93	912.72	187.84	240.62	4.78	1450.67	217.55	1885.20	501.52	3335.87	719.07
25	Karur Vysya Bank	0.24	0.00	182.00	0.00	23.65	0.00	205.89	0.00	842.99	61.45	1048.88	61.45
26	Kotak Mahindra Bank	848.37	5.32	4665.80	64.44	36.76	0.00	5550.93	69.76	6014.37	91.60	11565.30	161.36
27	Lakshmi Vilas Bank (DBS)	138.91	0.00	145.18	4.77	0.50	0.00	284.59	4.77	1088.06	89.51	1372.65	94.28
28	Ratnakar Bank Ltd	521.30	34.07	452.84	0.30	37.99	3.34	1012.13	37.70	3934.92	107.22	4947.05	144.92
29	South Indian Bank Ltd.	78.08	15.50	324.07	75.00	8.80	0.46	410.95	90.96	991.89	26.69	1402.84	117.65
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	38.66	2.02	17.58	0.00	56.24	2.02	94.70	0.16	150.94	2.18
32	YES Bank	861.53	4.11	2784.06	88.20	49.81	1.59	3695.41	93.89	7041.50	395.15	10736.91	489.05
Total PVT		20617.59	844.53	76429.22	2630.92	17001.68	615.50	114048.48	4090.96	168418.55	5490.36	282467.03	9581.32
33	Au Small finance Bank	21.04	1.86	297.31	32.69	18.20	0.32	336.55	34.87	84.48	4.17	421.04	39.04
34	ESAF SF Bank	245.09	19.79	68.40	2.58	200.08	1.12	513.57	23.49	38.79	0.14	552.36	23.63
35	Jana Small Finance Bank	269.31	10.35	406.93	19.11	339.50	3.55	1015.74	33.01	269.75	6.49	1285.49	39.50
36	Ujjivan SF Bank	765.08	10.02	826.75	5.61	1274.46	12.61	2866.29	28.24	880.25	2.79	3746.54	31.03
37	Utkarsh SF Bank	30.24	0.57	78.45	4.97	94.32	3.97	203.01	9.51	1.36	0.01	204.37	9.52
Total Small Finance		1330.76	42.59	1677.84	64.96	1926.56	21.57	4935.16	129.12	1274.63	13.60	6209.79	142.72
38	BGVB (PNB)	6067.05	116.85	2049.24	363.97	702.96	3.88	8819.25	484.70	1249.85	101.19	10069.10	585.89
39	PBGB (UCO)	1886.45	134.66	1507.95	179.28	633.76	17.15	4028.16	331.09	386.57	11.94	4414.73	343.03
40	UBKGB (CBI)	2753.54	122.16	250.74	29.24	501.02	2.51	3505.30	153.91	508.73	4.06	4014.03	157.97
Total RRB		10707.04	373.67	3807.93	572.49	1837.74	23.54	16352.71	969.70	2145.15	117.19	18497.86	1086.89
41	WB State Co-Op Bank Ltd.	5809.59	1201.47	677.76	447.29	8785.58	456.53	15272.92	1078.38	9194.37	763.23	24467.29	1502.59
42	WBSCARD Bank Ltd.	1023.08	0.00	139.93	0.00	189.97	0.00	1352.98	0.00	0.00	0.00	1352.98	0.00
Total Co-Optv		6832.67	1201.47	817.69	447.29	8975.55	456.53	16625.90	1078.38	9194.37	763.23	25820.27	1502.59
Grand Total		91314.17	7250.19	159867.71	13659.74	99643.15	2055.39	350825.04	21938.42	488972.78	24791.34	839797.82	46390.74
% of NPA against Outstanding Advance													5.52

Sector wise NPA Position as on 31.03.2025																			
(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	735.25	3.54	4150.67	91.59	56.00	0.71	0.00	0.96	151.00	1.34	8.10	0.27	454.26	26.19	1211.00	65.96	106.50	23.93
2	Bank of India	199.45	7.37	4213.28	144.49	167.35	13.16	79.72	9.01	1369.91	4.98	27.08	1.45	883.12	135.93	3262.76	244.74	62.99	29.58
3	Bank of Maharashtra	28.58	0.00	584.01	2.68	0.32	0.00	0.00	0.00	0.06	0.00	0.00	0.00	30.65	17.07	41.84	12.88	17.18	0.00
4	Canara Bank	232.32	7.98	2491.04	110.36	43.01	5.96	0.00	0.00	191.48	0.55	0.00	0.00	456.22	4.77	50.19	0.00	164.88	7.83
5	Central Bank of India	219.05	6.59	2226.82	65.61	41.86	8.15	130.25	2.09	2069.68	4.94	14.27	0.16	447.64	120.71	225.56	22.71	18.41	5.11
6	Indian Bank	351.51	15.35	6010.28	158.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1849.33	99.57	0.00	0.00	179.81	0.97
7	Indian Overseas Bank	26.51	1.20	1105.29	8.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70.34	4.75	0.00	0.00	74.60	0.98
8	Punjab & Sind Bank	8.84	0.20	392.01	11.72	5.24	3.27	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.36	43.96	6.50	11.83	1.14
9	Punjab National Bank	822.38	28.85	9235.36	256.88	95.81	44.45	0.00	0.00	3603.66	48.66	172.40	11.85	3842.64	660.12	4970.63	727.12	154.37	74.33
10	State Bank of India	2017.25	13.99	58607.00	62.42	126.37	49.90	22.06	3.87	4514.00	36.91	0.00	0.00	1964.00	355.25	1773.25	101.82	217.75	23.10
11	UCO Bank	184.18	8.31	2676.21	62.67	29.42	8.72	36.00	12.00	753.00	5.11	29.10	0.79	370.24	88.17	26.53	9.05	95.98	21.22
12	Union Bank of India	318.11	10.41	2052.02	73.13	19.44	0.76	0.00	0.00	461.94	4.29	523.04	6.67	717.00	36.77	1050.62	115.89	137.00	0.00
Total PSU		5143.43	103.79	93743.99	1048.96	584.82	135.08	268.03	27.93	13114.74	106.78	774.00	21.19	11086.07	1549.66	12656.33	1306.67	1241.30	188.19
13	Axis Bank	222.47	0.34	2507.42	12.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2474.16	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1770.45	112.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.35	0.00	2242.35	81.85	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.19	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.49	0.00	2.68	0.25	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	1.67	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	3.36	0.05	347.40	18.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	129.16	1.08	14157.14	80.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1139.05	23.96	642.68	42.68	36.43	0.00
20	ICICI Bank	318.97	0.30	8413.04	124.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.95	34.11	286.10	4.12	109.96	0.00
21	IDBI Bank	43.50	0.45	7213.17	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123.65	84.89	0.00	0.00	3.15	0.00
22	IDFC First Bank	59.58	0.00	126.06	1.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86.88	0.27	0.00	0.00
23	Indusind Bank	0.00	0.00	41.60	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1677.94	387.71	15.78	0.52
24	Karnataka Bank Ltd.	1.25	0.18	360.19	7.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.57	0.00	0.00	0.00	57.60	0.00
25	Karur Vysya Bank	0.65	0.00	76.57	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	36.76	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.07	50.74	2.19
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	29.24	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.00	0.00	9.45	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	281.64	45.49	0.00	0.00
29	South Indian Bank Ltd.	1.22	0.00	44.85	2.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	8.01	0.00	152.90	6.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	0.00	165.61	1.57	0.41	0.00
Total PVT		788.67	2.39	35290.79	453.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3828.95	142.96	5383.60	563.76	274.12	2.71
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	36.28	0.71	0.00	0.00
34	ESAF SF Bank	0.00	0.00	5.89	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126.86	5.54	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	75.56	2.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.56	0.77	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	880.95	5.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152.64	4.45	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	20.22	1.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.15	1.05	0.00	0.00
Total Small Finance		0.00	0.00	982.62	9.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	391.49	12.52	0.00	0.00
38	BGVB (PNB)	45.26	0.48	602.38	15.04	24.59	7.18	25.72	23.75	5507.59	52.56	92.50	10.26	766.78	99.02	1992.18	115.27	8.04	1.43
39	PBGB (UCO)	27.86	1.13	647.77	17.33	2.81	0.20	22.46	17.98	2032.00	57.67	17.17	1.90	647.58	86.80	1288.76	112.52	65.98	5.06
40	UBKGB (CBI)	3.34	0.20	529.21	2.31	12.87	1.57	10.12	7.76	1749.19	6.83	22.16	0.06	1032.05	111.67	55.43	7.83	12.11	0.00
Total RRB		76.46	1.81	1779.36	34.68	40.27	8.95	58.30	49.49	9288.78	117.06	131.83	12.22	2446.41	297.49	3336.37	235.62	86.13	6.49
41	WB State Co-Op Bank Ltd.	148.40	0.00	1049.30	166.91	2.78	1.06	17.37	7.25	0.00	0.00	0.00	0.00	4996.53	542.53	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	189.97	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		148.40	0.00	1239.27	166.91	2.78	1.06	17.37	7.25	0.00	0.00	0.00	0.00	4996.53	542.53	0.00	0.00	0.00	0.00
Grand Total		6156.96	107.99	133036.02	1713.39	627.87	145.09	343.70	84.67	22403.51	223.85	905.83	33.41	22357.97	2532.64	21767.78	2118.57	1601.55	197.39

Sector wise Recovery performance as on 31.03.2025																			
		(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	82.53	71.69	86.87	64.81	60.74	93.72	0.46	0.43	93.48	147.80	132.86	89.89	191.30	175.73	91.86	339.10	308.59	91.00
2	Bank of India	393.54	82.06	20.85	1045.41	192.21	18.39	90.52	18.03	19.92	1529.47	292.30	19.11	1981.85	445.62	22.49	3511.32	737.92	21.02
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	204.11	0.71	0.35	1140.97	35.53	3.11	12.53	0.19	1.52	1357.61	36.43	2.68	108.38	2.58	2.38	1465.99	39.01	2.66
5	Central Bank of India	160.78	7.16	4.45	356.16	35.89	10.08	47.04	3.56	7.57	563.98	46.61	8.26	1242.11	5.69	0.46	1806.09	52.30	2.90
6	Indian Bank	291.24	10.97	3.77	891.64	59.14	6.63	167.41	2.98	1.78	1350.29	73.09	5.41	112.85	7.29	6.46	1463.14	80.38	5.49
7	Indian Overseas Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
8	Punjab & Sind Bank	6.82	0.04	0.59	221.23	9.24	4.18	11.91	4.02	33.75	239.96	13.30	5.54	302.41	2.23	0.74	542.37	15.53	2.86
9	Punjab National Bank	447.39	305.76	68.34	637.61	358.69	56.26	46.92	14.32	30.52	1131.92	678.77	59.97	1320.16	99.86	7.56	2452.08	778.63	31.75
10	State Bank of India	409.63	82.91	20.24	377.25	170.16	45.11	141.55	77.93	55.05	928.43	331.00	35.65	347.97	133.04	38.23	1276.40	464.04	36.36
11	UCO Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
12	Union Bank of India	249.85	12.00	4.80	909.98	7.00	0.77	38.83	10.00	25.75	1198.66	29.00	2.42	4357.00	34.00	0.78	5555.66	63.00	1.13
Total PSU		2245.89	573.30	25.53	5645.06	928.60	16.45	557.17	131.46	23.59	8448.12	1633.36	19.33	9964.03	906.04	9.09	18412.15	2539.40	13.79
13	Axis Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	Federal Bank	12.38	0.67	5.41	14.44	12.99	89.96	8.30	7.22	86.99	35.12	20.88	59.45	0.00	0.00	#DIV/0!	35.12	20.88	59.45
19	HDFC Bank	284.51	265.33	93.26	636.42	620.83	97.55	37.49	29.93	79.84	958.42	916.09	95.58	1043.49	1008.35	96.63	2001.91	1924.44	96.13
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.	24.93	2.99	11.99	187.84	30.01	15.98	4.78	0.33	6.90	217.55	33.33	15.32	501.52	115.56	23.04	719.07	148.89	20.71
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	3.38	1.12	33.28	0.00	0.00	#DIV/0!	0.33	0.14	41.59	3.70	1.26	34.01	385.07	58.69	15.24	388.77	59.95	15.42
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3.07	0.00	0.00	3.07	0.00	0.00
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		325.19	270.11	83.06	838.70	663.83	79.15	50.90	37.62	73.91	1214.80	971.56	79.98	1933.15	1182.60	61.18	3147.94	2154.16	68.43
33	Au Small finance Bank	3.56	1.75	49.16	0.00	0.00	#DIV/0!	0.49	0.01	2.50	4.05	1.76	43.51	0.65	0.63	96.78	4.70	2.39	50.91
34	ESAF SF Bank	30.64	28.17	91.94	8.55	8.23	96.26	25.01	24.87	99.44	64.20	61.27	95.44	4.85	4.83	99.59	69.05	66.10	95.73
35	Jana Small Finance Bank	194.23	57.49	29.60	72.54	27.44	37.83	164.86	52.25	31.69	431.63	137.18	31.78	82.14	38.33	46.67	513.77	175.51	34.16
36	Ujivan Small Finance Bank	11.36	4.72	41.55	8.33	3.55	42.62	14.85	6.27	42.22	34.54	14.54	42.10	5.15	4.33	84.08	39.69	18.87	47.54
37	Utkarsh Small Finance Bank	12.20	11.52	94.43	21.30	18.10	84.98	24.28	22.05	90.82	57.78	51.67	89.43	16.00	15.90	0.35	73.78	67.57	91.58
Total Small Finance		251.99	103.65	41.13	110.72	57.32	51.77	229.49	105.45	45.95	592.20	266.42	44.99	108.79	64.03	58.85	700.99	330.45	47.14
38	BGVB (PNB)	9.71	2.35	24.22	106.20	44.62	42.01	78.87	74.60	94.59	194.77	121.57	62.42	249.21	212.04	85.08	443.99	333.61	75.14
39	PBGB (UCO)	15.22	14.91	97.96	19.34	19.11	98.83	88.61	86.02	97.08	123.17	120.04	97.46	178.05	175.02	98.30	301.22	295.06	97.96
40	UBKGB (CBI)	517.29	346.22	66.93	61.09	36.77	60.19	31.75	27.92	87.94	610.13	410.91	67.35	45.66	40.81	89.38	655.79	451.72	68.88
Total RRB		542.22	363.48	67.04	186.63	100.50	53.85	199.23	188.54	94.64	928.08	652.53	70.31	472.92	427.87	90.47	1401.00	1080.39	77.12
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.	636.98	342.44	53.76	131.11	32.75	24.98	144.89	37.28	25.73	912.98	412.47	45.18	0.00	0.00	#DIV/0!	912.98	412.47	45.18
Total Co-Optv		5173.96	4350.28	84.08	397.65	239.18	60.15	669.75	520.86	77.77	6241.36	5110.32	81.88	837.32	722.58	86.30	7078.68	5832.90	82.40
Grand Total		8539.25	5660.82	66.29	7178.77	1989.43	27.71	1706.53	983.93	57.66	17424.55	8634.19	49.55	13316.21	3303.12	24.81	30740.76	11937.30	38.83

Status of PDR Cases as on 31.03.2025:

As on 31.03.2025 there are 8,289 no. of PDR (Public Demand Recovery) cases pending amounting Rs.375.89 Crore and the Certificate Officers may be advised to dispose of the cases at the earliest.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2025									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2024		Cases filed from 01.04.2024 to 31.03.2025		Cases Settled from 01.04.2024 to 31.03.2025		Pending cases as on 31.03.2025	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	66	72.48	14	0.11	0	0.00	52	72.37
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	762	4.89	11	0.13	1	0.02	772	5.00
11	UCO Bank	867	28.88	615	22.43	0	0.00	867	28.88
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4044	228.86	640	22.67	1	0.02	4683	251.51
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)	302	4.28	0	0.00	0	0.00	302	4.28
39	PBGB (UCO)	1468	24.90	826	13.52	1	0.02	2293	38.40
40	UBKGB (CBI)	76	1.62	200	5.13	16	0.11	260	6.64
Total RRB		1846	30.80	1026	18.65	17	0.13	2855	49.32
41	WB State Co-Op Bank Ltd.	749	75.05	6	0.19	4	0.18	751	75.06
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		749	75.05	6	0.19	4	0.18	751	75.06
Grand Total		6639	334.71	1672	41.51	22	0.33	8289	375.89

Recovery under SARFAESI Act, 2002

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

Out of overall pending recovery actions initiated by banks under SARFAESI Acts, 2002, DM permission is pending in 3,612 loan accounts covering an amount of Rs.2,299.52 Crore as reported by member banks as on March Quarter, 2025. The district wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 31.03.2025										
(Amt in Crore)										
District Name	Pending below 60 days		Pending above 60 days		Pending from 6 month to 1 year		Pending above 1 year		Total pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
24 Pgs. (N)	73	36.81	98	34.45	110	29.89	230	150.80	511	251.95
24 Pgs. (S)	78	42.29	100	147.80	108	294.23	210	178.48	496	662.81
Alipurduar	2	0.25	5	0.93	4	40.20	3	0.15	14	41.53
Bankura	8	1.98	8	12.32	10	9.74	21	3.80	47	27.83
Birbhum	6	1.58	34	3.78	49	3.76	62	24.81	151	33.92
Coochbehar	9	2.31	7	1.01	43	3.94	43	22.68	102	29.94
Dakshin Dinajpur	4	0.58	16	1.32	18	1.50	33	4.15	71	7.55
Darjeeling	25	12.65	10	30.48	27	11.12	19	32.23	81	86.48
Hooghly	34	14.14	28	3.22	69	24.82	157	41.31	288	83.48
Howrah	49	13.29	39	13.71	99	35.43	128	106.05	315	168.48
Jalpaiguri	14	5.18	9	1.42	30	14.42	19	6.10	72	27.11
Jhargram	1	0.08	1	0.16	2	0.09	8	1.45	12	1.78
Kalimpong	2	0.47	0	0.00	0	0.00	2	0.53	4	1.00
Kolkata	68	23.45	26	15.85	126	69.18	114	86.07	334	194.54
Malda	16	2.50	13	1.28	12	3.54	47	30.66	88	37.98
Murshidabad	8	1.50	18	4.46	17	14.06	48	12.40	91	32.42
Nadia	31	3.86	9	3.07	56	9.63	77	18.67	173	35.23
Paschim Burdwan	13	10.41	15	70.64	47	67.81	60	67.08	135	215.95
Paschim Medinipur	4	1.35	11	1.29	43	31.34	72	13.21	130	47.19
Purba burdwan	15	1.25	29	37.38	76	32.43	149	45.64	269	116.70
Purba Medinipur	25	19.38	18	2.29	23	3.74	80	127.74	146	153.15
Purulia	13	6.16	0	0.00	5	2.11	7	21.39	25	29.66
Uttar Dinajpur	0	0.00	4	0.80	9	1.99	44	10.04	57	12.83
Grand Total	498	201.47	498	387.65	983	704.95	1633	1005.45	3612	2299.52

AGENDA – 15

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

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

Sub-Committee for Digital Payment:

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

Adoption of Digital District & Sub Committee formation by SLBC:

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

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 31.03.2025:

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 31.03.2025, member banks have cumulatively covered 9,58,85,340 number of savings accounts in any one digital channel out of total 9,96,42,835 number of eligible savings accounts, thus achieving 96.23% overall digital coverage in the districts of West Bengal. Whereas, in case of current accounts member banks have cumulatively covered 19,06,416 number of accounts in any one digital channel out of total 21,67,791 number of eligible cases, thus achieving 87.94% overall digital coverage in the districts of West Bengal.

The stipulated time frame of RBI for completion of the same was September 2024.

Performance of Digital Coverage of all the districts as on 31.03.2025:

Expanding and Deepening Digital Payment Ecosystem Progress Data as on 31.03.2025						
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	20,88,611	19,29,991	92.41	30,132	28,621	94.99
Bankura	39,63,691	38,96,644	98.31	42,341	36,851	87.03
Birbhum	41,62,953	39,76,672	95.53	65,986	62,277	94.38
Coochbehar	32,17,035	30,56,761	95.02	40,101	38,300	95.51
Dakshin Dinajpur	21,13,402	20,13,889	95.29	26,564	25,561	96.22
Darjeeling	23,05,461	21,84,152	94.74	76,608	66,846	87.26
Hooghly	72,95,664	71,12,415	97.49	1,48,454	1,28,998	86.89
Jalpaiguri	30,71,111	28,62,278	93.20	52,007	46,766	89.92
Jhargram	10,53,562	10,10,265	95.89	15,372	13,102	85.23
Kalimpong	3,86,775	2,99,556	77.45	5,952	4,431	74.45
Kolkata	91,84,792	90,12,999	98.13	5,40,406	4,70,253	87.02
Malda	49,98,935	49,36,284	98.75	79,523	70,795	89.02
Murshidabad	77,75,844	76,67,918	98.61	1,08,315	98,687	91.11
Paschim Burdwan	33,56,554	31,04,511	92.49	90,853	80,812	88.95
Paschim Medinipur	56,18,200	54,89,103	97.70	91,785	81,634	88.94
Purba Burdwan	51,47,850	49,91,244	96.96	99,193	88,196	88.91
Purba Medinipur	49,81,230	39,75,051	79.80	1,42,589	1,11,407	78.13
Purulia	31,18,464	30,68,752	98.41	31,137	26,993	86.69
Uttar Dinajpur	36,19,793	35,23,920	97.35	54,380	49,758	91.50
24 Pgs. (N)	1,22,93,795	1,20,54,492	98.05	2,81,208	2,45,869	87.43
24 Pgs. (S)	98,89,113	97,18,443	98.27	1,44,885	1,30,259	89.91
Grand Total	9,96,42,835	9,58,85,340	96.23	21,67,791	19,06,416	87.94

Payment Banks operations:

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

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

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

Airtel Payment Bank under its business model has 59,075 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 39,979 Bank Mitras.

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

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

Basic Data of Payment Banks (Cumulative Outstanding) as on 31.12.2024:

Bank	Up to	(Amount in Crore)			
		Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	March, 2024	28,66,675	280.62	8,136	0.77
IPPB	March, 2025	30,98,556	350.34	8,926	0.65
Airtel Payment Bank	March, 2024	46,14,958	279.43	37	0.01
Airtel Payment Bank	March, 2025	50,74,286	325.97	0	0.00
Fino Payment Bank	March, 2024	1,30,603	4.50	6,241	0.37
Fino Payment Bank	March, 2025	1,92,008	11.20	11,950	1.40

DBT Transactions and Bills & Utility Payment:

Bank	Up to	(Amount in Crore)			
		DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	March, 2025	66,95,013	689.11	20,85,326	53.14
Airtel Payment Bank	March, 2025	2,83,354	48.34	0	0.00
Fino Payment Bank	March, 2025	5,49,729	211.69	64,370	2.43

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

Y-O-Y comparison of Financial Literacy camps conducted by Financial literacy centres is mentioned below: -

During the quarter	Special Camps		Target Specific Camps		Total Camps	
	No of Camps	No of Participants	No of Camps	No of Participants	No of Camps	No of Participants
31.03.2024	177	7,987	787	25,713	964	33,700
31.03.2025	677	19,794	2,830	1,08,699	3,427	1,28,493

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

During the quarter	Mar-24	Mar-25
Total Camps	7,872	10,532

District wise progress of FLC during March,2025 quarter of FY 2024-25 is given hereunder.

District wise camp conducted by FLCs and rural branches during the March, 2025 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	7	184	15	10	203	323	969	794
2	24 Pgs (S)	1	6	13	560	15	11	531	316	948	853
3	Alipurduar	0	0	0	0	0	0	0	53	159	165
4	Bankura	1	6	6	237	15	612	13974	168	504	618
5	Birbhum	1	6	10	302	15	23	715	212	636	701
6	Coochbehar	2	12	11	415	30	37	1545	136	408	436
7	Darjeeling	2	12	6	145	30	6	145	73	219	178
8	Dakshin Dinajpur	2	12	0	0	30	229	7623	78	234	229
9	Hooghly	1	6	0	0	15	421	17597	237	711	950
10	Howrah	2	12	3	310	30	45	1786	115	345	45
11	Jalpaiguri	1	6	21	467	15	16	313	79	237	247
12	Jhargram	1	6	239	6173	15	239	6173	83	249	239
13	Kalimpong	1	6	4	235	15	7	498	13	39	42
14	Kolkata	1	6	1	32	15	0	0	0	0	0
15	Malda	2	12	0	0	30	535	23783	151	453	454
16	Murshidabad	2	12	8	491	30	16	736	339	1017	1073
17	Nadia	1	6	11	581	15	11	581	195	585	593
18	Paschim Bardhaman	1	6	0	0	15	164	11568	102	306	176
19	Paschim Medinipur	1	6	6	227	15	6	227	250	750	753
20	Purba Bardhaman	1	6	19	848	15	51	2265	327	981	1297
21	Purba Medinipur	2	12	7	423	30	57	4170	252	756	64
22	Purulia	1	6	305	8164	15	14	293	129	387	305
23	Uttar Dinajpur	1	6	0	0	15	320	13973	104	312	320
Total		29	174	677	19794	435	2830	108699	3735	11205	10532

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 31.03.2025 (Cumulative Outstanding) with last financial year:

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2024	5,09,50,149	22,297.72	31,44,377
30.09.2024	5,21,97,876	22,297.72	31,44,377
31.03.2025	5,38,17,665	24,848.19	34,15,471

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2024	3,21,05,784	4,32,58,286
30.09.2024	3,21,05,784	4,32,58,286
31.03.2025	3,44,11,686	4,68,13,875

PMSBY, PMJJBY, APY Progress (cumulative):

As On	Total PMJDY	Total PMJJBY	% Enrolment	Total PMSBY	% Enrolment	Total APY	% Enrolment	Total Soc Sec Scheme	% Enrolment
31.03.2024	5,09,50,149	1,03,80,182	20.37	2,80,14,252	54.98	48,85,166	9.59	4,32,79,600	84.94
30.09.2024	5,21,97,876	1,13,79,021	21.80	3,06,08,276	58.64	53,36,204	10.22	4,73,23,501	90.66
31.03.2025	5,38,17,665	1,31,18,686	24.38	3,36,76,608	62.58	58,67,149	10.90	5,26,62,443	97.85

Bank wise cumulative enrolment position under PMJDY as on 31.03.2025									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Axis Bank Ltd	7570	61808	33219	36159	69378	29.99	15761	57632	45402
Bank of Baroda	2325822	1306015	1539654	2092183	3631837	1629.31	95972	3524012	3522409
Bank of India	1590192	358166	810721	1137637	1948358	932.61	114154	1760682	1856466
Bank of Maharashtra	21953	69473	42113	49313	91426	29.71	11512	77010	88579
Canara Bank	864205	218516	454506	628215	1082721	525.98	96732	593848	953966
Central Bank of India	1380485	128964	601139	908310	1509449	598.68	81161	955032	1380223
City Union Bank Ltd	0	82	57	25	82	0.04	3	79	53
Federal Bank Ltd	2647	4243	4317	2573	6890	2.80	1787	1079	4990
HDFC Bank Ltd	9966	202893	27317	185542	212859	34.12	70822	212847	78956
ICICI Bank Ltd	25991	14168	19795	20364	40159	8.41	7058	38515	32788
IDBI Bank Ltd.	11146	82181	41727	51600	93327	25.67	32571	25209	65890
Indian Bank	3363314	643627	1641069	2365872	4006941	2101.05	193776	1811660	3238818
Indian Overseas Bank	205413	238572	198876	245109	443985	168.29	10042	425293	419476
IndusInd Bank Ltd	205	9726	6847	3084	9931	2.14	717	2030	7955
Jammu & Kashmir Bank Ltd	0	171	104	67	171	0.08	13	171	129
Karur Vysya Bank	514	867	692	689	1381	0.31	107	1365	1125
Kotak Mahindra Bank Ltd	2493	17808	12603	7698	20301	1.52	13150	6087	19724
Punjab & Sind Bank	6635	27367	14886	19116	34002	7.21	1520	22006	30935
Punjab National Bank	9898173	1063322	4678776	6282719	10961495	4652.45	1217167	6343666	9912582
South Indian Bank Ltd	142	1721	1175	688	1863	0.37	845	1152	1789
State Bank of India	10594962	7798824	8319401	10074385	18393786	10398.89	305239	16263481	15468290
UCO Bank	1391983	655348	806877	1240454	2047331	682.57	114725	715126	1966268
Union Bank of India	1044678	349864	608312	786230	1394542	482.56	195299	476455	1311246
Yes Bank Ltd	13142	22211	12674	22679	35353	1.66	21089	35353	33802
BGVB	5576356	297056	2466696	3406716	5873412	1652.34	738089	596221	4721940
PBGB	1157881	172105	464483	865503	1329986	632.90	14688	39942	1140945
UBKGB	405298	171401	234552	342147	576699	246.55	61472	425733	509129
Grand Total	39901166	13916499	23042588	30775077	53817665	24848.19	3415471	34411686	46813875

District wise cumulative enrolment position under PMJDY as on 31.03.2025									
District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
24 Paraganas North	2824832	1954893	2026152	2753573	4779725	2402.88	264148	3296888	4183424
24 Paraganas South	4603547	825732	2342065	3087214	5429279	2500.35	385789	3447869	4712618
Alipurduar	412198	221159	271084	362273	633357	301.51	42178	521933	554886
Bankura	2059573	353191	1079467	1333297	2412764	1373.84	147608	1380206	2088398
Birbhum	1979782	479039	1055376	1403445	2458821	1169.89	91449	1464359	2152683
Coochbehar	1280839	485623	779619	986843	1766462	567.48	113802	1346469	1548338
Darjeeling	318359	356501	277954	396906	674860	416.13	45254	529997	593304
Dinajpur Dakshin	1038129	243728	556438	725419	1281857	464.86	86442	755372	1094223
Dinajpur Uttar	2249873	632080	1263616	1618337	2881953	772.01	261107	1520005	2408336
Hooghly	1746351	807077	1039221	1514207	2553428	1426.71	115873	1622842	2285044
Howrah	1432464	749882	902984	1279362	2182346	1144.55	81179	1466365	1945883
Jalpaiguri	1103425	540810	701730	942505	1644235	697.26	115333	1184300	1459389
Jhargram	464531	34496	223058	275969	499027	296.96	27900	267652	411465
Kalimpong	20189	12771	14690	18270	32960	22.97	1670	28308	27694
Kolkata	8413	1009908	448942	569379	1018321	456.92	109311	780731	845151
Maldah	3123287	484271	1552136	2055422	3607558	1363.73	316310	1991294	3188195
Medinipur East	2482518	243773	1196385	1529906	2726291	1549.62	147189	1664477	2369602
Medinipur West	2289622	512984	1181569	1621037	2802606	1506.24	145759	1678509	2449483
Murshidabad	3705840	1268365	2185376	2788829	4974205	1872.41	353957	3441415	4340119
Nadia	2246266	1086377	1432992	1899651	3332643	1497.34	233968	2172034	2830894
Paschim Bardhaman	889793	684004	546604	1027193	1573797	629.13	80764	814574	1354398
Purba Bardhaman	1800004	561590	965119	1396475	2361594	1081.85	84418	1742001	2064919
Purulia	1821331	368245	1000011	1189565	2189576	1333.55	164063	1294086	1905429
Grand Total	39901166	13916499	23042588	30775077	53817665	24848.19	3415471	34411686	46813875

Bank wise cumulative enrolment position under social security schemes as on 31.03.2025 (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	36,31,837	3,71,193	18,64,232	2,10,620	24,46,045
2	Bank of India	19,48,358	7,93,985	21,21,077	3,43,974	32,59,036
3	Bank of Maharashtra	91,426	25,998	83,259	16,951	1,26,208
4	Canara Bank	10,82,721	2,90,953	9,75,613	1,78,400	14,44,966
5	Central Bank of India	15,09,449	3,22,253	9,81,494	2,71,476	15,75,223
6	Indian Bank	40,06,941	8,22,834	18,31,370	6,08,701	32,62,905
7	Indian Overseas Bank	4,43,985	1,46,286	3,73,809	1,00,558	6,20,653
8	Punjab & Sind Bank	34,002	13,272	62,424	13,961	89,657
9	Punjab National Bank	1,09,61,495	9,06,769	45,61,178	8,47,311	63,15,258
10	State Bank of India	1,83,93,786	78,18,733	1,63,13,264	21,52,195	2,62,84,192
11	UCO Bank	20,47,331	2,52,210	7,68,445	1,44,465	11,65,120
12	Union Bank of India	13,94,542	1,93,630	9,06,885	1,98,337	12,98,852
PSU Banks		4,55,45,873	1,19,58,116	3,08,43,050	50,86,949	4,78,88,115
13	AU SF Bank	-	-	-	469	469
14	Axis Bank Ltd	69,378	11,408	40,340	73,085	1,24,833
15	Bandhan Bank	-	-	-	33,278	33,278
16	Catholic Syrian Bank Ltd.	-	-	-	34	34
17	City Union Bank Ltd	82	161	402	65	628
18	Dhanlaxmi Bank Ltd.	-	-	-	272	272
19	ESAF SF Bank	-	-	-	1,097	1,097
20	Federal Bank Ltd	6,890	2,016	4,997	1,097	8,110
21	HDFC Bank Ltd	2,12,859	46,122	2,06,167	44,266	2,96,555
22	ICICI Bank Ltd	40,159	16,536	83,704	4,812	1,05,052
23	IDBI Bank Ltd.	93,327	45,965	1,35,250	56,067	2,37,282
24	IDFC Bank Ltd.	-	564	2,453	3	3,020
25	Indusind Bank Ltd	9,931	770	9,183	1,868	11,821
26	Jammu & Kashmir Bank Ltd	171	37	88	36	161
27	Jana Small Finance Bank	-	-	-	-	-
28	Karnataka Bank Ltd.	-	-	-	4,112	4,112
29	Karur Vysya Bank Ltd	1,381	1,752	2,820	511	5,083
30	Kotak Mahindra Bank Ltd	20,301	5,855	12,799	5,654	24,308
31	Lakshmi Vilas Bank Ltd	-	-	-	45	45
32	Ratnakar Bank Ltd	-	94	126	30	250
33	Standard Chartered Bank	-	-	-	1	1
34	South Indian Bank Ltd	1,863	1,544	5,218	2,122	8,884
35	Tamilnad Mercantile Bank Ltd	-	284	1,044	802	2,130
36	Ujjivan Small Finance Bank	-	-	-	3,748	3,748
37	Utkarsh Small Finance Bank	-	-	-	155	155
38	Yes Bank Ltd	35,353	261	2,805	41	3,107
39	DCB Bank Ltd	-	-	-	31	-
PVT Banks		4,91,695	1,33,369	5,07,396	2,33,701	8,74,435
40	BGVB (PNB)	58,73,412	4,79,678	12,90,799	3,04,026	20,74,503
41	PBGB (UCO)	13,29,986	3,14,643	5,16,632	1,28,135	9,59,410
42	UBKGB (CBI)	5,76,699	2,32,880	5,18,731	1,14,094	8,65,705
RRBs		77,80,097	10,27,201	23,26,162	5,46,255	38,99,618
47	WB State CO-Operative Bank Ltd	-	-	-	244	244
48	WBSCARD Bank Ltd.	-	-	-	-	-
Co-Op Banks		-	-	-	244	244
Grand Total		5,38,17,665	1,31,18,686	3,36,76,608	58,67,149	5,26,62,443

District wise cumulative enrolment position uner Social Security Schemes as on 31.03.2025 (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	47,79,725	11,68,287	31,79,115	5,17,805	48,65,207
2	24 Paraganas South	54,29,279	9,68,189	28,19,062	4,42,484	42,29,735
3	Alipurduar	6,33,357	2,16,653	4,81,633	71,535	7,69,821
4	Bankura	24,12,764	5,14,660	14,26,711	2,27,780	21,69,151
5	Birbhum	24,58,821	7,34,667	15,86,394	2,72,667	25,93,728
6	Coochbehar	17,66,462	4,59,889	11,30,793	2,21,164	18,11,846
7	Darjeeling	6,74,860	3,87,520	8,09,984	1,19,366	13,16,870
8	Dakshin Dinajpur	12,81,857	2,94,174	7,04,520	1,15,740	11,14,434
9	Uttar Dinajpur	28,81,953	4,33,014	10,65,452	1,90,992	16,89,458
10	Hooghly	25,53,428	7,50,878	19,16,759	3,61,389	30,29,026
11	Howrah	21,82,346	5,81,526	15,21,244	2,64,565	23,67,335
12	Jalpaiguri	16,44,235	4,91,801	11,04,790	2,10,807	18,07,398
13	Jhargram	4,99,027	1,39,304	3,68,819	47,608	5,55,731
14	Kalimpong	32,960	24,943	51,447	7,254	83,644
15	Kolkata	10,18,321	5,99,492	20,07,677	2,31,733	28,38,902
16	Malda	36,07,558	6,69,275	16,03,485	3,30,689	26,03,449
17	Purba Medinipur	27,26,291	6,51,026	17,54,492	4,20,110	28,25,628
18	Paschim Medinipur	28,02,606	6,18,251	16,81,529	3,20,618	26,20,398
19	Murshidabad	49,74,205	11,54,845	28,96,523	5,57,410	46,08,778
20	Nadia	33,32,643	7,26,627	19,50,489	3,40,086	30,17,202
21	Paschim Bardhaman	15,73,797	4,86,132	13,19,992	78,844	18,84,968
22	Purba Bardhaman	23,61,594	6,60,246	13,00,204	3,51,636	23,12,086
23	Purulia	21,89,576	3,87,287	9,95,494	1,64,867	15,47,648
Grand Total		5,38,17,665	1,31,18,686	3,36,76,608	58,67,149	5,26,62,443

Bank wise progress under APY as on 31.03.2025							
Bank Name	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2025-26	AAPB Achieved in FY 2025-26	Annual Target Achievement % in FY 2025-26	Cumulative APY accounts opened since inception
BANK OF BARODA	296	90	26640	23594	79	89	210620
BANK OF INDIA	366	90	32940	60446	165	184	343974
BANK OF MAHARASHTRA	47	90	4230	2822	60	67	16951
CANARA BANK	384	90	34560	14431	37	42	178400
CENTRAL BANK OF INDIA	313	90	28170	38765	123	138	271476
INDIAN BANK	586	90	52740	84365	143	160	608701
INDIAN OVERSEAS BANK	153	90	13770	12223	79	89	100558
PUNJAB AND SIND BANK	40	90	3600	3354	83	93	13961
PUNJAB NATIONAL BANK	1151	90	103590	190947	165	184	847311
STATE BANK OF INDIA	1262	90	113580	341962	270	301	2152195
UCO BANK	398	90	35820	20313	51	57	144465
UNION BANK OF INDIA	275	90	24750	34959	127	141	198337
Total PSU Banks	5271	90	474390	828181	157	175	5086949
AXIS BANK LTD	316	70	22120	747	2	3	73085
BANDHAN BANK LTD	484	35	16940	15156	31	89	33278
CATHOLIC SYRIAN BANK LTD	3	35	105	3	1	3	34
CITY UNION BANK LTD	2	35	70	16	8	23	65
DCB BANK LTD	6	35	210	31	5	15	31
DHANLAXMI BANK LTD	3	35	105	31	10	30	272
FEDERAL BANK LTD	32	35	1120	557	17	50	1097
HDFC BANK LTD	305	70	21350	9561	31	45	44266
ICICI BANK LTD	198	70	13860	138	0	1	4812
IDBI BANK LTD	99	70	6930	11215	113	162	56067
IDFC FIRST BANK LTD	3	35	105	1	0	1	3
INDUSIND BANK LTD	34	35	1190	1435	42	121	1868
JAMMU AND KASHMIR BANK LTD	2	35	70	22	11	31	36
KARNATAKA BANK LTD	20	35	700	1196	59	171	4112
KARUR VYSYA BANK LTD	16	35	560	45	2	8	511
KOTAK MAHINDRA BANK	44	35	1540	1987	45	129	5654
LAKSHMI VILAS BANK LTD (DBS)	4	35	140	0	0	0	45
RBL BANK LTD	9	35	315	0	0	0	30
STANDARD CHARTERED BANK	17	35	595	0	0	0	1
THE SOUTH INDIAN BANK LTD	21	35	735	744	35	101	2122
TAMILNAD MERCANTILE BANK LTD	1	35	35	37	37	106	802
YES BANK LTD	16	35	560	22	1	4	41
Total PVT Banks	1635	55	89355	42944	26	48	228232
AU SMALL FINANCE BANK LTD	6	65	390	168	28	43	469
ESAF SMALL FINANCE BANK LTD	13	65	845	611	47	72	1097
UJJIVAN SMALL FINANCE BANK LTD	91	65	5915	3343	36	57	3748
UTKARSH SMALL FINANCE BANK LTD	12	65	780	0	0	0	155
Total Small Finance Banks	122	65	7930	4122	34	52	5469
BANGIYA GRAMIN VIKASH BANK	587	90	52830	70007	119	133	304026
PASCHIM BANGA GRAMIN BANK	231	90	20790	16739	72	81	128135
UTTARBANGA KSHETRIYA GRAMIN BANK	143	90	12870	15380	107	120	114094
Total RRBs	961	90	86490	102126	106	118	546255
BURDWAN CENTRAL CO-OPERATIVE BANK	41	20	820	10	0	1	244
JALPAIGURI CENTRAL COOPERATIVE BANK	16	20	320	0	0	0	0
MUGBERIA CENTRAL COOPERATIVE BANK	12	20	240	0	0	0	0
TAMLUK-GHATAL CENTRAL CO-OPERATIVE BANK	23	20	460	0	0	0	0
WEST BENGAL STATE CO-OPERATIVE BANK	44	20	880	0	0	0	0
Total Co-OP Banks	136	20	2720	10	0	0	244
Grand Total	8125	81	660885	977383	120	148	5867149

District wise progress under APY as on 31.03.2025							
Name of District	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in current FY 2025-26	AAPB Achieved in current FY 2025-26	Annual Target Achievement % in current FY 2025-26	Cumulative APY accounts opened since inception
24 PARAGANAS NORTH	916	370	74515	86269	94	116	517805
24 PARAGANAS SOUTH	596	370	49005	84960	143	173	442484
ALIPURDUAR	74	390	5580	11301	153	203	71535
BANKURA	255	350	22230	48257	189	217	227780
BIRBHUM	276	350	23440	40871	148	174	272667
COOCHBEHAR	215	390	17150	36191	168	211	221164
DARJEELING	249	390	20070	14499	58	72	119366
DINAJPUR DAKSHIN	109	350	9060	20668	190	228	115740
DINAJPUR UTTAR	155	350	12590	31615	204	251	190992
HOOGHLY	493	350	40915	64088	130	157	361389
HOWRAH	422	350	34760	36914	87	106	264565
JALPAIGURI	233	370	18930	32448	139	171	210807
JHARGRAM	62	350	5430	9707	157	179	47608
KALIMPONG	22	285	1865	1064	48	57	7254
KOLKATA	1341	280	103445	29481	22	28	231733
MALDA	224	350	19055	54257	242	285	330689
PURBA MEDINIPUR	354	370	28500	68505	194	240	420110
PASCHIM MEDINIPUR	388	370	32380	51985	134	161	320618
MURSHIDABAD	399	350	33765	90367	226	268	557410
NADIA	378	350	30735	61538	163	200	340086
PASCHIM BARDHAMAN	234	280	17785	13969	60	79	78844
PURBA BARDHAMAN	558	370	44975	57165	102	127	351636
PURULIA	172	350	14705	31264	182	213	164867
Grand Total	8125	8085	660885	977383	120	148	5867149

Review of status of Financial Education in School:-

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

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

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

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

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

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

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

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

Inactive Fixed Point BC:

As per report received from RBI, the status of inactivity regarding Fixed Point BC is given below-

Bank-wise inactive Fixed Point BC data		
State	West Bengal	
Bank Name	Number of FBCs	Inactivity (%) - September 2024
Airtel Payments Bank Limited	59075	5.70%
Bank of Baroda	1530	7.19%
Bank of India	967	10.13%
Canara Bank	492	26.42%
Central Bank of India	524	2.10%
City Union Bank Ltd.	614	35.99%
Fino Payments Bank Limited	36775	70.29%
HDFC Bank Ltd	590	29.83%
IDFC First Bank Ltd.	614	35.99%
India Post Payments Bank Limited	9934	58.95%
Indian Bank	1150	2.09%
JIO Payments Bank Limited	295	16.27%
Paschim Banga Gramin Bank	673	4.61%
State Bank of India	7022	2.73%
UCO Bank	395	22.53%
Union Bank of India	818	5.50%
Uttarbanga Kshetriya Gramin Bank	384	0.78%
Source: Data as reported by SCBs (including RRBs & PBs)		

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 31.03.2025 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.03.2024	6,163	1,63,508	1,21,165	74.10	62.55
30.09.2024	6,485	1,73,229	1,22,918	70.96	64.27
31.03.2025	6,820	1,82,965	1,32,782	72.57	64.43

- 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 31.03.2025, as per information collected from sponsoring banks:

Pending Infrastructure Issues of RSETIs in the State of West Bengal as on 31-03-2025					
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.
3	BOI North 24 Parganas	Not allotted	NA	Land is identified and recommendation by Dist authorities done. The land recommended is only 0.44 acre against the SOP of 0.50 acre. Letter written to Dist authorities for identifying minimum 0.50 acre land. Dist authorities have earmarked 0.6 decimal in the adjacent land and sent proposal to State for approval.	Proposal sent by Dist authorities for 0.50 acre to State for approval on 14.06.2024
4	CBI Coochbehar	Allotted	NA	Physical possession of land is not yet handed over due to encroachment of land. DM has been informed and in DLRAC meeting also it was discussed. Alternate land is the only	No Development the matter is status quo
5	CBI Darjeeling	Allotted	NA	Tender given for construction to the Contractor work STARTED	Work had started and the construction work has stopped.
6	CBI Jalpaiguri	Allotted	WORK STARTED	Construction has started and 90% work done but work stopped now	Work had started and 90% of the work done but contractor has stopped the construction work
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	Alternate land has been identified sent to state for approval.
8	RUDSETI Berhampore	Own building	FULLY CONSTRUCTED	Own Building	RSETI is functioning in its own building.
9	SBI Malda	Not allotted	NA	Land identified at Adina Block. District Magistrate has sent proposal to Nabanna, State HQ but till date there is no development in this regard.	Proposal is not routed through our office. We are not aware of the present position.
10	SBI Nadia (Haringhata)	Not allotted	NA	Land identified and proposal sent to State HQ, pending for approval.	Proposal was approved in the Cabinet. But no communication is received in spite of reminders
11	UCOB Burdwan	Allotted	NA	Encroachment over the land, request for alternative land sought. District Magistrate has sent the proposal to State HQ for their approval. But till date, there is no response.	The last proposal was sent by the district on 14.09.2021 without endorsing a copy to us. A part of the Govt. fund has already been received by UCO Bank. New land has been identified and sent to state for approval.
12	UCOB Hooghly	Allotted	NA	Joint visit was made to the proposed new site. RI has given his report that the land is free from encumbrance and can be transferred in the name of UCO Bank.	RI report has been sent to the UCO Bank for their acceptance.
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 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. Delay at Bank end
17	PNB South 24 Parganas	Own building	PARTIALLY CONSTRUCTED	Bank own building. Rs 50 lakh was received out of which Rs.24 lakh spent for constructing work shed. The contractor BSNL has left the job	Own building
18	PNB Purulia	Allotted	NA	Dist authorities 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 2024-25 (01.04.2024 to 31.03.2025)								
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2024-25		Achievement		% Achievement	
			No. of Programs	Total to be Trained	No. of Programs	Total Trained	No. of Programs	Total Trained
1	Birbhum (Bolpur)	Indian Bank	33	1000	31	1018	94	102
2	West Midnapore (Debra)	Indian Bank	33	1000	34	1009	103	101
3	North 24 Parganas	Bank of India	33	1000	36	1159	109	116
4	Coochbehar	Central Bank of India	33	1000	33	1029	100	103
5	Darjeeling	Central Bank of India	33	1000	32	1025	97	103
6	Jalpaiguri	Central Bank of India	33	1000	32	1004	97	100
7	Purba Midnapore	Punjab National Bank	33	1000	34	1030	103	103
8	Berhampore	Canara Bank	33	1000	31	1011	94	101
9	Malda	State Bank of India	33	1000	32	1004	97	100
10	Nadia (Haringhata)	State Bank of India	33	1000	39	1031	118	103
11	Burdwan	UCO Bank	33	1000	32	1008	97	101
12	Hooghly	UCO Bank	33	1000	39	1025	118	103
13	Howrah	UCO Bank	33	1000	36	1008	109	101
14	Bankura (Ranbahal)	Punjab National Bank	33	1000	34	1008	103	101
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	33	1000	31	1001	94	100
16	Howrah	Punjab National Bank	33	1000	34	1010	103	101
17	Purulia	Punjab National Bank	33	1000	36	1003	109	100
18	South 24 Parganas	Punjab National Bank	33	1000	45	1067	136	107
19	Uttar Dinajpur	Punjab National Bank	33	1000	36	1020	109	102
	Total		627	19000	657	19470	105	102

Cumulative Training, Settlement & Credit Linkage of RSETI Trained Candidates since inception up to 31-03-2025											
Sl. No.	Name of the RSETI	Name of the Sponsor Bank	No. of Programmes Conducted	No. of Candidates Trained	No. of Candidates Settled	Out of Settled under		Out of Settled under Self Employment		% of Settlement & Credit Linkage	
						Self Employment	Wage Employment	With Bank Finance	With Self Finance	% Settled to Trained	% of Credit Linkage to Self Employment
1	ALHB Birbhum (Bolpur)	Indian Bank	320	9683	6884	6876	8	4783	2093	71%	70%
2	ALHB West Midnapore (Debra)	Indian Bank	299	9168	7028	6777	251	6042	735	77%	89%
3	BOI North 24 Parganas	Bank of India	381	10172	8455	8331	124	5303	3028	83%	64%
4	CBI Coochbehar	Central Bank of India	221	5643	4260	4226	34	2694	1532	75%	64%
5	CBI Darjeeling	Central Bank of India	184	5041	3725	3681	44	2426	1255	74%	66%
6	CBI Jalpaiguri	Central Bank of India	347	7736	5917	5653	264	4429	1224	76%	78%
7	PNB Purba Midnapore	Punjab National Bank	346	10048	7474	7424	50	4650	2774	74%	63%
8	RUDSETI Berhampore	RUDSETI	422	12348	8558	8558	0	4838	3720	69%	57%
9	SBI Malda	State Bank of India	328	9389	6766	6172	594	4061	2111	72%	66%
10	SBI Nadia (Haringhata)	State Bank of India	325	8175	5792	5718	74	3138	2580	71%	55%
11	UCOB Burdwan	UCO Bank	370	9815	6676	6676	0	4180	2496	68%	63%
12	UCOB Hooghly	UCO Bank	391	10040	7255	7255	0	5837	1418	72%	80%
13	UCOB Howrah	UCO Bank	338	9566	6567	6560	7	6220	340	69%	95%
14	UNBI Bankura (Ranbahal)	Punjab National Bank	425	10624	7025	6415	610	3995	2420	66%	62%
15	UNBI Dakshin Dinajpur(Balurghat)	Punjab National Bank	306	8660	6256	6050	206	3872	2178	72%	64%
16	UNBI Howrah	Punjab National Bank	763	19680	15791	15098	693	5119	9979	80%	34%
17	UNBI Purulia	Punjab National Bank	285	7534	4339	4339	0	2629	1710	58%	61%
18	UNBI South 24 Parganas	Punjab National Bank	445	11300	7934	7803	131	6021	1782	70%	77%
19	UNBI Uttar Dinajpur	Punjab National Bank	324	8343	6080	6000	80	3269	2731	73%	54%
Grand Total			6820	182965	132782	129612	3170	83506	46106	73%	64%

AGENDA – 18

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

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

Bank wise progress on Data Management System: -

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

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

PBGB, WB State Co-Op Bank and WBSCARD Bank.

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

Non-Conventional Renewable Energy as Sustainable Alternative for Affordable Transportation and PM Surya Ghar : Muft Bijli Yojana (MSGMBY):

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.

PM Surya Ghar : Muft Bijli Yojana (MSGMBY):

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

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

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

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.

Reviewing Quarter	Date of Proposed Meeting	Day
March, 2025	06.05.2025	Tuesday
June, 2025	05.08.2025	Tuesday
September, 2025	04.11.2025	Tuesday
December, 2025	03.02.2026	Tuesday

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

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

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

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

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

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA – 22

Miscellaneous:

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.

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 Quarter, 2025			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	24.04.2025
2	Bank of India	Submitted	30.04.2025
3	Bank of Maharashtra	Submitted	19.04.2025
4	Canara Bank	Submitted	25.04.2025
5	Central Bank of India	Submitted	23.04.2025
6	Indian Bank	Submitted	25.04.2025
7	Indian Overseas Bank	Submitted	22.04.2025
8	Punjab National Bank	Submitted	24.04.2025
9	Punjab & Sind Bank	Submitted	21.04.2025
10	State Bank of India	Submitted	21.04.2025
11	UCO Bank	Submitted	24.04.2025
12	Union Bank of India	Submitted	22.04.2025
13	Axis Bank	Submitted	28.04.2025
14	Au Small finance Bank	Submitted	23.04.2025
15	Bandhan Bank	Submitted	17.04.2025
16	Catholic Syrian Bank Ltd.	Submitted	28.04.2025
17	City Union Bank Ltd.	Submitted	30.04.2025
18	Dhanlaxmi Bank Ltd.	Submitted	25.04.2025
19	ESAF SF Bank	Submitted	21.04.2025
20	Federal Bank	Submitted	19.04.2025
21	HDFC Bank	Submitted	21.04.2025
22	ICICI Bank	Submitted	19.04.2025
23	IDBI Bank	Submitted	28.04.2025
24	IDFC First Bank	Submitted	19.04.2025
25	Indusind Bank	Submitted	25.04.2025
26	Jana Small Finance Bank	Submitted	17.04.2025
27	Karnataka Bank Ltd.	Submitted	11.04.2025
28	Karur Vysya Bank	Submitted	19.04.2025
29	Kotak Mahindra Bank	Submitted	14.04.2025
30	Lakshmi Vilas Bank (DBS)	Submitted	22.04.2025
31	Ratnakar Bank Ltd	Submitted	19.04.2025
32	South Indian Bank Ltd.	Submitted	29.04.2025
33	Tamilnad Mercantile Bank	Submitted	25.04.2025
34	Ujjivan Small Finance Bank	Submitted	17.04.2025
35	Utkarsh Small Finance Bank	Submitted	15.04.2025
36	YES Bank	Submitted	28.04.2025
37	BGVB (PNB)	Submitted	22.04.2025
38	PBGB (UCO)	Submitted	11.04.2025
39	UBKGB (CBI)	Submitted	28.04.2025
40	WB State Co-Op Bank Ltd.	Submitted	03.05.2025
41	WBSCARD	Submitted	29.04.2025

FI Index-List of identified districts for adequate focus:

The Financial Inclusion (FI) Index is a composite index that measures the extent of financial inclusion in India. It is based on 97 indicators which ranges from 0 to 100, where 100 represents full financial inclusion. The FI Index is based on three broad parameters namely-Access, Usage and Quality. Each parameter has multiple dimensions, which are calculated using a number of indicators.

'Access' sub-index which is further divided into four dimensions, viz., 'Banking', 'Digital', 'Pension', and 'Insurance', reflects the efforts made on the supply side of financial inclusion, such as availability of physical and digital infrastructure and measures for making basic products and services available for the excluded segments. The 26 indicators across four dimensions have been selected to capture number of banking outlets including BCs, NBFCs, and post offices etc., total number of savings accounts including small savings, all type of cards and electronic payment infrastructure, JAM ecosystem, subscription base of various pension schemes and offices and agents of life and non-life insurance etc.

'Usage' sub-index is divided into five dimensions, viz., 'Savings & Investment', 'Credit', 'Digital', 'Insurance' and 'Pension'. Comprised of 52 indicators, it is more of a demand side measure and reflects the extent of active usage of financial infrastructure by way of savings, investment, insurance, availing of credit and remittance facilities, etc. The indicators are designed to reflect savings and investment habits, availment of credit from banks and non-banks, use of retail digital payments, penetration of insurance both life and non-life, and contribution to various pension schemes.

'Quality' sub-index has three dimensions, viz., 'Financial Literacy', 'Consumer Protection', and 'Inequality' in the distribution of financial infrastructure with 19 indicators. These indicators capture the efforts undertaken by the stakeholders to make citizens aware of the appropriate financial services available, safe ways of using them, and making them aware of their rights such as to overcome the psychological barriers. They also reflect effectiveness of the grievance redress mechanism and account for uneven distribution of certain indicators of financial access and usage. Gini coefficient based on Lorenz curve with district level data granularity has been used to measure inequality.

Out of 97 indicators in the Index, 90 are primary indicators and remaining seven indicators are inequality measures of respective seven primary indicators viz., distribution of bank branches, distribution of fixed-point business correspondents (FBCs) outlets, distribution of ATMs, distribution of number of savings account and savings amounts, distribution of number of credit accounts and outstanding credit.

The lagging behind districts of West Bengal under Access indicator are-

Purba Bardhaman, Paschim Medinipur, Jalpaiguri, Purulia, Coochbehar and Jhargram.

The lagging behind districts of West Bengal under Usage indicator is-

Purulia

These above mentioned districts need special focus to find the gaps and improve the performance, as these districts are below the state and national average.

Unified Lending Interface:

With rapid progress in digitalisation, India has embraced Digital Public Infrastructure (DPI) which has enabled convenience, transparency and enhanced efficiency for all citizens across digital identity, payments and other financial and non-financial activities.

However, while diverse sources of financial and non-financial data required by lenders for digital credit delivery may exist, it often lies in silos across different entities like Central and State government authorities, Fintechs, Techfins, Account Aggregators, Credit Information Companies and Digital Identity Authorities, to name a few. Lenders, as part of their credit underwriting, need to individually connect with all these data sources, making it highly cumbersome and costly.

To facilitate the efficient delivery of frictionless credit, Hon'ble RBI Governor, Shri Shaktikanta Das, announced the Unified Lending Interface (ULI) at the RBI@90 Global Conference on August 26, 2024, in Bengaluru. The pilot of ULI (previously known as the Public Tech Platform for Frictionless Credit) began in August 2023. During his speech, the Governor mentioned that the new trinity of JAM-UPI-ULI will be a revolutionary step forward in

India's digital infrastructure journey. Just like the UPI transformed the payments ecosystem, the ULI will play a similar role in transforming the lending space in India.

The ULI was developed by RBIH and co-conceptualized with the Reserve Bank of India (RBI). ULI is a technology platform built to facilitate easy access to authenticated data from various sources, through standardised APIs to which all lenders can connect seamlessly through a 'plug and play' model.

The platform is unlocking critical financial, non-financial and alternate data for lenders including digitised state land records, milk pouring data from milk federations, satellite data and property search services, to name a few, through a single interface.

With a one-time integration with the platform, lenders can leverage information from all these sources, eliminating the need for them to carry out multiple bilateral integrations with each data and service provider.

As the pilot expands and incorporates more diverse data sources, ULI is poised to completely transform credit delivery in the country.

KYC Compliance Issue:

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

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

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

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

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

- The aggregate of all credits in a financial year does not exceed Rs. 10 lacs.

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

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

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

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

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

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

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



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

RBI/2024-25/91

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

December 02, 2024

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

Madam / Dear Sir,

Inoperative Accounts / Unclaimed Deposits in banks

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

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

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



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

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

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

Yours faithfully,

(Tarun Singh)
Chief General Manager

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Ref. No: SLBC/WB/167th SLBC Meeting/ 789 /2025

Date: 29.03.2025

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

Reg: Proceedings of 167th meeting of SLBC, West Bengal held on 24.03.2025.

The meeting of 167th SLBC for the state of West Bengal was held on 24.03.2025 at The Lalit Great Eastern Hotel, Kolkata to review the progress made in various banking parameters for the quarter ended December'2024. At the outset, Shri Balbir Singh, General Manager & Convenor SLBC, West Bengal, extended his warm welcome and gratitude to all the distinguished guests for participating in the meeting.

The meeting was graced by Shri Kalyan Kumar, Executive Director, PNB & Chairman SLBC, Punjab National Bank, 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, Shri Prabhat Kumar Mishra, Additional Chief Secretary, Finance Department, Govt. of West Bengal, Shri Rajesh Pandey, Principle Secretary, MSME & T Department, Govt of West Bengal, Shri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal, Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, Govt. of West Bengal, Shri. P.K. Bhardwaj, CGM, NABARD, Shri Satyendra Kumar Singh, CGM, State Bank of India, Smt. Rashmi Rani, General Manager, Reserve Bank of India, Kolkata and other dignitaries from Banks, State Govt. and other organisations.

Shri Kalyan Kumar, Executive Director, PNB & Co-chairman, SLBC WB, welcomed all the dignitaries, and highlighted the member banks' performance during FY 2024-25 upto Dec'2024, in his keynote address. He congratulated all the member banks for disbursement of fresh credit of Rs.5.45 Lakh Crore up to December Quarter for FY 2024-25, thereby achieving 129% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 18% from Rs.4.61 Lakh Crore for the same corresponding period of FY 2023-24.

Shri Kumar applauded all the member banks on achievement under MSME up to 31.12.2024 which stood at Rs.1,48,906 Crore, thus achieving 97% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.1,21,091 Crore. Thus, MSME sector registered a Y-O-Y growth of 23%. Achievement under Agriculture up to 31.12.2024 stood at Rs.74,982 Crore, thus achieving 65% of the annual target of FY 2024-25. For the same corresponding period of previous FY 2023-24, it was Rs.55,310 Crore. Thus, Agriculture sector registered a Y-O-Y growth of 36%.

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He congratulated all the bankers for registering Y-O-Y growth of 111% in number wise and 68% in amount wise in Agriculture Infrastructure Fund (AIF). CD ratio improved to 69.90 % as on 31.12.2024, in comparison to 68.13% as on 31-12-2023.

He praised all the member banks for disbursing 8.92 Lakh number of NRLM-SHG's amounting to Rs.21,011 Crore up to December Quarter 2024, thus achieving around 119% in number wise and 70% in amount wise annual target respectively. In the same corresponding period of previous FY 2023-24, member banks cumulatively disbursed 7.63 Lakh number of NRLM-SHG's amounting to Rs.17,485 Crore.

He further informed that all the member banks cumulatively sanctioned 81,205 no of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.12.2024, which was 62,273 in terms of number of accounts sanctioned as on 31.12.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 30% has been registered in terms of number of accounts sanctioned.

He informed that total number of applications sanctioned under West Bengal Bhabishyat Credit Card Scheme (WBBCCS) as of 31.12.2024 stood at 32,388, which was 19,625 in terms of number of accounts sanctioned as on 31.12.2023. Thus, under WBBCCS, a Y-O-Y growth of 65% has been registered in terms of number of accounts sanctioned.

He extended congratulations and compliments to all the member banks for enrolment of 4.99 Crore people as on 31.12.2024 under the ambit of Jan Suraksha Schemes since inception, which was 4.32 Crore as on 31.03.2024, thus fresh addition under this scheme during FY 2024-25 up to December Quarter was around 67 Lakhs.

He, further, requested all the member banks to timely dispose of the loan proposals so that the benefit could, timely reach to the beneficiaries. He also informed the house that the above performance was satisfactory in the direction of achieving the set goal under ACP for this financial year and very much optimistic that with the concerted efforts and the guidance of the state govt. and the banks together the achievement would reach further new height in upcoming days.

Thereafter, Shri Balbir Singh, General Manager & Convenor, 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 credit linked flagship schemes of the state government.

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Before entering agenda wise discussion, Dr. Mitra raised persisting issue related to Banks' customer services along with suggestive actions as emerged during the discussion:

KYC Compliance:

- a. KYC updation be ensured without time gap after receipt of KYC documents from the customers. Any delay in the process might lead to non-receipt of benefit under various social welfare schemes of the government.
- b. Executive Director, PNB, urged upon the member banks for addressing the issues related to KYC through adequate sensitization of the field functionaries and reiteration of the latest RBI guidelines in this regard. It is to be noted that, depending on the risk profile of the customer, the KYC related documents may be updated through CKYCR Database where KYC updation of a customer may be done by any financial institute and may, subsequently, be used by all other institute for KYC updation of the said customer. The direction issued from RBI should be strictly adhered to treating the same as a regulatory compliance.
- c. Banks are advised that under no circumstances the bank branch concerned should prevent the 'Banglar Bari' beneficiary from withdrawal of fund from their respective accounts or freeze the account of the beneficiary for the purpose of adjustment of the outstanding loan amount existing against their name considering that this financial benefit had been allowed by the State Government for a special purpose only i.e. to enable the beneficiary to build a house.

(Action Point: Member banks)

Agenda No – 1: Confirmation of the Proceedings of the 166th SLBC meeting held on 23.12.2024.

Confirmed.

Agenda No – 2: Action Taken Report for the decisions adopted in the 166th SLBC meeting.

Noted.

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Agenda No – 3: Review of Credit Disbursement by Banks during the FY 2024-25 against ACP 2024-25.

All member banks achieved 129% of the annual target of Rs.4.22 Lakh Crore under Annual Credit Plan (ACP) and thus registered a Y-O-Y growth of 18% from Rs.4.61 Lakh Crore for the same corresponding period of FY 2023-24.

Credit to Minority Community, Weaker Section, Women, SC/ST & OBC

Noted.

Agenda No – 4: CD Ratio of the State and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC).

All the districts in West Bengal having CD ratio more than 40% during the quarterly review period i.e. from October to December 2024.

Agenda No – 5: Deployment of Credit in Agriculture.

The agriculture disbursement up to 15th March 2025 for the financial year 2024-25 was Rs. 89514.67 crores thus achieving 77.27 % of the annual target. Shri O. S. Meena, Principal Secretary (Agriculture), GoWB, stressed upon the need for increasing the ticket size of KCC loans simultaneously with increase in KCC numbers. He also commented that while preparing PLP, attention should be given to allocate targets to the bank branches based on their previous year's performance which would facilitate a judicious distribution of targets thereby ensuring better overall performance of the Banks against ACP, which usually fell short of target almost every year. Shri Meena urged SLBC to ensure implementation of all the action points, emerged during the meeting of SLBC Sub Committee on Agriculture held on 18th March 2025.

a. KCC:

- i) Number of accounts as per the ACP (Annual Credit Plan) was in line with the annual target. However, the ticket size of KCC was much below the required benchmark. Concerned banks were requested to exert special focus for improvement of the ticket size.
- ii) The member banks were requested to analyse the target & potentiality of their branches which had performed below par and to give special focus on those branches for achieving the agriculture target by taking proper strategy.
- iii) Awareness in field functionaries was very crucial to achieve the desirable target.

(Action Point: Member banks)

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b. Review of progress under Agriculture Infrastructure Fund (AIF)

Noted.

c. Review of credit deployment under FPO

Noted.

d. KCC Animal Husbandry (KCC-AH)

All the member banks were requested to dispose of pending cases on the urgent basis.

(Action Point: Member banks)

e. National Livestock Mission (NLM)

Noted.

f. MJCC (KCC Fishery)

Noted.

The member banks to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors to increase Agriculture lending in the state of West Bengal.

Agenda No – 6: Deployment of Credit to MSME.

All member banks were congratulated for their achievement in credit disbursement in MSME sector. All the member banks collectively disbursed 1,74,783.74 Crores thus achieving 113.86 % of the annual target of FY 2024-25 as on 15th March, 2025. Shri Rajesh Pandey, Principal Secretary, MSME & T, GoWB, commented that while overall performance of the Banks in MSME segment was good, but the same did not replicate in WBBCC schemes in spite of having many attractive benefits allowed by the government in that scheme.

- i) Few member banks were yet to achieve the allocated target for the Financial Year 2024-25 and were requested to take appropriate course of action for achieving the target.

(Action Point: Member banks)

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- ii) Revised limit for MSME classification will be effective from 01.04.2025.

Category	Investment not exceeding (in Cr.)	Revised (in Cr.)	Turnover not exceeding (in Cr.)	Revised (in Cr.)
Micro	1	2.5	5	10
Small	10	25	50	100
Medium	50	125	250	500

Agenda No – 7: Implementation & Progress made under West Bengal Bhabishyat Credit Card Scheme (WBCCS) and associated guidelines on interest subvention.

As on 11.03.2025, according to WBCCS portal, 1,11,563 number of proposals had been sponsored to all member banks amounting to Rs. 4,024.35 Cr. Out of which member banks sanctioned 36,438 number of proposals. Disbursement had taken place in 23,103 accounts amounting to Rs. 491.48 Cr. Dr. Amit Mitra suggested for organizing outreach programme specially for this scheme by all the participating Banks like the MSME outreach programme recently held by PNB to create awareness. He also mentioned that as the scheme aimed at creation of entrepreneurship in MSME, Banks should participate in the scheme more actively.

- Member banks were requested to clear the pendency on priority basis
- Department will analyse the sector wise spread in WBCCS and frame a road map for setting up priority for promoting the targeted sector.
- The features of the scheme, i.e., 100% Credit Guarantee, Interest Subvention & Subsidy in the form of margin money may be explored by the banks to increase the sanction in this particular scheme.
- Awareness should be created in the field for extending support & promote MSME sector.

(Action Point: Member banks, MSME Department)

Agenda No – 8: Review of MUDRA, Stand Up India, PMEGP, SVSKP & PM Vishwakarma.

Noted.

Agenda No – 9: Review of progress in West Bengal Student Credit Card (WBSCC) along with progress in other Education Loan & Housing Loan.

All the member banks cumulatively sanctioned 81,205 number of proposals under West Bengal Student Credit Card (WBSCC) scheme as on 31.12.2024, which was 62,273 in terms of number of accounts sanctioned as on 31.12.2023. Thus, under WBSCC scheme, a Y-O-Y growth of 30% had been registered in terms of number of accounts sanctioned.

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- a. Banks were requested to dispose the WBSCC pendency on priority basis keeping in view the urgency of the student borrowers to pay their fees in time.
- b. Banks were requested to sanction & disburse the WBSCC in time otherwise the sole purpose of the scheme may get diluted and students may lose interest in availing loans from the banks under the scheme.
- c. All the member banks were requested to focus on greater number of sanctioning of WBSCC proposals for providing timely credit to the student borrowers.
- d. A separate meeting with major banks may be arranged within a month for detail discussion on the various issues pertaining to WBSCC.

(Action Point: Member Banks & HED department)

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

All the member banks disbursed 8.92 Lakh number of NRLM-SHG's amounting to Rs.21,011 Crore up to December Quarter 2024, thus achieving around 119% in number wise and 70% in amount wise annual target respectively.

- i) Keeping in view the excellent percentage of recovery in the industry, member banks must consider delivering more number and amount of credit to the SHG.
- ii) Though Ticket size had improved, some major banks need to strategize suitably to improve their performance in this regard.
- iii) Renewal & enhancement of eligible existing SHGs should be done on urgent basis.
- iv) Enterprises financing for the business expansion of the individual SHG member, required filed level sensitization for improvement of credit financing in this segment.
- v) Credit outreach programme may also be undertaken by the member banks to improve their performance in this regard.

(Action Point: Member banks)

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

Noted.

Agenda No – 12: Review of progress in PMFME.

The progress in this scheme was not as per the expectation keeping in view the target of the same for the financial year 2024-25. Smt. Smaraki Mahapatra, Secretary, Department of Food Processing Industries & Horticulture, GoWB, highlighted the long pendency in banks for disposal of proposals. Pointing to the lack of awareness among the field functionaries of the banks, she mentioned that, in some cases, banks were asking for such Financial Statements (as might be available in an ongoing unit) from applicants which could not be available in a proposed unit.

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Keeping in view the lack of awareness in various Govt sponsored schemes like, WBBCCS, WBSCC, PMFME, AIF, DAY-NRLM etc. among the field functionaries of the banks, Dr. Amit Mitra, Principal Chief Advisor, GoWB, suggested for organizing sensitization programme/ workshop for the field level functionaries in the locations having high pendencies in those schemes.

- i) Banks were requested to dispose the pendency in stipulated time.
- ii) Sensitization programme/ workshop for the field level functionaries for creating awareness regarding this scheme may be undertaken.

(Action Point: Member banks, SLBC West Bengal)

Agenda No – 13: NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.

Noted.

Agenda No – 14: Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks).

Noted.

Agenda No – 15: Progress made under Financial Inclusion.

Noted.

Agenda No – 16: Review of functioning of RSETIs & setting up of new RSETIs.

Noted.

Agenda No – 17: Progress on Data Management as per Revamped Lead Bank Scheme.

Noted.

Agenda No – 18: Non-Conventional renewable energy as sustainable alternative for affordable transportation & PM Surya Ghar: Muft Bijli Yojana (PMSGMBY).

Noted.

Agenda No – 19: Review of lending to MFI.

Noted.

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Agenda No – 20: Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC.

Noted.

Agenda No – 21: Miscellaneous:

(i) In view of the recent RBI directives on the increment of the limit for collateral free agricultural loans including loans for allied activities from ₹1.6 lakh to ₹2 lakh per borrower, member banks to revisit their agriculture portfolio upto Rs 2 lacs. In certain cases, it was observed that agricultural loans up to collateral free limit (₹2 lakh) were apparently backed by gold as collateral in violation of the stipulated instructions. In some cases, gold loans (where collateral free norms may not apply) given to agriculturist were classified as agricultural loans, without ensuring the end utilization for approved purposes.

(Action Point: Member banks)

(ii) Shri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB, drew attention of the house to a recent development in Bank of Baroda, where through reorganization of administrative jurisdiction, its branches located in the districts of North Bengal had been brought under the ambit of its Guwahati Zonal Office. He expressed concern of practical difficulties in monitoring the performance of those branches in various credit linked flagship programmes of the state which hitherto was being done from its Kolkata Zonal Office. Responding to the issue, Shri Kalyan Kumar, ED, PNB and Dr. Amit Mitra, Principal Chief Advisor, GoWB, advised both SLBC West Bengal and Bank of Baroda to refer the matter to the Bank's Corporate Authority requesting relocation of those branches under the Kolkata zonal office as before.

(Action Point: Bank of Baroda, SLBC West Bengal)

The meeting ended with the conclusive remark & vote of thanks by Shri. Balbir Singh, General Manager & Convenor, SLBC West Bengal.

Balbir Singh

(General Manager & Convenor,
SLBC West Bengal)

List of participants in 167th SLBC Meeting held on 24.03.2025			
Dignitaries from Govt. of West Bengal and different Line departments			
Sl No	Name	Designation	Organisation
1	Dr. Amit Mitra	Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Shri Prabhat Kumar Mishra	Additional Chief Secretary	Finance Dept, GoWB
4	Shri Rajesh Pandey	Principal Secretary	MSME & T, GoWB
5	Shri Onkar Singh Meena	Principal Secretary	Agriculture Department ,GoWB
6	Smt. Smaraki Mahapatra	Secretary	Food Processing Industries & Horticulture
7	Shri Swaroop Udayakumar	Director	MSME & T Department, GoWB
8	Smt. Kuhuk Bhusan	SMD & CEO	WBSRLM
9	Smt.Sujata Ghosh	Managing Director	West Bengal Swarojgar Corporation Ltd.
10	Shri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
11	Shri Kumarjib Chakaborty	Senior Special Secretary	ARD
12	Shri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
13	Smt. Kasturi Sengupta	Additional Secretary & Director	FPI & H , GoWB
14	Shri Sandeep Nag	Director	Director of Textile
15	Shri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
16	Smt. Rina Chakraborty	Assistant Director	MSME DFO Kolkata
17	Shri Debasis Barman	Assistant Director	MSME DFO Kolkata
18	Shri Sakhi Gopal Saha	SPMU	MSME & T Department, GoWB
19	Shri Bimal Rath	Regional Manager	National Hosing Bank
20	Shri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
21	Shri Pradipta Ghuhathakurta	Banking & Financial Advisor	Higher Education Department, GoWB
22	Shri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
23	Shri D.Chakraborty	RC	HUDCO
24	Shri G. Murali Rao	SDR	MORD
25	Shri Samir Kr. Chattopadhyay	C.B.O	Higher Education Department, GoWB
26	Dr. Prabir Roy	Assitant Director	ARD
27	Dr. P.K.Jana	Additional Director	Fishery
28	Dr. S. Chakraborty	Additional Director	
Dignitaries from RBI & NABARD			
29	Smt. Reshmi Rani	General Manager	RBI, Kolkata RO
30	Shri P.K.Bharadwaj	Chief General Manager	NABARD, Kolkata RO
31	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
32	Shri Kalyan Kumar	Executive Director	Punjab National Bank
33	Shri Sameer Bajpai	Chief General Manager & Zonal Manager, Kolkata	Punjab National Bank
34	Sri Balbir Singh	General Manager & Convener	SLBC, West Bengal
35	Shri Satyendra Kumar Singh	Chief General Manager	State Bank of India
36	Shri Alok Kr.Goyel	Chairman	BGVB (PNB)
37	Shri Anil Kumar	Chairman	UBKGB
38	Shri A.K. Murmu	General Manager	PBGB (UCO)
39	Shri Amrit Ghosh	Deputy General Manager	Canara Bank
40	Shri P.C.Khurana	Zonal Head	Indian Bank
41	Shri Rajeev Kumar	DGM & ZM	Bank Of Maharastra
42	Shri S.K. Chakraborty	DGM	Bank Of Baroda
43	Shri Ashok Landge	DZM	UCO Bank
44	Shri Satyajit Mohanty	Deputy General Manager	Union Bank of India
45	Shri Sanjay Kr. Vishwas.	Assistant General Manager	State Bank of India
46	Shri Atanu Mondal	Assistant General Manager	IDBI Bank
47	Shri Arup Baruah	Assistant General Manager	Indian Bank
48	Shri P.G.Shankararishnan	Assistan General Manager	Indian Overseas Bank
49	Shri Subhadip Chaterjee	Chief Manager	Bank Of Baroda
50	Shri Sanjay Kr.Mishra	Chief Manager	PSB
51	Shri Anupam Biswas	Chief Manager	Canara Bank
52	Shri Ashwini Kumar	Senior Manager	PSB
53	Shri Vishal Sinha	Senior Manager	Union Bank of India
54	Shri Chanachal Nayan	Senior Manager	Indian Bank
55	Shri Saumitro Banerjee	Manager	Indian Overseas Bank
56	Smt. Neha Kumari	Manager	Central Bank of India
57	Shri Suman Chaterjee	SLBC Nodal	UCO Bank
58	Shri Dipesh Chakraborty	State Nodal	Axis Bank
59	Shri Yasho Ramgarhia	Assistant Vice President	HDFC Bank
60	Shri Shibananda Pandit	City Head	ICICI Bank
61	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
62	Shri Sanjeeb Kumar Jana	Deputy Regional Head	Karur Vysya Bak
63	Shri Angshuman Dutta	DVP	Kotak Mahindra Bank
64	Shri Ranadhir Das	BM	Dhanalaxmi Bank Ltd.
65	Shri Amit Bisaws	AVP	Ratnakar Bank Ltd.
66	Shri Sutirtha Khamaru	BM	AU Smalla Finance Bank
67	Shri Partha Banerjee	Regional Head	Ujjiban Small finance Bank
68	Shri Kanishka Deulia	AGM	IPPB
69	Shri Amit Dutta	CM	Airtel Payent Bank
70	Shri Soumen Kanra	RH	Fino Paymnet Bank
71	Shri G.Rameshwaram	Manager	Tamilnad Marchent Bank
72	Shri Mohit Kumar Mahelka	Manager	SIDBI

73	Shri Rajdeep Chakroborty	Manager	South Indian Bank
Lead District Managers of West Bengal			
74	Smt. Lipika Roy	LDM Alipurduar	Central Bank of India
75	Shri Prithwis Das	LDM Birbhum	UCO Bank
76	Shri Jeebachha Narayan Jha	LDM Coochbehar	Central Bank of India
77	Shri Rajesh Kumar	LDM Darjeeling	Central Bank of India
78	Shri Sourav Kumar Poddar	LDM 24-Pgs (North)	Indian Bank
79	Shri Rajkumar Lahiri	LDM 24-Pgs (South)	Punjab National Bank
80	Shri Amit Kumar	LDM Hooghly	UCO Bank
81	Shri Amit Kohli	LDM Howrah	UCO Bank
82	Shri Debashis Karmakar	LDM Jalpaiguri	Central Bank of India
83	Shri Biddya Nand Mishra	LDM Jhargram	Punjab National Bank
84	Shri Kishore Lohar	LDM Kalimpong	State Bank of India
85	Shri Abhijit Mondal	LDM Kolkata	State Bank of India
86	Shri Amitabh Kirtania	LDM Malda	Punjab National Bank
87	Shri Tapu Dutta	LDM Nadia	Punjab National Bank
88	Shri Tushar Kanti Mahanta	LDM Paschim Medinipur	Punjab National Bank
89	Shri Pinaki Barman	LDM Purba Burdwan	UCO Bank
90	Shri Rakesh kr. Mishra	LDM Purba Medinipur	Punjab National Bank
91	Shri Jayanta Kumar Auddy	LDM Paschim Burdwan	State Bank of India
92	Shri Sourav Saha	LDM Uttar Dinajpur	Punjab National Bank



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