LBS - MIS

Statement showing Achievement vis-à-vis Targets under the Annual Credit Plan (ACP) for the quarter ended _30.06.2023

No. of accounts in actuals , Amount in thousands

Name of the State/Union Territory: West Bengal

Sr. No	Sector	(A) Public Sector Banks								(B) Private Sector Banks							
		ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s		ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	**Priority Sector (1A+1B+1C+1D+1E+1F+1G+1H)**																
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	4802087	719008511.00	782131	154010249.91	16.29	21.42	2484158	395382240.69	1212840	138972745.00	334692	45618021.93	27.60	32.83	2874725	170299405.07
1A(i)	Farm Credit	4416700	619017891.00	727633	116786478.28	16.47	18.87	2284837	264773002.35	1165032	118893092.00	306335	21203074.10	26.29	17.83	2657796	97656779.18
1A(ii)	Agriculture Infrastructure	87157	52465560.00	2404	3097238.61	2.76	5.90	10260	27275387.75	14036	9991155.00	13534	1534091.80	96.42	15.35	58934	4721780.12
1A(iii)	Ancillary Activities	298230	47525060.00	52094	34126533.03	17.47	71.81	189061	103333850.59	33772	10088498.00	14823	22880856.03	43.89	226.80	157995	67920845.77
	Out of 1A(iii) above, loans upto 50 crore to Start-ups engaged in Agri & Allied services	------	------	165	241900.00	------	------	1848	755000.00	------	------	0	0.00	#VALUE!	#VALUE!	------	#VALUE!
	Out of Agriculture, loans to Small & Marginal Farmers	------	303443118.60	238657	34959329.84	------	11.52	2557169	284067486.46	------	185754501.25	247952	9791240.85	#VALUE!	5.27	1845835	58885400.71
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	1492610	959946702.24	193470	214562312.18	12.96	22.35	734933	666846984.05	522708	376357459.87	102818	340277250.51	19.67	90.41	509453	518607536.63
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	1441132	524048766.09	172380	110738007.35	11.96	21.13	673181	347804383.60	509119	262260968.24	86598	81553189.44	17.01	31.10	465178	192326571.07
1B(ii)	Small Enterprises (Manufacturing + Service)	40627	232832686.12	18253	64109669.48	44.93	27.53	54313	212262382.79	10322	61024358.39	11193	137295705.33	108.44	224.99	32513	187592447.77
1B(iii)	Medium Enterprises (Manufacturing + Service)	6908	201505493.03	1134	37547148.59	16.42	18.63	4241	103585675.4	2155	52683414.24	2901	99732545.20	134.62	189.31	10316	129728003.74
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	3943	1559757.00	1703	2167486.75	43.19	138.96	3198	3194542.261	1112	388719.00	2126	21695810.55	191.19	5581.36	1446	8960514.05
	Out of 1B(iv) above, loans upto 50 crores to Start-ups)	------	------	24	110000.00	------	------	69	450000.00	------	------	0	0.00			0	0.00
1C	Export Credit	526582	15621187.00	1637	600700.00	0.31	3.85	8463	12927800.00	134137	5009025.00	24	1884872.58	0.02	37.63	45	1978748.75
1D	Education	46062	32751347.00	9017	1027602.36	19.58	3.14	71383	25767895.65	10229	6659775.00	792	244936.72	7.74	3.68	7041	2225173.25
1E	Housing	72896	85657628.00	20117	24335417.83	27.60	28.41	286967	294503950.41	16982	20978500.00	4532	2303834.19	26.69	10.98	63749	57608587.38
1F	Social Infrastructure	14697	22068787.00	54	3222700.00	0.37	14.60	166	2027732.85	1622	4776669.00	12	325.00	0.74	0.01	108	59439.51
1G	Renewable Energy	33068	6378432.00	24	40200.00	0.07	0.63	75	188147.62	6542	1687554.00	0	0.00	0.00	0.00	5	144148.24
1H	Others	552661	163354344.00	10651	6766397.67	1.93	4.14	216868	46913294.05	112031	26487916.00	351182	18860962.16	313.47	71.21	2794190	87103516.38
	Out of 1H above, loans upto 50 crore to Start-ups (other than Agri/ MSME)	------	------	196	260000.00	------	------	2456	650000.00			0	0.00			0	0.00
2	**Sub total Priority Sector Lending = 1A+1B+1C+1D+1E+1F+1G+1H**	7540663	2004786938.24	1017101	404565579.94	13.49	20.18	3803013	1444558045.32	2017091	580929643.87	794052	409190203.08	39.37	70.44	6249316	838026555.22
3	Loans to weaker Sections under PSL	5086472	364131742.32	302774	42861658.25	5.95	11.77	2362466	271156060.47	3113713	222905401.50	728352	42989904.21	23.39	19.29	5620133	206829369.08
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	------	------	35836	3843755.28	------	------	288002	16129736.67	------	------	398376	20193944.14	#VALUE!	#VALUE!	666085	24462666.05
4	**Non-Priority Sector (4A+4B+4C+4D+4E)**																
4A	Agriculture	2387	10865409.00	275009	43062093.00	11521.11	396.32	156214	45247712.68	584	4280155.00	77	3747803.24	13.18	87.56	618	5991309.98
4B	Education	4640	7000040.00	8634	734533.68	186.08	10.49	5392	9749313.15	1122	2678374.00	180	204767.09	16.04	7.65	750	1487997.94
4C	Housing	30857	79760741.00	46046	20708773.65	149.22	25.96	146788	284415555.25	7574	40496392.00	3740	16455138.07	49.38	40.63	42776	142660503.23
4D	Personal Loans under Non-Priority Sector	217477	125106058.00	133832	26147271.80	61.54	20.90	739770	285580184.69	51738	62225681.00	37538	16688160.25	72.55	26.82	701001	108677849.20
4E	Others	803480	467294695.00	69597	260608381.07	8.66	55.77	811972	1290498062.41	178110	193330224.00	964647	659182363.49	541.60	340.96	4657873	1035138736.76
5	**Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E**	1058841	690026943.00	533118	351261053.20	50.35	50.91	1860136	1915490828.20	239128	303010826.00	1006182	696278232.13	420.77	229.79	5402968	1293956397.11
	Total = 2+5	**8599504**	**2694813881.24**	**1550219**	**755826633.14**	**18.03**	**28.05**	**5663149**	**3360048873.52**	**2256219**	**883940469.87**	**1800234**	**1105468435.21**	**79.79**	**125.06**	**11652284**	**2131982952.34**

Sr. No	Sector	(C) Regional Rural Banks								(D) Small Finance Banks							
		ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s		ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	**Priority Sector (1A+1B+1C+1D+1E+1F+1G+1H)**																
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	1225273	138154437.00	156972	16356227.00	12.81	11.84	839689	87774930.00	52401	5776464.00	68692	3400080.16	131.09	58.86	383055	12913679.25
1A(i)	Farm Credit	1111386	125420295.00	156958	16266640.00	14.12	12.97	830191	87052833.00	51011	5454090.00	68690	3379261.51	134.66	61.96	383048	12889263.59
1A(ii)	Agriculture Infrastructure	18490	6726472.00	8	7100.00	0.04	0.11	724	175421.00	601	172099.00	0	0.00	0.00	0.00	0	0.00
1A(iii)	Ancillary Activities	95397	6007670.00	6	82487.00	0.01	1.37	8774	546676.00	789	150275.00	2	20818.65	0.25	13.85	7	24415.66
	Out of 1A(iii) above, loans upto 50 crore to Start-ups engaged in Agri & Allied services	------	------	0.00	0.00	#VALUE!	#VALUE!	0	0.00	------	------	0	0.00	------	------	0	0.00
	Out of Agriculture, loans to Small & Marginal Farmers	------	13682020	151172	15390096.00	#VALUE!	112.48	776693	82339260.00	------	3232274.28	57288	2841941.66	------	87.92	332240	11002457.54
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	144695	58111859.44	53650	9335854.00	37.08	16.07	237821	37725196.00	14873	11965116.75	2584	1194842.66	17.37	9.99	24177	6655458.84
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	138769	30363927.36	52352	8740261.00	37.73	28.79	231870	35527287.00	14216	10020883.31	2541	875001.08	17.87	8.73	23937	4852585.13
1B(ii)	Small Enterprises (Manufacturing + Service)	4697	20258248.62	292	379200.00	6.22	1.87	1513	1820800.00	361	1042997.97	42	312341.57	11.63	29.95	227	1667322.39
1B(iii)	Medium Enterprises (Manufacturing + Service)	789	7431473.46	18	55800.00	2.28	0.75	69	247700	241	894787.47	1	7500.00	0.41	0.84	13	135551.33
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	440	58210.00	988	160593.00	224.55	275.89	4369	129409.00	55	6453.00	0	0.00	0.00	0.00	0	0.00
	Out of 1B(iv) above, loans upto 50 crores to Start-ups)	------	------	0	0	#VALUE!	#VALUE!	0	0	------	------	0	0.00	#VALUE!	#VALUE!	0	0.00
1C	Export Credit	28471	499854.00	0	0.00	0.00	0.00	0	0.00	6576	47841.00	0	0.00	0.00	0.00	0	0.00
1D	Education	6432	5826555.00	645	38853.00	10.03	0.67	2711	405011.00	257	141356.00	0	0.00	0.00	0.00	0	0.00
1E	Housing	13734	17941903.00	777	832346.00	5.66	4.64	13281	8733572.00	654	1795505.00	7880	817858.69	1204.89	45.55	36256	3914899.57
1F	Social Infrastructure	4870	2015718.00	0	0.00	0.00	0.00	3	25700.00	49	51367.00	0	0.00	0.00	0.00	0	0.00
1G	Renewable Energy	5913	123018.00	0	0.00	0.00	0.00	1500	31900.00	138	11089.00	0	0.00	0.00	0.00	0	0.00
1H	Others	122094	15492071.00	687	71400.00	0.56	0.46	1346	277401.00	4172	908922.00	51676	2932313.61	1238.64	322.61	412219	14828575.10
	Out of 1H above, loans upto 50 crore to Start-ups (other than Agri/ MSME)	------	------	0	0	------	------	0	0.00	------	------	0	0	------	------	0	0.00
2	**Sub total Priority Sector Lending = 1A+1B+1C+1D+1E+1F+1G+1H**	1551482	238165415.44	212731	26634680.00	13.71	11.18	1096351	134973710.00	79120	20697660.75	130832	8345095.12	165.36	40.32	855707	38312612.76
3	Loans to weaker Sections under PSL	284345	23418424.00	172195	17989638.00	60.56	76.82	862433	95169881.00	54181	3878729.14	101048	5080243.93	186.50	130.98	241405	7744580.38
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	------	------	1207	220000.00	------	------	7070	11100.00	0	0	20816	920256.00	0.00	0.00	82527	2319900.00
4	**Non-Priority Sector (4A+4B+4C+4D+4E)**																
4A	Agriculture	383	177615.00	0	0.00	0.00	0.00	0	0.00	37	54796.00	0	0.00	0.00	0.00	37	305.77
4B	Education	519	136428.00	0	0.00	0.00	0.00	0	0.00	58	33837.00	0	0.00	0.00	0.00	0	0.00
4C	Housing	3779	1326418.00	66	125286.00	1.75	9.45	1274	1317846.00	326	1916349.00	376	264958.59	115.34	13.83	3791	2382628.53
4D	Personal Loans under Non-Priority Sector	32391	1978081.00	5743	1425292.00	17.73	72.05	48051	10243295.00	1480	2119246.00	76	11224.00	5.14	0.53	1488	199769.53
4E	Others	140184	8125276.00	4701	1165444.00	3.35	14.34	17744	2910262.00	6723	4576526.00	16266	1366551.70	241.95	29.86	65187	5147396.18
5	**Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E**	177256	11743818.00	10510	2716022.00	5.93	23.13	67069	14471403.00	8624	8700754.00	16718	1642734.29	193.85	18.88	70503	7730100.01
	Total = 2+5	**1728738**	**249909233.44**	**223241**	**29350702.00**	**12.91**	**11.74**	**1163420**	**149445113.00**	**87744**	**29398414.75**	**147550**	**9987829.40**	**168.16**	**33.97**	**926210**	**46042712.77**

Sr. No	Sector	(E) Rural Cooperative Banks (StCBs and DCCBs)								Total (A+B+C+D+E)							
		ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s		ACP Target (Fixed Annual)		Achievement (Disbursement) upto the end of current quarter		% Achievement (Disbursement)		Amount O/s	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	**Priority Sector (1A+1B+1C+1D+1E+1F+1G+1H)**																
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	784480	68052210.00	534454	13007850.00	68.13	19.11	2300778	77196623.20	8077081	1069964367.00	1876941	232392429.01	23.24	21.72	8882405	743566878.20
1A(i)	Farm Credit	743036	57779483.00	534210	12949162.00	71.90	22.41	2298384	76442612.20	7487165	926564851.00	1793826	170584615.89	23.96	18.41	8454256	538814490.32
1A(ii)	Agriculture Infrastructure	9922	5408587.00	18	25511.00	0.18	0.47	305	157025.00	130206	74763873.00	15964	4663941.41	12.26	6.24	70223	32329613.87
1A(iii)	Ancillary Activities	31522	4864140.00	226	33177.00	0.72	0.68	2089	596986.00	459710	68635643.00	67151	57143871.71	14.61	83.26	357926	172422774.02
	Out of 1A(iii) above, loans upto 50 crore to Start-ups engaged in Agri & Allied services	------	------	0	0.00	------	------	0	0.00	------	------	165	241900.00	------	------	1848	755000.00
	Out of Agriculture, loans to Small & Marginal Farmers	------	21353970.00	532379	12827791.00	------	60.07	1985420	69254231.20	------	527465884.13	1227448	75810399.35	------	14.37	7497357	505548835.91
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	100581	43939268.73	645	281203.00	0.64	0.64	16094	6222399.00	2275467	1450320407.03	353167	565651462.34	15.52	39.00	1522478	1236057574.53
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	96282	19060860.26	568	257969.00	0.59	1.35	13722	5712359.00	2199518	845755405.26	314439	202164427.87	14.30	23.90	1407888	586223185.79
1B(ii)	Small Enterprises (Manufacturing + Service)	3221	13219290.53	0	0.00	0.00	0.00	0	0.00	59228	328377581.63	29780	202096916.38	50.28	61.54	88566	403342952.95
1B(iii)	Medium Enterprises (Manufacturing + Service)	706	11571890.94	0	0.00	0.00	0.00	0	0.00	10799	274087054.14	4054	137342993.79	37.54	50.11	14639	233696930.47
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	372	87227.00	77	23234	20.70	26.64	2372	510040.00	5922	2100366.00	4894	24047124.30	82.64	1144.90	11385	12794505.31
	Out of 1B(iv) above, loans upto 50 crores to Start-ups)	------	------	0	0.00	#VALUE!	#VALUE!	0	0.00	------	------	24	110000.00	------	------	69	450000.00
1C	Export Credit	40692	131513.00	0	0.00	0.00	0.00	0	0.00	736458	21309420.00	1661	2485572.58	0.23	11.66	8508	14906548.75
1D	Education	1625	92298.00	283	72981.00	17.42	79.07	3587	644940.00	64605	45471331.00	10737	1384373.07	16.62	3.04	84722	29043019.91
1E	Housing	3966	115237.00	367	530779.00	9.25	460.60	16833	14046651.00	108232	126488773.00	33673	28820235.71	31.11	22.78	417086	378807660.36
1F	Social Infrastructure	1185	41109.00	0	0.00	0.00	0.00	0	0.00	22423	28953650.00	66	3223025.00	0.29	11.13	277	2112872.37
1G	Renewable Energy	3153	49207.00	0	0.00	0.00	0.00	0	0.00	48814	8249300.00	24	40200.00	0.05	0.49	1580	364195.86
1H	Others	57936	1753403.00	26349	2688208.00	45.48	153.31	243710	107592356.00	848894	207996656.00	440545	31319281.44	51.90	15.06	3668333	256715142.53
	Out of 1H above, loans upto 50 crore to Start-ups (other than Agri/ MSME)	------	------	0	0.00	------	------	0	0.00	------	------	196	260000.00	------	------	2456	650000.00
2	**Sub total Priority Sector Lending = 1A+1B+1C+1D+1E+1F+1G+1H**	993618	114174245.73	562098	16581021.00	56.57	14.52	2581002	205702969.20	12181974	2958753904.03	2716814	865316579.14	22.30	29.25	14585389	2661573892.51
3	Loans to weaker Sections under PSL	357946	25624764.00	38603	1818667.00	10.78	7.10	138866	5425866.00	8896657	639959060.96	1342972	110740111.39	15.10	17.30	9225303	586325756.92
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	------	------	0	0.00	------	------	0	0.00	------	------	456235	25177955.41	------	------	1043684	42923402.72
4	**Non-Priority Sector (4A+4B+4C+4D+4E)**																
4A	Agriculture	198	58763.00	0	0.00	0.00	0.00	0	0.00	3589	15436738.00	275086	46809896.24	7664.70	303.24	156869	51239328.43
4B	Education	294	54978.00	0	0.00	0.00	0.00	0	0.00	6633	9903657.00	8814	939300.77	132.88	9.48	6142	11237311.09
4C	Housing	1502	298343.00	0	0.00	0.00	0.00	0	0.00	44038	123798243.00	50228	37554156.30	114.06	30.33	194579	430776533.01
4D	Personal Loans under Non-Priority Sector	12781	212043.00	1085	769777.00	8.49	363.03	22426	11728427.00	315867	191641109.00	178274	45041725.05	56.44	23.50	1512736	416429525.42
4E	Others	70258	1378138.00	7403	2831631.00	10.54	205.47	259066	18224710.00	1198755	674704859.00	1062614	925154371.26	88.64	137.12	5811842	2351919167.36
5	**Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E**	85033	2002265.00	8488	3601408.00	9.98	179.87	281492	29953137.00	1568882	1015484606.00	1575016	1055499449.61	100.39	103.94	7682168	3261601865.32
	Total = 2+5	**1078651**	**116176510.73**	**570586**	**20182429.00**	**52.90**	**17.37**	**2862494**	**235656106.20**	**13750856**	**3974238510.03**	**4291830**	**1920816028.75**	**31.21**	**48.33**	**22267557**	**5923175757.82**