LBS - MIS

Statement showing Achievement vis-à-vis Targets under the Annual Credit Plan (ACP) for the quarter ended _31.12.2023

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	1441581	307294721.55	30.02	42.74	2666808	425909516.94	1212840	138972745.00	1044540	130377226.62	86.12	93.81	1623765	168559969.69
1A(i)	Farm Credit	4416700	619017891.00	1331909	236975845.82	30.16	38.28	2450935	299689996.87	1165032	118893092.00	931188	51745225.13	79.93	43.52	1395809	95909486.98
1A(ii)	Agriculture Infrastructure	87157	52465560.00	5173	7335479.12	5.94	13.98	10905	19133521.24	14036	9991155.00	62447	5199326.87	444.91	52.04	88479	6241898.91
1A(iii)	Ancillary Activities	298230	47525060.00	104499	62983396.61	35.04	132.53	204968	107085998.82	33772	10088498.00	50905	73432674.62	150.73	727.89	139477	66408583.81
	Out of 1A(iii) above, loans upto 50 crore to Start-ups engaged in Agri & Allied services	------	------	199	333400.00	------	------	1848	772700.00	------	------	0	0.00	#VALUE!	#VALUE!	------	#VALUE!
	Out of Agriculture, loans to Small & Marginal Farmers	------	303443118.60	671515	85564100.00	------	28.20	2194732	283903675.48	------	185754501.25	578328	28095936.94	#VALUE!	15.13	1861837	59224683.94
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	1492610	959946702.24	387880	500864124.33	25.99	52.18	831060	657661661.75	522708	376357459.87	752408	676852978.56	143.94	179.84	1661427	663958891.44
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	1441132	524048766.09	351402	270529682.25	24.38	51.62	762186	339394971.40	509119	262260968.24	724618	205946924.63	142.33	78.53	1602514	286688229.53
1B(ii)	Small Enterprises (Manufacturing + Service)	40627	232832686.12	20825	134687833.30	51.26	57.85	48933	198363705.29	10322	61024358.39	17985	235224455.30	174.24	385.46	34723	218815660.06
1B(iii)	Medium Enterprises (Manufacturing + Service)	6908	201505493.03	2223	57359048.03	32.18	28.47	4520	90971429.55	2155	52683414.24	6463	192366614.53	299.91	365.14	11144	152188018.00
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	3943	1559757.00	13430	38287560.76	340.60	2454.71	15421	28931555.52	1112	388719.00	3342	43314984.09	300.54	11143.01	13046	6266983.85
	Out of 1B(iv) above, loans upto 50 crores to Start-ups)	------	------	26	140000.00	------	------	61	440000.00	------	------	0	0.00			0	0.00
1C	Export Credit	526582	15621187.00	1776	1390495.00	0.34	8.90	9032	13219245.57	134137	5009025.00	31	2655977.93	0.02	53.02	18	1542677.93
1D	Education	46062	32751347.00	30541	5556580.14	66.30	16.97	82530	26922570.15	10229	6659775.00	2486	908815.51	24.30	13.65	7647	2692438.34
1E	Housing	72896	85657628.00	96186	94091667.99	131.95	109.85	367909	496163642.52	16982	20978500.00	14368	13586384.06	84.61	64.76	87999	97269543.86
1F	Social Infrastructure	14697	22068787.00	70	3295509.00	0.48	14.93	159	1950266.08	1622	4776669.00	12	325.00	0.74	0.01	71	57482.88
1G	Renewable Energy	33068	6378432.00	36	82575.00	0.11	1.29	82	161771.33	6542	1687554.00	1	2400.00	0.02	0.14	5	114888.99
1H	Others	552661	163354344.00	34319	18778223.89	6.21	11.50	81630	39882428.17	112031	26487916.00	1495392	91433986.06	1334.80	345.19	2664088	107957606.91
	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	1992389	931353896.90	26.42	46.46	4039210	1661871102.51	2017091	580929643.87	3309238	915818093.74	164.06	157.65	6045020	############
3	Loans to weaker Sections under PSL	5086472	364131742.32	958925	152051784.47	18.85	41.76	2576091	342070286.15	3113713	222905401.50	1969269	583383593.05	63.25	261.72	4474413	226080780.05
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	------	------	98510	14062258.42	------	------	319437	16606858.68	------	------	1407287	428874545.90	#VALUE!	#VALUE!	2626087	91217962.20
4	**Non-Priority Sector (4A+4B+4C+4D+4E)**																
4A	Agriculture	2387	10865409.00	461	3121378.80	19.31	28.73	1955	19128583.27	584	4280155.00	1756	12132643.75	300.68	283.46	895	8168253.67
4B	Education	4640	7000040.00	10574	2326312.98	227.89	33.23	7980	17535769.16	1122	2678374.00	1042	1301121.19	92.87	48.58	1445	2606581.52
4C	Housing	30857	79760741.00	44106	61512031.63	142.94	77.12	275143	309445291.00	7574	40496392.00	14569	43914168.53	192.36	108.44	68578	229136767.76
4D	Personal Loans under Non-Priority Sector	217477	125106058.00	338354	139974756.80	155.58	111.88	1041446	338651277.43	51738	62225681.00	107576	46309841.19	207.92	74.42	1043794	119092906.94
4E	Others	803480	467294695.00	113388	697414447.83	14.11	149.25	390383	1946980900.00	178110	193330224.00	1777477	1567957349.71	997.97	811.03	3579664	############
5	**Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E**	1058841	690026943.00	506883	904348928.04	47.87	131.06	1716907	2631741820.86	239128	303010826.00	1902420	1671615124.37	795.57	551.67	4694376	############
	Total = 2+5	**8599504**	**2694813881.24**	**2499272**	**1835702824.94**	**29.06**	**68.12**	**5756117**	**4293612923.37**	**2256219**	**883940469.87**	**5211658**	**2587433218.11**	**230.99**	**292.72**	**10739396**	**############**

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	425740	60602100.00	34.75	43.87	837021	94650600.00	52401	5776464.00	225560	11279841.22	430.45	195.27	458507	15587275.37
1A(i)	Farm Credit	1111386	125420295.00	425060	60330900.00	38.25	48.10	827811	93604500.00	51011	5454090.00	225553	11164674.45	442.17	204.70	458495	15496013.08
1A(ii)	Agriculture Infrastructure	18490	6726472.00	20	69500.00	0.11	1.03	839	212400.00	601	172099.00	0	0.00	0.00	0.00	0	0.00
1A(iii)	Ancillary Activities	95397	6007670.00	660	201700.00	0.69	3.36	8371	833700.00	789	150275.00	7	115166.77	0.89	76.64	12	91262.29
	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	409976	57842200.00	#VALUE!	422.76	792466	88945000.00	------	3232274.28	176957	8928380.66	------	276.23	385606	13103772.83
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	144695	58111859.44	119627	24471500.00	82.68	42.11	264137	38685300.00	14873	11965116.75	62852	6712121.71	422.59	56.10	97206	11207012.56
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	138769	30363927.36	117820	23510300.00	84.90	77.43	258529	36434300.00	14216	10020883.31	62698	4879134.79	441.04	48.69	96867	8233086.29
1B(ii)	Small Enterprises (Manufacturing + Service)	4697	20258248.62	372	610600.00	7.92	3.01	1360	1344200.00	361	1042997.97	145	1528344.97	40.17	146.53	318	2572838.82
1B(iii)	Medium Enterprises (Manufacturing + Service)	789	7431473.46	18	80500.00	2.28	1.08	63	215200	241	894782.47	9	304641.95	3.73	34.05	21	401087.46
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	440	58210.00	1417	270100.00	322.05	464.01	4185	691600.00	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	1478	126200.00	22.98	2.17	3066	510800.00	257	141356.00	0	0.00	0.00	0.00	0	0.00
1E	Housing	13734	17941903.00	2765	3564400.00	20.13	19.87	13844	10034800.00	654	1795505.00	26814	2902828.70	4100.00	161.67	48951	5052141.58
1F	Social Infrastructure	4870	2015718.00	0	0.00	0.00	0.00	2	25300.00	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	1340	29000.00	138	11089.00	0	0.00	0.00	0.00	0	0.00
1H	Others	122094	15492071.00	5024	441000.00	4.11	2.85	5616	611400.00	4172	908922.00	136040	8206076.63	3260.79	902.84	365928	13439214.07
	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	554634	89205200.00	35.75	37.46	1125026	144547200.00	79120	20697660.75	451266	29100868.26	570.36	140.60	970592	45285643.59
3	Loans to weaker Sections under PSL	284345	23418424.00	452466	66072000.00	159.13	282.14	874228	102117200.00	54181	3878729.14	278323	14321987.00	513.69	369.24	812011	27093485.91
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	------	------	4473	701500.00	------	------	7317	1201800.00	0	0	252132	13105607.00	0.00	0.00	631355	20804720.31
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	14	223.52
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	338	862600.00	8.94	65.03	1452	2062700.00	326	1916349.00	3990	1055189.35	1223.93	55.06	6881	2827480.74
4D	Personal Loans under Non-Priority Sector	32391	1978081.00	19721	4628300.00	60.88	233.98	46772	10287700.00	1480	2119246.00	224	30884.00	15.14	1.46	1164	128322.32
4E	Others	140184	8125276.00	15576	2895700.00	11.11	35.64	18540	3485400.00	6723	4576526.00	17594	2888265.86	261.70	63.11	52007	4776552.17
5	**Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E**	177256	11743818.00	35635	8386600.00	20.10	71.41	66764	15835800.00	8624	8700754.00	21808	3974339.20	252.88	45.68	60066	7732578.76
	Total = 2+5	**1728738**	**249909233.44**	**590269**	**97591800.00**	**34.14**	**39.05**	**1191790**	**160383000.00**	**87744**	**29398414.75**	**473074**	**33075207.46**	**539.15**	**112.51**	**1030658**	**53018222.34**

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	1264624	43540409.00	161.21	63.98	2336921	76082008.20	8077081	1069964367.00	4402045	553094298.39	54.50	51.69	7923022	780789370.20
1A(i)	Farm Credit	743036	57779483.00	1264153	42768943.00	170.13	74.02	2334535	74728433.20	7487165	926564851.00	4177863	402985588.40	55.80	43.49	7467585	579428430.12
1A(ii)	Agriculture Infrastructure	9922	5408587.00	192	727936.00	1.94	13.46	653	864893.00	130206	74763873.00	67832	13332241.99	52.10	17.83	100876	26452713.15
1A(iii)	Ancillary Activities	31522	4864140.00	279	43530.00	0.89	0.89	1733	488682.00	459710	68635643.00	156350	136776468.00	34.01	199.28	354561	174908226.93
	Out of 1A(iii) above, loans upto 50 crore to Start-ups engaged in Agri & Allied services	------	------	0	0.00	------	------	0	0.00	------	------	199	333400.00	------	------	1848	772700.00
	Out of Agriculture, loans to Small & Marginal Farmers	------	21353970.00	1209668	42803053.00	------	200.45	2146952	71516162.20	------	527465884.13	3046444	223233670.60	------	42.32	7381593	516693294.45
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	100581	43939268.73	3012	2007460.00	2.99	4.57	19383	10727485.00	2275467	1450320407.03	1325779	1210908184.59	58.26	83.49	2873213	1382240350.75
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	96282	19060860.26	1636	805106.00	1.70	4.22	13857	6467407.00	2199518	845755405.26	1258174	505671147.68	57.20	59.79	2733953	677217994.21
1B(ii)	Small Enterprises (Manufacturing + Service)	3221	13219290.53	886	880812.00	27.51	6.66	3351	3528648.00	59228	328377581.63	40213	372932045.56	67.90	113.57	88685	424625052.17
1B(iii)	Medium Enterprises (Manufacturing + Service)	706	11571890.94	0	0.00	0.00	0.00	0	0.00	10799	274087054.14	8713	250110804.50	80.68	91.25	15748	243775735.00
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	372	87227.00	490	321542	131.72	368.63	2175	731430.00	5922	2100366.00	18679	82194186.85	315.42	3913.33	34827	36621569.37
	Out of 1B(iv) above, loans upto 50 crores to Start-ups)	------	------	0	0.00	#VALUE!	#VALUE!	0	0.00	------	------	26	140000.00	------	------	61	440000.00
1C	Export Credit	40692	131513.00	0	0.00	0.00	0.00	0	0.00	736458	21309420.00	1807	4046472.93	0.25	18.99	9050	14761923.50
1D	Education	1625	92298.00	1767	338538.00	108.74	366.79	4194	804251.00	64605	45471331.00	36272	6930133.65	56.14	15.24	97437	30930059.50
1E	Housing	3966	115237.00	722	1036851.00	18.20	899.76	15636	12151651.00	108232	126488773.00	140855	115182131.76	130.14	91.06	534339	620671778.97
1F	Social Infrastructure	1185	41109.00	60	14963.00	5.06	36.40	191	29707.00	22423	28953650.00	142	3310797.00	0.63	11.43	423	2062755.96
1G	Renewable Energy	3153	49207.00	0	0.00	0.00	0.00	0	0.00	48814	8249300.00	37	84975.00	0.08	1.03	1427	305660.32
1H	Others	57936	1753403.00	71734	7231166.00	123.82	412.41	157444	101197610.00	848894	207996656.00	1742509	126090452.58	205.27	60.62	3274706	263088259.16
	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	1341919	54169387.00	135.05	47.44	2533769	200992712.20	12181974	2958753904.03	7649446	2019647445.90	62.79	68.26	14713617	3094850158.36
3	Loans to weaker Sections under PSL	357946	25624764.00	38603	1822567.00	10.78	7.11	138866	5457766.00	8896657	639959060.96	3697586	817651931.51	41.56	127.77	8875609	702819518.11
	Out of 3 above, loans to individual women beneficiaries up to ₹1 lakh	------	------	0	0.00	------	------	0	0.00	------	------	1762402	456743911.32	------	------	3584196	129831341.19
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	2217	15254022.55	61.77	98.82	2864	27297060.46
4B	Education	294	54978.00	0	0.00	0.00	0.00	0	0.00	6633	9903657.00	11616	3627434.17	175.12	36.63	9425	20142350.68
4C	Housing	1502	298343.00	0	0.00	0.00	0.00	0	0.00	44038	123798243.00	63003	107343989.51	143.07	86.71	352054	543472239.50
4D	Personal Loans under Non-Priority Sector	12781	212043.00	3278	4601047.00	25.65	2169.87	31880	23549900.00	315867	191641109.00	469153	195544828.99	148.53	102.04	2165056	491710106.69
4E	Others	70258	1378138.00	7498	2842384.00	10.67	206.25	258566	18129579.00	1198755	674704859.00	1931533	2273998147.40	161.13	337.04	4299160	3120031004.04
5	**Sub-total Non-Priority Sector Lending = 4A+4B+4C+4D+4E**	85033	2002265.00	10776	7443431.00	12.67	371.75	290446	41679479.00	1568882	1015484606.00	2477522	2595768422.62	157.92	255.62	6828559	4202652761.37
	Total = 2+5	**1078651**	**116176510.73**	**1352695**	**61612818.00**	**125.41**	**53.03**	**2824215**	**242672191.20**	**13750856**	**3974238510.03**	**10126968**	**4615415868.51**	**73.65**	**116.13**	**21542176**	**7297502919.73**