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पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly Review March, 2021

Date : 22.06.2021

Time : 11.00 AM

KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

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**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

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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	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on march, 2021)	10576
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.03.2021)	Rs.102775
Per Capita Advance (as on 31.03.2021)	Rs.62474

Bank wise & District wise allocation of Lead Bank Responsibility:

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

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

Population group	March 2017	March 2018	March 2019	March 2020	March 2021
Rural	3552 (43.31%)	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15)
Semi-urban	1398 (17.05%)	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68)
Urban	1630 (19.88%)	1655 (20.1%)	1688 (20.51%)	1769 (21.10%)	1838 (21.28)
Metro	1621 (19.76%)	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1718 (19.89)
Total	8201	8228	8230	8385	8637

Position of ATMs in the State of West Bengal:

Population group	March 2017	March 2018	March 2019	March 2020	March 2021
Rural	2539	2571	2761	2674	2479
Semi-urban	2158	2191	2161	2125	2301
Urban	3103	3041	3120	3147	3929
Metro	3022	2346	2693	2757	3044
Total	10822	10149	10735	10703	11753

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

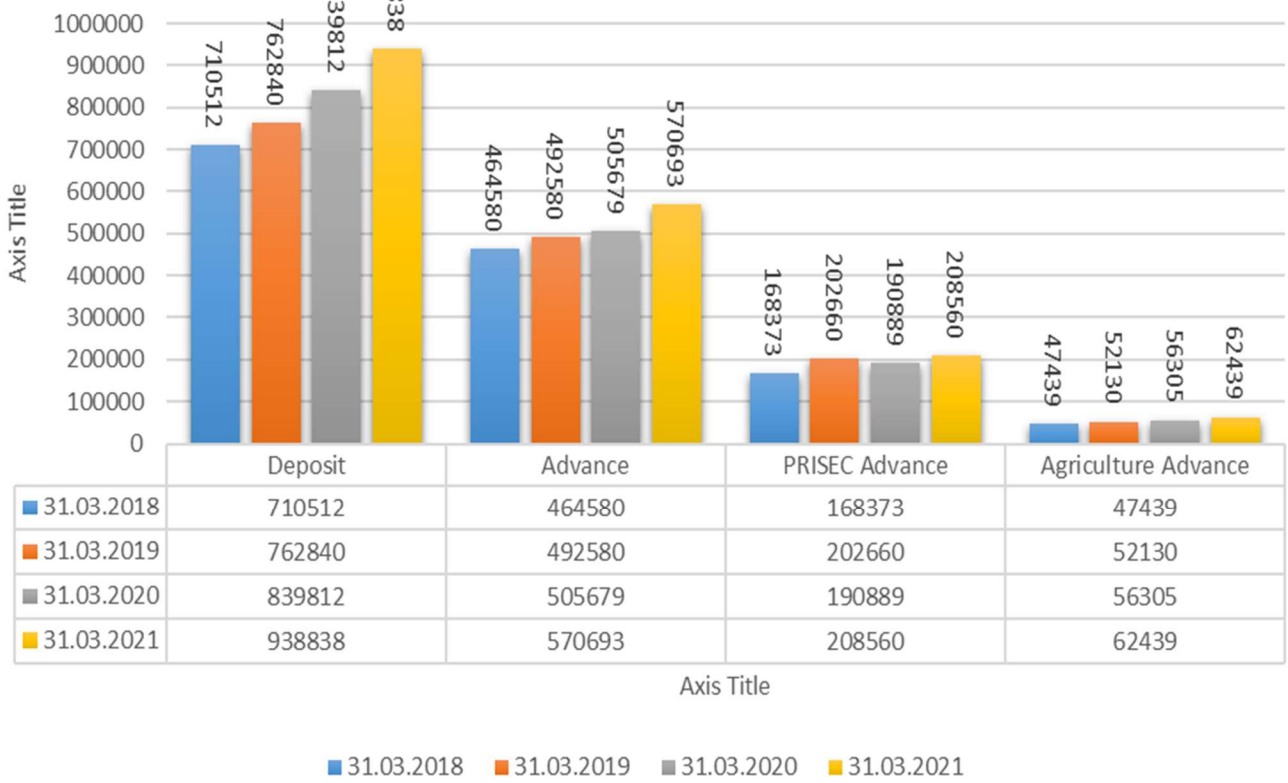
Parameter	March 2018	March 2019	March 2020	March 2021
No. of Branches	8228	8230	8385	8637
Total Deposits	710512	762840	839812	938838
Total Advances (with RIDF)	464580	492580	505679	570693
CD Ratio	65	64	60	61
C+I: Deposit Ratio	77	75	71	68
Priority Sector Advances (PSA)	168373	202660	190889	208560
% of PSA to ANBC	40	42	44	41
Agriculture Advances	47439	52130	56305	62439
% of Agri Advances to ANBC	11	13	13	12
MSME	87275	100510	94297	108295
Education Loans	2396	2627	2525	2709
Housing Loans	40804	44194	51080	57991
DRI Advances	153	420	455	264
% of DRI Advances to ANBC	0.04	0.09	0.10	0.05
Advances to SC/ST Communities	17517	16430	19997	15608
Adv. to Women Entrepreneurs	39357	39287	55085	68035
% of Adv to Women to ANBC	9	8	12	13
Weaker Section Advances	58918	56423	63267	62316
% of Weaker Advances to ANBC	14	12	14	12
Minority Community Advances	31323	31122	39380	40020
% of Minority Co Adv. to Prisec	19	16	20	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

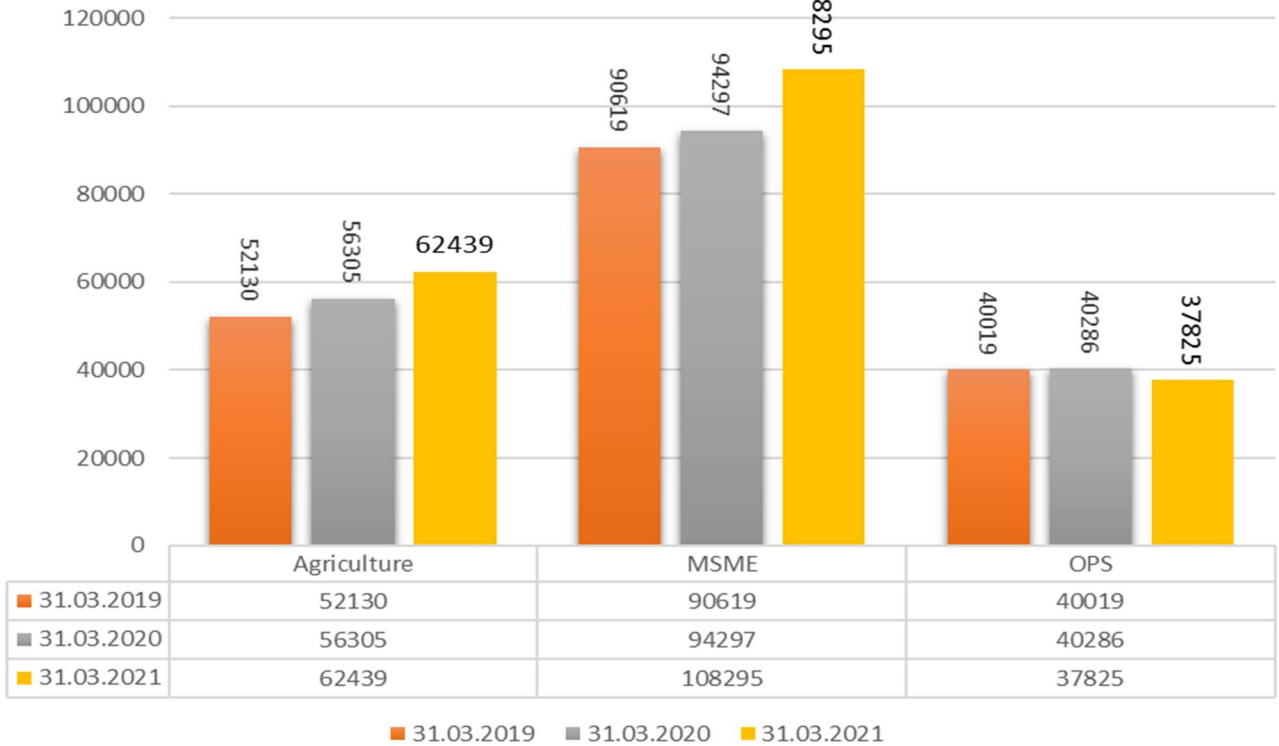
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2019-20	ACP achieved (Mar, 2020)	% Achiev.	ACP Plan 2020-21	ACP achieved (Mar, 2021)	% Achiev.
1	Agriculture	55000	49066	89	77236	57008	74
2	MSME	70000	69408	99	90237	87166	97
3	OPS	23000	12136	53	33128	13229	40
	Total PRISEC	148000	130610	88	200601	157403	79
4	NPS	18000	142121	789	67934	205384	302
	Grand Total	166000	272731	164	268535	362787	135

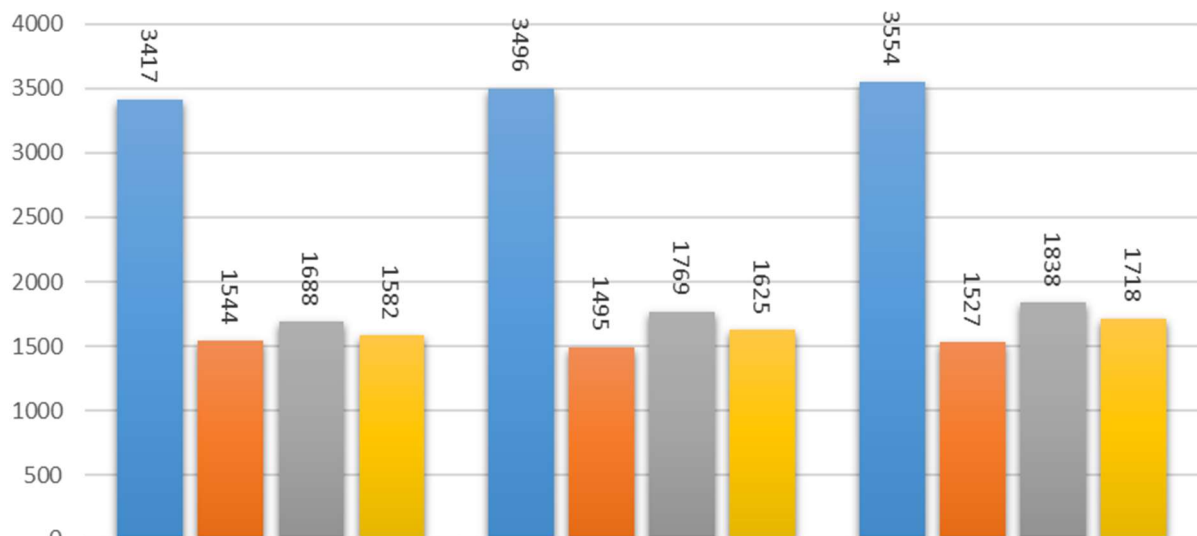
Banking Key Indicators (Amount in Crore)



Sector wise Outstanding (Amount in Core)



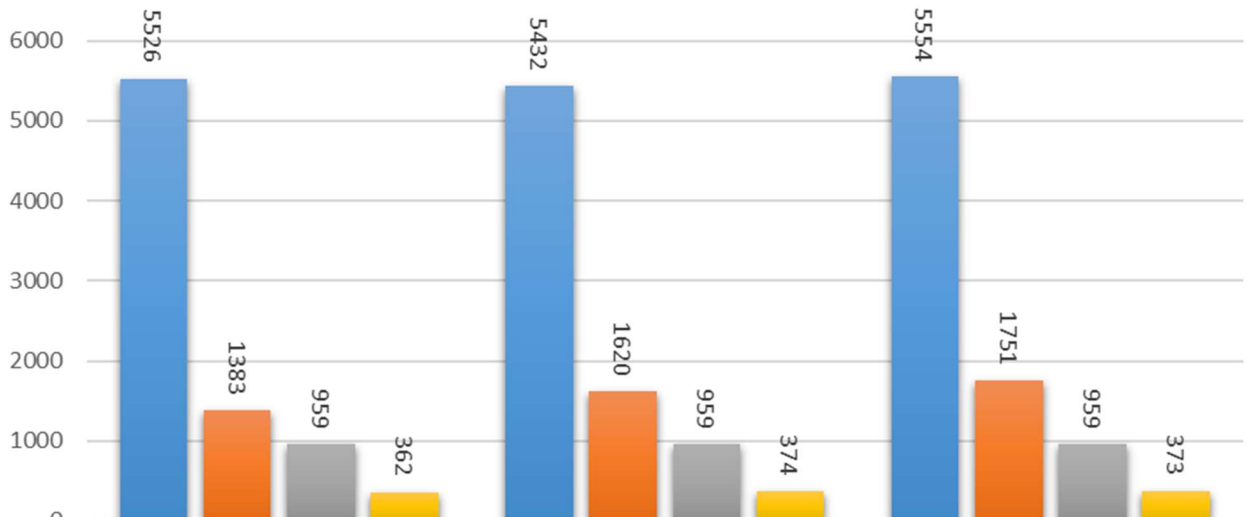
Position of Brick & Mortar Branch



Rural	3417	3496	3554
Semi Urban	1544	1495	1527
Urban	1688	1769	1838
Metro	1582	1625	1718

■ Rural ■ Semi Urban ■ Urban ■ Metro

% of Share in Branch Network



PSU	5526	5432	5554
PVT	1383	1620	1751
RRB	959	959	959
Co-Op	362	374	373

■ PSU ■ PVT ■ RRB ■ Co-Op

AGENDA NOTES FOR 152nd SLBC Meeting

AGENDA: 1

Confirmation of the minutes for 151st SLBC meeting dated 24.02.2021

The proceedings and action points of 151stSLBC Meeting for West Bengal held in Kolkata on 24th of February, 2021 through VC was circulated under cover of Convener Bank's letter to the members on 01.03.2021. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 151stSLBC meeting dated 24.02.2021

The Action Taken Report (ATR) for the major action points as emerged in the 151stSLBC meeting dated 24.02.2021 are given below.

Sr.	Action Points	Action taken for compliance
1.	<p>Banks are to ensure that the systemic reclassification of their existing loan portfolio in line with the latest guidelines on MSME classification issued by RBI for proper reflection of their achievement in this sector, boosting up the level MSME lending post reclassification.</p> <p>Lead District Managers are to play a proactive role for attaining the threshold level of 40% CD Ratio in the District.</p> <p>All Member Banks are to rise to this occasion and contribute to a greater extent towards credit growth in order to increase the CD Ratio of the State.</p>	<p>Achievement under MSME sector is Rs. 87166 Crore (97% of ACP target) as on 31.03.2021 against Rs. 69408 Crore as on 31.03.2020. Substantial growth has been observed as all banks together disbursed Rs. 30106 Crore during the last quarter of the FY 2020-21. All member banks have ensured the completion of the process of MSME reclassification in line with RBI circular.</p> <p>CD ratio in the state has increased to 60.79% as on 31.03.2021 against 60.21% as on 31.03.2020. Besides, Murshidabad & Kalimpong districts have attained their threshold level of 40% CD ratio at the end of 31.03.2021.</p> <p>In calendar year 2020-21, at the national level Credit-Deposit (CD) ratio has consistently declined as credit growth affected amid Covid-19 pandemic. However, the state of West Bengal has witnessed a growth in CD ratio.</p>
2.	<p>Banks are to play a more proactive role in order to increase Agriculture Lending to achieve ACP target for FY 2020-21.</p> <p>Banks are to give due attention for lending in various segments of agriculture like Fisheries and Animal Husbandry etc. for better performance in this sector.</p>	<p>Agriculture Lending increased to Rs. 57008 Crore (74% of ACP target) as on 31.03.2021 as against Rs. 49066 Crore as on 31.03.2020.</p> <p>All banks have financed Rs. 1430 Crore in Animal Husbandry and Rs. 407 Crore in Fishery during the FY 2020-21 together.</p>

<p>3.</p>	<p>Banks are to push up the average lending in KCCs in term of accelerating the disbursement in Agriculture sector.</p> <p>Banks are to focus on ARD & Fishery proposals for strengthening and uplifting the socio-economic conditions of the rural poor people of the State in order to achieve the ACP target.</p> <p>Banks are to explore the Potato Procurement Policy 2021 in order to augment their agriculture lending as it would be their familiar domain of Cold Storage financing having low level of risk from security point of view.</p>	<p>Average ticket size of disbursement figure was Rs. 33990/- in June, 2020 which has increased subsequently over the quarters and reached to Rs. 45338/- per KCC account as on 31.03.2021.</p> <p>All PSUs, RRBs & Co-Op Banks together sanctioned working capital finance to 18523 no of ARD proposals amounting Rs. 112 Crore and 6904 no of Fishery proposals amounting Rs. 94 Crore.</p> <p>A substantial growth has been registered as all banks together disbursed Rs. 24530 Crore during the last quarter of the FY 2020-21 in agriculture on account of fresh lending including lending to Cold storages.</p>
<p>4.</p>	<p>Banks are to entertain SHGs by disbursing the undrawn amount by end of the financial year 2020-21. Besides, Banks are to sanction fresh SHG loans and disbursed thereon by the end of the FY 2020-21.</p> <p>Under NULM, Banks are to involve the process of monitoring progress in financing NULM groups.</p> <p>Banks are to push up the average disbursement of the SHG account which will reflect the overall position of the State.</p>	<p>Under NRLM, all banks together have disbursed 921749 no of proposals (150% of ACP) amounting Rs. 11914 Crore (80% of ACP) during the FY 2020-21 as against Rs. 9191 Crore covering 538259 no of groups during the FY 2019-20. It is worth mentioning here that our State has achieved 100% disbursement and outstanding target as well for FY 2020-21 as per the target set by NRLM, MORD, GOI.</p> <p>Under NULM, all banks together have disbursed Rs. 98 Crore covering 7487 no of SHG, SEP-I & SEP-G borrowers during the FY 2020-21 as against Rs. 120 Crore covering 8344 no of SHG, SEP-I & SEP-G borrowers during the FY 2019-20.</p> <p>Average disbursement figure rose to Rs. 1.29 lakh per SHG group as on 31.03.2021 from 0.99 lakh upto the half year ended September of the FY 2020-21.</p>
<p>5.</p>	<p>Banks are to conduct more Financial Literacy camps and awareness drive in the coming days as RBI has announced to form centre of financial learning in collaboration with the NGOs in 13 identified districts.</p>	<p>During the March, 2021 quarter, total 380 nos of special camps and 181 nos of target specific camps have been organized covering 22632 & 6068 nos of participants respectively.</p>
<p>6.</p>	<p>Banks are to provide special focus to make Nadia district as 100% digitally enabled with expanding & deepening of digital payment ecosystem by the extended time frame upto 31.03.2021 as per RBI directives.</p>	<p>As on 31.03.2021, 92.46% of SB A/c's in the district are covered with at least one digital mode, whereas in case of CA A/c's the achievement stands at 91.05%. In addition, in case of on boarding of merchants through POS/QR, the district has achieved 99% of its annual target as on 31.03.2021.</p>

7.	<p>Sponsored banks are to energize RSETIs for performing better in terms of training, settlement & credit linkage.</p> <p>SLBC requested the GoWB for allotment of lands to Banks for setting up new RSETI building as most of the RSETIs are running in lease accommodation.</p>	<p>During the FY 2020-21, total 196 nos of training programs have been conducted by the 19 RSETIs covering 4290 nos of candidates with 72.40% settlement & 59.64% credit linkage.</p> <p>GoWB informed that some of the RSETIs have already been provided with suitable land and assured that the rest of the RSETIs will get the same accordingly.</p>
8.	<p>Banks & LDMS are to reenergize the Block & District level committees to keep more focused on periodical review of targets and other operational issues could be addressed at the field level promptly.</p>	<p>SLBC have already advised the LDMS to prepare annual calendar of the DCC/BLBC meetings in consultation of the DMs under intimation to RBI officials in charge of the respective district well in advance, to strengthen the BLBC forum with full participation of Banks & regular holding of meetings and also to upload the details of the meetings in the designated BLBC portal of Govt of West Bengal.</p>

AGENDA – 3

Relief Measures to be extended by Banks in the areas affected by Yaas cyclone conforming to RBI guidelines related to “Natural Calamities”:

The Central, State and Local Authorities draw up programs on economic rehabilitation for the people affected by the occurrence of a natural calamity. The developmental role assigned to the banks warrant their active support in reviving the economic activities of those affected by the occurrence of a natural calamity. In terms of the National Disaster Management Framework, there are two funds constituted viz. National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) for providing relief in the affected areas. A slew of measures for relief are undertaken by the Sovereign (Central/State Government) from time to time to provide relief to the affected people including, inter alia, provision for input subsidies and financial assistance to farmers including small and marginal farmers.

The role of the Banks is to provide relief measure through rescheduling of existing loans and sanctioning fresh loans as per the emerging requirement of the borrowers. Bank’s role also consists need based restructuring of loans, extension of loan period, margin, security, sanction of new loan keeping in view the total liability of the borrower arising out of the old loan where the asset financed was damaged or lost as a result of the natural calamity and the new loan to be financed for creation/repair of such asset(s).

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2018 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The process may be completed at an early date as triggered hereby as per RBI Master Direction. This will enable the farmers to make good the loss through revival of the agricultural sector.

The State was devastated by the Hailstorm & untimely pre-monsoon heavy rainfalls during 25.02.2019 to 21.04.2019 causing damages to the standing crops beyond the threshold yield. District Magistrates in seven (7) districts have issued Notifications for incident of natural calamity. Details are mentioned below:

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Bankura	336(14)/DMO	03.06.2019	2	184
2.	Birbhum	74(6)/C	30.05.2019	7	70
	Birbhum	49(6)/C	07.03.2019	3	51
3.	Hooghly	39/C/38	09.03.2019	18	1884
4.	Jhargram	138(12)/DM/JH/C	20.03.2019	2	228
5.	Nadia	86(12)/Relief	30.04.2019	1	40
6.	Paschim Medinipur	111(21)/RP(NOT)-V/6/DMD	07.03.2019	6	392
7.	Purba Medinipur	138(7)/XVII/DDM/2019	07.03.2019	12	1327

Later, in the wake of super cyclone Fani during 03.05.2019 to 04.05.2019 and due to heavy pre-monsoon rain fall on 15.05.2019 caused extensive damage to livestock and standing crops. District Magistrates in two (2) districts have issued Notifications for incident of natural calamity. Details are mentioned below:

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Jhargram	190(12)/DM/JH/C	30.05.2019	1	79
2.	Murshidabad	155(22)-C/En	06.06.2019	2	23

Due to flood caused by heavy rainfall & release of DVC Dam water during 30.09.2019 to 05.10.2019, District Magistrate of Howrah district had issued Notifications for incident of natural calamity.

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	Howrah	1076/Agri	25.10.2019	2	34

In the wake of super cyclone Bulbul during 08.11.2019 to 10.11.2019 and due to heavy rainfall caused extensive damage of standing crops. District Magistrate of South 24 Parganas district had issued Notifications for incident of natural calamity.

Sl.	District Name	Notification No.	Notification Date	Blocks Affected	Mouza affected
1.	South 24 Parganas	2367 (38)	14.11.2019	30	2042

Again, in the last financial year the State was devastated by the super cyclone Amphan on 20.05.2020 & 21.05.2020 causing damages to the standing crops beyond the threshold yield. District Magistrates in ten (10) districts have issued Notifications for incident of natural calamity. The list of Notification orders is furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	919/1(1)	26.05.20	18	2019
2.	Murshidabad	1788(21)/En	28.05.20	8	542
3.	Paschim Medinipur	337(36)/RP(NOT)-V/6/DMD	28.05.20	21	5593
4.	Purba Medinipur	526(9)/XVII-109/17	28.05.20	25	3100
5.	24 Parganas North	992(61)/Agri	29.05.20	22	1657
6.	24 Parganas South	168/75/CON/DM	29.05.20	30	2119
7.	Purba Burdwam	290/DM	29.05.20	15	2531
8.	Howrah	282(17)/En	29.05.20	14	763
9.	Nadia	167(13)/Relief	29.05.20	18	1360
10.	Jhargram	114(28)DM/JH/C	01.06.20	8	2948

Further, this year the State was devastated by the super cyclone Yaash during 24.05.2021 to 28.05.2021 caused extensive damage to livestock and standing crops. District Magistrates in Eight (8) districts have so far issued Notifications for incident of natural calamity. The list of Notification orders is furnished below:

Sr. No.	District Name	Notification No.	Date	Block affected	Mouza affected
1.	Hooghly	992 (12)	28.05.2021	18	1973
2.	Howrah	353 (17)/ DM / En	02.06.2021	6	89
3.	North 24 Parganas	62 (56) / D.Con (DM)	02.06.2021	9	200
4.	South 24 Parganas	313 (46) / CON / DM	01.06.2021	17	604
5.	Purba Medinipur	423 / XVII / DDM	02.06.2021	3	383
6.	Paschim Medinipur	227/1(37)/RP(NOT)-V/6/DMD	01.06.2021	21	5593
7.	Purba Burdwan	489 / DM	02.06.2021	6	404
8.	Malda	111 (5)	02.06.2021	11	948

All the above notification of the DMs was shared with the member banks in the districts by the LDMs and also with the State nodal officers of the member banks along with the RBI Master Direction Circular. The main notification order copies (as noted above) are also uploaded in the SLBC portal. **The member banks have not reported extension of relief to the affected farmers in the past despite being affected by cyclones like Fani, Bulbul and Amphan.** The concerned LDMs are also requested to discuss it as an agenda in the DCC meetings so that affected eligible borrowers get timely relief by way of restructuring/rescheduling of existing loans as well as fresh lending.

AGENDA – 4

Review of Credit Disbursement by Banks during the FY as on March,2021 as per ACP 2020-21

All the banks operating in the State put together have disbursed Rs. 157403.40 crore in Priority Sector, i.e. 78.47% of the Annual target of Rs.200601.34 crore during the period from April to March of the current financial year 2020-21. The achievement was Rs. 136609.55 crore against Annual target of Rs. 148000 crore during the period from April to March of FY 2019-20 in Priority Sector.

Achievement under Agriculture sector is 73.81% amounting Rs. 57008.46 crore, the achievement in MSME sector is 96.60% amounting Rs. 87166.08 crore and achievement in Other Priority sector is 39.93% amounting Rs. 13228.86 crore as on 31.03.2021 which was Rs. 49066 crore, Rs. 69408 crore and Rs. 12136 crore in Agriculture, MSME & OPS sector respectively as on 31.03.2020.

Disbursement in Non-Priority sector is Rs. 205383.04 crore i.e. 302.33% of the ACP of Rs. 67933.85 crore which results in overall disbursement of Rs.362786.44crore i.e. 135.10% of ACP of Rs.268535.19 crore as on 31.03.2021.

A comparative position of achievement in disbursement figure under ACP during FY 2020-21 with last 2 financial years is as under:

Sector	2018-19 (April-March)			2019-20 (April-March)			2020-21 (April-March)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	64071	45585	71	55000	49066	89	77236	57008	74
MSME	50000	56458	112	70000	69408	99	90237	87166	97
OPS	15890	16919	106	23000	12136	53	33128	13229	40
PRISEC	129961	118962	92	148000	130610	88	200601	157403	79

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

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended March, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture										% of Ach.	
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities		Total Agriculture					
		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	28850	495.00	3850	249.00	9965	512.00	161614	2338.72	42665	1256.00	53.70	
2	Bank of India	119463	732.99	83	26.60	16827	982.18	258570	3388.23	136373	1741.77	51.41	
3	Bank of Maharashtra	1112	14.05	0	0.00	914	0.23	8882	118.31	2026	14.28	12.07	
4	Canara Bank	161081	1565.46	660	43.49	6921	260.91	307281	3666.39	168662	1869.86	51.00	
5	Central Bank of India	93585	1401.14	10	4.65	400	158.33	264097	3143.48	93995	1564.12	49.76	
6	Indian Bank	188513	1742.00	106	72.92	2983	1408.00	464108	5751.16	191602	3222.92	56.04	
7	Indian Overseas Bank	11658	320.15	25	3.25	454	330.34	82861	1025.82	12137	653.74	63.73	
8	Punjab National Bank	285320	4171.96	15266	960.97	5146	3767.12	999345	13774.24	305732	8900.05	64.61	
9	Punjab & Sind Bank	0	0.00	0	0.00	113	21.29	12194	146.75	113	21.29	14.51	
10	State Bank of India	440025	7148.99	42	37.05	24921	11.47	942479	12741.42	464988	7197.51	56.49	
11	UCO Bank	177188	1762.77	410	100.24	19	8.47	284113	3584.30	177617	1871.48	52.21	
12	Union Bank of India	23636	667.29	164	19.87	665	451.16	178848	2262.95	24465	1138.32	50.30	
Total PSU		1530431	20021.80	20616	1518.04	69328	7911.50	3964392	51941.77	1620375	29451.34	56.70	
13	Axis Bank	11412	375.22	4	0.98	1559	235.12	120023	1503.63	12975	611.32	40.66	
14	Bandhan Bank	1260657	7986.43	161558	966.31	81754	412.44	349367	4074.15	1503969	9365.19	229.87	
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
17	ESAF SF Bank	4396	8.84	0	0.00	0	0.00	0	0.00	4396	8.84	#DIV/0!	
18	Federal Bank	16180	203.05	0	0.00	308	288.78	3400	44.40	16488	491.83	1107.67	
19	HDFC Bank	18446	189.51	35	138.45	565	935.53	74338	939.05	19046	1263.49	134.55	
20	ICICI Bank	54986	364.45	3	35.00	37	278.81	74563	905.91	55026	678.26	74.87	
21	IDBI Bank	43286	249.26	311	19.53	202	16.15	60375	749.93	43799	284.94	38.00	
22	IDFC First Bank	22242	66.71	0	0.00	0	0.00	0	0.00	22242	66.71	#DIV/0!	
23	Indusind Bank	623662	1300.75	248310	318.87	13	91.56	14141	217.67	871985	1711.18	786.12	
24	Jana Small Finance Bank	7630	33.88	0	0.00	0	0.00	1370	16.54	7630	33.88	204.89	
25	Karnataka Bank Ltd.	8	1.88	7	5.64	365	32.08	236	7.80	380	39.60	507.55	
26	Karur Vysya Bank	159	14.50	0	0.00	3	221.93	2590	30.13	162	236.43	784.79	
27	Kotak Mahindra Bank	3369	67.90	4	0.64	163	223.18	1628	31.02	3536	291.72	940.39	
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
29	Ratnakar Bank Ltd	202056	552.17	0	0.00	2	120.89	1146	15.19	202058	673.06	4430.18	
30	South Indian Bank Ltd.	16	26.19	62	101.45	15	12.50	785	22.66	93	140.14	618.31	
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
33	Ujivan Small Finance Bank	80894	320.29	0	0.00	0	0.00	29988	315.45	80894	320.29	101.53	
34	Utkarsh Small Finance Bank	6567	22.28	0	0.00	0	0.00	0	0.00	6567	22.28	#DIV/0!	
35	YES Bank	847	2.04	8	34.40	65	475.00	633	9.99	920	511.44	5121.49	
Total PVT		2356813	11785.35	410302	1621.27	85051	3343.97	734584	8883.52	2852166	16750.60	188.56	
36	BGVV (PNB)	426455	3087.07	2	7.85	206	3.18	698930	7643.06	426663	3098.10	40.53	
37	PBGB (UCO)	92331	1840.81	0	0.00	7	7.60	147983	2078.39	92338	1848.41	88.93	
38	UBKGB (CBI)	57427	508.57	7	0.12	0	0.00	135176	1548.44	57434	508.69	32.85	
Total RRB		576213	5436.45	9	7.97	213	10.78	982089	11269.89	576435	5455.20	48.41	
39	WB State Co-Op Bank Ltd.	1539918	5042.76	39	5.73	167	47.39	717584	5012.71	1540124	5095.88	101.66	
40	WBSCARD Bank Ltd.	79322	255.44	0	0.00	0	0.00	53816	128.17	79322	255.44	199.30	
Total Co-Optv		1619240	5298.20	39	5.73	167	47.39	771400	5140.88	1619446	5351.32	104.09	
Grand Total		6082697	42541.80	430966	3153.01	154759	11313.64	6452465	77236.06	6668422	57008.46	73.81	

Statement showing disbursement in MSME under Priority Sector for the quarter ended March, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter		
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		No.	Amount	No.	Amount	% of Ach.
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	22150	810.00	6945	735.00	985	220.00	185	19.00	1215	18.00	118865	3592.08	31480	1802.00	50.17
2	Bank of India	50749	3293.93	3647	1636.33	138	108.28	0	0.00	0	0.00	125616	4024.57	54534	5038.54	125.19
3	Bank of Maharashtra	4162	29.03	5562	80.96	4368	92.55	0	0.00	0	0.00	15160	399.29	14092	202.54	50.72
4	Canara Bank	24307	1639.35	2403	1640.22	302	264.40	2	0.01	850	17.62	125489	5479.44	27864	3561.60	65.00
5	Central Bank of India	25450	660.23	2566	1065.75	198	222.59	2562	59.41	370	7.52	92671	3345.74	31146	2015.50	60.24
6	Indian Bank	37010	3184.46	4482	2074.37	226	392.33	42	8.28	0	0.00	201906	7199.48	41760	5659.44	78.61
7	Indian Overseas Bank	6379	1192.77	227	522.09	84	514.91	2	0.05	0	0.00	46151	1817.22	6692	2229.82	122.71
8	Punjab National Bank	99267	6100.83	7834	3118.71	426	2027.97	2168	61.06	0	0.00	460520	15000.16	109695	11308.57	75.39
9	Punjab & Sind Bank	672	36.54	652	43.00	447	57.00	0	0.00	0	0.00	7254	307.87	1771	136.54	44.35
10	State Bank of India	66134	5091.49	4901	3216.73	245	1507.39	0	0.00	0	0.00	397163	14733.65	71280	9815.61	66.62
11	UCO Bank	18988	791.04	45358	1535.62	67	138.87	9	0.70	0	0.00	118990	4558.92	64422	2466.23	54.10
12	Union Bank of India	17215	1296.52	2466	1731.59	372	1270.77	68	4.40	1	75.00	110714	3892.48	20122	4378.28	112.48
Total PSU		372483	24126.19	87043	17400.37	7858	6817.06	5038	152.91	2436	118.14	1820502	64350.91	474858	48614.67	75.55
13	Axis Bank	1923	744.41	673	467.56	142	178.05	1	0.20	54447	217.87	83878	3164.67	57186	1608.09	50.81
14	Bandhan Bank	2386432	14075.52	4538	173.27	4566	196.50	0	0.00	0	0.00	212052	6446.42	2395536	14445.28	224.08
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2064	24.30	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	1300	10.00	1	0.50	5.00
17	ESAF SF Bank	4149	14.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4149	14.18	#DIV/0!
18	Federal Bank	473	146.92	324	472.91	148	490.76	0	0.00	38	0.17	2262	96.48	983	1110.76	1151.31
19	HDFC Bank	20488	706.66	4041	1888.92	1829	1445.79	0	0.00	0	0.00	60661	1995.90	26358	4041.37	202.48
20	ICICI Bank	4028	1806.70	2016	2443.92	471	1605.89	0	0.00	0	0.00	68027	2155.72	6515	5856.51	271.67
21	IDBI Bank	14116	582.03	377	73.70	45	71.17	10	0.17	0	0.00	34797	1096.00	14548	727.07	66.34
22	IDFC First Bank	43521	176.30	168	65.83	20	12.19	0	0.00	0	0.00	2350	100.00	43709	254.32	254.32
23	Indusind Bank	1023349	2689.82	678	284.72	470	203.85	0	0.00	0	0.00	11167	454.68	1024497	3178.39	699.04
24	Jana Small Finance Bank	343	11.30	0	0.00	0	0.00	0	0.00	0	0.00	545	51.76	343	11.30	21.83
25	Karnataka Bank Ltd.	275	84.01	97	98.20	7	3.30	0	0.00	0	0.00	853	17.33	379	185.51	1070.36
26	Karur Vysya Bank	71	44.90	134	178.50	5	547.20	0	0.00	0	0.00	5538	128.90	210	770.60	597.82
27	Kotak Mahindra Bank	697	183.37	1076	441.63	330	231.69	0	0.00	0	0.00	7056	347.03	2103	856.69	246.87
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	69	30.12	0	0.00	69	30.12	#DIV/0!
29	Ratnakar Bank Ltd	27478	116.30	34	170.80	10	30.66	0	0.00	0	0.00	367	17.63	27522	317.76	1802.45
30	South Indian Bank Ltd.	550	100.12	181	363.72	158	291.28	0	0.00	0	0.00	920	97.34	889	755.12	775.74
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	60	28.67	0	0.00	60	28.67	#DIV/0!
32	Tamilnad Mercantile Bank	91	32.11	79	23.46	0	0.00	0	0.00	0	0.00	650	21.00	170	55.57	12.85
33	Ujivan Small Finance Bank	5630	64.33	25	11.87	0	0.00	0	0.00	0	0.00	11655	432.41	5655	76.20	381.00
34	Utkarsh Small Finance Bank	56	0.28	0	0.00	0	0.00	0	0.00	0	0.00	600	20.00	56	0.28	0.13
35	YES Bank	631	275.94	679	371.91	286	706.92	0	0.00	0	0.00	640	221.79	1596	1354.77	8.02
Total PVT		3534302	21855.70	15120	7530.92	8487	6015.25	11	0.37	54614	276.83	507382	16899.36	3612534	35679.06	211.13
36	BGVB (PNB)	105402	652.25	2080	71.47	124	19.04	0	0.00	82542	218.65	68599	2146.62	190148	961.41	44.79
37	PBGB (UCO)	43968	1271.99	9	19.30	0	0.00	0	0.00	0	0.00	26027	2191.38	43977	1291.29	58.93
38	UBKGB (CBI)	26373	402.21	3	0.05	0	0.00	188	4.80	0	0.00	17308	1135.68	26564	407.06	35.84
Total RRB		175743	2326.45	2092	90.82	124	19.04	188	4.80	82542	218.65	111934	5473.67	260689	2659.76	48.59
39	WB State Co-Op Bank Ltd.	2135	175.58	0	0.00	0	0.00	512	17.12	25	0.47	106148	3446.83	2672	193.17	5.60
40	WBSCARD Bank Ltd.	563	19.42	0	0.00	0	0.00	0	0.00	0	0.00	7726	66.92	563	19.42	29.02
Total Co-Optv		2698	195.00	0	0.00	0	0.00	512	17.12	25	0.47	113874	3513.75	3235	212.59	6.05
Grand Total		4085226	48503.34	104255	25022.11	16469	12851.34	5749	175.20	139617	614.09	2553692	90237.69	4351316	87166.08	96.60

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended March, 2021

(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	603	99.69	26	15.00	15.05	1992	207.66	1005	38.10	18.35	3958	602.15	4456	910.60	151.22
2	Bank of India	1727	64.45	25	109.59	170.04	2136	185.79	1310	15.21	8.19	4095	726.81	2758	263.56	36.26
3	Bank of Maharashtra	18	12.75	0	0.00	0.00	295	20.58	118	3.01	14.62	551	50.70	285	54.08	106.67
4	Canara Bank	1061	83.26	59	319.79	384.08	3225	271.87	1229	20.76	7.64	5061	477.88	1348	139.11	29.11
5	Central Bank of India	892	53.46	0	0.00	0.00	2207	236.01	830	10.85	4.60	3404	704.23	2685	118.15	16.78
6	Indian Bank	2115	126.87	7	21.86	17.23	3935	260.96	1497	47.06	18.03	7632	736.44	2636	251.36	34.13
7	Indian Overseas Bank	223	57.05	111	82.64	144.85	1148	83.41	132	2.60	3.12	2123	218.91	759	95.18	43.48
8	Punjab National Bank	2818	263.34	49	170.64	64.80	8062	518.91	2289	61.07	11.77	15699	1638.35	5671	374.01	22.83
9	Punjab & Sind Bank	14	8.87	0	0.00	0.00	366	17.11	15	0.22	1.29	486	49.86	126	15.97	32.03
10	State Bank of India	5223	254.28	0	0.00	0.00	8026	516.51	7199	204.00	39.50	15633	1634.20	65604	2991.35	183.05
11	UCO Bank	2021	72.58	0	0.00	0.00	1985	139.57	801	12.09	8.66	4262	455.01	5644	393.68	86.52
12	Union Bank of India	731	81.93	98	128.21	156.49	2482	148.42	693	9.54	6.43	3787	398.16	668	153.22	38.48
Total PSU		17445	1178.54	375	847.73	71.93	35859	2606.81	17118	424.51	16.28	66692	7692.71	92640	5760.27	74.88
13	Axis Bank	204393	90.52	46	151.99	167.91	1393	96.87	204	12.03	12.42	2380	248.50	2328	36.94	14.87
14	Bandhan Bank	950	43.04	0	0.00	0.00	2930	45.16	0	0.00	0.00	5219	119.62	1743	130.11	108.77
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	3	0.42	#DIV/0!
17	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	108	0.21	#DIV/0!
18	Federal Bank	62	0.29	0	0.00	0.00	134	9.27	10	0.25	2.70	59	6.56	144	22.36	340.88
19	HDFC Bank	200624	72.46	0	0.00	0.00	1167	82.15	452	5.85	7.12	2084	214.94	7286	67.33	31.33
20	ICICI Bank	305253	99.10	15	48.66	49.10	1206	96.87	98	9.77	10.09	2361	243.19	981	189.47	77.91
21	IDBI Bank	222	21.00	0	0.00	0.00	631	42.64	202	3.44	8.07	1432	143.36	2287	224.65	156.71
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	47	7.31	#DIV/0!
23	Indusind Bank	608	12.41	6	18.13	146.14	350	19.63	0	0.00	0.00	583	54.59	0	0.00	0.00
24	Jana Small Finance Bank	0	0.02	0	0.00	0.00	13	0.48	0	0.00	0.00	57	3.23	1944	13.30	411.15
25	Karnataka Bank Ltd.	0	0.00	10	29.68	#DIV/0!	30	2.50	1	0.08	3.20	1	0.25	37	5.48	2192.00
26	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	63	2.54	0	0.00	0.00	168	13.44	18	21.60	160.72
27	Kotak Mahindra Bank	28	22.11	1	4.50	20.35	371	25.38	0	0.00	0.00	555	59.30	11	1.39	2.34
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	2	1.68	2	16.00	951.52	22	1.89	671	1.94	102.77	50	5.55	376	1.08	19.46
30	South Indian Bank Ltd.	19	14.71	0	0.00	0.00	169	15.15	0	0.00	0.00	368	38.81	0	0.00	0.00
31	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!
32	Tamilnad Mercantile 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!
33	Ujjivan Small Finance Bank	3	0.81	0	0.00	0.00	180	11.37	0	0.00	0.00	382	32.39	4435	50.10	154.70
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.21	#DIV/0!
35	YES Bank	2	0.18	0	0.00	0.00	42	12.98	0	0.00	0.00	24	12.05	144	4.98	41.32
Total PVT		712167	378.33	80	268.96	71.09	8701	464.87	1638	33.36	7.18	15723	1195.78	21893	776.94	64.97
36	BGVB (PNB)	285	41.06	0	0.00	0.00	4653	207.79	23	0.37	0.18	7199	430.56	1399	36.43	8.46
37	PBGB (UCO)	12	3.41	0	0.00	0.00	594	42.95	28	1.12	2.61	1652	157.85	339	33.52	21.24
38	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1174	45.94	8	0.10	0.22	1276	74.88	224	20.35	27.18
Total RRB		297	44.47	0	0.00	0.00	6421	296.69	59	1.59	0.54	10127	663.29	1962	90.30	13.61
39	WB State Co-Op Bank Ltd.	14599	7.57	0	0.00	0.00	1557	10.43	1	0.11	1.05	4718	68.78	1535	142.03	206.51
40	WBSCARD Bank Ltd.	19	1.39	0	0.00	0.00	258	4.15	0	0.00	0.00	544	8.61	1063	19.14	222.30
Total Co-Optv		14617	8.97	0	0.00	0.00	1815	14.58	1	0.11	0.75	5261	77.39	2598	161.17	208.27
Grand Total		744527	1610.31	455	1116.69	69.35	52796	3382.95	18816	459.57	13.58	97803	9629.16	119093	6788.68	70.50

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended March, 2021

(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	655	99.76	112	12.00	12.03	1095	47.85	6	2.00	4.18	36068	808.06	9965	310.00	38.36
2	Bank of India	644	75.41	6	0.74	0.98	1582	27.81	3	1.11	3.99	47265	801.77	0	0.00	0.00
3	Bank of Maharashtra	69	12.34	0	0.00	0.00	92	6.28	0	0.00	0.00	1968	23.39	0	0.00	0.00
4	Canara Bank	794	96.85	1	0.01	0.01	1784	39.35	0	0.00	0.00	57231	889.66	196	1.51	0.17
5	Central Bank of India	878	73.91	2	2.58	3.49	1487	25.52	2	0.01	0.04	52999	889.61	315	2.10	0.24
6	Indian Bank	1178	173.58	2	0.30	0.17	3075	57.96	27	0.37	0.64	81797	1234.85	336	0.16	0.01
7	Indian Overseas Bank	285	69.28	0	0.00	0.00	671	27.89	0	0.00	0.00	13621	218.45	987	8.21	3.76
8	Punjab National Bank	2471	383.73	3	0.22	0.06	6196	111.04	2	1.30	1.17	151616	2390.18	4717	45.82	1.92
9	Punjab & Sind Bank	63	8.93	3	0.05	0.56	203	4.40	0	0.00	0.00	2184	29.71	42	0.44	1.48
10	State Bank of India	2785	387.47	80	11.06	2.85	5655	109.02	5	9.78	8.97	157379	2440.43	0	0.00	0.00
11	UCO Bank	570	79.73	1	30.01	37.64	1715	35.41	0	0.00	0.00	49127	751.73	0	0.00	0.00
12	Union Bank of India	505	82.25	3	0.03	0.04	1199	39.02	1	0.40	1.03	29565	598.47	2	0.01	0.00
Total PSU		10897	1543.25	213	57.00	3.69	24754	531.55	46	14.97	2.82	680820	11076.33	16560	368.25	3.32
13	Axis Bank	352	54.67	0	0.00	0.00	734	24.67	0	0.00	0.00	16582	324.88	77	0.30	0.09
14	Bandhan Bank	2397	13.91	0	0.00	0.00	1550	13.65	0	0.00	0.00	87806	129.97	2693749	3331.98	2563.63
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	6973	19.06	#DIV/0!
18	Federal Bank	103	2.51	0	0.00	0.00	21	0.07	0	0.00	0.00	589	11.45	0	0.00	0.00
19	HDFC Bank	267	48.12	0	0.00	0.00	489	24.96	0	0.00	0.00	11114	528.70	2	0.03	0.01
20	ICICI Bank	295	59.34	0	0.00	0.00	478	32.15	0	0.00	0.00	10447	514.83	0	0.00	0.00
21	IDBI Bank	159	24.19	1	0.01	0.04	329	9.99	0	0.00	0.00	8923	160.68	0	0.00	0.00
22	IDFC First Bank	0	0.00	15	0.04	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	86	12.16	0	0.00	0.00	117	6.00	0	0.00	0.00	3538	54.66	89	0.26	0.48
24	Jana Small Finance Bank	0	0.07	0	0.00	0.00	6	0.02	0	0.00	0.00	274	5.15	38435	156.23	3035.74
25	Karnataka Bank Ltd.	1	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	130	2.39	95	41.50	1737.86
26	Karur Vysya Bank	1	0.16	0	0.00	0.00	12	0.03	0	0.00	0.00	334	6.57	0	0.00	0.00
27	Kotak Mahindra Bank	29	17.17	0	0.00	0.00	34	11.06	0	0.00	0.00	307	5.44	2	4.00	73.53
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	2	1.27	0	0.00	0.00	3	0.81	0	0.00	0.00	125	2.71	13302	32.65	1206.49
30	South Indian Bank Ltd.	18	11.30	0	0.00	0.00	23	7.37	0	0.00	0.00	140	2.22	0	0.00	0.00
31	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!
32	Tamilnad Mercantile 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!
33	Ujivan Small Finance Bank	11	1.63	0	0.00	0.00	92	0.18	0	0.00	0.00	3312	168.26	102439	389.68	231.60
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	323	8.33	#DIV/0!
35	YES Bank	2	12.21	0	0.00	0.00	9	0.05	0	0.00	0.00	197	193.31	7	0.02	0.01
Total PVT		3723	258.79	16	0.05	0.02	3898	131.01	0	0.00	0.00	143816	2111.20	2855493	3984.04	188.71
36	BGVB (PNB)	3055	141.71	0	0.00	0.00	3972	16.69	0	0.00	0.00	138898	1838.47	771	17.75	0.97
37	PBGB (UCO)	37	8.72	0	0.00	0.00	825	2.02	0	0.00	0.00	23019	449.46	23	7.28	1.62
38	UBKGB (CBI)	186	8.45	0	0.00	0.00	639	2.02	0	0.00	0.00	19330	321.62	0	0.00	0.00
Total RRB		3278	158.88	0	0.00	0.00	5436	20.73	0	0.00	0.00	181247	2609.55	794	25.03	0.96
39	WB State Co-Op Bank Ltd.	998	45.12	116	43.50	96.41	1842	5.53	0	0.00	0.00	64367	9.64	10301	371.09	3849.48
40	WBSCARD Bank Ltd.	209	0.93	0	0.00	0.00	377	1.00	0	0.00	0.00	12288	1.66	0	0.00	0.00
Total Co-Optv		1208	46.05	116	43.50	94.46	2219	6.53	0	0.00	0.00	76655	11.30	10301	371.09	3283.98
Grand Total		19106	2006.97	345	100.55	5.01	36307	689.82	46	14.97	2.17	1082539	15808.38	2883148	4748.41	30.04

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended March, 2021

(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	175000	900.00	4564	115.00	12.78	324850	7795.97	89715	4345.70	55.74
2	Bank of India	195000	1050.00	111312	779.12	74.20	441636	9294.84	195009	7170.52	77.15
3	Bank of Maharashtra	15000	100.00	0	0.00	0.00	27036	643.65	16521	273.91	42.56
4	Canara Bank	265000	1750.00	80404	3645.63	208.32	501925	11004.69	199359	5912.64	53.73
5	Central Bank of India	165000	950.00	84096	726.74	76.50	418637	8471.96	128975	3713.31	43.83
6	Indian Bank	225000	1750.00	41187	2254.68	128.84	765747	15541.32	237867	9203.47	59.22
7	Indian Overseas Bank	75000	450.00	826	14.39	3.20	147082	3518.04	20818	3072.19	87.33
8	Punjab National Bank	420000	3000.00	201161	1141.78	38.06	1646727	34079.96	428158	20861.68	61.21
9	Punjab & Sind Bank	25000	150.00	0	0.00	0.00	22765	573.51	2070	174.51	30.43
10	State Bank of India	390000	2500.00	116224	4812.91	192.52	1534344	32816.99	609156	20229.31	61.64
11	UCO Bank	100500	1100.00	0	0.00	0.00	462782	9677.25	248485	4773.49	49.33
12	Union Bank of India	135000	660.00	28248	439.14	66.54	327830	7503.68	46052	5808.01	77.40
Total PSU		2185500	14360.00	668022	13929.39	97.00	6621361	140921.86	2222185	85538.74	60.70
13	Axis Bank	155000	1000.00	58006	756.11	75.61	429736	5508.41	72816	2420.67	43.94
14	Bandhan Bank	1500000	12500.00	3432707	16413.27	131.31	662272	10885.93	6594997	27272.56	250.53
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	2064	24.30	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1300	10.00	4	0.92	9.20
17	ESAF SF Bank	0	0.00	15624	42.19	#DIV/0!	0	0.00	15626	42.29	#DIV/0!
18	Federal Bank	10000	200.00	0	0.00	0.00	6631	171.02	17625	1625.20	950.30
19	HDFC Bank	180000	900.00	37297	146.78	16.31	350744	3906.27	53144	5378.07	137.68
20	ICICI Bank	155000	1000.00	50806	439.48	43.95	462630	4107.11	62635	6782.67	165.14
21	IDBI Bank	125000	650.00	46850	309.87	47.67	106867	2247.77	60837	1240.11	55.17
22	IDFC First Bank	100000	450.00	65622	197.23	43.83	2350	100.00	66013	328.38	328.38
23	Indusind Bank	6000	400.00	1327099	2068.05	517.01	30591	831.80	1896577	4907.96	590.04
24	Jana Small Finance Bank	6000	400.00	0	0.00	0.00	2265	77.27	48352	214.71	277.87
25	Karnataka Bank Ltd.	0	0.00	160	3.19	#DIV/0!	1251	30.37	902	301.85	993.85
26	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	8706	181.76	390	1028.63	565.92
27	Kotak Mahindra Bank	9000	100.00	2692	83.07	83.07	10008	518.50	5653	1158.30	223.39
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	69	30.12	#DIV/0!
29	Ratnakar Bank Ltd	225000	1000.00	243818	650.19	65.02	1717	46.73	243931	1042.49	2230.70
30	South Indian Bank Ltd.	6000	55.00	0	0.00	0.00	2442	209.56	982	895.26	427.20
31	SIDBI	500	6.00	0	0.00	0.00	0	0.00	60	28.67	#DIV/0!
32	Tamilnad Mercantile Bank	200	3.00	0	0.00	0.00	650	21.00	170	55.57	264.62
33	Ujjivan Small Finance Bank	135000	500.00	0	0.00	0.00	45623	962.50	193423	836.27	86.89
34	Utkarsh Small Finance Bank	25000	55.00	6601	22.55	41.00	600	20.00	6947	31.10	155.50
35	YES Bank	10000	100.00	0	0.00	0.00	1549	462.55	2667	1871.21	404.55
Total PVT		2647700	19319.00	5287282	21131.98	109.38	2129994	30322.86	9343820	57493.01	189.60
36	BGVB (PNB)	225000	1450.00	29242	142.16	9.80	925591	12465.97	619004	4114.06	33.00
37	PBGB (UCO)	160000	1050.00	12322	90.42	8.61	200148	4934.17	136705	3181.62	64.48
38	UBKGB (CBI)	95000	650.00	64117	778.06	119.70	175089	3137.04	84230	936.20	29.84
Total RRB		480000	3150.00	105681	1010.64	32.08	1300828	20537.18	839939	8231.88	40.08
39	WB State Co-Op Bank Ltd.	235000	1550.00	1293103	1326.00	85.55	911813	8606.62	1554749	5845.78	67.92
40	WBSCARD Bank Ltd.	20000	50.00	0	0.00	0.00	75236	212.83	80948	294.00	138.14
Total Co-Optv		255000	1600.00	1293103	1326.00	82.88	987049	8819.45	1635697	6139.78	69.62
Grand Total		5568200	38429.00	7354088	37398.01	97.32	11039234	200601.34	14041641	157403.40	78.47

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended March, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	117	53.71	91	1.00	1.86	285	33.14	86	10.10	30.47	1263	461.78	981	165.00	35.73
2	Bank of India	163	56.56	0	0.00	0.00	270	34.92	24	1.97	5.64	1444	397.18	971	196.82	49.55
3	Bank of Maharashtra	11	4.49	0	0.00	0.00	26	2.85	0	0.00	0.00	188	38.61	0	0.00	0.00
4	Canara Bank	242	62.30	8	3.66	5.87	322	37.15	43	5.60	15.07	1813	525.60	851	197.94	37.66
5	Central Bank of India	194	47.13	0	0.00	0.00	254	28.33	42	3.67	12.95	948	297.62	1102	91.00	30.58
6	Indian Bank	389	100.83	1	1.21	1.20	499	59.16	14	0.62	1.05	2701	686.81	6072	804.00	117.06
7	Indian Overseas Bank	69	27.13	0	0.00	0.00	129	15.79	13	0.47	2.98	614	180.88	82	9.07	5.01
8	Punjab National Bank	693	190.25	373	215.67	113.36	880	110.11	1935	57.26	52.00	4926	1330.40	1757	270.71	20.35
9	Punjab & Sind Bank	11	3.74	0	0.00	0.00	25	2.30	0	0.00	0.00	152	40.60	0	0.00	0.00
10	State Bank of India	888	234.60	0	0.00	0.00	804	138.53	146	12.00	8.66	5154	1556.20	48743	2242.19	144.08
11	UCO Bank	547	87.80	0	0.00	0.00	335	27.00	0	0.00	0.00	1654	418.42	610	91.57	21.88
12	Union Bank of India	230	55.23	13	70.00	126.73	265	30.16	68	6.57	21.78	1296	417.78	602	191.83	45.92
Total PSU		3553	923.77	486	291.54	31.56	4092	519.45	2371	98.26	18.92	22155	6351.88	61771	4260.13	67.07
13	Axis Bank	92	34.62	0	0.00	0.00	180	22.52	0	0.00	0.00	856	440.32	0	0.00	0.00
14	Bandhan Bank	203	43.86	0	0.00	0.00	178	26.25	0	0.00	0.00	1918	464.22	0	0.00	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	ESAF SF 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!
18	Federal Bank	6	0.58	0	0.00	0.00	10	1.35	4	0.36	26.75	62	7.57	134	42.15	556.44
19	HDFC Bank	60	26.81	0	0.00	0.00	169	16.97	169	3.09	18.21	712	210.23	0	0.00	0.00
20	ICICI Bank	57	31.24	0	0.00	0.00	167	20.42	7	1.99	9.75	710	215.73	2761	1933.39	896.20
21	IDBI Bank	41	13.93	0	0.00	0.00	91	19.94	7	0.12	0.60	663	47.82	950	213.31	446.11
22	IDFC First 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!
23	Indusind Bank	10	4.86	0	0.00	0.00	30	3.57	0	0.00	0.00	180	46.34	0	0.00	0.00
24	Jana Small Finance Bank	0	0.26	0	0.00	0.00	2	0.22	0	0.00	0.00	13	2.74	9	0.59	21.50
25	Karnataka Bank Ltd.	0	0.00	1	1.50	#DIV/0!	7	0.40	0	0.00	0.00	30	1.10	25	11.20	1018.18
26	Karur Vysya Bank	1	0.55	145	1.66	303.92	3	0.39	0	0.00	0.00	62	9.85	5	10.00	101.57
27	Kotak Mahindra Bank	2	6.72	0	0.00	0.00	24	2.91	0	0.00	0.00	180	44.23	0	0.00	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	1	0.55	0	0.00	0.00	2	0.22	0	0.00	0.00	15	3.47	0	0.00	0.00
30	South Indian Bank Ltd.	1	4.46	0	0.00	0.00	9	1.66	0	0.00	0.00	98	27.89	0	0.00	0.00
31	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!
32	Tamilnad Mercantile 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!
33	Ujivan Small Finance Bank	9	2.20	0	0.00	0.00	34	2.92	0	0.00	0.00	138	21.83	1110	44.64	204.45
34	Utkarsh 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!
35	YES Bank	0	0.13	0	0.00	0.00	7	0.48	0	0.00	0.00	37	3.42	16	5.37	157.02
Total PVT		485	170.75	146	3.16	1.85	912	120.21	187	5.56	4.63	5675	1546.76	5010	2260.65	146.15
36	BGVB (PNB)	179	44.04	0	0.00	0.00	213	33.23	0	0.00	0.00	1302	141.05	347	14.73	10.44
37	PBGB (UCO)	540	56.22	18	0.31	0.55	143	11.23	0	0.00	0.00	716	107.48	13	3.66	3.41
38	UBKGB (CBI)	27	6.65	0	0.00	0.00	17	2.54	0	0.00	0.00	78	15.52	0	0.00	0.00
Total RRB		745	106.91	18	0.31	0.29	373	47.00	0	0.00	0.00	2096	264.05	360	18.39	6.96
39	WB State Co-Op Bank Ltd.	162	5.88	0	0.00	0.00	194	4.50	0	0.00	0.00	698	22.68	0	0.00	0.00
40	WBSCARD Bank Ltd.	25	0.77	0	0.00	0.00	179	0.50	0	0.00	0.00	268	6.72	0	0.00	0.00
Total Co-Optv		187	6.65	0	0.00	0.00	374	5.00	0	0.00	0.00	966	29.40	0	0.00	0.00
Grand Total		4971	1208.09	650	295.01	24.42	5751	691.66	2558	103.82	15.01	30892	8192.10	67141	6539.17	79.82

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended March, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisee					Others under Non-Prisee				
		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	9336	1500.64	2910	95.20	6.34	25503	1431.52	10005	865.10	60.43
2	Bank of India	12374	734.33	8793	129.39	17.62	36464	2269.00	10331	5686.11	250.60
3	Bank of Maharashtra	1033	143.97	368	8.29	5.76	2617	167.49	1593	79.41	47.41
4	Canara Bank	15938	914.78	8018	337.46	36.89	40286	2356.89	68318	3101.86	131.61
5	Central Bank of India	8660	527.43	8526	525.35	99.61	34745	1841.77	12890	21259.62	1154.30
6	Indian Bank	23192	1314.19	37335	1186.71	90.30	67789	2906.82	6087	30187.71	1038.51
7	Indian Overseas Bank	4714	275.64	2126	60.28	21.87	13560	789.50	11749	221.87	28.10
8	Punjab National Bank	36769	2252.13	9322	287.76	12.78	133058	6053.96	41742	5018.26	82.89
9	Punjab & Sind Bank	772	336.48	102	2.25	0.67	2755	389.42	765	98.60	25.32
10	State Bank of India	34499	2467.86	169330	7397.52	299.75	112071	5576.56	280013	7908.87	141.82
11	UCO Bank	12233	727.35	11455	329.00	45.23	31835	1417.88	4252	4073.09	287.27
12	Union Bank of India	9856	541.36	8713	462.01	85.34	25811	1429.81	3839	10269.76	718.26
	Total PSU	169376	11736.17	266998	10821.22	92.20	526496	26630.61	451584	88770.26	333.34
13	Axis Bank	7022	544.33	0	0.00	0.00	20348	3572.20	45258	6117.55	171.25
14	Bandhan Bank	7874	579.06	0	0.00	0.00	38420	1193.51	69304	1017.57	85.26
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	5000	20.00	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	7	0.09	#DIV/0!	15000	70.00	249	50.23	71.76
17	ESAF SF Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	35	0.62	#DIV/0!
18	Federal Bank	573	25.21	689	9.76	38.71	1556	646.26	9140	3683.44	569.96
19	HDFC Bank	5291	294.19	29726	1274.80	433.33	15066	2894.95	119820	34350.33	1186.56
20	ICICI Bank	5486	317.65	0	0.00	0.00	16294	3606.74	368922	21341.48	591.71
21	IDBI Bank	4475	37.14	2748	79.36	213.65	11381	628.41	1927	253.66	40.37
22	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	50000	250.00	223469	2972.73	1189.09
23	Indusind Bank	922	48.15	0	0.00	0.00	5345	1591.50	101600	8051.01	505.87
24	Jana Small Finance Bank	131	6.02	0	0.00	0.00	336	333.44	14016	141.25	42.36
25	Karnataka Bank Ltd.	118	1.09	90	6.26	576.77	930	505.73	1035	92.36	18.26
26	Karur Vysya Bank	368	17.80	844	137.40	772.11	465	140.05	0	0.00	0.00
27	Kotak Mahindra Bank	1045	46.81	0	0.00	0.00	2633	681.53	12519	3071.10	450.62
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	97	5.22	0	0.00	0.00	178	410.19	1314	7421.83	1809.38
30	South Indian Bank Ltd.	617	29.63	0	0.00	0.00	1072	29.19	0	0.00	0.00
31	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
33	Ujivan Small Finance Bank	898	46.93	1212	19.96	42.53	3527	165.23	11352	150.13	90.86
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	7	0.42	#DIV/0!
35	YES Bank	208	6.77	3320	180.57	2665.40	1411	259.91	33114	5587.20	2149.64
	Total PVT	35124	2006.00	38636	1708.20	85.15	188961	16998.84	1013081	94302.91	554.76
36	BGVB (PNB)	18872	172.40	8549	253.98	147.32	4400	106.95	9061	953.00	891.07
37	PBGB (UCO)	7488	60.62	991	27.40	45.20	13040	4.67	3369	48.40	1036.40
38	UBKGB (CBI)	212	29.66	3262	109.32	368.58	17840	3.20	7977	129.91	4059.69
	Total RRB	26572	262.68	12802	390.70	148.74	35280	114.82	20407	1131.31	985.29
39	WB State Co-Op Bank Ltd.	5908	21.37	6597	697.27	3262.26	39847	42.19	810	623.17	1477.06
40	WBSCARD Bank Ltd.	2750	17.48	0	0.00	0.00	5550	11.84	0	0.00	0.00
	Total Co-Optv	8658	38.86	6597	697.27	1794.52	45396	54.03	810	623.17	1153.38
	Grand Total	239730	14043.70	325033	13617.39	96.96	796133	43798.30	1485882	184827.65	422.00

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2020-21 for the quarter ended March 2021

(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	324850	7795.97	89715	4345.70	55.74	36504	3480.78	14073	1136.40	32.65	361354	11276.75	103788	5482.10	48.61
2	Bank of India	441636	9294.84	195009	7170.52	77.15	50715	3491.99	20119	6014.29	172.23	492351	12786.83	215128	13184.81	103.11
3	Bank of Maharashtra	27036	643.65	16521	273.91	42.56	3875	357.41	1961	87.70	24.54	30911	1001.06	18482	361.61	36.12
4	Canara Bank	501925	11004.69	199359	5912.64	53.73	58602	3896.74	77238	3646.52	93.58	560526	14901.43	276597	9559.16	64.15
5	Central Bank of India	418637	8471.96	128975	3713.31	43.83	44803	2742.28	22560	21879.64	797.86	463440	11214.25	151535	25592.95	228.22
6	Indian Bank	765747	15541.32	237867	9203.47	59.22	94568	5067.81	49509	32180.25	634.99	860315	20609.12	287376	41383.72	200.80
7	Indian Overseas Bank	147082	3518.04	20818	3072.19	87.33	19085	1288.93	13970	291.69	22.63	166168	4806.97	34788	3363.88	69.98
8	Punjab National Bank	1646727	34079.96	428158	20861.68	61.21	176327	9936.86	55129	5849.66	58.87	1823054	44016.82	483287	26711.34	60.68
9	Punjab & Sind Bank	22765	573.51	2070	174.51	30.43	3715	772.55	867	100.85	13.05	26480	1346.06	2937	275.36	20.46
10	State Bank of India	1534344	32816.99	609156	20229.31	61.64	153415	9973.74	498232	17560.58	176.07	1687759	42790.73	1107388	37789.89	88.31
11	UCO Bank	462782	9677.25	248485	4773.49	49.33	46605	2678.45	16317	4493.66	167.77	509387	12355.70	264802	9267.15	75.00
12	Union Bank of India	327830	7503.68	46052	5808.01	77.40	37458	2474.35	13235	11000.17	444.57	365289	9978.03	59287	16808.18	168.45
	Total PSU	6621361	140921.86	2222185	85538.74	60.70	725672	46161.89	783210	104241.41	225.82	7347033	187083.75	3005395	189780.15	101.44
13	Axis Bank	429736	5508.41	72816	2420.67	43.94	28498	4613.98	45258	6117.55	132.59	458234	10122.39	118074	8538.22	84.35
14	Bandhan Bank	662272	10885.93	6594997	27272.56	250.53	48593	2306.89	69304	1017.57	44.11	710865	13192.82	6664301	28290.13	214.44
15	Catholic Syrian Bank Ltd.	2064	24.30	0	0.00	0.00	5000	20.00	0	0.00	0.00	7064	44.30	0	0.00	0.00
16	Dhanlaxmi Bank Ltd.	1300	10.00	4	0.92	9.20	15000	70.00	256	50.32	71.89	16300	80.00	260	51.24	64.05
17	ESAF SF Bank	0	0.00	15626	42.29	#DIV/0!	0	0.00	35	0.62	#DIV/0!	0	0.00	15661	42.91	#DIV/0!
18	Federal Bank	6631	171.02	17625	1625.20	950.30	2207	680.98	9967	3735.71	548.58	8838	852.00	27592	5360.91	629.22
19	HDFC Bank	350744	3906.27	53144	5378.07	137.68	21299	3443.14	149715	35628.22	1034.76	372042	7349.41	202859	41006.29	557.95
20	ICICI Bank	462630	4107.11	62635	6782.67	165.14	22714	4191.78	371690	23276.86	555.30	485344	8298.90	434325	30059.53	362.21
21	IDBI Bank	106867	2247.77	60837	1240.11	55.17	16651	747.24	5632	546.45	73.13	123518	2995.01	66469	1786.56	59.65
22	IDFC First Bank	2350	100.00	66013	328.38	328.38	50000	250.00	223469	2972.73	1189.09	52350	350.00	289482	3301.11	943.17
23	Indusind Bank	30591	831.80	1896577	4907.96	590.04	6487	1694.43	101600	8051.01	475.15	37078	2526.23	1998177	12958.97	512.98
24	Jana Small Finance Bank	2265	77.27	48352	214.71	277.87	482	342.67	14025	141.84	41.39	2748	419.94	62377	356.55	84.90
25	Karnataka Bank Ltd.	1251	30.37	902	301.85	993.85	1085	508.32	1151	111.32	21.90	2336	538.69	2053	413.17	76.70
26	Karur Vysya Bank	8706	181.76	390	1028.63	565.92	899	168.62	994	149.06	88.40	9605	350.39	1384	1177.69	336.11
27	Kotak Mahindra Bank	10008	518.50	5653	1158.30	223.39	3883	782.19	12519	3071.10	392.63	13891	1300.70	18172	4229.40	325.16
28	Lakshmi Vilas Bank (DBS)	0	0.00	69	30.12	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	69	30.12	#DIV/0!
29	Ratnakar Bank Ltd	1717	46.73	243931	1042.49	2230.70	292	419.65	1314	7421.83	1768.59	2009	466.38	245245	8464.32	1814.90
30	South Indian Bank Ltd.	2442	209.56	982	895.26	427.20	1797	92.82	0	0.00	0.00	4239	302.39	982	895.26	296.06
31	SIDBI	0	0.00	60	28.67	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	60	28.67	#DIV/0!
32	Tamilnad Mercantile Bank	650	21.00	170	55.57	264.62	0	0.00	0	0.00	#DIV/0!	650	21.00	170	55.57	264.62
33	Ujivan Small Finance Bank	45623	962.50	193423	836.27	86.89	4605	239.11	13674	214.73	89.80	50228	1201.61	207097	1051.00	87.47
34	Utkarsh Small Finance Bank	600	20.00	6947	31.10	155.50	0	0.00	7	0.42	#DIV/0!	600	20.00	6954	31.52	157.60
35	YES Bank	1549	462.55	2667	1871.21	404.55	1663	270.72	36450	5773.14	2132.50	3212	733.27	39117	7644.35	1042.50
	Total PVT	2129994	30322.86	9343820	57493.01	189.60	231156	20842.56	1057060	98280.48	471.54	2361150	51165.41	10400880	155773.49	304.45
36	BGVB (PNB)	925591	12465.97	619004	4114.06	33.00	24965	497.67	17957	1221.71	245.49	950556	12963.64	636961	5335.77	41.16
37	PBGB (UCO)	200148	4934.17	136705	3181.62	64.48	21928	240.21	4391	79.77	33.21	222076	5174.38	141096	3261.39	63.03
38	UBKGB (CBI)	175089	3137.04	84230	936.20	29.84	18174	57.58	11239	239.23	415.50	193263	3194.62	95469	1175.43	36.79
	Total RRB	1300828	20537.18	839939	8231.88	40.08	65067	795.46	33587	1540.71	193.69	1365895	21332.64	873526	9772.59	45.81
39	WB State Co-Op Bank Ltd.	911813	8606.62	1554749	5845.78	67.92	46809	96.63	7407	1320.44	1366.50	958622	8703.25	1562156	7166.22	82.34
40	WBSCARD Bank Ltd.	75236	212.83	80948	294.00	138.14	8772	37.31	0	0.00	0.00	84009	250.14	80948	294.00	117.53
	Total Co-Optv	987049	8819.45	1635697	6139.78	69.62	55581	133.94	7407	1320.44	985.82	1042630	8953.39	1643104	7460.22	83.32
	Grand Total	11039234	200601.34	14041641	157403.40	78.47	1077476	67933.85	1881264	205383.04	302.33	12116709	268535.19	15922905	362786.44	135.10

District wise Achievement in Priority sector against ACP as on 31.03.2021													
(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	1096.48	627.73	57.25	564.90	464.29	82.19	336.80	216.16	64.18	1998.18	1308.18	65.47
2	Bankura	4102.28	3549.53	86.53	3112.53	3079.06	98.92	967.02	226.86	23.46	8181.82	6855.45	83.79
3	Birbhum	4299.73	3533.47	82.18	3823.71	3766.56	98.51	1361.85	438.64	32.21	9485.30	7738.67	81.59
4	Coochbehar	3176.72	1301.04	40.96	2450.74	2319.44	94.64	1010.40	509.23	50.40	6637.86	4129.71	62.21
5	Dakshin Dinajpur	3323.59	2922.43	87.93	2619.88	2525.72	96.41	718.97	228.12	31.73	6662.44	5676.27	85.20
6	Darjeeling	887.42	770.89	86.87	1621.29	2058.84	126.99	826.02	564.92	68.39	3334.73	3394.65	101.80
7	Hooghly	4305.55	2790.81	64.82	4070.40	3908.92	96.03	1557.68	783.23	50.28	9933.64	7482.96	75.33
8	Howrah	2014.60	1183.91	58.77	9796.76	9663.45	98.64	1004.20	144.40	14.38	12815.56	10991.76	85.77
9	Jaipauri	2008.79	1698.68	84.56	2281.45	2193.76	96.16	843.87	311.38	36.90	5134.11	4203.82	81.88
10	Jhargram	1819.76	1312.17	72.11	1521.29	1406.90	92.48	601.68	325.39	54.08	3942.73	3044.46	77.22
11	Kalimpong	273.38	160.55	58.73	289.97	211.97	73.10	105.56	40.93	38.77	668.91	413.45	61.81
12	Kolkata	574.94	225.51	39.22	12397.75	11094.34	89.49	6632.44	1411.23	21.28	19605.13	12731.08	64.94
13	Malda	4064.28	3512.86	86.43	2549.35	2414.50	94.71	3038.16	702.30	23.12	9651.79	6629.66	68.69
14	Murshidabad	6885.55	5845.71	84.90	5224.48	5088.96	97.41	1646.58	957.85	58.17	13756.61	11892.52	86.45
15	Nadia	5641.20	4975.14	88.19	5018.05	5002.23	99.68	1494.06	717.35	48.01	12153.31	10694.72	88.00
16	Paschim Burdwan	248.41	304.96	122.76	4278.41	4140.64	96.78	419.71	261.21	62.24	4946.53	4706.81	95.15
17	Paschim Medinipur	7753.97	5248.73	67.69	4545.20	4471.88	98.39	1644.22	484.55	29.47	13943.39	10205.16	73.19
18	Purba Burdwan	7681.73	3491.25	45.45	3149.40	3128.74	99.34	1376.68	966.56	70.21	12207.81	7586.55	62.15
19	Purba Medinipur	4710.25	4061.60	86.23	4702.85	4656.90	99.02	1949.10	1066.09	54.70	11362.20	9784.59	86.12
20	Purulia	2639.87	2080.72	78.82	2786.90	2663.72	95.58	1078.48	618.69	57.37	6505.25	5363.13	82.44
21	Uttar Dinajpur	2588.93	1874.90	72.42	747.16	660.37	88.38	919.51	402.34	43.76	4255.60	2937.61	69.03
22	N-24 Parganas	3337.19	2759.57	82.69	6945.69	6605.57	95.10	2013.65	951.00	47.23	12296.53	10316.14	83.89
23	S-24 Parganas	3801.42	2776.30	73.03	5739.52	5639.32	98.25	1580.97	900.43	56.95	11121.92	9316.05	83.76
	Total	77236.05	57008.46	73.81	90237.68	87166.08	96.60	33127.60	13228.86	39.93	200601.34	157403.40	78.47

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2021

(Amt.in Rs. Crore)

S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34120	501.00	1025	160.00	11850	550.00	46995	1211.00
2	Bank of India	244234	1326.84	151	44.34	22562	776.77	266947	2147.95
3	Bank of Maharashtra	1256	57.34	0	0.00	581	42.94	1837	100.28
4	Canara Bank	99012	919.44	853	21.03	9225	263.82	109090	1204.29
5	Central Bank of India	161427	1287.52	46	5.07	656	139.78	162129	1432.37
6	Indian Bank	281852	2282.00	166	86.00	12658	1183.00	294676	3551.00
7	Indian Overseas Bank	12258	135.91	195	10.37	1948	325.54	14401	471.82
8	Punjab National Bank	809319	5746.73	4011	792.14	39135	2752.73	852465	9291.60
9	Punjab & Sind Bank	0	0.00	0	0.00	258	133.00	258	133.00
10	State Bank of India	488917	4496.00	84	134.00	27690	602.00	516691	5232.00
11	UCO Bank	277059	2375.02	489	173.59	28	0.95	277576	2549.56
12	Union Bank of India	35537	469.88	197	44.28	1220	843.38	36954	1357.54
Total PSU		2444991	19597.68	7217	1470.82	127811	7613.91	2580019	28682.41
13	Axis Bank	9854	759.45	3147	266.49	15501	736.54	28502	1762.48
14	Bandhan Bank	1820375	8994.43	271211	1307.25	223846	989.24	2315432	11290.91
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	1	0.12	1	0.12
17	ESAF SF Bank	4014	7.36	0	0.00	0	0.00	4014	7.36
18	Federal Bank	10845	138.51	0	0.00	161	149.53	11006	288.04
19	HDFC Bank	142832	444.57	23	47.53	436	744.34	143291	1236.44
20	ICICI Bank	61410	595.38	2	6.66	36	351.72	61448	953.76
21	IDBI Bank	73413	363.33	30	3.11	502	69.93	73945	436.37
22	IDFC First Bank	48252	94.78	0	0.00	0	0.00	48252	94.78
23	Indusind Bank	806953	1682.32	0	0.00	7	64.86	806960	1747.18
24	Jana Small Finance Bank	31406	101.68	0	0.00	0	0.00	31406	101.68
25	Karnataka Bank Ltd.	18	4.61	9	9.80	446	129.22	473	143.63
26	Karur Vysya Bank	160	14.70	0	0.00	0	0.00	160	14.70
27	Kotak Mahindra Bank	9021	308.46	4	0.67	128	236.97	9153	546.10
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	387780	777.67	0	0.00	2	104.09	387782	881.76
30	South Indian Bank Ltd.	16	5.35	3	4.65	62	60.67	81	70.67
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	241750	555.83	0	0.00	0	0.00	241750	555.83
34	Utkarsh Small Finance Bank	12998	27.96	0	0.00	0	0.00	12998	27.96
35	YES Bank	1544	2.00	5	54.00	175	289.00	1724	345.00
Total PVT		3662641	14878.38	274434	1700.16	241303	3926.23	4178378	20504.78
36	BGVB (PNB)	446944	3383.58	88	10.05	19212	495.13	466244	3888.76
37	PBGB (UCO)	124721	1562.70	0	0.00	14	14.00	124735	1576.70
38	UBKGB (CBI)	140089	1621.60	39	1.86	0	0.00	140128	1623.46
Total RRB		711754	6567.88	127	11.91	19226	509.13	731107	7088.92
39	WB State Co-Op Bank Ltd.	1728144	5076.03	113	7.96	306	66.31	1728563	5150.30
40	WBSCARD Bank Ltd.	232516	1012.92	0	0.00	0	0.00	232516	1012.92
Total Co-Optv		1960660	6088.95	113	7.96	306	66.31	1961079	6163.22
Grand Total		8780046	47132.89	281891	3190.85	388646	12115.58	9450583	62439.33

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2021

(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	23752	1501.00	8230	1540.00	2218	2038.00	2001	98.00	456	31.00	36657	2508.00
2	Bank of India	98530	3495.47	973	840.10	62	85.05	0	0.00	0	0.00	99565	4420.62
3	Bank of Maharashtra	1418	38.34	1710	192.83	1252	420.98	0	0.00	0	0.00	4380	652.15
4	Canara Bank	50606	1857.60	4170	1362.96	206	301.45	3	0.04	1278	260.35	56263	3782.40
5	Central Bank of India	40291	588.88	2737	792.71	156	136.21	2726	58.62	1030	10.01	46940	1586.43
6	Indian Bank	105992	4348.00	9980	3498.00	1302	716.00	156	4.56	0	0.00	117430	8566.56
7	Indian Overseas Bank	20755	909.78	395	264.03	250	214.59	0	0.00	0	0.00	21400	1388.40
8	Punjab National Bank	297700	6952.67	37635	4865.72	1349	2212.26	39	5.44	0	0.00	336723	14036.09
9	Punjab & Sind Bank	1050	90.00	1850	180.00	1515	320.00	0	0.00	0	0.00	4415	590.00
10	State Bank of India	73482	3602.31	5446	3042.20	272	666.01	0	0.00	0	0.00	79200	7310.52
11	UCO Bank	53263	1120.86	66802	2208.00	124	318.00	63	2.03	0	0.00	120252	3648.89
12	Union Bank of India	34596	1620.82	4123	2396.94	489	1247.43	68	4.40	3	82.65	39279	5352.24
Total PSU		801435	26125.73	144051	21183.49	9195	8675.98	5056	173.09	2767	384.01	962504	56542.30
13	Axis Bank	12593	2089.82	4472	2396.93	0	0.00	6	6.91	154421	324.72	171492	4818.38
14	Bandhan Bank	3180822	16749.84	4226	232.30	84	134.49	0	0.00	0	0.00	3185132	17116.63
15	Catholic Syrian Bank Ltd.	575	6.34	9	1.09	0	0.00	0	0.00	0	0.00	584	7.43
16	Dhanlaxmi Bank Ltd.	15	8.70	6	2.40	0	0.00	0	0.00	0	0.00	21	11.10
17	ESAF SF Bank	9112	22.08	0	0.00	0	0.00	0	0.00	0	0.00	9112	22.08
18	Federal Bank	329	103.85	302	278.70	50	114.86	0	0.00	47	0.17	728	497.58
19	HDFC Bank	243375	997.79	8137	2238.60	3425	1997.50	0	0.00	0	0.00	254937	5233.88
20	ICICI Bank	17398	2585.75	10541	2923.25	1783	1080.18	0	0.00	0	0.00	29722	6589.18
21	IDBI Bank	16084	1250.01	581	262.48	46	95.31	17	0.51	0	0.00	16728	1608.31
22	IDFC First Bank	100458	351.24	543	172.96	71	43.41	0	0.00	0	0.00	101072	567.61
23	Indusind Bank	1130588	2283.96	11409	1328.93	164	196.51	0	0.00	0	0.00	1142161	3809.39
24	Jana Small Finance Bank	3650	53.94	5	0.49	0	0.00	0	0.00	0	0.00	3655	54.43
25	Karnataka Bank Ltd.	584	204.67	225	145.72	11	31.59	0	0.00	0	0.00	820	381.98
26	Karur Vysya Bank	71	46.10	34	171.80	5	657.10	0	0.00	0	0.00	110	875.00
27	Kotak Mahindra Bank	3087	577.13	3803	1129.25	977	496.80	0	0.00	0	0.00	7867	2203.18
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	6322	1015.67	6322	1015.67
29	Ratnakar Bank Ltd	49042	73.55	22	56.19	15	82.44	0	0.00	0	0.00	49079	212.18
30	South Indian Bank Ltd.	288	75.78	301	398.96	36	118.35	0	0.00	0	0.00	625	593.09
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	219	115.24	219	115.24
32	Tamilnad Mercantile Bank	41	27.46	12	19.57	3	4.90	0	0.00	0	0.00	56	51.93
33	Ujjivan Small Finance Bank	164793	467.05	49	16.73	0	0.00	0	0.00	0	0.00	164842	483.78
34	Utkarsh Small Finance Bank	6355	14.33	0	0.00	0	0.00	0	0.00	0	0.00	6355	14.33
35	YES Bank	3300	467.00	3737	617.00	898	365.00	0	0.00	0	0.00	7935	1449.00
Total PVT		4942560	28456.38	48414	12393.35	7568	5418.44	23	7.42	161009	1455.80	5159574	47731.39
36	BGVB (PNB)	146102	1557.10	25998	116.42	118	35.11	0	0.00	30546	130.87	202764	1839.50
37	PBGB (UCO)	77986	1223.33	10	13.55	0	0.00	5	0.04	0	0.00	78001	1236.92
38	UBKGB (CBI)	42301	196.46	0	0.00	0	0.00	687	11.01	0	0.00	42988	207.47
Total RRB		266389	2976.89	26008	129.97	118	35.11	692	11.05	30546	130.87	323753	3283.89
39	WB State Co-Op Bank Ltd.	15717	584.77	0	0.00	0	0.00	1227	53.78	39	1.40	16983	639.95
40	WBSCARD Bank Ltd.	1412	98.31	0	0.00	0	0.00	0	0.00	0	0.00	1412	98.31
Total Co-Optv		17129	683.08	0	0.00	0	0.00	1227	53.78	39	1.40	18395	738.26
Grand Total		6027513	58242.08	218473	33706.81	16881	14129.53	6998	245.34	194361	1972.08	6464226	108295.84

West Bengal

BANK-MSE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2021

(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	31	181.00	2671	121.00	20150	2698.00	120	13.00	59	6.00	10210	653.00	33241	3672.00	116893	10091.00
2	Bank of India	3	1.05	4375	106.33	20906	1640.47	14	0.77	49	0.51	0	0.00	25347	1749.13	391859	8317.70
3	Bank of Maharashtra	14	27.72	269	7.72	991	194.43	0	0.00	0	0.00	0	0.00	1274	229.87	7491	982.30
4	Canara Bank	0	0.00	4090	138.05	7525	853.08	1	0.02	0	0.00	275	1.68	11891	992.83	177244	5979.52
5	Central Bank of India	0	0.00	2445	80.14	7580	674.56	4	2.18	236	0.35	1016	3.66	11281	760.89	220350	3779.69
6	Indian Bank	8	21.87	6045	199.00	25751	2422.00	9	0.84	46	0.60	451	1.59	32310	2645.90	444416	14763.46
7	Indian Overseas Bank	1862	86.14	924	18.78	4194	425.55	0	0.00	0	0.00	8564	33.62	15544	564.09	51345	2424.31
8	Punjab National Bank	16	0.01	10686	354.17	55545	4154.93	4	1.15	37	0.11	2057	5.12	68345	4515.49	1257533	27843.18
9	Punjab & Sind Bank	0	0.00	194	5.03	2355	256.74	14	1.37	0	0.00	116	1.42	2679	264.56	7352	987.56
10	State Bank of India	0	0.00	17356	736.00	112007	10502.00	96	23.28	5	7.92	0	0.00	129464	11269.20	725355	23811.72
11	UCO Bank	0	0.00	2600	62.82	19163	1304.03	1	0.01	0	0.00	0	0.00	21764	1366.86	419592	7565.31
12	Union Bank of India	0	0.00	2279	77.16	9179	820.32	4	0.03	1	0.40	1804	0.26	13267	898.17	89500	7607.95
	Total PSU	1934	317.79	53934	1906.20	285346	25946.11	267	42.65	433	15.89	24493	700.35	366407	28928.99	3908930	114153.70
13	Axis Bank	0	0.00	991	77.53	5392	317.00	0	0.00	0	0.00	49	0.19	6432	394.72	202136	4789.97
14	Bandhan Bank	0	0.00	0	0.00	2801	198.10	0	0.00	0	0.00	9	1.97	2810	200.07	5503374	28607.62
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	584	7.43
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	30	2.61	0	0.00	0	0.00	0	0.00	30	2.61	52	13.83
17	ESAF SF Bank	0	0.00	0	0.00	79	0.13	0	0.00	0	0.00	8268	19.34	8347	19.47	21473	48.91
18	Federal Bank	0	0.00	30	1.52	744	78.48	0	0.00	0	0.00	0	0.00	774	80.00	12508	865.62
19	HDFC Bank	0	0.00	2385	57.18	15598	691.15	0	0.00	0	0.00	0	0.00	17983	748.33	416211	7218.66
20	ICICI Bank	9	24.65	314	16.18	8398	948.67	0	0.00	2	7.91	0	0.00	8723	997.41	99893	8540.35
21	IDBI Bank	0	0.00	610	19.99	20752	2199.48	4	0.06	0	0.00	1	0.01	21367	2219.54	112040	4264.22
22	IDFC First Bank	0	0.00	0	0.00	365	51.97	18	0.04	0	0.00	0	0.00	383	52.01	149707	714.40
23	Indusind Bank	3	0.49	0	0.00	1	0.07	0	0.00	0	0.00	1226	1.58	1230	2.14	1950351	5558.71
24	Jana Small Finance Bank	0	0.00	0	0.00	3189	18.26	0	0.00	0	0.00	159899	430.67	163088	448.93	198149	605.04
25	Karnataka Bank Ltd.	203	160.81	15	0.85	544	60.35	0	0.00	0	0.00	177	109.06	939	331.07	2232	856.68
26	Karur Vysya Bank	0	0.00	0	0.00	18	23.70	0	0.00	0	0.00	0	0.00	18	23.70	288	913.40
27	Kotak Mahindra Bank	0	0.00	0	0.00	19	3.20	0	0.00	0	0.00	3	2.82	22	6.02	17042	2755.30
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6322	1015.67
29	Ratnakar Bank Ltd	0	0.00	172	0.25	844	6.89	0	0.00	0	0.00	48735	96.53	49751	103.67	486612	1197.61
30	South Indian Bank Ltd.	0	0.00	16	0.70	119	12.46	2	2.34	0	0.00	7	0.01	144	15.51	850	679.27
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	219	115.24
32	Tamilnad Mercantile Bank	0	0.00	2	0.06	9	0.54	0	0.00	0	0.00	0	0.00	11	0.60	67	52.53
33	Ujivan Small Finance Bank	0	0.00	0	0.00	26686	146.27	0	0.00	0	0.00	187959	474.57	214645	620.84	621237	1660.45
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	1	0.21	0	0.00	0	0.00	1068	8.76	1069	8.97	20422	51.26
35	YES Bank	0	0.00	1	0.01	189	9.00	0	0.00	0	0.00	7	0.01	197	9.02	9856	1803.02
	Total PVT	215	185.95	4536	174.27	85778	4768.54	24	2.44	2	7.91	407408	1145.52	497963	6284.63	9831625	72335.18
36	BGVB (PNB)	0	0.00	145	3.22	8726	372.34	41	2.14	0	0.00	5006	125.20	13918	502.90	682926	6231.16
37	PBGB (UCO)	0	0.00	248	5.84	3084	179.60	0	0.00	5	0.01	571	4.73	3908	190.18	206644	3003.80
38	UBKGB (CBI)	0	0.00	79	1.46	2059	114.35	0	0.00	0	0.00	0	0.00	2138	115.81	185254	1946.74
	Total RRB	0	0.00	472	10.52	13869	666.29	41	2.14	5	0.01	5577	129.93	19964	808.89	1074824	11181.70
39	WB State Co-Op Bank Ltd.	0	0.00	18	0.44	6307	948.51	405	41.97	0	0.00	82158	615.74	88888	1606.66	1834434	7396.91
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	5002	196.10	0	0.00	0	0.00	0	0.00	5002	196.10	238930	1307.33
	Total Co-Optv	0	0.00	18	0.44	11309	1144.61	405	41.97	0	0.00	82158	615.74	93890	1802.76	2073364	8704.24
	Grand Total	2149	503.74	58960	2091.43	396302	32525.55	737	89.20	440	23.81	519636	2591.54	978224	37825.27	16888743	206374.82

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2021

(Amt.in Rs. Crore)

S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	736	753.00	511	12.00	3510	141.00	3889	156.00	23056	11764.87	31702	12826.87	148595	22917.87
2	Bank of India	0	0.00	125	20.43	4082	853.57	21364	250.88	34707	7861.36	60278	8986.24	452137	17303.94
3	Bank of Maharashtra	0	0.00	46	4.39	731	69.65	345	6.57	2824	1344.62	3946	1425.23	11437	2407.53
4	Canara Bank	29	5.74	408	30.09	4082	935.08	25416	3258.98	40259	5372.85	70194	9602.74	247438	15582.26
5	Central Bank of India	0	0.00	117	26.48	2409	460.46	19541	626.81	32065	3362.64	54132	4476.39	274482	8256.08
6	Indian Bank	5	13.66	14	1.74	9077	1358.00	46452	1379.27	28986	11894.87	84534	14647.54	528950	29411.00
7	Indian Overseas Bank	12	18.74	25	5.19	345	53.29	7185	179.40	43091	3776.18	50658	4032.80	102003	6457.11
8	Punjab National Bank	88	756.21	9638	266.03	14204	2302.48	47221	734.89	138233	22519.62	209384	26579.23	1466917	54422.41
9	Punjab & Sind Bank	0	0.00	60	3.01	117	51.12	714	5.37	2359	2612.50	3250	2672.00	10602	3659.56
10	State Bank of India	0	0.00	1930	168.00	57241	11035.00	357624	11630.00	313167	30958.75	729962	53791.75	1455317	77603.47
11	UCO Bank	0	0.00	64	5.10	3442	549.69	20433	431.30	5222	6623.16	29161	7609.25	448753	15174.56
12	Union Bank of India	2	9.74	355	69.85	1966	556.15	18751	773.53	15369	15775.55	36443	17184.82	125943	24792.77
Total PSU		872	1557.09	13293	612.31	101206	18365.49	568935	19433.00	679338	123866.97	1363644	163834.86	5272574	277988.56
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	104150	20286.42	104150	20286.42	310576	27262.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	103179	1148.59	103179	1148.59	5606553	29756.20
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	3529	22.78	3529	22.78	4113	30.21
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	4	1.04	7	0.06	440	128.06	451	129.16	503	142.99
17	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	32	0.48	32	0.48	21505	49.39
18	Federal Bank	0	0.00	6	0.70	603	166.20	1280	18.73	14733	2559.84	16622	2745.47	29130	3611.09
19	HDFC Bank	0	0.00	37	0.94	5064	821.46	77136	2152.06	998638	19469.78	1080875	22444.24	1497086	29662.90
20	ICICI Bank	0	0.00	16	3.29	10477	4909.59	0	0.00	375437	17451.99	385930	22364.87	485823	30905.22
21	IDBI Bank	2	1.94	4	0.44	2873	877.01	15260	200.83	2061	277.04	20200	1357.26	132240	5621.48
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	338477	3102.07	338477	3102.07	488184	3816.47
23	Indusind Bank	0	0.00	0	0.00	5	0.07	0	0.00	183818	7026.66	183823	7026.74	2134174	12585.45
24	Jana Small Finance Bank	0	0.00	0	0.00	9	0.59	0	0.00	15713	181.59	15722	182.18	213871	787.22
25	Karnataka Bank Ltd.	5	8.27	3	0.13	296	109.50	465	34.16	1609	502.53	2378	654.59	4610	1511.27
26	Karur Vysya Bank	183	16.70	0	0.00	4	7.70	827	134.90	0	0.00	1014	159.30	1302	1072.70
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	20386	3347.44	20386	3347.44	37428	6102.74
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6322	1015.67
29	Ratnakar Bank Ltd	0	0.00	0	0.00	21	1.75	0	0.00	505	2946.71	526	2948.46	487138	4146.07
30	South Indian Bank Ltd.	3	28.24	3	0.49	50	20.42	84	2.03	1101	628.49	1241	679.67	2091	1358.94
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	219	115.24
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	3	0.85	211	103.28	111	600.39	325	704.52	392	757.05
33	Ujivan Small Finance Bank	0	0.00	0	0.00	1822	106.17	1849	27.15	17547	230.71	21218	364.03	642455	2024.48
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	45	13.49	45	13.49	20467	64.75
35	YES Bank	0	0.00	0	0.00	31	8.00	7701	310.00	57915	3292.00	65647	3610.00	75503	5413.02
Total PVT		193	55.15	69	5.99	21262	7030.35	104820	2983.20	2239426	83217.06	2365770	93291.75	12201685	167812.55
36	BGVV (PNB)	0	0.00	0	0.00	1493	64.13	28012	445.68	26005	293.22	55510	803.03	738436	7034.19
37	PBGB (UCO)	18	0.28	0	0.00	32	5.66	3697	67.40	7165	114.49	10912	187.83	217556	3191.63
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	10546	327.70	11990	103.94	22536	431.64	207790	2378.38
Total RRB		18	0.28	0	0.00	1525	69.79	42255	840.78	45160	511.65	88958	1422.50	1163782	12604.20
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	16618	1711.59	453595	11903.04	470213	13614.63	2304647	21011.54
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	238930	1307.33
Total Co-Optv		0	0.00	0	0.00	0	0.00	16618	1711.59	453595	11903.04	470213	13614.63	2543577	22318.87
Grand Total		1083	1612.52	13362	618.30	123993	25465.63	732628	24968.57	3417519	219498.72	4288585	272163.74	21181618	480724.18

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2021													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34100	356.00	15220	932.00	12540	516.00	13650	4398.00	31261	4195.00	61	0.55
2	Bank of India	281364	1989.31	91121	934.42	25252	217.89	23311	285.35	140080	1534.18	74	0.82
3	Bank of Maharashtra	3025	277.51	578	20.50	598	13.08	5806	1506.39	1266	39.76	0	0.00
4	Canara Bank	110498	2113.98	47245	796.59	22418	401.97	0	0.00	49628	2189.41	6377	5.57
5	Central Bank of India	152163	1357.11	3195	39.68	58364	510.73	7771	94.71	35348	604.90	222	0.22
6	Indian Bank	270469	4417.00	36470	652.43	18995	257.08	90851	2430.12	18199	68.73	352	35.10
7	Indian Overseas Bank	7191	80.82	3571	37.58	1137	19.77	1245	13.55	853	9.71	385	0.21
8	Punjab National Bank	959432	6414.73	202493	8549.58	18722	250.81	110309	1825.41	220445	3998.12	17299	216.22
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	527555	5598.87	240164	7372.29	94632	2437.81	81211	2232.67	234591	7701.91	270	4.00
11	UCO Bank	192710	2711.27	36731	471.99	29291	343.63	7440.00	128.36	50851	800.37	422	0.35
12	Union Bank of India	4951	177.35	15663	334.21	8577	181.21	0	0.00	5830	25.07	150	0.12
Total PSU		2543458	25493.95	692451	20141.27	290526	5149.98	341594	12914.56	788352	21167.16	25612	263.16
13	Axis Bank	243420	1583.31	57753	517.84	36870	81.85	9240	230.00	181969	505.73	0	0.00
14	Bandhan Bank	4649974	18603.19	2033319	10126.72	1164781	6043.92	93348	498.74	5268775	24118.24	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	21	0.85	0	0.00	0	0.00	165	153.12	0	0.00
17	ESAF SF Bank	15624	42.19	6126	17.11	1582	3.86	2053	5.33	15624	42.19	0	0.00
18	Federal Bank	8445	106.66	6059	113.75	271	4.21	2062	33.60	4363	142.52	0	0.00
19	HDFC Bank	377530	830.28	138687	402.15	561	10.27	21918	38.07	408302	1412.84	0	0.00
20	ICICI Bank	61525	976.73	58186	1237.08	9183	148.50	0	0.00	92245	8365.81	0	0.00
21	IDBI Bank	80376	700.96	20451	332.01	13260	228.50	5902	145.92	63686	827.73	5	0.00
22	IDFC First Bank	148063	286.22	63133	114.96	63750	131.42	61676	111.72	148062	286.02	0	0.00
23	Indusind Bank	607598	1089.03	954955	1852.83	599208	984.82	0	0.00	1926436	3154.09	0	0.00
24	Jana Small Finance Bank	192897	543.44	1146	5.18	27218	76.92	9833	28.96	180274	507.99	0	0.00
25	Karnataka Bank Ltd.	211	6.85	78	1.97	24	1.12	26	1.14	56	1.89	27	0.73
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	9981	425.10	4780	234.03	155	8.07	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	486431	933.92	107096	207.63	67182	142.99	163727	280.03	486640	938.45	0	0.00
30	South Indian Bank Ltd.	13	0.83	4	0.16	0	0.00	1	0.10	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	2	0.29	0	0.00	0	0.00	2	0.29	1	0.15	2	0.29
33	Ujjivan Small Finance Bank	599953	1364.94	129476	316.89	136915	346.34	20747	61.82	626239	1536.65	0	0.00
34	Utkarsh Small Finance Bank	19025	41.57	8592	16.49	9007	17.63	1580	3.15	18898	40.21	0	0.00
35	YES Bank	2136	77.00	613	34.00	315	0.00	0	0.00	1277	43.00	0	0.00
Total PVT		7503204	27612.51	3590475	15531.65	2130282	8230.44	392115	1438.87	9423012	42076.63	34	1.02
36	BGVB (PNB)	399956	3811.43	366212	3422.71	74026	493.14	12412	99.74	146219	1300.77	0	0.00
37	PBGB (UCO)	166558	2188.86	36484	344.81	16152	151.14	4204	49.49	87236	1674.38	0	0.00
38	UBKGB (CBI)	143337	1539.92	8540	46.81	29742	276.82	8777	53.85	43010	666.67	11	0.00
Total RRB		709851	7540.21	411236	3814.33	119920	921.10	25393	203.08	276465	3641.82	11	0.00
39	WB State Co-Op Bank Ltd.	1482070	1607.40	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
40	WBSCARD Bank Ltd.	781	62.23	5019	431.29	3042	262.77	581	34.77	1025	93.34	0	0.00
Total Co-Optv		1482851	1669.63	137911	532.53	104288	1306.95	226476	380.68	1023062	1149.41	0	0.00
Grand Total		12239364	62316.30	4832073	40019.78	2645016	15608.47	985578	14937.20	11510891	68035.03	25657	264.18

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2020-21 (01-04.2020 to 31.03.2021)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 31.03.2021		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Bank of Baroda	75000	735.00	2410	59.00	3.21	8.03	1310	26.50	3150	68.50
2	Bank of India	89000	855.00	63750	440.54	71.63	51.53	13835	38.60	16336	79.35
3	Bank of Maharashtra	7200	60.00	36	0.30	0.50	0.50	48	0.67	479	56.30
4	Canara Bank	120000	890.00	21124	238.61	17.60	26.81	5835	27.47	0	0.00
5	Central Bank of India	75000	665.00	1592	17.82	2.12	2.68	24835	191.45	2625	27.68
6	Indian Bank	167700	1235.00	36470	652.43	21.75	52.83	18995	257.08	90851	2430.12
7	Indian Overseas Bank	35500	350.00	1780	30.12	5.01	8.61	1235	19.89	2736	41.58
8	Punjab National Bank	330000	2450.00	198722	1898.47	60.22	77.49	10059	330.98	3328	111.94
9	Punjab & Sind Bank	7500	68.50	1	0.02	0.01	0.03	2	0.20	5	0.48
10	State Bank of India	345000	2500.00	240164	2198.70	69.61	87.95	56818	1279.50	11123	412.63
11	UCO Bank	45000	275.00	8087	115.46	17.97	41.99	6168	82.23	1919	33.25
12	Union Bank of India	133900	980.50	7002	148.96	5.23	15.19	1281	28.47	0	0.00
Total PSU		1430800	11064.00	581138	5800.43	40.62	52.43	140421	2283.04	132552	3261.83
13	Axis Bank	75000	555.00	13191	211.35	17.59	38.08	7366	23.56	3760	101.12
14	Bandhan Bank	85500	850.00	3093337	16803.20	3617.94	1976.85	1839930	10376.17	2049486	11002.73
15	Catholic Syrian Bank Ltd.	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	300	2.50	21	0.85	7.00	34.08	0	0.00	0	0.00
17	ESAF SF Bank	0	0.00	6126	17.11	#DIV/0!	#DIV/0!	1582	3.86	2053	5.33
18	Federal Bank	8500	65.00	8756	147.21	103.01	226.48	308	2.84	2998	34.15
19	HDFC Bank	75000	375.00	11532	56.95	15.38	15.19	145	2.14	0	0.00
20	ICICI Bank	75000	475.00	45187	615.53	60.25	129.59	7042	94.93	0	0.00
21	IDBI Bank	37500	185.00	13134	104.24	35.02	56.34	5009	52.74	4225	39.06
22	IDFC First Bank	3600	15.00	29293	84.85	813.69	565.67	25960	81.69	28476	82.40
23	Indusind Bank	17500	150.00	954955	1852.83	5456.89	1235.22	599208	984.82	0	0.00
24	Jana Small Finance Bank	3300	29.00	15030	68.01	455.45	234.53	6920	29.54	2024	8.87
25	Karnataka Bank Ltd.	300	2.50	72	1.11	24.00	44.40	12	0.25	25	0.79
26	Karur Vysya Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	12000	85.00	566	23.98	4.72	28.22	14	1.08	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
29	Ratnakar Bank Ltd	4500	25.00	60228	157.13	1338.40	628.52	34442	92.30	121667	333.23
30	South Indian Bank Ltd.	4400	35.00	0	0.00	0.00	0.00	0	0.00	0	0.00
31	SIDBI	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
33	Ujivan Small Finance Bank	15000	145.00	35088	149.63	233.92	103.19	44155	185.88	6084	30.36
34	Utkarsh Small Finance Bank	300	2.00	855	4.15	285.00	207.50	447	2.15	477	2.42
35	YES Bank	6200	55.00	86	12.00	1.39	21.82	79	2.10	0	0.00
Total PVT		425100	3061.00	4287457	20310.14	1008.58	663.51	2572619	11936.05	2221275	11640.46
36	BGVB (PNB)	95000	895.00	123618	1708.57	130.12	190.90	28072	328.68	5359	85.65
37	PBGB (UCO)	75000	335.00	14851	191.81	19.80	57.26	7034	99.85	2246	36.13
38	UBKGB (CBI)	37500	175.00	1732	19.53	4.62	11.16	11322	129.19	1834	23.05
Total RRB		207500	1405.00	140201	1919.91	67.57	136.65	46428	557.72	9439	144.83
39	WB State Co-Op Bank Ltd.	75000	465.00	76251	89.97	101.67	19.35	89659	851.24	167256	264.89
40	WBSCARD Bank Ltd.	2800	15.00	7456	72.91	266.29	486.07	3189	44.48	712	5.85
Total Co-Optv		77800	480.00	83707	162.88	107.59	33.93	92848	895.72	167968	270.74
Grand Total		2141200	16010.00	5092503	28193.36	237.83	176.10	2852316	15672.53	2531234	15317.86

AGENDA – 5

CD Ratio and Review of Districts with CD Ratio below 40%:

CD Ratio of the State stood at 60.79% as on 31.03.2021 whereas it was 60.21% on 31.03.2020. For calculation of CD Ratio of the State as on 31stMarch, 2021 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	31.03.2021
Total Deposit (A)	938837.85
Total Advance utilized in the State (B=C+D)	563123.03
Out of which outstanding of credit sanctioned from the State (C)	480724.18
Credit sanctioned from outside State but utilized in West Bengal (D)	82398.85
RIDF Support (E)	7570.40
Total Advance to be reckoned (F=B+E)	570693.43
CD Ratio (F*100 / A)	60.79%

The national credit-deposit (CD) ratio consistently declined from 77.70% levels in March, 2019 to 76.40% in March, 2020 and 72.20% on March, 2021. But the state of West Bengal has experienced a positive growth on CD ratio from 60.21% on March, 2020 to 60.79% on March, 2021 on YOY basis.

Small & medium ticket size loan in Agriculture & Retail sector, High Institutional deposit, unutilized amount in SHG accounts etc are the main reasons behind lower CD ratio in the districts of North 24 Parganas and Hooghly.

However, all the LDMs have been suitably advised to execute implementable action plan by exploring every avenue depending upon potentiality, for improving the CD ratio and to surpass the minimum benchmark target of 40%. SLBC is in continuous touch with the LDMs and following up with member Banks also to overcome the obstacles to increase the CD ratio beyond 40%.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	24 Parganas (N)
31.03.2020	29.22	33.86
30.06.2020	28.55	33.83
30.09.2020	31.46	32.79
31.12.2020	31.89	34.05
31.03.2021	27.08	35.01

District-wise and Bank-wise positions are annexed herewith.

District Wise CD Ratio of West Bengal as on 31.03.2021						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2020	CD Ratio as on March, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	41.66	5930.09	2857.17	48.18
2	Bankura	PNB	43.16	12402.00	5582.00	45.01
3	Birbhum	UCO	40.26	16282.43	6689.90	41.09
4	Coochbehar	CBI	69.95	8884.19	6873.23	77.36
5	Dakshin Dinajpur	PNB	57.44	4781.41	2974.53	62.21
6	Darjeeling	CBI	60.29	19931.75	12835.99	64.40
7	Hooghly	UCO	29.22	46667.63	12635.74	27.08
8	Howrah	UCO	41.60	41824.05	17505.85	41.86
9	Jalpaiguri	CBI	51.86	9087.37	5369.94	59.09
10	Jhargram	PNB	40.05	4453.11	1782.43	40.03
11	Kalimpong	SBI	39.26	1624.12	650.29	40.04
12	Kolkata	SBI	74.80	381363.20	244315.98	64.06
13	Malda	PNB	53.55	12195.30	6808.90	55.83
14	Murshidabad	PNB	53.75	21539.25	9179.27	42.62
15	Nadia	PNB	49.16	30112.50	15062.27	50.02
16	Paschim Burdwan	SBI	40.29	39694.02	16508.09	41.59
17	Paschim Medinipur	PNB	47.30	25617.13	11110.03	43.37
18	Purba Burdwan	UCO	44.01	28088.12	12801.17	45.58
19	Purba Medinipur	PNB	43.62	27727.39	11825.56	42.65
20	Purulia	PNB	43.94	8523.13	4652.07	54.58
21	Uttar Dinajpur	PNB	59.81	7406.61	4490.93	60.63
22	24 Pgs. (N)	Indian	33.86	147045.03	51476.54	35.01
23	24 Pgs. (S)	PNB	45.63	37658.02	16736.30	44.44
CD Ratio as on December, 2019			55.39	938837.85	480724.18	51.20
Amount sanctioned from outside State but fund utilised in the State of West Bengal					82398.85	
RIDF Support					7570.40	
Total Advances in the State					570693.43	
Credit Deposit Ratio			60.21			60.79

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2021

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on March, 2020	As on March, 2021				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	65.67	33072.82	22917.87	69.30	0.00	69.30
2	Bank of India	48.65	35182.39	17303.94	49.18	0.00	49.18
3	Bank of Maharashtra	105.23	2273.96	2407.53	105.87	0.00	105.87
4	Canara Bank	64.18	27502.32	15582.26	56.66	0.00	56.66
5	Central Bank of India	32.82	24928.34	8256.08	33.12	0.00	33.12
6	Indian Bank	45.39	79390.00	29411.00	37.05	0.00	37.05
7	Indian Overseas Bank	49.17	14688.03	6457.11	43.96	0.00	43.96
8	Punjab National Bank	53.66	123601.70	54422.41	44.03	0.00	44.03
9	Punjab & Sind Bank	147.62	2305.70	3659.56	158.72	0.00	158.72
10	State Bank of India	48.20	225478.95	77603.47	34.42	31560.70	48.41
11	UCO Bank	45.63	37148.82	15174.56	40.85	0.00	40.85
12	Union Bank of India	75.73	30966.71	24792.77	80.06	0.00	80.06
Total PSU		58.36	636539.74	277988.56	43.67	31560.70	48.63
13	Axis Bank	65.75	49963.00	27262.00	54.56	0.00	54.56
14	Bandhan Bank	99.71	32480.63	29756.20	91.61	0.00	91.61
15	Catholic Syrian Bank Ltd.	31.22	58.95	30.21	51.25	0.00	51.25
16	Dhanlaxmi Bank Ltd.	185.42	70.64	142.99	202.42	0.00	202.42
17	ESAF SF Bank	0.00	28.15	49.39	175.45	0.00	175.45
18	Federal Bank	84.06	4249.90	3611.09	84.97	0.00	84.97
19	HDFC Bank	55.52	56059.98	29662.90	52.91	0.00	52.91
20	ICICI Bank	73.89	45582.10	30905.22	67.80	0.00	67.80
21	IDBI Bank	50.52	14955.51	5621.48	37.59	0.00	37.59
22	IDFC First Bank	298.24	2436.49	3816.47	156.64	0.00	156.64
23	Indusind Bank	226.84	10046.66	12585.45	125.27	0.00	125.27
24	Jana Small Finance Bank	70.47	1236.11	787.22	63.69	0.00	63.69
25	Karnataka Bank Ltd.	123.07	1334.75	1511.27	113.22	0.00	113.22
26	Karur Vysya Bank	114.75	1138.27	1072.70	94.24	0.00	94.24
27	Kotak Mahindra Bank	87.43	7856.32	6102.74	77.68	0.00	77.68
28	Lakshmi Vilas Bank (DBS)	0.00	168.36	1015.67	603.27	0.00	603.27
29	Ratnakar Bank Ltd	125.13	4262.45	4146.07	97.27	0.00	97.27
30	South Indian Bank Ltd.	156.43	1152.38	1358.94	117.92	0.00	117.92
31	SIDBI	#DIV/0!	0.00	115.24	#DIV/0!	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	29.22	247.31	757.05	306.11	0.00	306.11
33	Ujjivan Small Finance Bank	243.02	959.13	2024.48	211.07	0.00	211.07
34	Utkarsh Small Finance Bank	66.00	139.34	64.75	46.47	0.00	46.47
35	YES Bank	108.88	7573.00	5413.02	71.48	0.00	71.48
Total PVT		78.80	241999.43	167812.55	69.34	0.00	69.34
36	BGVB (PNB)	99.31	17181.07	7034.19	40.94	10270.96	100.72
37	PBGB (UCO)	76.70	5900.54	3191.63	54.09	1832.38	85.14
38	UBKGB (CBI)	81.05	3518.91	2378.38	67.59	983.72	95.54
Total RRB		91.97	26600.52	12604.20	47.38	13087.06	96.58
39	WB State Co-Op Bank Ltd.	121.15	33458.96	21011.54	62.80	21428.98	126.84
40	WBSCARD Bank Ltd.	541.19	239.21	1307.33	546.52	99.95	588.30
Total Co-Optv		124.27	33698.17	22318.87	66.23	21528.93	130.12
Grand Total		66.77	938837.85	480724.18	51.20	66176.69	58.25
Amount sanctioned from outside State but fund utilised in the State of West Bengal				82398.85			
RIDF Support				7570.40			
Total Credit in the State				570693.43			
Credit Deposit Ratio		60.21			60.79		
Total Credit + Investment				636870.12			
Total Credit + Investment Deposit Ratio					67.84		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2021

(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	50	58	84	106	298	2218.78	3747.61	11441.24	15665.19	33072.82
2	Bank of India	143	83	88	68	382	7714.37	5763.61	10423.56	11280.85	35182.39
3	Bank of Maharashtra	3	4	20	16	43	62.52	113.15	533.20	1565.09	2273.96
4	Canara Bank	157	84	81	107	429	2823.88	2486.46	8836.85	13355.13	27502.32
5	Central Bank of India	133	65	69	51	318	5524.65	4897.19	8468.39	6038.11	24928.34
6	Indian Bank	268	93	132	107	600	16849.00	11499.00	23212.00	27830.00	79390.00
7	Indian Overseas Bank	31	21	47	54	153	1197.45	707.80	5262.38	7520.40	14688.03
8	Punjab National Bank	597	198	232	203	1230	24812.23	22978.51	44221.82	31589.14	123601.70
9	Punjab & Sind Bank	5	4	12	20	41	25.00	24.00	672.00	1584.70	2305.70
10	State Bank of India	553	240	278	299	1370	45146.78	34579.34	68866.27	76886.56	225478.95
11	UCO Bank	152	71	78	86	387	7949.37	7172.24	11384.67	10642.54	37148.82
12	Union Bank of India	67	59	107	70	303	3145.94	2886.18	13151.14	11783.45	30966.71
Total PSU		2159	980	1228	1187	5554	117469.97	96855.09	206473.52	215741.16	636539.74
13	Axis Bank	31	89	106	79	305	1342.00	6401.00	18569.00	23651.00	49963.00
14	Bandhan Bank	238	92	86	48	464	5313.50	4117.82	13193.92	9855.39	32480.63
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	58.95	58.95
16	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	45.69	24.95	70.64
17	ESAF SF Bank	0	1	1	2	4	0.00	0.34	0.61	27.20	28.15
18	Federal Bank	6	3	5	16	30	85.68	30.15	291.03	3843.04	4249.90
19	HDFC Bank	29	42	72	89	232	1057.00	2365.35	13424.30	39213.33	56059.98
20	ICICI Bank	25	47	82	91	245	4651.23	8744.32	15256.05	16930.49	45582.10
21	IDBI Bank	21	23	31	21	96	1075.66	1876.54	5414.25	6589.06	14955.51
22	IDFC First Bank	1	0	8	10	19	0.00	0.00	782.16	1654.33	2436.49
23	Indusind Bank	5	21	27	30	83	108.89	648.95	1106.99	8181.84	10046.66
24	Jana Small Finance Bank	2	12	11	13	38	0.45	134.73	207.13	893.80	1236.11
25	Karnataka Bank Ltd.	1	2	9	8	20	18.06	45.68	391.17	879.84	1334.75
26	Karur Vysya Bank	1	1	3	9	14	62.03	38.63	113.61	924.00	1138.27
27	Kotak Mahindra Bank	1	1	6	34	42	62.92	52.10	527.39	7213.91	7856.32
28	Lakshmi Vilas Bank (DBS)	1	0	0	3	4	34.12	0.00	0.00	134.24	168.36
29	Ratnakar Bank Ltd	0	2	2	13	17	0.00	32.05	217.52	4012.87	4262.45
30	South Indian Bank Ltd.	1	0	3	14	18	19.23	0.00	78.20	1054.95	1152.38
31	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
32	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	247.31	247.31
33	Ujjivan Small Finance Bank	37	15	22	9	83	104.79	158.31	373.03	323.00	959.13
34	Utkarsh Small Finance Bank	0	0	0	4	4	0.00	0.00	0.00	139.34	139.34
35	YES Bank	0	1	11	14	26	0.00	93.00	874.00	6606.00	7573.00
Total PVT		400	352	487	512	1751	13935.56	24738.97	70866.04	132458.84	241999.43
36	BGVB (PNB)	496	68	23	0	587	13639.92	2005.08	1536.07	0.00	17181.07
37	PBGB (UCO)	204	16	7	3	230	4878.99	684.65	231.27	105.63	5900.54
38	UBKGB (CBI)	88	47	7	0	142	1512.47	1660.18	346.26	0.00	3518.91
Total RRB		788	131	37	3	959	20031.38	4349.91	2113.60	105.63	26600.52
39	WB State Co-Op Bank Ltd.	196	64	86	16	362	14289.13	4217.60	6083.87	8868.36	33458.96
40	WBSCARD Bank Ltd.	11	0	0	0	11	239.21	0.00	0.00	0.00	239.21
Total Co-Optv		207	64	86	16	373	14528.34	4217.60	6083.87	8868.36	33698.17
Grand Total		3554	1527	1838	1718	8637	165965.26	130161.57	285537.03	357173.99	938837.85

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2021

(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	575.08	990.61	3125.81	18226.37	22917.87	25.92	26.43	27.32	116.35	69.30
2	Bank of India	2516.19	1484.15	2035.16	11268.44	17303.94	32.62	25.75	19.52	99.89	49.18
3	Bank of Maharashtra	25.30	58.76	186.26	2137.21	2407.53	40.47	51.93	34.93	136.56	105.87
4	Canara Bank	1360.87	979.25	1811.05	11431.09	15582.26	48.19	39.38	20.49	85.59	56.66
5	Central Bank of India	1489.09	903.71	1281.27	4582.00	8256.08	26.95	18.45	15.13	75.88	33.12
6	Indian Bank	2936.00	1784.00	3583.00	21108.00	29411.00	17.43	15.51	15.44	75.85	37.05
7	Indian Overseas Bank	245.48	181.33	861.33	5168.97	6457.11	20.50	25.62	16.37	68.73	43.96
8	Punjab National Bank	10378.91	4419.45	8942.18	30681.87	54422.41	41.83	19.23	20.22	97.13	44.03
9	Punjab & Sind Bank	13.00	17.00	170.00	3459.56	3659.56	52.00	70.83	25.30	218.31	158.72
10	State Bank of India	11328.38	9289.28	17901.89	39083.92	77603.47	25.09	26.86	26.00	50.83	34.42
11	UCO Bank	1754.64	1436.36	2610.31	9373.25	15174.56	22.07	20.03	22.93	88.07	40.85
12	Union Bank of India	581.73	634.16	3292.29	20284.59	24792.77	18.49	21.97	25.03	172.14	80.06
Total PSU		33204.67	22178.06	45800.55	176805.27	277988.56	28.27	22.90	22.18	81.95	43.67
13	Axis Bank	206.00	1453.00	5066.00	20537.00	27262.00	15.35	22.70	27.28	86.83	54.56
14	Bandhan Bank	15066.46	7972.57	4739.83	1977.34	29756.20	283.55	193.61	35.92	20.06	91.61
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	30.21	30.21	#DIV/0!	#DIV/0!	#DIV/0!	51.25	51.25
16	Dhanlaxmi Bank Ltd.	0.00	0.00	12.84	130.15	142.99	#DIV/0!	#DIV/0!	28.10	521.64	202.42
17	ESAF SF Bank	0.00	16.60	6.93	25.86	49.39	#DIV/0!	4882.35	1136.07	95.07	175.45
18	Federal Bank	88.62	89.29	154.24	3278.95	3611.09	103.43	296.13	53.00	85.32	84.97
19	HDFC Bank	971.75	2367.05	6118.73	20205.37	29662.90	91.93	100.07	45.58	51.53	52.91
20	ICICI Bank	3153.59	5928.76	10343.79	11479.08	30905.22	67.80	67.80	67.80	67.80	67.80
21	IDBI Bank	382.91	492.21	2066.68	2679.68	5621.48	35.60	26.23	38.17	40.67	37.59
22	IDFC First Bank	151.89	59.04	427.71	3177.83	3816.47	#DIV/0!	#DIV/0!	54.68	192.09	156.64
23	Indusind Bank	3031.24	1027.73	1768.06	6758.42	12585.45	2783.84	158.37	159.72	82.60	125.27
24	Jana Small Finance Bank	54.03	236.37	239.96	256.86	787.22	11998.03	175.44	115.85	28.74	63.69
25	Karnataka Bank Ltd.	21.69	41.63	341.42	1106.53	1511.27	120.10	91.13	87.28	125.76	113.22
26	Karur Vysya Bank	34.95	14.37	73.30	950.08	1072.70	56.34	37.20	64.52	102.82	94.24
27	Kotak Mahindra Bank	320.71	0.88	234.81	5546.33	6102.74	509.73	1.69	44.52	76.88	77.68
28	Lakshmi Vilas Bank (DBS)	45.95	0.00	0.00	969.72	1015.67	134.67	#DIV/0!	#DIV/0!	722.38	603.27
29	Ratnakar Bank Ltd	0.00	100.29	51.43	3994.35	4146.07	#DIV/0!	312.88	23.64	99.54	97.27
30	South Indian Bank Ltd.	5.85	0.00	106.38	1246.71	1358.94	30.42	#DIV/0!	136.04	118.18	117.92
31	SIDBI	0.00	0.00	0.00	115.24	115.24	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
32	Tamilnad Mercantile Bank	0.00	0.00	0.00	757.05	757.05	#DIV/0!	#DIV/0!	#DIV/0!	306.11	306.11
33	Ujjivan Small Finance Bank	311.83	546.47	842.58	323.60	2024.48	297.57	345.19	225.88	100.18	211.07
34	Utkarsh Small Finance Bank	0.00	0.00	0.00	64.75	64.75	#DIV/0!	#DIV/0!	#DIV/0!	46.47	46.47
35	YES Bank	0.00	1.00	250.00	5162.02	5413.02	#DIV/0!	1.08	28.60	78.14	71.48
Total PVT		23847.47	20347.28	32844.68	90773.12	167812.55	171.13	82.25	46.35	68.53	69.34
36	BGVB (PNB)	5793.25	768.33	472.61	0.00	7034.19	42.47	38.32	30.77	#DIV/0!	40.94
37	PBGB (UCO)	2777.32	292.19	96.36	25.76	3191.63	56.92	42.68	41.67	24.39	54.09
38	UBKGB (CBI)	1543.32	737.11	97.95	0.00	2378.38	102.04	44.40	28.29	#DIV/0!	67.59
Total RRB		10113.89	1797.63	666.92	25.76	12604.20	50.49	41.33	31.55	24.39	47.38
39	WB State Co-Op Bank Ltd.	8551.80	2523.11	3025.70	6910.93	21011.54	59.85	59.82	49.73	77.93	62.80
40	WBSCARD Bank Ltd.	1307.33	0.00	0.00	0.00	1307.33	546.52	#DIV/0!	#DIV/0!	#DIV/0!	546.52
Total Co-Optv		9859.13	2523.11	3025.70	6910.93	22318.87	67.86	59.82	49.73	77.93	66.23
Grand Total		77025.16	46846.08	82337.86	274515.09	480724.18	46.41	35.99	28.84	76.86	51.20

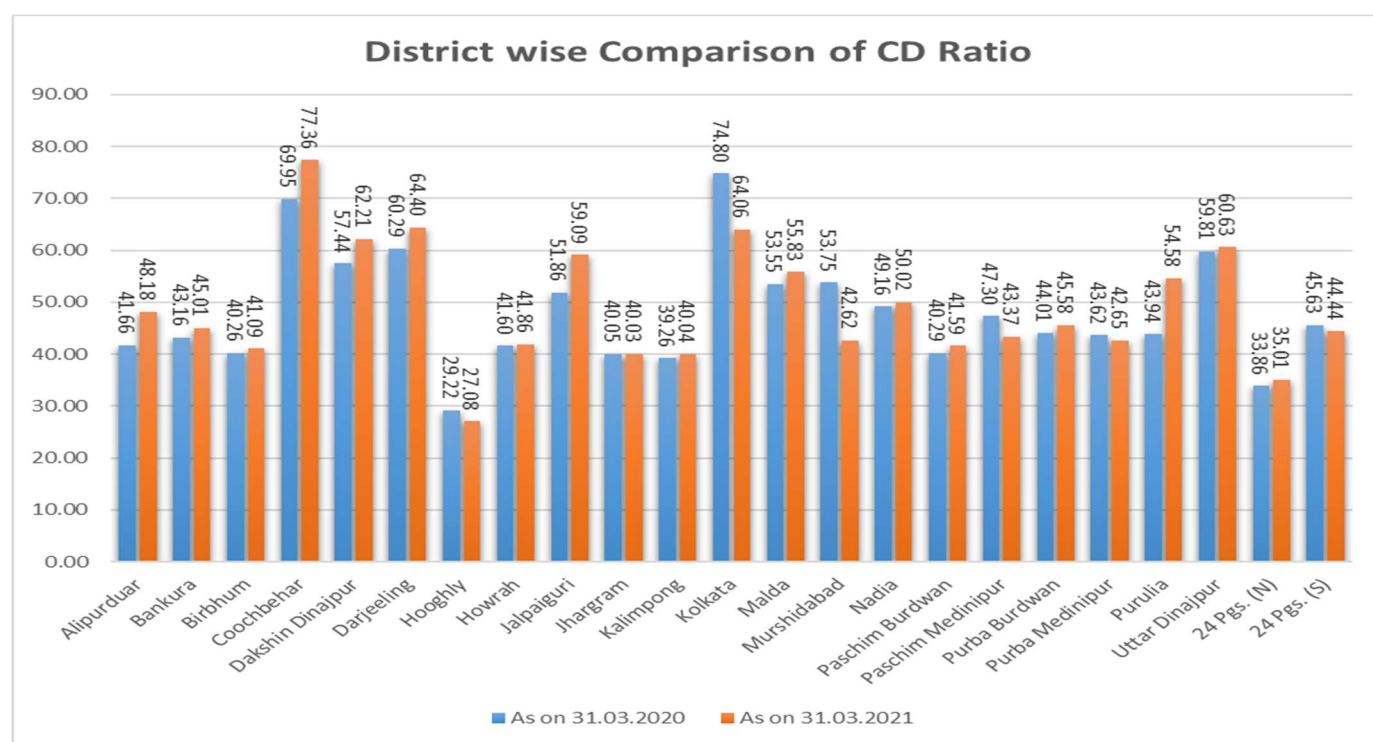
Position of ATMs & BC Outlets in West Bengal as on 31.03.2021

SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Bank of Baroda	44	65	159	227	495	235	257	212	67	771
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharashtra	0	1	2	11	14	7	4	14	2	27
4	Canara Bank	119	79	109	113	420	206	0	0	3	209
5	Central Bank of India	74	52	57	29	212	508	0	10	0	518
6	Indian Bank	32	23	65	66	186	1321	6	165	4	1496
7	Indian Overseas Bank	14	18	24	28	84	59	11	11	6	87
8	Punjab National Bank	516	296	369	289	1470	2345	447	125	11	2928
9	Punjab & Sind Bank	4	4	10	11	29	0	0	0	0	0
10	State Bank of India	765	863	1714	845	4187	4709	545	454	19	5727
11	UCO Bank	57	44	65	50	216	123	0	0	0	123
12	Union Bank of India	103	96	182	139	520	246	40	16	45	347
Total PSU		1844	1630	2852	1918	8244	10148	1428	1100	167	12843
13	Axis Bank	400	368	429	305	1502	11	0	0	0	11
14	Bandhan Bank	1	16	65	38	120	518	253	120	37	928
15	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
16	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0	0	0	0	0
17	ESAF SF Bank	0	1	0	2	3	0	0	0	0	0
18	Federal Bank	2	3	4	17	26	0	0	0	0	0
19	HDFC Bank	25	90	216	219	550	508	99	38	11	656
20	ICICI Bank	71	85	157	239	552	8	0	0	0	8
21	IDBI Bank	23	30	72	45	170	0	0	0	0	0
22	IDFC First Bank	0	0	5	9	14	676	143	27	0	846
23	Indusind Bank	8	33	33	95	169	0	0	1	0	1
24	Jana Small Finance Bank	0	2	2	4	8	7	0	0	0	7
25	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
26	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
27	Kotak Mahindra Bank	1	1	6	65	73	0	0	0	0	0
28	Lakshmi Vilas Bank (DBS)	0	0	0	0	0	0	0	0	2	2
29	Ratnakar Bank Ltd	0	2	2	11	15	0	0	0	0	0
30	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
31	SIDBI	0	0	0	0	0	0	0	0	0	0
32	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	1	1
33	Ujjivan Small Finance Bank	10	15	23	9	57	7	0	0	0	7
34	Utkarsh Small Finance Bank	0	0	0	5	5	0	0	0	0	0
35	YES Bank	0	1	14	19	34	0	0	0	0	0
Total PVT		546	651	1050	1123	3370	1735	495	186	51	2467
36	BGVB (PNB)	0	0	0	0	0	2430	325	40	0	2795
37	PBGB (UCO)	0	0	0	0	0	600	0	0	0	600
38	UBKGB (CBI)	0	0	0	0	0	387	0	0	0	387
Total RRB		0	0	0	0	0	3417	325	40	0	3782
39	WB State Co-Op Bank Ltd.	89	20	27	3	139	0	0	0	0	0
40	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		89	20	27	3	139	0	0	0	0	0
41	India Post Payment Bank	0	0	0	0	0	44	2291	4090	493	6918
42	Airtel Payment Bank	0	0	0	0	0	30741	12390	1803	4098	49032
Total of Payment Banks		0	0	0	0	0	30785	14681	5893	4591	55950
Grand Total		2479	2301	3929	3044	11753	42668	16604	7179	4809	71260

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

Negative trend is shown in 7 (seven) Districts (Hooghly, Jhargram, Kolkata, Murshidabad, Paschim Medinipur, Purba Medinipur and South 24 Parganas) as on March, 2021 in comparison to March, 2020. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 31.03.2020	As on 31.03.2021	Increase/Decrease	
				(+)	(-)
1.	Alipurduar	41.66	48.18		+
2.	Bankura	43.16	45.01		+
3.	Birbhum	40.26	41.09		+
4.	Coochbehar	69.95	77.36		+
5.	Dakshin Dinajpur	57.44	62.21		+
6.	Darjeeling	60.29	64.40		+
7.	Howrah	41.60	41.86		+
8.	Jalpaiguri	51.86	59.09		+
9.	Kalimpong	39.26	40.04		+
10.	Malda	53.55	55.83		+
11.	Nadia	49.16	50.02		+
12.	Paschim Burdwan	40.29	41.59		+
13.	Purba Burdwan	44.01	45.58		+
14.	Purulia	43.94	54.58		+
15.	Uttar Dinajpur	59.81	60.63		+
16.	24 Pgs. (N)	33.86	35.01		+
17.	Hooghly	29.22	27.08		-
18.	Jhargram	40.05	40.03		-
19.	Kolkata	74.80	64.06		-
20.	Murshidabad	53.75	42.62		-
21.	Paschim Medinipur	47.30	43.37		-
22.	Purba Medinipur	43.62	42.65		-
23.	24 Pgs. (S)	45.63	44.44		-



AGENDA-6

Deployment of Credit in Agriculture including KCC:

The disbursement in Agriculture sector in last 6 (six) financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
31.03.2017	52551	34175	65
31.03.2018	59098	42232	71
31.03.2019	64071	45586	71
31.03.2020	55000	49066	89
31.03.2021	77236	57008	74

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

In West Bengal, total production of rice is 146.05 lakh tons with 2600 kilograms per hectare yield. West Bengal comes under rice producing states in India. West Bengal is engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produced almost all the items namely Cauliflower, Tomato, Cucurbits, Cabbage, Okra, and Brinjal. Rice, jute, and wheat are the main crops grown in West Bengal. In West Bengal, some spices produced namely Chilli, Ginger, Garlic, Coriander, and Turmeric. West Bengal comes under the top most agriculture states in India.

The Agriculture disbursement up to March, 2021 of the financial year 2020-21 is Rs. 57008 crore, which was Rs. 49066 crore upto the March 2020 of the financial year 2019-20. With Rs. 42541 crore deployments in Farm Credit at 75% of the total agriculture deployment and 96% of farmers in SF/MF category, 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. Custom Hiring Centre is also one area needing attention of the banks.

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

Progress in KCC saturation:

It is a major agenda of SLBC to cover all the eligible non-loanee farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base. The Agriculture Department submitted the data of non-loanee farmers to SLBC on 27-05-2020 and on 01-06-2020. SLBC has since forwarded the list of non-loanee farmers to the respective member banks/LDMs on 02-06-2020 along with the bank and district wise targets for coverage of the 20 lakh non-loanee farmers under Kharif 20 season as fixed during the Special SLBC meeting held on 04-05-2020.

A KCC campaign has been launched by GoWB in order to issue crop loan particularly to the landless-farmers viz. Oral Lessees, Share Croppers and Tenant Farmers which has been extended upto 15th January, 2020 with Rabi-2020-21 season in full swing. For proper monitoring in this regard, an online KCC issuance portal (KCC-IMS) has been developed by GoWB from where State Controlling Heads / Zonal / Circle Heads of Member Banks can get the report of Sanctioned against Sponsored cases. LDMs can also monitor the Bank / Block wise progress pertaining to their District through this portal.

In this regard, SLBC issued an advisory on 11.06.2020 to the banks & LDMs and requested to proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and also advised to target the landless labourers, namely, tenant farmers, share croppers, oral lessees, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of Agriculture or his authorized representative.

KCC sanctioned during the KCC Saturation Campaign as on 31.03.2021:

As on	Target	Sponsored	Sanctioned	Pending
30.06.2020	2018100	1756351	350128	1406223
30.09.2020	2018100	2202295	1285491	916804
31.12.2020	2018100	2254742	1379208	875534
31.03.2021	2018100	2261113	1441861	229511

Now, GoWB have inserted the Rejection column in KCC-IMS portal for updation of number of rejected KCC proposals in the portal as well as to assess the actual pendency at branch level. In last several meetings it was discussed that the rejected proposals after making necessary rectification / correction to be re sponsored by Agriculture department at district level. Till date 5.89 lakh proposals have been rejected by the member banks after according 14.41 lakh sanction of KCC leading to 2.29lakh cases of pendency at branch level of different banks.

A comparative position of target & achievement / Disbursement (including Renewal cases) under Kisan Credit Card (KCC) in West Bengal during FY 2020-21 with the last 6 (six) financial years.

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2016	20,00,000	17,53,590	88
31.03.2017	17,00,000	16,34,533	96
31.03.2018	17,00,000	19,89,626	117
31.03.2019	20,00,000	21,65,443	109
31.03.2020	35,00,000	23,73,411	68
31.03.2021	46,00,000	26,08,512	57

Bank wise KCC position as on 31.03.2021											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2020 to 31.03.2021)				Total KCC disbursed during 01.04.2020 to 31.03.2021 (Fresh + Renewal)		% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2021	
			Fresh Disbursement (01.04.2020 to 31.03.2021)		Renewal Cases (01.04.2020 to 31.03.2021)		No.	Amount		No.	Amount
			No.	Amount	No.	Amount					
1	Bank of Baroda	19000	4565	36.10	14990	101.00	19555	137.10	102.92	20560	145.20
2	Bank of India	202800	23601	366.09	63605	297.70	87206	663.79	43.00	187390	815.50
3	Bank of Maharashtra	1700	950	13.47	691	16.55	1641	30.02	96.53	1256	57.34
4	Canara Bank	61500	14357	59.80	6746.00	52.72	21103	112.52	34.31	42949	334.86
5	Central Bank of India	82000	8868	38.31	15565	62.50	24433	100.81	29.80	81142	447.32
6	Indian Bank	177450	90375	575.98	20321	99.13	110696	675.11	62.38	145026	714.21
7	Indian Overseas Bank	6400	1819	9.53	3434	20.59	5253	30.12	82.08	7638	42.14
8	Punjab National Bank	707900	141712	911.78	161702	1359.36	303414	2271.14	42.86	700887	4323.26
9	Punjab & Sind Bank	50	15	0.12	15	0.03	30	0.15	60.00	105	7.00
10	State Bank of India	610000	96054	768.21	115877	866.75	211931	1634.96	34.74	242377	1643.00
11	UCO Bank	136500	17670	69.98	12215	91.33	29885	161.31	21.89	93261	328.62
12	Union Bank of India	24600	6912	35.78	11778	82.18	18690	117.96	75.98	30749	367.10
Total PSU		2029900	406898	2885.15	426939	3049.84	833837	5934.99	41.08	1553340	9225.55
13	Axis Bank	32500	2300	256.03	0	0.00	2300	256.03	7.08	79981	697.99
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	280	1183	26.02	0	0.00	1183	26.02	422.50	1147	28.48
19	HDFC Bank	122300	18246	139.38	116	12.66	18362	152.04	15.01	142763	433.23
20	ICICI Bank	13000	1901	36.63	0	0.00	1901	36.63	14.62	3260	105.92
21	IDBI Bank	11000	250	2.17	7319	33.88	7569	36.05	68.81	11155	138.06
22	IDFC First Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	20	0	0.00	0	0.00	0	0.00	0.00	0	0.00
24	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	1	0.03
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
35	YES Bank	0	707	1.63	0	0.00	707	1.63	#DIV/0!	1404	1.77
Total PVT		179100	24587	461.86	7435	46.54	32022	508.40	17.88	239711	1405.48
36	BGVB (PNB)	445800	86873	98.53	114812	360.51	201685	459.04	45.24	272739	682.58
37	PBGB (UCO)	78300	10131	59.65	35904	355.19	46035	414.84	58.79	76589	540.42
38	UBKGB (CBI)	66900	11068	40.65	8226	127.01	19294	167.66	28.84	74600	736.39
Total RRB		591000	108072	198.83	158942	842.71	267014	1041.54	45.18	423928	1959.39
39	WB State Co-Op Bank Ltd.	1800000	157486	251.55	1318153	4089.94	1475639	4341.49	81.98	1896312	5273.65
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1800000	157486	251.55	1318153	4089.94	1475639	4341.49	81.98	1896312	5273.65
Grand Total		4600000	697043	3797.39	1911469	8029.03	2608512	11826.42	56.71	4113291	17864.07

NB: All the banks operating in the State have disbursed 26,08,512 KCCs including renewal cases during the FY 2020-21 registering 57% achievement of annual target of 46.00 lacs. Total amount disbursed for KCC stood at Rs. 11826.42 crore as on 31.03.2021 which account for 28% of the farm credit.

The Average ticket size of outstanding KCC loans is Rs.43,430/- as on 31.03.2021 has decreased from Rs. 49,340/- on 31.03.2020. Average ticket size of outstanding KCC loans as on 31.03.2021 excluding WB State Co-operative Bank is Rs.56791/- while it is Rs.27,810/- for West Bengal State Co-Op Bank.

District wise KCC position as on 31.03.2021							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2020 to 31.03.2021(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.03.2021	
			No.	Amount		No.	Amount
1	Alipurduar	40000	28580	146.90	71.45	45666	288.74
2	Bankura	230000	148212	702.31	64.44	168322	591.78
3	Birbhum	211000	179452	811.74	85.05	245964	868.24
4	Coochbehar	200000	143251	627.75	71.63	113749	663.35
5	Dakshin Dinajpur	120000	85121	405.11	70.93	189722	755.91
6	Darjeeling	20000	13504	81.93	67.52	23090	116.00
7	Hooghly	225000	290045	1404.04	128.91	284684	1208.07
8	Howrah	100000	70222	185.77	70.22	43711	152.33
9	Jalpaiguri	50000	30801	132.45	61.60	94099	571.56
10	Jhargram	75000	42840	138.72	57.12	73757	261.04
11	Kalimpong	7000	8229	38.18	117.56	10609	42.68
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	225000	79801	429.79	35.47	118983	622.80
14	Murshidabad	310000	71458	385.12	23.05	78425	329.58
15	Nadia	260000	76225	391.12	29.32	161272	720.89
16	Paschim Burdwan	25000	19534	50.61	78.14	23491	68.20
17	Paschim Medinipur	485000	183846	804.02	37.91	348897	1435.29
18	Purba Burdwan	290000	210211	1396.29	72.49	369093	1903.97
19	Purba Medinipur	735000	561806	1902.45	76.44	443433	1342.82
20	Purulia	112000	26712	101.45	23.85	94289	311.23
21	Uttar Dinajpur	195000	41454	169.26	21.26	284312	1277.00
22	24 Pgs. (N)	310000	170002	859.23	54.84	293053	1195.94
23	24 Pgs. (S)	375000	127206	662.18	33.92	604670	3136.65
Grand Total		4600000	2608512	11826.42	56.71	4113291	17864.07

Bangla Shasya Bima Scheme:

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

Notification for Rabi-2020-21 crop coverage under BSBS was issued on 23.11.2020 and shared accordingly with the member banks by SLBC. In continuation of the above the coverage of Boro Paddy under BSB has been extended upto 15.02.2021.

The enrolment position of KCC coverage under BSB as on 31.03.2021 for Rabi-2021 is as follows,

As on	Loanee farmers	Non-Loanee farmers	Total Enrolment
31.03.2020	11.68 lakh	32.70 lakh	44.38 lakh
31.03.2021	18.73 lakh	37.13 lakh	55.86 lakh

A marked improvement (11.48 lakh) of enrolment in Rabi-2020-21 season has shown over the enrolment made under BSB in the Rabi, 2019-20 season. A total no. of 55.86 lakh farmers are enrolled in Rabi, 2020-21 season where a total no. of 44.38 lakh were covered under BSB in Rabi, 2019-20 season.

Achievement in Animal Husbandry and Fisheries:

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

RBI has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh. IBA has directed the banks to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

In Special Sub Committee on Animal Husbandry & Fishery, it was decided to approach a cluster approach for extending accelerated credit to Dairy, Poultry, Pig & Goat rearing along with Fishery sectors in potential areas. Accordingly, ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goatery and 49 Piggery Centres which has also been shared with the member banks. SLBC has identified 22 block in 5 district as fishery clusters.

All the DLTCs have finalized the Scale of Finance for Animal Husbandry and Fishery schemes and LDMs have shared the same with the DCOs/Dist Nodal officers of the member banks. Same should be referred by the member banks for extending working capital loans. Animal Resource Development Deptt and Fishery Department are also to assist the banks in this regard by tracing the left-out farmers and generate proposals for onward sponsoring to the banks as decided in the Sub Committee meeting.

In the Special Sub Committee meeting on Animal Husbandry & Fishery held on 13-05-2020, a target of 100000 for Fishery KCC loan and 125000 Animal Husbandry & Fishery KCC loans were fixed in the State for FY 2020-21. It was informed that for Dairy loans, ARD Department will primarily target the 68000 odd members of the Milk Federations/ Unions while Fishery Department will target the 70000 thousand odd members under the Fishery Co-Operative Societies.

67000-70000 is targeted at members of Milk Federations / Unions (1369 Co-Op Societies).

District wise target have already been allocated on 18.05.2020.

Target of Animal Husbandry under KCC in FY 2020-2021:

Dairy	Poultry	Goat & Sheep rearing	Total
100000	10000	15000	125000

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 31.03.2021:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.09.2020	69717	6146	4368	441	6833	980	1114	510	30714	1751
31.12.2020	69731	8799	4513	668	7138	1259	1210	573	30770	2972
31.03.2021	70082	14146	4514	1444	7138	2124	1210	809	30770	6904

Bank wise progress under Animal Husbandry & Fishery during the FY 2020-21

(Amount in Crore)

Sr. No.	Bank Name	DAIRY			POULTRY			GOATERY			PIGGERY			FISHERY			
		Sponsored		Sanctioned	Sponsored		Sanctioned	Sponsored		Sanctioned	Sponsored		Sanctioned	Sponsored		Sanctioned	
		No.	No.	Amount	No.	No.	Amount	No.	No.	Amount	No.	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1510	415	2.91	60	40	0.50	103	53	0.51	19	13	0.09	694	6.76	185	2.31
2	Bank of India	3157	988	5.11	366	85	0.68	293	72	0.19	16	13	0.06	1292	14.40	358	4.64
3	Canara Bank	2332	477	3.03	245	55	1.55	491	41	0.58	33	33	0.18	1284	9.48	145	7.71
4	Central Bank of India	1997	378	3.50	189	78	0.57	332	108	0.32	227	91	0.25	847	15.64	136	2.45
5	Indian Bank	11069	3123	8.11	460	311	0.98	625	211	0.51	30	12	0.17	3063	25.89	1653	15.21
6	Indian Overseas Bank	413	58	0.25	32	6	0.07	39	14	0.03	6	0	0.00	180	1.29	71	0.53
7	Punjab National Bank	10420	2344	19.21	781	261	3.80	1282	156	1.38	39	4	0.04	6518	64.21	771	14.55
8	Punjab & Sindh Bank	1	0	0.00	1	0	0.00	0	0	0.00	0	0	0.00	7	0.08	0	0.00
9	State Bank of India	24780	2504	13.54	1384	86	4.01	1946	180	1.79	398	191	1.44	7438	64.21	511	3.04
10	UCO Bank	915	196	1.82	70	24	2.97	70	15	0.03	15	3	0.02	596	6.01	132	1.69
11	Union Bank of India	440	271	1.97	67	60	0.95	95	31	0.23	39	35	0.25	180	1.60	105	0.94
12	Axis Bank	13	0	0.00	3	0	0.00	3	1	0.01	1	1	0.01	50	0.80	5	0.03
13	Bandhan Bank	249	0	0.00	12	0	0.00	10	0	0.00	0	0	0.00	85	0.89	0	0.00
14	HDFC Bank	9	0	0.00	27	18	0.04	5	0	0.00	6	0	0.00	7	0.07	0	0.00
15	ICICI Bank	1	0	0.00	1	0	0.00	1	0	0.00	0	0	0.00	100	25.00	100	25.00
16	IDBI Bank	23	0	0.00	1	1	0.03	4	0	0.00	0	0	0.00	15	0.75	2	0.06
17	IDFC First Bank	2	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0.00	0	0.00
18	Indusind Bank	1	0	0.00	0	0	0.00	0	0	0.00	1	0	0.00	1	0.01	0	0.00
19	BGVB (PNB)	6878	2584	7.03	376	253	0.74	970	864	2.95	213	213	0.82	3907	37.89	1415	5.14
20	PBGB (UCO)	1622	68	0.51	79	12	0.10	143	1	0.02	0	0	0.00	691	5.01	129	1.12
21	UBKGB (CBI)	1236	151	1.01	182	17	0.22	354	81	0.50	160	39	0.23	2213	13.17	147	0.62
22	WB State Co-Op Bank	3014	589	3.95	199	137	9.46	372	296	0.59	185	161	0.68	1609	14.02	1039	8.51
	Grand Total	70082	14146	71.95	4535	1444	26.67	7138	2124	9.64	1388	809	4.24	30777	307.19	6904	93.55

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2021:

(Amount in Crore)

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.03.20	149543	1335.44	36250	659.79	52188	641.00	42339	411.12
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.03.20	220592	1649.77	50921	570.72	66939	533.26	113684	693.03
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2020 - 31.03.2021) (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	20110	145.20	185	6.00	98	7.00	145	7.80	715	7.56	510	7.50	375	24.68	6712	289.26	28850	495.00
2	Bank of India	87206	663.79	1171	11.04	109	2.06	149	7.54	352	1.88	162	0.87	203	10.20	30111	35.61	119463	732.99
3	Bank of Maharashtra	1112	14.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1112	14.05
4	Canara Bank	21103	112.54	477	3.03	145	7.71	55	1.55	41	0.12	25	0.20	70	1.38	139165	1438.93	161081	1565.46
5	Central Bank of India	28339	262.58	64	0.37	38	0.35	16	5.27	17	0.14	7	2.93	11	1.50	65093	1128.01	93585	1401.14
6	Indian Bank	145026	714.21	3123	8.11	1653	15.21	311	0.98	211	0.68	81	0.38	37996	1001.07	112	1.36	188513	1742.00
7	Indian Overseas Bank	2634	15.17	19	0.17	21	0.17	1	0.02	0	0.00	2	0.02	0	0.00	8981	304.60	11658	320.15
8	Punjab National Bank	221702	1794.13	1835	25.92	684	9.91	1047	19.53	5771	82.45	92	3.81	6582	97.07	47607	2139.14	285320	4171.96
9	Punjab & Sind 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
10	State Bank of India	211931	1634.96	2504	13.54	511	3.04	86	4.01	371	2.98	478	5.26	69	6.21	224075	5478.99	440025	7148.99
11	UCO Bank	17595	99.26	252	0.00	210	1.15	114	0.47	82	0.38	2	0.21	54	5.27	158879	1656.03	177188	1762.77
12	Union Bank of India	18630	117.96	257	2.86	23	1.24	60	2.21	40	3.98	0	0.00	0	0.00	4566	539.04	23636	667.29
	Total PSU	775448	5573.85	9887	71.04	3492	47.84	1984	49.38	7600	100.17	1359	21.18	45360	1147.38	685301	13010.97	1530431	20021.80
13	Axis Bank	2300	256.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9112	119.19	11412	375.22
14	Bandhan Bank	0	0.00	113993	561.68	58866	320.49	45705	282.13	18186	76.91	0	0.00	112853	755.43	911054	5989.80	1260657	7986.43
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	0	0.00	0	0.00
16	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
17	ESAF SF Bank	0	0.00	314	0.99	86	0.24	85	0.29	0	0.00	0	0.00	1	0.00	3910	7.32	4396	8.84
18	Federal Bank	15356	187.39	40	0.68	14	0.14	6	0.18	1	0.00	1	0.00	0	0.00	762	14.66	16180	203.05
19	HDFC Bank	1217	73.13	0	0.00	0	0.00	30	0.07	0	0.00	573	1.55	252	12.49	16374	102.27	18446	189.51
20	ICICI Bank	1916	37.59	0	0.00	15	9.00	0	0.00	0	0.00	0	0.00	0	0.00	53055	317.86	54986	364.45
21	IDBI Bank	7568	36.04	0	0.00	1	0.03	2	2.03	0	0.00	0	0.00	1	0.19	35714	210.98	43286	249.26
22	IDFC First Bank	0	0.00	3902	10.70	394	1.17	128	0.39	2893	9.05	0	0.00	1596	4.64	13329	40.76	22242	66.71
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	623662	1300.75	623662	1300.75
24	Jana Small Finance Bank	0	0.00	211	0.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7419	32.93	7630	33.88
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8	1.88	8	1.88
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	159	14.50	159	14.50
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3366	67.45	3	0.45	3369	67.90
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	202056	552.17	202056	552.17
30	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	16	26.19	16	26.19
31	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
32	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
33	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	80894	320.29	80894	320.29
34	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	6567	22.28	6567	22.28
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	847	2.04	847	2.04
	Total PVT	28357	590.18	118460	574.99	59376	331.07	45956	285.08	21080	85.96	574	1.55	118069	840.21	1964941	9076.32	2356813	11785.36
36	BGVB (PNB)	201685	459.04	2584	7.03	1415	5.14	253	0.74	1077	3.77	583	5.90	0	0.00	218858	2605.45	426455	3087.07
37	PBGB (UCO)	46035	414.84	4028	106.25	429	14.76	672	18.56	1906	51.65	0	0.00	14	0.89	39247	1233.86	92331	1840.81
38	UBKGB (CBI)	47403	332.86	71	0.35	56	0.30	19	0.17	39	0.26	37	0.40	6	0.11	9796	174.12	57427	508.57
	Total RRB	295123	1206.74	6683	113.63	1900	20.20	944	19.47	3022	55.68	620	6.30	20	1.00	267901	4013.43	576213	5436.45
39	WB State Co-Op Bank Ltd.	1475639	4341.49	650	7.04	1071	7.00	132	3.06	812	6.49	405	7.82	314	14.62	60895	655.24	1539918	5042.76
40	WBSCARD Bank Ltd.	0	0.00	1225	16.63	112	1.01	512	32.53	302	8.76	101	18.16	63	7.84	77007	170.50	79322	255.43
	Total Co-Optv	1475639	4341.49	1875	23.67	1183	8.01	644	35.59	1114	15.25	506	25.98	377	22.46	137902	825.74	1619240	5298.19
	Grand Total	2574567	11712.25	136905	783.34	65951	407.12	49528	389.52	32816	257.06	3059	55.01	163826	2011.04	3056045	26926.46	6082697	42541.80

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2021 (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	20560	145.20	175	3.50	51	1.10	89	2.50	658	6.64	440	6.10	367	23.13	11780	312.83	34120	501.00
2	Bank of India	187390	844.28	1506	13.30	543	8.31	554	16.68	388	3.23	588	14.75	504	14.80	52761	411.49	244234	1326.84
3	Bank of Maharashtra	1256	57.34	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1256	57.34
4	Canara Bank	42949	334.86	1255	24.34	352	21.43	136	15.92	95	1.05	65	1.41	193	6.31	53967	514.12	99012	919.44
5	Central Bank of India	87833	568.16	483	3.68	191	1.47	180	3.92	285	1.49	890	22.66	626	8.88	70939	677.27	161427	1287.52
6	Indian Bank	145026	714.21	3123	8.11	1653	15.21	311	0.98	211	0.68	81	0.38	131335	1541.07	112	1.36	281852	2282.00
7	Indian Overseas Bank	7638	42.14	85	1.66	102	14.06	29	0.25	4	0.03	40	0.35	10	0.15	4350	77.27	12258	135.91
8	Punjab National Bank	700887	4323.26	11831	125.40	3342	47.93	6185	107.89	32197	353.72	8	1.09	33218	555.36	21651	232.08	809319	5746.73
9	Punjab & Sind 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
10	State Bank of India	245431	1655.78	1549	37.42	584	60.80	333	55.86	221	3.15	1845	19.18	1325	55.16	237629	2608.65	488917	4496.00
11	UCO Bank	100026	420.62	556	3.71	427	2.22	279	2.54	389	1.00	89	0.89	842	83.45	174451	1860.59	277059	2375.02
12	Union Bank of India	30749	367.10	575	7.82	54	9.78	135	6.86	40	3.68	0	0.00	0	0.00	3984	74.64	35537	469.88
Total PSU		1569745	9472.95	21138	228.94	7299	182.31	8231	213.40	34488	374.67	4046	66.81	168420	2288.31	631624	6770.30	2444991	19597.68
13	Axis Bank	4512	379.78	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5342	379.67	9854	759.45
14	Bandhan Bank	0	0.00	157651	630.70	74649	359.02	55272	293.99	26216	89.25	0	0.00	157124	823.34	1349463	6798.13	1820375	8994.43
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	0	0.00	0	0.00
16	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
17	ESAF SF Bank	0	0.00	744	1.33	104	0.27	126	0.32	0	0.00	0	0.00	2	0.00	3038	5.44	4014	7.36
18	Federal Bank	10058	114.95	41	1.70	12	0.60	3	0.22	1	0.00	1	0.00	0	0.00	729	21.04	10845	138.51
19	HDFC Bank	727	76.76	235	0.12	3	0.31	501	0.87	0	0.00	10871	16.23	4684	140.25	125811	210.03	142832	444.57
20	ICICI Bank	3466	199.54	0	0.00	105	27.50	0	0.00	0	0.00	0	0.00	0	0.00	57839	368.34	61410	595.38
21	IDBI Bank	10833	128.27	0	0.00	5	0.89	11	0.10	0	0.00	0	0.00	6	0.36	62558	233.71	73413	363.33
22	IDFC First Bank	0	0.00	7440	12.77	1635	2.39	184	0.44	7307	16.01	0	0.00	1905	4.55	29781	58.62	48252	94.78
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	806953	1682.32	806953	1682.32
24	Jana Small Finance Bank	0	0.00	17256	45.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14150	56.41	31406	101.68
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	3	1.44	0	0.00	2	0.58	13	2.59	18	4.61
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	160	14.70	160	14.70
27	Kotak Mahindra Bank	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9013	307.74	7	0.71	9021	308.46
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	387780	777.67	387780	777.67
30	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	16	5.35	16	5.35
31	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
32	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
33	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	241750	555.83	241750	555.83
34	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	12998	27.96	12998	27.96
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1544	2.00	1544	2.00
Total PVT		29597	899.29	183367	691.89	76513	390.99	56097	295.93	33527	106.70	10872	16.24	172736	1276.83	3099932	11200.52	3662641	14878.38
36	BGVB (PNB)	272739	682.58	2718	24.08	1422	11.51	975	20.78	9520	86.40	1606	14.80	0	0.00	157964	2543.43	446944	3383.58
37	PBGB (UCO)	76589	540.42	17862	254.93	2209	54.60	2903	115.20	4620	55.02	4	0.02	180	5.43	20354	537.08	124721	1562.70
38	UBKGB (CBI)	74054	684.94	77	0.44	159	0.49	23	0.22	42	0.26	165	1.26	35	1.81	65534	932.18	140089	1621.60
Total RRB		423382	1907.94	20657	279.45	3790	66.60	3901	136.20	14182	141.68	1775	16.08	215	7.24	243852	4012.69	711754	6567.88
39	WB State Co-Op Bank Ltd.	1566312	4273.65	153	3.67	377	3.43	6	0.81	23	0.40	303	1.45	151	8.22	160819	784.40	1728144	5076.03
40	WBSCARD Bank Ltd.	0	0.00	50322	364.88	411	2.35	2839	121.58	51337	163.68	32249	81.84	1847	77.13	93511	201.46	232516	1012.92
Total Co-Optv		1566312	4273.65	50475	368.55	788	5.78	2845	122.39	51360	164.08	32552	83.29	1998	85.35	254330	985.86	1960660	6088.95
Grand Total		3589036	16553.83	275637	1568.82	88390	645.68	71074	767.92	133557	787.13	49245	182.42	343369	3657.73	4229738	22969.37	8780046	47132.89

Doubling of Farmers' Income by 2022 & new initiatives: The State of West Bengal is endowed with rich natural agricultural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, pisciculture, horticulture with immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible & can be achieved in the State by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State.

The following action points are earmarked for achieving the stated objective.

- Out of total 52 lakh (approx) farmers having own cultivable land in the State, 37 lakh (approx) farmers have already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks, particularly WBSCBL and the remaining uncovered 15 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction. Similarly, the base of landless farmers comprising the tenant farmers, share croppers, oral leases etc are also to be brought under the ambit of KCC. As already decided, a target of 20 lakh new farmers enrolment has been envisaged under Kharif 20 season.
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.

Krishak Bandhu: Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019. The scheme is expected to cover 72 lakh people with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities. Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif and Rabi. All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme. Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

Finance against Negotiable Warehouse Receipts: SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

Farmer Produce Organizations: Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same with the banks. 12 FPOs have so far been adopted by SBI, 2 by PNB and 1 by BOB. NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs. With a view to encouraging environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores. Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to Farmers Produce Companies.

Sr. No.	Name of FPO(All FPO including those registered under Companies Act/ Cooperative Act/ Registrar of Society(Name of District)	No. of FPC	Promoting Agency (formed under guidance of SFAC/NABARD/ State Government/Private/ Corporation /Other)	Source of funding for State/Central/NABARD/Private / any other	No. of Farmers Members of FPO	Act Registered under. Pl. specify (Companies Act/ Cooperative Act/ Society Registration Act)
1	Bankura	4	AM D_SFAC	RKVY	4024	FPC
2	BIRBHUM	11	AM D_SFAC8_SB_PVT3	RKVY_PVT	2694	FPC
3	COOCHBEHAR	3	AM D_SFAC	RKVY	3000	FPC
4	DARJEELING	2	AM D_SFAC	RKVY	2000	FPC
5	HOOGHLY	3	AMD_SFAC_Sufal Bangla1	RKVY_PVT	2559	FPC
6	JALPAIGURI	2	AM D_SB_PVT1	RKVY_PVT	7500	FPC
7	MALDA	1	AM D_SF_PVT1	PVT	617	FPC
8	NADIA	2	AM D_SF_PVT2	PVT	1346	FPC
9	NOTH 24 PARGHANAS	2	AM D_SB_PVT2	PVT	566	FPC
10	Paschim Medinipur	5	AM D_SFAC	RKVY	5002	FPC
11	PURBA BARDHAMAN	3	AM D_SFAC	RKVY	3573	FPC
12	PURBA MEDINIPUR	1	AM D_SB_PVT1	PVT	1100	FPC
13	PURULIA	5	AM D_SFAC	RKVY	5060	FPC
14	SOUTH 24 PARGHANAS	7	AM D_SFAC5_SB_PVT2	RKVY_PVT	5515	FPC
15	UTTAR DINAJPUR	14	AM D_SFAC5_PVT2	RKVY_PVT	4836	FPC
	Total	65	SFAC50_PVT15		49392	

Bank wise flow of credit to Small & Marginal Farmers under ACP 2020-21							
(Position from 01.04.2020-31.03.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	5910	6510	65.10	110.15	13310	101.20
2	Bank of India	115360	87206	663.79	75.59	187390	815.50
3	Bank of Maharashtra	1700	250	3.47	14.71	1256	57.34
4	Canara Bank	25820	18992	95.66	73.56	45335	255.52
5	Central Bank of India	19750	64105	516.25	324.58	110584	852.98
6	Indian Bank	45050	28511	38.11	63.29	294676	3551.00
7	Indian Overseas Bank	1690	5253	30.12	310.83	7638	15.14
8	Punjab National Bank	264975	131475	834.06	49.62	779217	5004.50
9	Punjab & Sind Bank	20	0	0.00	0.00	0	0.00
10	State Bank of India	162440	341228	2729.85	210.06	380447	3416.00
11	UCO Bank	22150	29136	24.09	131.54	50283	84.45
12	Union Bank of India	4550	3394	22.91	74.59	30394	272.90
Total PSU		669415	716060	5023.41	106.97	1900530	14426.53
13	Axis Bank	14325	10724	340.46	74.86	26980	948.27
14	Bandhan Bank	0	1312417	8926.46	#DIV/0!	2069691	10266.09
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	ESAF SF Bank	0	4396	8.84	#DIV/0!	4014	7.36
18	Federal Bank	130	8331	102.32	6408.46	5696	69.43
19	HDFC Bank	112725	4366	34.59	3.87	12984	122.05
20	ICICI Bank	3625	0	0.00	0.00	0	0.00
21	IDBI Bank	6700	43120	241.11	643.58	72866	355.60
22	IDFC First Bank	0	16279	48.84	#DIV/0!	33682	67.07
23	Indusind Bank	0	369389	854.46	#DIV/0!	799336	1423.29
24	Jana Small Finance Bank	0	6015	27.23	#DIV/0!	24710	76.87
25	Karnataka Bank Ltd.	0	151	3.02	#DIV/0!	171	4.70
26	Karur Vysya Bank	0	99	0.55	#DIV/0!	136	6.08
27	Kotak Mahindra Bank	0	2543	56.12	#DIV/0!	8765	304.06
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	202056	552.17	#DIV/0!	387780	777.67
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	78131	312.88	#DIV/0!	228249	538.06
34	Utkarsh Small Finance Bank	0	6567	22.28	#DIV/0!	12998	27.96
35	YES Bank	0	830	2.00	#DIV/0!	1532	23.00
Total PVT		137505	2065414	11533.32	1502.06	3689590	15017.56
36	BGVB (PNB)	164300	376883	2698.34	229.39	382018	2810.86
37	PBGB (UCO)	32500	40772	368.56	125.45	75799	534.49
38	UBKGB (CBI)	32780	43562	379.72	132.89	112102	1298.77
Total RRB		229580	461217	3446.62	200.90	569919	4644.12
39	WB State Co-Op Bank Ltd.	1563500	1577069	5058.19	100.87	1446236	4605.47
40	WBSCARD Bank Ltd.	0	40512	288.68	#DIV/0!	40512	288.68
Total Co-Optv		1563500	1617581	5346.87	103.46	1486748	4894.15
Grand Total		2600000	4860272	25350.22	186.93	7646787	38982.36

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2020-21							
(Position from 01.04.2020-31.03.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	1000	151	1.15	15.10	367	1.50
2	Bank of India	9000	2313	9.11	25.70	31436	87.11
3	Bank of Maharastra	200	0	0.00	0.00	0	0.00
4	Canara Bank	1200	0	0.00	0.00	0	0.00
5	Central Bank of India	10000	631	5.65	6.31	5239	47.68
6	Indian Bank	11000	454	2.37	4.13	3111	5.23
7	Indian Overseas Bank	1000	0	0.00	0.00	0	0.00
8	Punjab National Bank	21000	30232	81.12	143.96	65713	141.78
9	Punjab & Sind Bank	200	0	0.00	0.00	0	0.00
10	State Bank of India	24000	29978	63.45	124.91	72168	135.54
11	UCO Bank	4000	3839	5.78	95.98	10334	62.58
12	Union Bank of India	3200	0	0.00	0.00	0	0.00
Total PSU		85800	67598	168.63	78.79	188368	481.42
13	Axis Bank	3000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	400	0	0.00	0.00	0	0.00
19	HDFC Bank	400	0	0.00	0.00	0	0.00
20	ICICI Bank	400	0	0.00	0.00	0	0.00
21	IDBI Bank	20000	11	0.01	0.06	8	0.04
22	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
24	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
35	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		24200	11	0.01	0.05	8	0.04
36	BGVB (PNB)	20000	937	1.34	4.69	937	1.34
37	PBGB (UCO)	20000	5140	47.68	25.70	10860	102.64
38	UBKGB (CBI)	10000	127	0.42	1.27	798	7.58
Total RRB		50000	6204	49.44	12.41	12595	111.56
39	WB State Co-Op Bank Ltd.	100000	39973	24.66	39.97	26210	12.98
40	WBSCARD Bank Ltd.	40000	0	0.00	0.00	0	0.00
Total Co-Optv		140000	39973	24.66	28.55	26210	12.98
Grand Total		300000	113786	242.74	37.93	227181	606.00

Bank wise flow of credit to Patta Holders under ACP 2020-21

(Position from 01.04.2020-31.03.2021)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	5000	251	1.20	5.02	1385	9.20
2	Bank of India	13000	1172	4.72	9.02	17178	50.36
3	Bank of Maharashtra	2000	0	0.00	0.00	0	0.00
4	Canara Bank	10000	0	0.00	0.00	0	0.00
5	Central Bank of India	5500	1721	5.36	31.29	13011	114.39
6	Indian Bank	12000	4285	29.81	35.71	9841	41.21
7	Indian Overseas Bank	5000	0	0.00	0.00	0	0.00
8	Punjab National Bank	22000	14993	30.18	68.15	71282	292.48
9	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
10	State Bank of India	18800	14521	26.54	77.24	37897	85.64
11	UCO Bank	10000	423	2.89	4.23	4489	4.93
12	Union Bank of India	9000	0	0.00	0.00	0	0.00
Total PSU		114300	37366	100.70	32.69	155083	598.21
13	Axis Bank	3000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	2000	0	0.00	0.00	0	0.00
19	HDFC Bank	3000	0	0.00	0.00	0	0.00
20	ICICI Bank	3000	0	0.00	0.00	0	0.00
21	IDBI Bank	5000	1	0.02	0.02	2	0.04
22	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
24	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
25	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
35	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		16000	1	0.02	0.01	2	0.04
36	BGVB (PNB)	20000	206	3.12	1.03	206	3.12
37	PBGB (UCO)	10000	2984	36.44	29.84	4963	62.81
38	UBKGB (CBI)	5000	0	0.00	0.00	73	0.35
Total RRB		35000	3190	39.56	9.11	5242	66.28
39	WB State Co-Op Bank Ltd.	32700	39973	24.65	122.24	26210	12.98
40	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		34700	39973	24.65	115.20	26210	12.98
Grand Total		200000	80530	164.93	40.27	186537	677.51

Bank wise flow of credit to New Farmers under ACP 2020-21

(Position from 01.04.2020-31.03.2021)

(Amt.in Rs. Crore)

SI.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Bank of Baroda	13090	4710	53.10	35.98	4150	51.20
2	Bank of India	87440	23601	366.09	26.99	23601	316.23
3	Bank of Maharastra	20	250	3.47	1250.00	1256	57.34
4	Canara Bank	35680	55677	525.25	156.05	55677	525.25
5	Central Bank of India	62250	24433	100.81	39.25	24433	113.50
6	Indian Bank	132400	6111	85.04	4.62	24302	98.21
7	Indian Overseas Bank	4710	1819	9.53	38.62	3737	20.54
8	Punjab National Bank	442925	201712	1611.78	45.54	212879	1744.48
9	Punjab & Sind Bank	30	0	0.00	0.00	0	0.00
10	State Bank of India	447560	208006	1584.00	46.48	208006	1671.00
11	UCO Bank	114350	16451	63.02	14.39	22056	58.02
12	Union Bank of India	20050	6912	35.78	34.47	6912	35.78
Total PSU		1360505	549682	4437.87	40.40	587009	4691.55
13	Axis Bank	18175	2300	256.03	12.65	9981	697.99
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	Dhanlaxmi Bank Ltd.	0	3736	7.51	#DIV/0!	3412	6.26
17	ESAF SF Bank	0	3948	51.11	#DIV/0!	2646	32.58
18	Federal Bank	150	1261	13.13	840.67	1051	11.03
19	HDFC Bank	9575	0	0.00	0.00	0	0.00
20	ICICI Bank	9375	0	0.00	0.00	0	0.00
21	IDBI Bank	4300	0	0.00	0.00	0	0.00
22	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	20	0	0.00	0.00	0	0.00
24	Jana Small Finance Bank	0	6704	28.94	#DIV/0!	30268	96.28
25	Karnataka Bank Ltd.	0	12	2.99	#DIV/0!	27	6.39
26	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
29	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
30	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	SIDBI	0	0	0.00	#DIV/0!	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
33	Ujjivan Small Finance Bank	0	80894	320.29	#DIV/0!	241750	555.83
34	Utkarsh Small Finance Bank	0	6567	22.28	#DIV/0!	12998	27.96
35	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		41595	105422	702.29	253.45	302133	1434.32
36	BGVB (PNB)	281500	110601	402.02	39.29	101106	361.36
37	PBGB (UCO)	45800	10131	59.66	22.12	10128	56.12
38	UBKGB (CBI)	34100	11068	40.65	32.46	11068	42.05
Total RRB		361400	131800	502.33	36.47	122302	459.53
39	WB State Co-Op Bank Ltd.	236500	157486	251.55	66.59	47797	100.38
40	WBSCARD Bank Ltd.	0	21548	214.62	#DIV/0!	21548	214.62
Total Co-Optv		236500	179034	466.17	75.70	69345	315.00
Grand Total		2000000	965938	6108.66	48.30	1080789	6900.40

AGENDA-7

Deployment of Credit in MSME

As per the annual report 2019-20 published by the Ministry of MSME, Govt of India, West Bengal surfaced as one of the top performers in the MSME sector, employing 135.52 lakh people in 88.67 lakh units. In addition, all this was achieved at a time when the state battled against two of its worst crisis in recent times, COVID-19 pandemic and super-cyclone, Amphan, that left a trail of death and destruction on its track.

The nationwide lockdown imposed by the government in March 2020 to tackle Covid-19 pandemic, affected the Indian economy immensely. Many small establishments and manufacturing units were compelled to shut down and many people lost their jobs. Unemployment rates soared in the country. It is worth mentioning here that amid the bleak scenario, West Bengal continued its consistency and again topped in the Micro, Small and Medium Enterprises (MSME) or small-scale industries (SSI's) sector. In West Bengal, the status of MSME has witnessed a steady growth and has recorded a phenomenal achievement.

Moreover, the state of unemployment 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. Although it has been propagated that many people from the state have been forced to migrate to other parts of the country in search of employment, as there are no job opportunities in West Bengal. However, facts say otherwise. 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. Unemployment rate in West Bengal actually dipped from 6.2 per cent in December 2019 to 6 per cent in December 2020. MSMEs have played a crucial role in pushing West Bengal's GDP by 2.7 times from 2011.

Considering the potential in the State in manufacturing and trading activities etc. the target for MSME sector was increased from Rs. 70000 Crore to Rs.90237 Crore for 2020-21 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State have disbursed altogether Rs. 87166Crore under MSME as against the said target of Rs. 90237Crore with achievement of 96.60 % of the total target during the FY 2020-21.

The disbursement in MSME in last 6 (six) financial years is as follows,

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
31.03.2017	26000	29186	112
31.03.2018	38000	44059	116
31.03.2019	50000	56458	112
31.03.2020	70000	69408	99
31.03.2021	90237	87166	97

The disbursement during the period April to March of the financial year 2020-21 is Rs. 87166 Crore with a Y-O-Y increase of 25.58% over the disbursement of Rs. 69408 crore made during the corresponding period in last financial year 2019-20.

SLBC anticipates pick-up in the Weavers Mudra portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly, adoption of 252 MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit:

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover in the coming financial year which is expected to reach MSME target of 97000 Crore in the next FY 2021-22.

As on	Target	Achievement	% of Achievement
31.03.2019	801 Cr	1166 Cr	146
31.03.2020	1325 Cr	1985 Cr	150
31.03.2021	1610 Cr	1117 Cr	70

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 06.08.2020 regarding MSME sector Restructuring of Advances. 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 ₹25 Crore as on March 1, 2020.
- The borrower's account was a 'standard asset' as on March 1, 2020.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.
- Asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.
- As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

The progress during the financial year 2019-20& 2020-21 are as follows.

As on	No.	Amount (in Cr.)
31.03.2019	2389	98.46
30.06.2019	9616	399.91
30.09.2019	13881	517.19
31.12.2019	21144	858.71
31.03.2020	70623	4194.10
30.06.2020	72555	4194.24
30.09.2020	73959	4208.08
31.12.2020	111598	4478.34
31.03.2021	115998	4959.94

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.03.2021									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1230	32.50	195	48.90	32	55.42	1457	136.82
2	Bank of India	12099	191.40	356	111.27	2	7.18	12457	309.85
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	3600	120.71	65	16.78	3	12.22	3668	149.71
5	Central Bank of India	2299	51.36	366	81.60	38	343.75	2703	476.71
6	Indian Bank	631	21.14	128	36.11	41	132.98	800	190.23
7	Indian Overseas Bank	678	11.54	17	3.67	7	16.22	702	31.43
8	Punjab National Bank	7542	298.13	531	192.89	21	68.99	8094	560.01
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	4054	94.84	77	38.97	13	42.14	4144	175.95
11	UCO Bank	600	98.60	70	210.38	9	28.84	679	337.82
12	Union Bank of India	2795	50.73	112	23.85	7	23.00	2914	97.58
Total PSU		35875	976.73	1929	766.31	176	733.32	37980	2476.36
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
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	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	ESAF SF Bank	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	34728	76.92	39	20.52	0	0.00	34767	97.44
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	40955	1965.96	0	0.00	0	0.00	40955	1965.96
24	Jana Small Finance Bank	943	12.06	0	0.00	0	0.00	943	12.06
25	Karnataka Bank Ltd.	2	0.10	3	1.90	5	14.32	10	16.32
26	Karur Vysya Bank	0	0.00	0	0.00	4	105.72	4	105.72
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		76636	2055.40	573	278.32	9	120.04	77218	2453.76
36	BGVB (PNB)	0	0.00	0	0.00	1	7.45	1	7.45
37	PBGB (UCO)	0	0.00	0	0.00	3	10.16	3	10.16
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		0	0.00	0	0.00	4	17.61	4	17.61
39	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		770	2.93	26	9.28	0	0.00	796	12.21
Grand Total		113281	3035.06	2528	1053.91	189	870.97	115998	4959.94

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 thier outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.
- **The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.03.2021:**

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)							
							(Amount in Crore)
Sr. No.	Bank Name	Target	Sanctioned from 01.04.2020 to 31.03.2021		Disbursement from 01.04.2020 to 31.03.2021		% of Achievement
			Amount	No.	Amount	No.	Amount
1	Bank of Baroda	955.00	12980	292.30	10621	243.12	25.46
2	Bank of India	755.00	19768	295.30	19768	295.30	39.11
3	Bank of Maharashtra	257.00	1060	34.61	1060	34.61	13.47
4	Canara Bank	473.00	14967	286.59	14967	286.59	60.59
5	Central Bank of India	197.00	7663	167.00	7663	149.00	75.63
6	Indian Bank	1075.00	20600	712.30	25601	768.60	71.50
7	Indian Overseas Bank	153.00	1517	68.19	1517	68.19	44.57
8	Punjab National Bank	1717.00	39220	1319.37	18335	1310.29	76.31
9	Punjab & Sind Bank	121.00	1055	27.20	941	23.90	19.75
10	State Bank of India	1149.00	38927	1227.00	36422	1149.00	100.00
11	UCO Bank	522.00	27202	318.47	13186	268.33	51.40
12	Union Bank of India	694.00	6550	324.14	5711	320.29	46.15
Total PSU		8068.00	191509	5072.47	155792	4917.22	60.95
13	Axis Bank	796.00	1786	602.82	1113	487.25	61.21
14	Bandhan Bank	2581.00	814389	1037.62	814389	1030.18	39.91
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	#DIV/0!
16	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0.00
17	ESAF SF Bank	0.00	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	66.00	320	74.24	300	64.90	98.33
19	HDFC Bank	1197.00	10568	1181.74	3009	1178.19	98.43
20	ICICI Bank	1404.00	8893	930.44	3626	777.78	55.40
21	IDBI Bank	250.00	3997	244.81	1658	216.33	86.53
22	IDFC First Bank	101.00	797	84.07	784	83.14	82.32
23	Indusind Bank	400.00	272	49.03	228	37.34	9.34
24	Jana Small Finance Bank	0.00	48	0.80	45	0.75	#DIV/0!
25	Karnataka Bank Ltd.	75.00	245	76.16	229	75.00	100.00
26	Karur Vysya Bank	41.00	0	0.00	0	0.00	0.00
27	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0.00
28	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	#DIV/0!
29	Ratnakar Bank Ltd	66.00	7	11.98	6	11.90	18.03
30	South Indian Bank Ltd.	100.00	209	101.86	188	89.57	89.57
31	SIDBI	0.00	0	0.00	0	0.00	#DIV/0!
32	Tamilnad Mercantile Bank	7.00	22	8.87	22	7.00	100.00
33	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	#DIV/0!
34	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	#DIV/0!
35	YES Bank	221.00	0	0.00	0	0.00	0.00
Total PVT		7714.00	841553	4404.44	825597	4059.32	52.62
36	BGVB (PNB)	156.00	6414	66.04	6150	63.23	40.53
37	PBGB (UCO)	189.00	1714	24.20	1714	24.20	12.80
38	UBKGB (CBI)	8.00	0	0.00	0	0.00	0.00
Total RRB		353.00	8128	90.24	7864	87.43	24.77
39	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	#DIV/0!
40	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		0.00	0	0.00	0	0.00	#DIV/0!
Grand Total		16135.00	1041190	9567.15	989253	9063.97	56.18

Credit Guarantee Scheme for Subordinate Debt (CGSSD):

Ministry of Micro, Small and Medium Enterprises, has framed a Scheme for the purpose of providing guarantees in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small & Medium Enterprises. The scheme will be operationalized through a special window created for this purpose under Credit Guarantee Fund Trust for Micro and Small Enterprises. The Scheme is named as 'Distressed Assets Fund - Subordinate Debt for Stressed MSMEs' and the credit product for which guarantee would be provided under the Scheme shall be named as 'Credit Guarantee Scheme for Subordinate Debt.

The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. MLIs / Lending institutions for this purpose shall include all Scheduled Commercial Banks. The sub-debt facility so sanctioned by MLIs will have 2nd charge of the assets financed under existing facilities for the entire tenor of the sub-debt facility. The scheme is to provide guarantee coverage for the CGSSD & to provide Sub-Debt support in respect of restructuring of MSMEs. Guarantee Fee is 1.50% per annum on the guaranteed amount on outstanding basis. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The Scheme would be applicable to all credit facilities sanctioned under CGSSD for a maximum period of 10 years from the guarantee availment date or March 31, 2021 whichever is earlier, or till an amount of Rs 20,000 crore of guarantee amount is approved.

The Scheme is applicable for those MSMEs accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.

The Scheme is valid for MSME units which are stressed, viz. SMA-2 and NPA accounts as on 30.04.2020 that are eligible for restructuring as per RBI guidelines on the books of the Lending institutions. The guarantee coverage will be provided to the eligible borrower for the credit facilities extended under this scheme. Under this arrangement, promoter(s) of the MSME unit will be given credit equal to 15% of his/her stake (equity plus debt) or Rs.75 lakh whichever is lower.

As per RBI guidelines dated September 04, 2019 and February 26, 2020, all loans to MSMEs must be benchmarked to one of the external benchmark rates. Banks are free to decide the spread over the external benchmark as per their approved policies. As per information received from office of the Development Commissioner, Ministry of MSME, the time limit for the scheme has been extended till September 30, 2021.

GoWB 4% Interest Subvention scheme for Handloom Weavers:

Govt of West Bengal has issued Notification for the Interest Subvention Scheme for Weavers. Under the Scheme, the identified Weavers will be entitled for 4% additional interest subvention over & above the existing maximum 7% interest subvention on Working Capital under Weavers MUDRA loans. This is expected to cover around 3.00 lakh active Weavers in the State with concentration in Nadia, Purba Burdwan districts. In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. A series of Sensitization-cum-orientation camps has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 2019 onwards. Proposals generated in the camps will be sponsored by District Handloom Officers to the designated bank branches. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers. SLBC expects that this will give an impetus to the MUDRA loan portfolio. The Scheme is expected to be rolled out in the March, 2021 quarter with development of the Portal by the authorities which will take care of the lodgement of claim by Nodal officers of the participating banks and onward remittance to the beneficiaries after receipt of the same from the authorities.

Bank wise progress in Weavers Mudra under Directorate of Textile as on 31.03.2021:

As on	Sponsored	Sanctioned	Amount (in Cr.)
30.09.2020	4628	212	0.82
31.12.2020	7266	430	1.65
31.03.2021	7266	896	4.13

Bank wise progress in Weavers Mudra as on 31.03.2021								
(Amount in Lakh)								
Sr. No.	Bank Name	Sponsored	Sanctioned during the FY 2020-21		Sanctioned during the FY 2020-21		Returned	Pending
			No.	No.	Amount	No.		
1	Bank of Baroda	119	25	18.50	27	19.50	87	5
2	Bank of India	1060	101	55.05	181	90.50	332	547
3	Canara Bank	69	4	2.00	7	3.30	0	62
4	Central Bank of India	288	25	12.50	30	15.50	51	207
5	Indian Bank	810	15	7.50	17	8.50	0	793
6	Indian Overseas Bank	31	0	0.00	7	3.50	23	1
7	Punjab National Bank	1508	155	19.50	243	81.50	450	815
8	State Bank of India	1743	0	0.00	31	15.50	593	1119
9	UCO Bank	334	13	6.50	15	7.50	13	306
10	Union Bank of India	343	0	0.00	73	36.40	152	118
	Sub Total of PSU Banks	6305	338	338.00	631	281.70	1701	3973
11	AXIS BANK	1	0	0.00	0	0.00	0	1
12	BANDHAN	3	0	0.00	0	0.00	0	3
13	IDBI Bank	12	1	0.50	2	1.00	5	5
	Sub total of PVT Banks	16	1	0.50	2	1.00	5	9
14	BGVB	1548	57	28.50	223	111.00	1079	246
15	PBGB	119	5	0.00	5	2.50	114	0
16	UBKGB	84	29	14.50	35	17.50	44	5
	Sub Total of RRBs	1751	91	43.00	263	131.00	1237	251
17	WBSCB	64	0	0.00	0	0.00	60	4
18	Others	86	0	0.00	0	0.00	0	86
	Sub Total of Co-Op	150	0	0.00	0	0.00	60	90
	Grand Total	8222	430	381.50	896	413.70	3003	4323

PMSVANidhi (Street vendors) scheme:

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

Progress of PMSVNidhi Scheme as on 31.03.2021 as per Udyamimitra Portal							
(Amount in Lakh)							
Sr. No.	Bank Name	Sponsored (No.)	Sanctioned		Disbursed		Pending (No.)
			No.	Amount	No.	Amount	
1	Bank of Baroda	1502	1346	134.60	121	12.10	156
2	Bank of India	625	568	56.80	489	48.90	57
3	Bank of Maharashtra	9	8	0.80	5	0.50	1
4	Canara Bank	479	333	33.30	287	28.70	146
5	Central Bank of India	406	287	28.70	135	13.50	119
6	Indian Bank	975	689	68.90	458	45.80	286
7	Indian Overseas Bank	141	86	8.60	74	7.40	55
8	Punjab & Sind Bank	21	2	0.20	0	0.00	19
9	Punjab National Bank	1978	830	83.00	78	7.80	1148
10	State Bank of India	3420	2364	236.40	41	4.10	1056
11	Union Bank of India	394	301	30.10	45	4.50	93
12	UCO Bank	451	353	35.30	220	22.00	98
	PSU Total	10401	7167	716.70	1953	195.30	3234
13	Axis Bank	31	0	0.00	0	0.00	31
14	Bandhan Bank	169	0	0.00	0	0.00	169
15	Federal Bank	3	0	0.00	0	0.00	3
16	HDFC Bank	140	4	0.40	0	0.00	136
17	ICICI Bank	15	0	0.00	0	0.00	15
18	IDBI Bank	54	3	0.30	2	0.20	51
19	IDFC Bank	1	0	0.00	0	0.00	1
20	Indusind Bank	1	0	0.00	0	0.00	1
21	Karnataka Bank	2	0	0.00	0	0.00	2
22	Kotak Mahindra Bank	2	0	0.00	0	0.00	2
23	RBL Bank	1	0	0.00	0	0.00	1
24	Ujjivan SF Bank	17	1	0.10	1	0.10	16
	PVT Total	436	8	0.80	3	0.30	428
25	BGVV (PNB)	9	8	0.80	6	0.60	1
26	PBGB (UCO)	29	0	0.00	0	0.00	29
27	UBKGB (CBI)	43	24	2.40	14	1.40	19
	RRBS Total	81	32	3.20	20	2.00	49
28	Arohan Fin Service	2	0	0.00	0	0.00	2
29	Belghoria Janakalyan Samity	1	0	0.00	0	0.00	1
30	Centrum Micro Credit Ltd	3	0	0.00	0	0.00	3
31	Laraksha Social Impact Trust	1	0	0.00	0	0.00	1
	MFIs Total	7	0	0.00	0	0.00	7
	Grand Total	10925	7207	720.70	1976	197.60	3718

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2020-21						
(Position from 01.04.2020-31.03.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	500	0	0.00	0	0.00
2	Bank of India	1000	14	0.22	81	0.44
3	Bank of Maharashtra	100	0	0.00	0	0.00
4	Canara Bank	600	0	0.00	0	0.00
5	Central Bank of India	1500	2	0.01	146	0.14
6	Indian Bank	1600	85	0.65	454	0.89
7	Indian Overseas Bank	100	0	0.00	0	0.00
8	Punjab National Bank	3200	68	0.48	79	1.84
9	Punjab & Sind Bank	100	0	0.00	0	0.00
10	State Bank of India	3000	0	0.00	0	0.00
11	UCO Bank	1000	28	0.43	102	2.01
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	197	1.79	862	5.32
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	ESAF SF Bank	0	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	100	0	0.00	0	0.00
20	ICICI Bank	100	0	0.00	0	0.00
21	IDBI Bank	100	105	1.35	75	1.61
22	IDFC First Bank	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Jana Small Finance Bank	100	0	0.00	0	0.00
25	Karnataka Bank Ltd.	100	0	0.00	0	0.00
26	Karur Vysya Bank	100	0	0.00	0	0.00
27	Kotak Mahindra Bank	100	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
29	Ratnakar Bank Ltd	100	0	0.00	0	0.00
30	South Indian Bank Ltd.	100	0	0.00	0	0.00
31	SIDBI	100	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
35	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	105	1.35	75	1.61
36	BGVB (PNB)	2000	6185	13.23	14115	47.22
37	PBGB (UCO)	2000	26	0.11	1721	6.24
38	UBKGB (CBI)	1500	969	3.42	3278	11.06
Total RRB		5500	7180	16.76	19114	64.52
39	WB State Co-Op Bank Ltd.	7000	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		8000	0	0.00	0	0.00
Grand Total		30000	7482	19.90	20051	71.45

Bank wise flow of credit to General Credit Card (GCC) under ACP 2020-21						
(Position from 01.04.2020-31.03.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1000	0	0.00	0	0.00
2	Bank of India	500	117	0.20	991	4.92
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	0	0.00	72	0.01
5	Central Bank of India	1000	15	0.03	39	0.03
6	Indian Bank	1200	4554	9.98	12545	68.11
7	Indian Overseas Bank	1000	0	0.00	0	0.00
8	Punjab National Bank	2200	1225	45.18	2280	56.75
9	Punjab & Sind Bank	200	0	0.00	0	0.00
10	State Bank of India	2500	0	0.00	0	0.00
11	UCO Bank	1000	43	0.54	643	4.33
12	Union Bank of India	600	0	0.00	0	0.00
Total PSU		12900	5954	55.93	16570	134.15
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	ESAF SF Bank	0	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	100	21916	1381.09	246836	1306.65
20	ICICI Bank	100	0	0.00	0	0.00
21	IDBI Bank	100	99	1.26	70	1.51
22	IDFC First Bank	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Jana Small Finance Bank	100	0	0.00	0	0.00
25	Karnataka Bank Ltd.	100	0	0.00	0	0.00
26	Karur Vysya Bank	100	0	0.00	0	0.00
27	Kotak Mahindra Bank	100	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
29	Ratnakar Bank Ltd	100	0	0.00	0	0.00
30	South Indian Bank Ltd.	100	0	0.00	0	0.00
31	SIDBI	100	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
35	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	22015	1382.35	246906	1308.16
36	BGVB (PNB)	10000	7126	7.57	19341	39.05
37	PBGB (UCO)	7000	45	0.16	15821	50.56
38	UBKGB (CBI)	5000	335	0.47	3364	6.23
Total RRB		22000	7506	8.20	38526	95.84
39	WB State Co-Op Bank Ltd.	10000	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		13000	0	0.00	0	0.00
Grand Total		50000	35475	1446.48	302002	1538.15

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2020-21						
(Position from 01.04.2020-31.03.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	2000	0	0.00	0	0.00
2	Bank of India	2000	42	0.15	129	0.45
3	Bank of Maharashtra	500	0	0.00	0	0.00
4	Canara Bank	1500	7	0.20	131	0.70
5	Central Bank of India	2000	71	0.04	128	0.26
6	Indian Bank	4500	658	2.31	2354	5.66
7	Indian Overseas Bank	1000	0	0.00	0	0.00
8	Punjab National Bank	8500	91	1.34	182	1.85
9	Punjab & Sind Bank	500	0	0.00	0	0.00
10	State Bank of India	7000	25	0.01	25	0.01
11	UCO Bank	2500	152	3.22	262	32.81
12	Union Bank of India	3000	0	0.00	0	0.00
Total PSU		35000	1046	7.27	3211	41.74
13	Axis Bank	100	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
17	ESAF SF Bank	0	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	100	0	0.00	0	0.00
20	ICICI Bank	100	0	0.00	0	0.00
21	IDBI Bank	100	2	0.07	2	0.07
22	IDFC First Bank	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Jana Small Finance Bank	100	0	0.00	0	0.00
25	Karnataka Bank Ltd.	100	0	0.00	0	0.00
26	Karur Vysya Bank	100	0	0.00	0	0.00
27	Kotak Mahindra Bank	100	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
29	Ratnakar Bank Ltd	100	0	0.00	0	0.00
30	South Indian Bank Ltd.	100	0	0.00	0	0.00
31	SIDBI	100	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
35	YES Bank	100	0	0.00	0	0.00
Total PVT		2100	2	0.07	2	0.07
36	BGVB (PNB)	1000	575	0.52	1840	4.75
37	PBGB (UCO)	500	5	0.02	59	0.08
38	UBKGB (CBI)	500	35	0.17	35	0.17
Total RRB		2000	615	0.71	1934	5.00
39	WB State Co-Op Bank Ltd.	700	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	0	0.00	0	0.00
Grand Total		40000	1663	8.05	5147	46.81

Adoption of 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. Out of the lot, 58 clusters are identified by MSME Department, 38 by Handloom Department & 10 by West Bengal Khadi & Village Industries Board. 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 31.12.2020 is furnished below.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41
30.06.2020	2116	1276	77.88
30.09.2020	3027	2511	92.02
31.12.2020	3286	2577	93.08
31.03.2021	10949	9078	281.80

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on March 31, 2021														
(Amount in Crore)														
Sr No.	District	MSME Cluster					Handloom Cluster				KVIB Cluster			
		Proposals sponsored/generated	Loan sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed		Loan sponsored/sanctioned		Loan disbursed	
			No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.
1	Alipurduar	0	0	0.00	0	0.00	44	0.18	44	0.18	0	0.00	0	0.00
2	Bankura	133	68	1.98	18	0.51	0	0.00	0	0.00	110	0.55	18	0.15
3	Birbhum	175	76	0.88	76	0.88	231	1.16	68	0.43	89	0.45	35	0.29
4	Coochbehar	165	78	0.95	78	0.95	269	1.32	6	0.12	21	1.20	21	1.20
5	Dakshin Dinajpur	29	10	0.09	10	0.09	0	0.00	0	0.00	3	0.06	3	0.06
6	Darjeeling	114	98	3.59	38	2.61	0	0.00	0	0.00	4	0.54	2	0.04
7	Hooghly	7	0	0.00	0	0.00	1	0.40	1	0.40	0	0.00	0	0.00
8	Howrah	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	3196	3196	100.50	2809	97.18	0	0.00	132	1.50	132	1.50	40	0.54
10	Jhargram	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	110	110	0.55	50	0.25	50	0.25	50	0.25	0	0.00	0	0.00
14	Murshidabad	29	0	0.00	0	0.00	207	1.02	197	0.98	0	0.00	0	0.00
15	Nadia	0	0	0.00	0	0.00	2316	10.08	96	0.48	191	7.26	21	0.91
16	Paschim Medinipur	3251	2706	105.19	2706	105.19	9	0.34	7	0.21	41	1.57	10	0.32
17	Paschim Burdwan	7	5	0.19	5	0.19	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	29	26	0.23	26	0.23	0	0.00	0	0.00	0	0.00	0	0.00
19	Purba Medinipur	1962	1069	44.75	1069	44.75	21	0.16	21	0.16	0	0.00	0	0.00
20	Purulia	27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Uttar Dinajpur	1568	1548	19.87	1537	19.36	0	0.00	0	0.00	0	0.00	0	0.00
22	24 Pgs. (N)	86	66	2.10	66	2.10	17	0.17	12	0.07	0	0.00	0	0.00
23	24 Pgs. (S)	22	8	0.43	8	0.43	0	0.00	0	0.00	6	0.10	6	0.10
	Total	10949	9078	281.80	8510	275.22	3165	15.08	634	4.78	597	13.23	156	3.61

AGENDA-8

Progress in SHG-NRLM, DAY-NULM & JLG Finance:

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 5 years as per WBSRLM data base are given below: -

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked during FY 2020-21 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	175815	96309	200967	2084.08
31.03.17	150000	250018	102392	224884	3329.81
31.03.18	150000	400000	134715	444327	8155.97
31.03.19	150000	572874	153765	523235	11368.90
31.03.20	150000	578652	102442	538259	9191.07
31.03.21	150000	613960	87289	921749	11913.62

The total physical target of credit linkage for the State as a whole was 613960 nos SHG with targeted amount of Rs.15006Crore disbursement for FY 2020-21 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of March, 2021, disbursed credit linkage of SHG stood at Rs. 11913.62Crore (80% of financial target) covering 921749 no of groups (150% of physical target) as against Credit Linkage of Rs. 9191.07 crore covering 578259 no of groups at the end of March, 2020.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.03.2021 stood at Rs. 11292.70 crore covering 776427 no of groups.

With West Bengal at the forefront of the SHG movement with a very low level of NPA (below 2.05%) amounting Rs. 232.04 Crore, the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Banks were also advised that with the easing of the lockdown norms, the services of the CSP-BLs/Bank Sakhis for credit linkage works in the branches has been explored as was done in the pre COVID period.

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 performance DAY-NRLM for April, 2020 to March, 2021 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON MARCH 31, 2021

(Amount in Crore)

Sr. No.	Bank Name	Target for 2020-21		Total Sanction		Total Disbursement		Average disbursement		% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount	
1	Bank of Baroda	6717	162.81	5638	132.41	10228	59.74	0.58	152.27%	36.69%	
2	Bank of India	19497	485.79	17813	403.35	18595	210.01	1.13	95.37%	43.23%	
3	Canara Bank	13355	319.73	12661	286.62	13651	139.08	1.02	102.22%	43.50%	
4	Central Bank of India	32819	846.47	28505	707.34	36870	469.30	1.27	112.34%	55.44%	
5	Indian Bank	50708	1297.13	44130	1072.97	170082	1217.36	0.72	335.41%	93.85%	
6	Indian Overseas Bank	2653	65.90	2122	49.86	4415	28.81	0.65	166.42%	43.71%	
7	Punjab National Bank	106977	2722.51	82912	2074.77	240476	1860.18	0.77	224.79%	68.33%	
8	State Bank of India	86111	2339.38	77142	1860.26	76816	1333.22	1.74	89.21%	56.99%	
9	Union Bank of India	8417	198.79	6992	155.31	7846	103.55	1.32	93.22%	52.09%	
10	Uco Bank	24926	624.40	23859	584.06	28205	308.09	1.09	113.15%	49.34%	
	PSB total	352180	9062.91	301774	7326.96	607184	5729.32	0.94	172.41%	63.22%	
11	Bandhan Bank	16	0.24	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%	
12	HDFC Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	
13	ICICI Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	
14	IDBI Bank	269	5.45	223	4.74	387	4.14	1.07	143.87%	75.92%	
	Pvt. Bank total	285	5.69	223	4.74	387	4.14	1.07	135.79%	72.71%	
15	BGVB (PNB)	112220	2889.25	105122	2779.99	129657	2250.37	1.74	115.54%	77.89%	
16	PBGB (UCO)	58477	1593.44	63370	1928.07	68134	2197.07	3.22	116.51%	137.88%	
17	UBKGB (CBI)	28031	764.12	28656	774.93	34268	584.20	1.70	122.25%	76.45%	
	RRB Total	198728	5246.81	197148	5482.99	232059	5031.63	2.17	116.77%	95.90%	
18	Co-Operative Bank	62767	691.54	80317	1129.26	82119	1148.53	1.40	130.83%	166.08%	
	Co-Op Bank total	62767	691.54	80317	1129.26	82119	1148.53	1.40	130.83%	166.08%	
	Grand Total	613960	15006.94	579462	13943.95	921749	11913.62	1.29	150.13%	79.39%	

DISTRICT WISE CREDIT LINKAGE POSITION (SANCTION_DISBURSEMENT_OUTSTANDINGS) UNDER SHG-NRLM AS ON MARCH 31, 2021

(Amount in Crore)

Sr. No.	District Name	Target 2020-21		Total Sanctioned		Total Disbursed		Total Outstanding		% of Achievement		Average Disbursement
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Alipurduar	14100	395.77	13528	335.83	15591	207.65	18406	277.17	110.57%	52.47%	1.33
2	Bankura	29088	762.77	26319	695.04	42737	583.25	45996	624.07	146.92%	76.47%	1.36
3	Birbhum	50960	1314.49	50604	1314.49	54531	1075.74	55924	882.47	107.01%	81.84%	1.97
4	Coochbehar	23462	642.98	22139	558.43	38471	478.35	44489	754.70	163.97%	74.40%	1.24
5	Dakshin Dinajpur	15175	439.65	13882	354.02	20153	208.50	20614	264.80	132.80%	47.42%	1.03
6	Darjeeling	2970	79.14	3264	84.82	4016	75.10	4466	77.92	135.22%	94.90%	1.87
7	Hooghly	22002	609.59	26029	701.56	42873	606.28	36841	538.43	194.86%	99.46%	1.41
8	Howrah	22395	594.33	24146	718.40	34935	631.11	31980	552.94	155.99%	106.19%	1.81
9	Jalpaiguri	23493	632.06	19343	520.01	28469	353.57	31020	482.41	121.18%	55.94%	1.24
10	Jhargram	8661	227.20	7116	166.25	15538	143.68	14450	169.57	179.40%	63.24%	0.92
11	Kalimpong	1378	38.02	1443	40.34	2101	41.47	2435	41.35	152.47%	109.07%	1.97
12	Malda	37084	846.72	29580	716.39	49660	529.51	49014	676.30	133.91%	62.54%	1.07
13	Murshidabad	38008	914.45	29066	658.96	68402	590.35	71424	753.92	179.97%	64.56%	0.86
14	Nadia	24174	631.08	19984	455.30	40868	357.48	42543	494.09	169.06%	56.65%	0.87
15	North 24 Parganas	38005	1096.44	35090	837.32	61009	548.66	56053	655.02	160.53%	50.04%	0.90
16	Paschim Bardhaman	7339	144.72	6339	122.93	8593	150.06	8040	111.03	117.09%	103.69%	1.75
17	Paschim Medinipur	32871	841.99	32568	841.23	60176	696.51	53169	767.47	183.07%	82.72%	1.16
18	Purba Bardhaman	33038	889.40	33850	924.43	41633	854.71	46226	791.97	126.02%	96.10%	2.05
19	Purba Medinipur	42328	1255.18	42847	1260.08	79753	1216.04	68263	1172.58	188.42%	96.88%	1.52
20	Purulia	20472	467.34	13935	322.97	29318	228.19	28564	284.22	143.21%	48.83%	0.78
21	Siliguri M.P.	7478	210.82	7423	208.53	7937	115.06	8894	164.01	106.14%	54.58%	1.45
22	South 24 Parganas	42602	929.44	29984	709.70	62017	740.50	60701	759.47	145.57%	79.67%	1.19
23	Uttar Dinajpur	14110	351.86	10666	267.66	29882	326.56	31960	448.42	211.78%	92.81%	1.09
	Sub Total	551193	14315.41	499145	12814.69	838663	10758.35	831472	11744.32	152.15%	75.15%	1.28
	Cooperative Bank	62767	691.54	80317	1129.26	83086	1155.27			132.37%	167.06%	1.39
	Co-Op Bank Total	62767	691.54	80317	1129.26	83086	1155.27			132.37%	167.06%	1.39
	Grand Total	613960	15006.94	579462	13943.95	921749	11913.62	831472	11744.32	150.13%	79.39%	1.29

Bank wise Outstanding & NPA under SHG-NRLM as on 31.03.2021

(Amount in Crore)							
S.No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	11894	112.95	73	0.40	0.61	0.35
2	Bank of India	23836	291.31	94	0.70	0.39	0.24
3	Bank of Maharashtra	12	1.10	0	0.00	0.00	0.00
4	Canara Bank	17216	79.98	447	1.23	2.60	1.54
5	Central Bank of India	42264	639.01	758	4.57	1.79	0.72
6	Indian Bank	73383	715.18	102	0.84	0.14	0.12
7	Indian Overseas Bank	4960	45.93	1	0.01	0.02	0.01
8	Punjab & Sind Bank	105	0.95	0	0.00	0.00	0.00
9	Punjab National Bank	165526	1778.18	8552	79.29	5.17	4.46
10	State Bank of India	101153	1527.40	2961	19.43	2.93	1.27
11	UCO Bank	31982	445.44	1193	10.07	3.73	2.26
12	Union Bank of India	10507	104.11	245	0.94	2.33	0.90
	SubTotal	482838	5741.53	14426	117.48	2.99	2.05
13	HDFC Bank	9	0.07	0	0.00	0.00	0.00
14	ICICI Bank	1	0.00	1	0.00	100.00	100.00
15	IDBI Bank	1356	10.36	6	0.04	0.44	0.37
	SubTotal	1366	10.43	7	0.04	0.51	0.38
16	BGVB (PNB)	173297	3045.58	3613	47.70	2.08	1.57
17	PBGB (UCO)	73969	1609.81	4152	59.90	5.61	3.72
18	UBKGB (CBI)	44662	878.72	402	6.83	0.90	0.78
	SubTotal	291928	5534.12	8167	114.43	2.80	2.07
19	WB State Co-Op Bank	295	6.62	11	0.08	3.73	1.28
	SubTotal	295	6.62	11	0.08	3.73	1.28
	Grand Total	776427	11292.70	22611	232.04	2.91	2.05

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 Direction RBI/2020-2021/39FIDD.GSSD.CO.BC. No.06/09.01.01/2020-21 dated 18.09.2020 also stipulates that Banks can sanction minimum loan of ₹ 6 lakh to each eligible SHGs for a period of 3 years with a cap on yearly drawing power as below.

- The drawing power may be enhanced annually based on the repayment performance of the SHG.
- DP for First Year: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
- DP for Second Year: 8 times of the corpus at the time review/ enhancement or minimum of ₹2 lakh, whichever is higher.
- DP for Third Year: Minimum of ₹6 lakh based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit history.
- DP for Fourth Year onwards: Above ₹6 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations/Support agency and the previous credit.
- In case of Term Loan, banks are advised to sanction loan amount in doses as mentioned below:
 - First Dose: 6 times of the existing corpus or minimum of ₹1 lakh, whichever is higher.
 - Second Dose: 8 times of the existing corpus or minimum of ₹2 lakh, whichever is higher.
 - Third Dose: Minimum of ₹6 lakh, based on the Micro credit plan 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 Micro credit plan prepared by the SHGs and appraised by the Federations/Support agency and the previous credit History.

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. With West Bengal at the forefront of the SHG movement with a very low level of NPA below 2%, 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.

E- Shakti portal of NABARD:

E-Shakti project was launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal. It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17700 beneficiaries (both Individual, Groups & SHGs) for the FY 2020-21.

At the end of March-2021, 2324 no of SEP-Individual proposals were sponsored to banks, out of which only 910 cases have so far been sanctioned & 849 cases have been disbursed. Only 150 proposals under SEP-Groups were sponsored to the banks, out of which only 89 cases have so far been sanctioned & 84 cases have been disbursed while 13210 proposals have been sponsored under SHG Credit Linkage, out of which 6190 cases have been sanctioned & 6554 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the last 4 (four) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2017-2018	21532	10662	5596	79.47
2018-2019	22390	11859	6925	101.16
2019-2020	22390	13967	8344	120.30
2020-2021	17700	15684	7487	98.52

In the Sub Committee meeting, it was informed regarding the initiatives taken by SUDA in promoting the self-employment scope for vendors, retailers in the urban localities and requested the banks to dispose of the pending proposals for the SHGs & the individuals under NULM on an urgent basis.

Also, the common loan application form (as per IBA approved format) is to be used by the Department from September, 19 onwards. Further Common Loan Application form as prescribed by IBA is to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.

Bank wise performance report of SHG Credit Linkage under DAY NULM as on March -2021 for FY 2020-21										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	2469	658	9.87	578	370	4.96	409	5.56	250
2	Bank of India	3756	864	12.96	1024	700	9.38	721	9.81	292
3	Bank of Maharashtra	0	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	2291	678	10.17	619	505	6.77	517	7.03	123
5	Central Bank of India	2144	431	6.47	442	131	1.76	170	2.31	160
6	Indian Bank	10129	2109	31.64	1979	563	7.54	645	8.77	1240
7	Indian Overseas Bank	1540	299	4.49	243	97	1.30	95	1.29	100
8	Punjab & Sind Bank	314	57	0.86	120	44	0.59	44	0.60	37
9	Punjab National Bank	16422	2968	44.52	3444	1055	14.14	1136	15.45	1448
10	State Bank of India	7311	1459	21.89	1223	610	8.17	607	8.26	551
11	UCO Bank	3888	1031	15.47	1071	752	10.08	765	10.40	286
12	Union Bank of India	2934	523	7.85	521	160	2.14	182	2.48	319
Total of PSUs		53198	11077	166.16	11264	4987	66.83	5291	71.96	4806
13	IDBI Bank	1700	829	12.44	152	19	0.25	20	0.27	101
Total of PVTs		1700	829	12.44	152	19	0.25	20	0.27	101
14	BGVB (PNB)	2674	490	7.35	508	548	7.37	532	7.25	107
15	PBGB (UCO)	773	153	2.30	98	90	1.21	153	2.08	35
16	UBKGB (CBI)	1286	238	3.57	168	182	2.44	198	2.69	7
Total of RRBs		4733	881	13.22	774	820	11.01	883	12.03	149
17	W.B. St. Co-op.Bk	3251	813	12.20	1020	364	4.88	360	4.90	174
Total of Co-Optvs		3251	813	12.20	1020	364	4.88	360	4.90	174
Grand Total		62882	13600	204.00	13210	6190	82.97	6554	89.15	5230

District wise performance report of SHG Credit Linkage under DAY NULM as on March -2021 for FY 2020-21										
(Amount in Crore)										
Sr. No.	Name of the District	No. of Active SHGs	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total pending
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	539	140	2.10	54	7	0.09	5	0.07	53
2	Bankura	2110	325	4.88	334	297	4.16	303	4.25	104
3	Birbhum	3378	890	13.35	1105	345	5.29	454	8.12	337
4	CoochBehar	1514	480	7.20	569	179	1.61	268	2.89	44
5	Dakshin Dinajpur	1560	474	7.11	360	200	3.48	203	3.53	185
6	Darjeeling	1830	265	3.98	135	127	1.76	127	1.76	62
7	Hooghly	5033	1012	15.18	1185	406	5.51	560	7.65	379
8	Howrah	1397	270	4.05	285	117	1.50	118	1.51	214
9	Jalpaiguri	1214	370	5.55	224	100	1.50	100	1.50	103
10	Jhargram	417	70	1.05	46	35	0.50	35	0.50	11
11	Kalimpong	71	30	0.45	5	0	0.00	0	0.00	5
12	Kolkata	1186	150	2.25	473	136	2.13	127	1.99	103
13	Malda	869	200	3.00	274	69	0.75	69	0.75	188
14	Murshidabad	4775	1056	15.84	784	680	8.88	717	9.31	222
15	Nadia	5470	1077	16.16	1260	444	6.35	457	6.56	562
16	North 24 Parganas	14115	3148	47.22	2557	1087	14.59	1085	14.39	1291
17	Paschim Burdwan	2426	355	5.33	133	36	0.51	37	0.53	118
18	Paschim Medinipur	3362	881	13.22	726	574	7.38	572	7.35	139
19	Purba Burdwan	2717	484	7.26	579	330	4.59	313	4.39	282
20	Purba Medinipur	3057	565	8.48	414	524	6.16	523	6.10	33
21	Purulia	1156	155	2.33	266	127	1.34	127	1.34	140
22	South 24 Parganas	2945	730	10.95	950	221	2.61	214	2.59	575
23	Uttar Dinajpur	1741	473	7.10	495	149	2.27	140	2.06	80
Grand Total		62882	13600	204.00	13213	6190	82.97	6554	89.15	5230

Bank wise performance report of SEP-I under DAY NULM as on March -2021 for FY 2020-21

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	212	3.18	365	53	0.52	23	0.22	73
2	Bank of India	284	4.26	252	219	2.15	204	1.99	46
3	Bank of Maharashtra	0	0.00	9	12	0.12	12	0.12	0
4	Canara Bank	196	2.94	143	51	0.50	48	0.47	76
5	Central Bank of India	155	2.33	54	27	0.26	27	0.26	45
6	Indian Bank	607	9.11	284	93	0.91	94	0.92	111
7	Indian Overseas Bank	80	1.20	40	32	0.31	32	0.31	36
8	Punjab & Sind Bank	13	0.20	5	3	0.03	3	0.03	3
9	Punjab National Bank	835	12.53	382	87	0.85	81	0.79	181
10	State Bank of India	411	6.17	85	27	0.26	24	0.23	92
11	UCO Bank	350	5.25	322	100	0.98	96	0.93	59
12	Union Bank of India	188	2.82	128	104	1.02	104	1.01	82
Total of PSUs		3331	49.97	2069	808	7.92	748	7.28	804
13	IDBI Bank	46	0.69	16	3	0.03	3	0.03	8
Total of PVTs		46	0.69	16	3	0.03	3	0.03	8
14	BGVV (PNB)	173	2.60	168	80	0.74	80	0.78	32
15	PBGB (UCO)	25	0.38	8	9	0.09	10	0.10	2
16	UBKGB (CBI)	32	0.48	10	9	0.09	0	0.00	9
Total of RRBs		230	3.45	186	98	0.92	90	0.88	43
17	W.B. St. Co-op.Bk	93	1.40	53	1	0.01	8	0.08	33
Total of Co-Optvs		93	1.40	53	1	0.01	8	0.08	33
Grand Total		3700	55.50	2324	910	8.87	849	8.27	888

District wise performance report of SEP-I under DAY NULM as on March -2021 for FY 2020-21

(Amount in Crore)

Sr. No.	Name of the District	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	45	0.68	1	0	0.00	0	0.00	1
2	Bankura	49	0.74	30	22	0.10	22	0.10	13
3	Birbhum	222	3.33	126	83	0.56	82	0.56	53
4	CoochBehar	122	1.83	77	25	0.27	1	0.02	26
5	Dakshin Dinajpur	65	0.98	11	3	0.04	3	0.04	10
6	Darjeeling	80	1.20	29	21	0.35	21	0.35	8
7	Hooghly	322	4.83	214	80	0.80	81	0.81	62
8	Howrah	50	0.75	10	6	0.08	5	0.06	10
9	Jalpaiguri	110	1.65	59	10	0.12	10	0.12	25
10	Jhargram	20	0.30	1	0	0.00	0	0.00	1
11	Kalimpong	15	0.23	1	0	0.00	0	0.00	1
12	Kolkata	100	1.50	207	18	0.11	18	0.11	56
13	Malda	88	1.32	81	4	0.02	4	0.02	34
14	Murshidabad	290	4.35	251	96	1.34	96	1.35	86
15	Nadia	244	3.66	89	40	0.40	41	0.43	29
16	North 24 Parganas	996	14.94	516	221	2.05	198	1.76	109
17	Paschim Burdwan	58	0.87	58	0	0.00	0	0.00	58
18	Paschim Medinipur	205	3.08	135	78	0.71	78	0.71	61
19	Purba Burdwan	156	2.34	110	76	0.34	75	0.33	40
20	Purba Medinipur	85	1.28	138	66	0.52	54	0.44	76
21	Purulia	80	1.20	31	19	0.23	19	0.23	15
22	South 24 Parganas	167	2.51	88	17	0.29	16	0.28	78
23	Uttar Dinajpur	131	1.97	61	25	0.56	25	0.56	36
Grand Total		3700	55.50	2324	910	8.87	849	8.27	888

Bank wise performance report of SEP-G under DAY NULM as on March -2021 for FY 2020-21

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	30	0.45	8	5	0.07	5	0.07	1
2	Bank of India	22	0.33	2	2	0.03	1	0.01	0
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	19	0.29	3	2	0.03	2	0.03	0
5	Central Bank of India	14	0.21	2	1	0.01	1	0.01	0
6	Indian Bank	58	0.87	15	6	0.08	6	0.08	2
7	Indian Overseas Bank	7	0.11	7	2	0.03	2	0.03	0
8	Punjab & Sind Bank	1	0.02	0	0	0.00	0	0.00	0
9	Punjab National Bank	55	0.83	18	12	0.17	12	0.15	0
10	State Bank of India	67	1.01	15	11	0.15	11	0.14	0
11	UCO Bank	38	0.57	34	19	0.26	16	0.22	1
12	Union Bank of India	20	0.30	4	2	0.03	2	0.03	0
Total of PSUs		331	4.97	108	62	0.86	58	0.75	4
13	IDBI Bank	9	0.14	0	0	0.00	0	0.00	0
Total of PVTs		9	0.14	0	0	0.00	0	0.00	0
14	BGVB (PNB)	22	0.33	17	8	0.11	8	0.11	1
15	PBGB (UCO)	4	0.06	1	0	0.00	0	0.00	0
16	UBKGB (CBI)	7	0.11	19	16	0.22	15	0.20	1
Total of RRBs		33	0.50	37	24	0.33	23	0.30	2
17	W.B. St. Co-op.Bk	27	0.41	5	3	0.04	3	0.04	0
Total of Co-Optvs		27	0.41	5	3	0.04	3	0.04	0
Grand Total		400	6.00	150	89	1.24	84	1.10	6

District wise performance report of SEP-G under DAY NULM as on March -2021 for FY 2020-21

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 20-21		Total Sponsored	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	8	0.12	0	0	0.00	0	0.00	0
2	Bankura	6	0.09	0	0	0.00	0	0.00	0
3	Birbhum	17	0.26	6	4	0.15	1	0.04	0
4	CoochBehar	20	0.30	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	12	0.18	0	0	0.00	0	0.00	0
6	Darjeeling	8	0.12	10	6	0.03	6	0.03	0
7	Hooghly	25	0.38	5	2	0.03	2	0.03	0
8	Howrah	3	0.05	4	2	0.03	0	0.00	0
9	Jalpaiguri	9	0.14	19	11	0.35	11	0.35	0
10	Jhargram	1	0.02	0	0	0.00	0	0.00	0
11	Kalimpong	1	0.02	0	0	0.00	0	0.00	0
12	Kolkata	4	0.06	0	0	0.00	0	0.00	0
13	Malda	17	0.26	0	0	0.00	0	0.00	0
14	Murshidabad	74	1.11	10	9	0.08	9	0.08	0
15	Nadia	20	0.30	3	1	0.03	1	0.03	0
16	North 24 Parganas	70	1.05	31	19	0.21	19	0.21	5
17	Paschim Burdwan	2	0.03	0	0	0.00	0	0.00	0
18	Paschim Medinipur	12	0.18	11	6	0.05	6	0.05	1
19	Purba Burdwan	23	0.35	16	9	0.06	9	0.06	0
20	Purba Medinipur	15	0.23	21	13	0.20	13	0.20	0
21	Purulia	2	0.03	7	4	0.04	4	0.04	0
22	South 24 Parganas	22	0.33	7	3	0.01	3	0.01	0
23	Uttar Dinajpur	29	0.44	0	0	0.00	0	0.00	0
Grand Total		400	6.00	150	89	1.24	84	1.10	6

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during the last 4 (four) financial year:(Amt. in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
2017-2018	60000	49505	562.87	89879	827.18
2018-2019	60000	221371	2091.00	221371	2088.19
2019-2020	60000	434749	4755.85	434617	4624.42
2020-2021	61000	521121	4615.20	518661	4602.00

Progress of JLG in FY 2019-2020 as on 31.03.2021								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2020-21 (01.04.20 to 31.03.2021)		JLGs Credit Linked (Disbursed) during the year 2020-21 (01.04.20 to 31.03.2021)		Outstanding position of JLGs as on 31.03.2021	
			No.	Amount	No.	Amount	No.	Amount
			1	Bank of Baroda	1300	0	0.00	0
2	Bank of India	2800	13	0.33	13	0.33	61	0.76
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	237	2.95	237	2.95	1498	14.56
5	Central Bank of India	2400	202	1.35	248	0.4648	498	2.64
6	Indian Bank	4300	201	2.33	201	2.33	201	2.33
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab National Bank	9000	9322	38.16	6713	25.74	65511	135.91
9	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
10	State Bank of India	9000	935	3.66	927	3.45	14853	60.42
11	UCO Bank	2700	98	1.18	98	1.18	280	3.19
12	Union Bank of India	1400	0	0.00	9	0.00	9	0.30
Total PSU		36700	11008	49.96	8446	36.44	82911	220.11
13	Axis Bank	1000	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	ESAF SF Bank	0	9451	41.98	9451	41.98	12917	48.88
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	5930	78.77	5930	78.77	64036	540.47
20	ICICI Bank	800	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	63072	189.22	63072	189.22	142550	273.00
23	Indusind Bank	0	170584	2735.88	170584	2735.88	201065	2704.10
24	Jana Small Finance Bank	500	5916	65.94	5916	65.94	30654	272.60
25	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	2000	48770	649.31	48770	649.31	176221	940.25
30	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	3000	189438	716.92	189438	716.92	593507	1301.54
34	Utkarsh Small Finance Bank	1000	6601	22.55	6601	22.55	19035	41.57
35	YES Bank	0	136	2.08	136	2.08	259	2.15
Total PVT		11100	499898	4502.65	499898	4502.65	1240244	6124.56
36	BGVB (PNB)	6000	4721	13.90	4721	13.90	29640	36.04
37	PBGB (UCO)	2600	233	4.08	233	4.07	1754	22.69
38	UBKGB (CBI)	1600	0	0.00	102	0.33	2967	10.01
Total RRB		10200	4954	17.98	5056	18.30	34361	68.74
39	WB State Co-Op Bank Ltd.	3000	5261	44.61	5261	44.61	7590	40.00
40	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	424	3.61
Total Co-Optv		3000	5261	44.61	5261	44.61	8014	43.61
Grand Total		61000	521121	4615.20	518661	4602.00	1365530	6457.02

AGENDA-9

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March, 2018 to March, 2021 is furnished below:

Outstanding Position: (Amount Rs in crore)

31.03.2018	31.03.2019	31.03.2020	31.03.2021
2396.00	2527.60	2525.20	2709.73

Comparison of disbursement position during the last 4 (four) financial year.

FY 2017-18		FY 2018-19		FY 2019-20		FY 2020-21	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
23080	361.03	18812	874.93	28719	686.57	21374	563.39

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

Target	Achievement	% of Achievement
4074.61	563.39	13.82%

With disbursement of Rs. 563.39 Crore against annual target of Rs. 4074.61 crore for FY 2020-21, the achievement is 13.82% which is very low. Banks are to scout for quality education loan proposals aggressively in the next quarter of the FY 2021-22.

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on March, 2018 to March, 2021 is furnished below:

Outstanding Position: (Amount Rs in crore)

31.03.2018	31.03.2019	31.03.2020	31.03.2021
40804.00	44194.24	51079.89	57991.19

Comparison of disbursement position during the last 4 (four) financial year.

FY 2017-18		FY 2018-19		FY 2019-20		FY 2020-21	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
86971	9045.02	120019	11290.62	163058	14495.29	186234	13327.85

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

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

Target	Achievement	% of Achievement
17821.25	13327.85	74.79%

With disbursement of Rs. 13327.85 Crore against annual target of Rs. 17821.25 crore for FY 20-21, the achievement is 74.79% which is not very satisfactory. Banks are to scout for quality housing loan proposals aggressively in the next quarter of the FY 2021-22.

It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

Progress of Education Loan as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1091	48.20	3182	133.00
2	Bank of India	1334	17.18	4500	126.76
3	Bank of Maharashtra	118	3.01	315	12.11
4	Canara Bank	1272	26.36	4498	168.14
5	Central Bank of India	872	14.52	2562	106.62
6	Indian Bank	1511	47.68	6059	200.74
7	Indian Overseas Bank	145	3.07	949	23.97
8	Punjab National Bank	4224	118.33	20324	620.20
9	Punjab & Sind Bank	15	0.22	254	8.04
10	State Bank of India	7345	216.00	19286	904.00
11	UCO Bank	801	12.09	2664	67.92
12	Union Bank of India	761	16.11	2634	147.01
Total PSU		19489	522.77	67227	2518.51
13	Axis Bank	204	12.03	991	77.53
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
17	ESAF SF Bank	0	0.00	0	0.00
18	Federal Bank	14	0.61	36	2.22
19	HDFC Bank	621	8.94	2422	58.12
20	ICICI Bank	105	11.76	330	19.47
21	IDBI Bank	209	3.56	614	20.43
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Jana Small Finance Bank	0	0.00	0	0.00
25	Karnataka Bank Ltd.	1	0.08	18	0.98
26	Karur Vysya Bank	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
29	Ratnakar Bank Ltd	671	1.94	172	0.25
30	South Indian Bank Ltd.	0	0.00	19	1.19
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	2	0.06
33	Ujjivan Small Finance Bank	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00
35	YES Bank	0	0.00	1	0.01
Total PVT		1825	38.92	4605	180.26
36	BGVB (PNB)	23	0.37	145	3.22
37	PBGB (UCO)	28	1.12	248	5.84
38	UBKGB (CBI)	8	0.10	79	1.46
Total RRB		59	1.59	472	10.52
39	WB State Co-Op Bank Ltd.	1	0.11	18	0.44
40	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1	0.11	18	0.44
Grand Total		21374	563.39	72322	2709.73

Progress of Housing Loan as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	5437	1075.60	23660	2839.00
2	Bank of India	3729	460.38	24988	2494.04
3	Bank of Maharashtra	285	54.08	1722	264.08
4	Canara Bank	2199	337.05	11607	1788.16
5	Central Bank of India	3787	209.15	9989	1135.02
6	Indian Bank	8708	1055.36	34828	3780.00
7	Indian Overseas Bank	841	104.25	4539	478.84
8	Punjab National Bank	7428	644.72	69749	6457.41
9	Punjab & Sind Bank	126	15.97	2472	307.86
10	State Bank of India	114347	5233.54	169248	21537.00
11	UCO Bank	6254	485.25	22605	1853.72
12	Union Bank of India	1270	345.05	11145	1376.47
Total PSU		154411	10020.4	386552	44311.60
13	Axis Bank	2328	36.94	5392	317.00
14	Bandhan Bank	1743	130.11	2801	198.10
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	Dhanlaxmi Bank Ltd.	3	0.42	34	3.65
17	ESAF SF Bank	108	0.21	79	0.13
18	Federal Bank	278	64.51	1347	244.68
19	HDFC Bank	7286	67.33	20662	1512.61
20	ICICI Bank	3742	2122.86	18875	5858.26
21	IDBI Bank	3237	437.96	23625	3076.49
22	IDFC First Bank	47	7.31	365	51.97
23	Indusind Bank	0	0.00	6	0.14
24	Jana Small Finance Bank	1953	13.89	3198	18.85
25	Karnataka Bank Ltd.	62	16.68	840	169.85
26	Karur Vysya Bank	23	31.60	22	31.40
27	Kotak Mahindra Bank	11	1.39	19	3.20
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
29	Ratnakar Bank Ltd	376	1.08	865	8.64
30	South Indian Bank Ltd.	0	0.00	169	32.88
31	SIDBI	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	12	1.39
33	Ujjivan Small Finance Bank	5545	94.74	28508	252.44
34	Utkarsh Small Finance Bank	1	0.21	1	0.21
35	YES Bank	160	10.35	220	17.00
Total PVT		26903	3037.59	107040	11798.90
36	BGVB (PNB)	1746	51.16	10219	436.47
37	PBGB (UCO)	352	37.18	3116	185.26
38	UBKGB (CBI)	224	20.35	2059	114.35
Total RRB		2322	108.69	15394	736.08
39	WB State Co-Op Bank Ltd.	1535	142.03	6307	948.51
40	WBSCARD Bank Ltd.	1063	19.14	5002	196.10
Total Co-Optv		2598	161.17	11309	1144.61
Grand Total		186234	13327.85	520295	57991.19

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 31.03.2021

(Amount in Crore)

Sr. No.	Bank Name	Housing Loan Outstanding under PMAY CLSS at the end of the Quarter (Since Inception)		Housing Loan Sanction under PMAY CLSS during the Quarter		Housing Loan Disbursed under PMAY CLSS during the Quarter		PMAY CLSS Subsidy Claimed at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Claimed during the Quarter		PMAY CLSS Subsidy Received at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Received during the Quarter	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	Bank of Baroda	1512	910.00	803	69.00	801	45.00	1210	2410.00	645	13.20	256	5.60
2	Bank of India	2739	417.37	769	141.75	769	122.20	2169	47.70	552	12.09	1002	21.43	351	7.74
3	Bank of Maharashtra	116	30.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	839	17.77	0	0.00	0	0.00	839	17.77	385	8.16	839	17.77	385	8.16
5	Central Bank of India	1107	193.78	249	48.64	616	65.99	686	10.01	229	5.38	263	3.84	112	2.62
6	Indian Bank	6184	793.46	0	0.00	0	0.00	4821	105.97	0	0.00	0	0.00	1168	22.96
7	Indian Overseas Bank	532	82.42	178	29.25	198	29.59	486	17.19	177	5.95	177	4.25	150	3.45
8	Punjab National Bank	5048	792.56	2588	216.48	1635	148.52	5023	785.16	212	5.64	5011	131.48	1758	40.12
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	19251	4178.00	7263	1653.00	7362	1679.00	24205	557.00	7667	201.00	23268	507.00	13715	309.00
11	UCO Bank	1176	191.44	468	82.20	421	48.83	888	19.79	739	16.56	245	5.49	96	2.26
12	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PSU		38504	7606.80	12318	2240.32	11802	2139.13	40327	3970.59	10606	267.98	31061	696.86	17991	401.91
13	Axis Bank	1104	246.73	173	42.00	173	40.00	613	15.00	398	8.00	525	12.18	307	7.10
14	Bandhan Bank	83823	8430.22	11715	1358.73	11715	1139.21	7	0.16	0	0.00	7	0.16	0	0.00
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
16	Dhanlaxmi Bank Ltd.	4	0.55	3	0.42	3	0.42	1	0.03	1	0.03	1	0.03	1	0.03
17	ESAF SF Bank	1	1.00	1	1.00	1	1.00	1	1.00	1	1.00	1	1.00	1	1.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	3790	930.48	673	166.81	637	136.77	2231	305.12	0	0.00	2231	305.12	103	23.36
21	IDBI Bank	0	0.00	0	0.00	0	0.00	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	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Karnataka Bank Ltd.	109	16.51	15	2.76	15	2.64	0	0.00	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	47	18.09	2	0.71	2	0.71	7	1.83	0	0.00	7	1.83	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	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
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	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
34	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
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		88878	9643.58	12582	1572.43	12546	1320.75	2860	323.14	400	9.03	2772	320.32	412	31.49
36	BGVB (PNB)	33	31.99	0	0.00	0	0.00	33	0.67	9	0.17	31	0.60	15	0.24
37	PBGB (UCO)	65	10.93	41	6.67	42	5.85	60	1.08	38	0.71	29	0.52	17	0.34
38	UBKGB (CBI)	37	0.72	0	0.00	0	0.00	37	0.72	17	0.39	8	0.17	0	0.00
Total RRB		135	43.64	41	6.67	42	5.85	130	2.47	64	1.27	68	1.29	32	0.58
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		127517	17294.02	24941	3819.42	24390	3465.73	43317	4296.20	11070	278.28	33901	1018.47	18435	433.98

AGENDA- 10

Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans:

❖ MUDRA Loans:

In the financial year 2020-21, all the Financial Institutions together have disbursed Rs.28429.06 Crore against sanction amount of Rs.29235.20 Crore. Performance of the Banks in the State of West Bengal from 01.04.2020 to 31.03.2021 is furnished hereunder:

Achievement (Sanction) of Mudra Loan during FY 2020-21:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	182725	334.16	126065	2755.49	29392	2326.25	338182	5415.90
PVT	2502888	5029.53	1002776	11338.58	13197	795.55	3518861	17163.66
RRB	11734	38.92	45298	1123.34	2678	188.59	59710	1350.85
NON-NBFC MFI	11976	11.47	0	0.00	0	0.00	11976	11.47
NBFC MFI	1174998	3017.44	14862	87.95	19	1.40	1189879	3106.79
NBFC	92223	365.84	18304	437.56	7869	502.54	118396	1305.94
Small Fin.	16888	573.35	41663	304.75	33	2.49	208584	880.59
Total	4143432	9370.71	1248968	16047.67	53188	3816.82	5445588	29235.20

Comparative study for of disbursement during the last 4 (four) financial year:

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
31.03.21	4143432	9316.51	1248968	15597.36	53188	3515.19	5445588	28429.06

It is noted that in the current FY 2020-21, there is an increase in disbursed amount by Rs.2169.86 crore in comparison to the FY 2019-20 with decrease of 667776 number of Mudra beneficiaries due to COVID-19 pandemic which leads to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFCs have also contributed to this recent uptrend.

Bank wise performance of MUDRA loan from 01.04.2020 to 31.03.2021 is annexed below:

Bank wise performance in MUDRA loan during the FY 2020-21													
(Amount in Crore)													
Sr. No.	Bank Name	Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			No.	Sanc. Amt	Disb. Amt
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt			
1	Bank of Baroda	2188	6.95	6.62	4873	129.32	128.21	2186	191.80	191.15	9247	328.07	325.98
2	Bank of India	32850	44.93	41.54	16508	295.40	247.65	2089	159.64	92.46	51447	499.97	381.65
3	Bank of Maharashtra	9220	17.82	17.52	565	11.71	11.32	100	7.70	7.63	9885	37.23	36.47
4	Canara Bank	14801	24.89	24.70	8413	187.27	185.94	1647	136.95	136.52	24861	349.11	347.16
5	Central Bank of India	31949	21.91	17.29	7643	154.51	129.00	1198	95.62	81.88	40790	272.04	228.17
6	Indian Bank	36314	84.86	83.63	3624	55.95	50.82	365	28.90	24.54	40303	167.71	158.99
7	Indian Overseas Bank	1958	6.27	6.26	3249	54.33	53.50	212	16.12	15.64	5419	76.72	75.40
8	Punjab & Sind Bank	715	1.11	0.62	486	10.94	9.84	203	16.95	15.95	1404	29.00	26.41
9	Punjab National Bank	17006	56.92	40.03	43298	944.11	645.97	9579	783.21	609.75	69883	1784.24	1295.75
10	State Bank of India	6517	19.70	19.64	24339	670.33	667.62	9748	720.25	719.86	40604	1410.28	1407.12
11	Union Bank of India	2423	7.00	5.68	4199	85.05	70.75	654	52.37	40.38	7276	144.42	116.81
12	UCO Bank	26784	41.80	21.18	8868	156.57	118.12	1411	118.74	95.17	37063	317.11	234.47
	Public Sector Commercial Banks	182725	334.16	284.71	126065	2755.49	2318.74	29392	2326.25	2030.93	338182	5415.90	4634.38
13	Axis Bank	59679	174.69	174.69	1595	43.39	43.39	1110	92.05	92.05	62384	310.13	310.13
14	Bandhan Bank	791732	2232.59	2232.59	901519	10525.40	10525.40	7110	444.95	444.95	1700361	13202.94	13202.94
15	Catholic Syrian Bank	122	0.40	0.40	0	0.00	0.00	0	0.00	0.00	122	0.40	0.40
16	DCB Bank	9	0.03	0.03	70	1.94	1.94	26	1.82	1.82	105	3.79	3.79
17	Federal Bank	43	0.22	0.20	27	0.70	0.62	13	1.06	1.06	83	1.98	1.88
18	HDFC Bank	17720	48.09	48.09	1785	24.49	24.49	927	55.86	55.86	20432	128.44	128.44
19	ICICI Bank	384	1.25	1.25	1000	26.07	26.07	363	24.38	24.38	1747	51.70	51.70
20	IDBI Bank Limited	3446	11.27	11.27	930	15.32	15.32	1058	35.45	35.45	5434	62.04	62.04
21	IDFC Bank Limited	52571	144.76	144.76	8057	81.42	81.33	423	28.16	28.09	61051	254.34	254.18
22	IndusInd Bank	1549401	2369.40	2369.40	87678	617.00	617.00	2056	104.87	104.87	1639135	3091.27	3091.27
23	Jammu & Kashmir Bank	6	0.02	0.02	44	0.97	0.97	16	1.19	1.19	66	2.18	2.18
24	Karnataka Bank	3	0.01	0.00	45	1.08	0.42	35	2.26	1.19	83	3.35	1.61
25	Kotak Mahindra Bank	0	0.00	0.00	17	0.41	0.41	43	2.01	2.01	60	2.42	2.42
26	Ratnakar Bank	26908	44.72	44.72	0	0.00	0.00	0	0.00	0.00	26908	44.72	44.72
27	South Indian Bank	0	0.00	0.00	2	0.07	0.07	1	0.08	0.08	3	0.15	0.15
28	Yes Bank	864	2.08	2.08	7	0.32	0.32	16	1.41	1.41	887	3.81	3.81
	Private Sector Commercial Banks	2502888	5029.53	5029.50	1002776	11338.58	11337.75	13197	795.55	794.41	3518861	17163.66	17161.66
29	NON NBFC-Micro Finance Institutions	11976	11.47	11.47	0	0.00	0.00	0	0.00	0.00	11976	11.47	11.47
	Micro Finance Institutions	11976	11.47	11.47	0	0.00	0.00	0	0.00	0.00	11976	11.47	11.47
30	Adhikar Microfinance Private Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
31	Annappurna Microfinance	31779	91.31	91.31	712	13.98	13.98	6	0.41	0.41	32497	105.70	105.70
32	Arohan Financial Services	331472	855.15	855.15	6143	34.33	34.33	13	0.99	0.99	337628	890.47	890.47
33	ASA International India Microfinance	201957	584.45	584.45	2771	17.16	17.16	0	0.00	0.00	204728	601.61	601.61
34	Asirvad Microfinance	37586	106.59	106.59	52	0.30	0.30	0	0.00	0.00	37638	106.89	106.89
35	Belstar Investment and Finance	14843	42.55	42.55	0	0.00	0.00	0	0.00	0.00	14843	42.55	42.55
36	Fusion Microfinance Pvt. Ltd.	23752	70.62	66.84	0	0.00	0.00	0	0.00	0.00	23752	70.62	66.84
37	Grameen Shakti Microfinance Services	13614	32.68	32.68	7	0.04	0.04	0	0.00	0.00	13621	32.72	32.72
38	JAGARAN MICROFIN	106518	48.36	48.36	3775	14.09	14.09	0	0.00	0.00	110293	62.45	62.45
39	Janakalyan Financial Services	9256	26.65	26.65	0	0.00	0.00	0	0.00	0.00	9256	26.65	26.65
40	MADURA MICRO FINANCE	8235	27.83	27.83	0	0.00	0.00	0	0.00	0.00	8235	27.83	27.83
41	Muthoot Microfin	11535	37.95	37.95	255	1.52	1.52	0	0.00	0.00	11790	39.47	39.47
42	Samasta Microfinance	62591	193.67	193.67	0	0.00	0.00	0	0.00	0.00	62591	193.67	193.67
43	Sarala Development & Microfinance	69745	158.93	158.93	107	0.63	0.63	0	0.00	0.00	69852	159.56	159.56
44	Satin Creditcare Network	88250	291.41	291.41	0	0.00	0.00	0	0.00	0.00	88250	291.41	291.41
45	SATYA MicroCapital Limited	12845	46.61	46.61	74	0.43	0.43	0	0.00	0.00	12919	47.04	47.04
46	SHARE MICROFIN	13261	35.75	35.75	0	0.00	0.00	0	0.00	0.00	13261	35.75	35.75
47	SVATANTRA MICROFIN	39187	132.59	132.59	437	2.46	2.46	0	0.00	0.00	39624	135.05	135.05
48	Ultrayan Financial Services	32853	81.27	81.27	529	3.01	3.01	0	0.00	0.00	33382	84.28	84.28
49	VEDIKA CREDIT CAPITAL	5561	17.74	17.74	0	0.00	0.00	0	0.00	0.00	5561	17.74	17.74
50	Village Financial Services	60158	135.33	135.33	0	0.00	0.00	0	0.00	0.00	60158	135.33	135.33
	NBFC-Micro Finance Institutions	1174998	3017.44	3013.66	14862	87.95	87.95	19	1.40	1.40	1189879	3106.79	3103.01
51	Bajaj Finance Limited	0	0.00	0.00	1047	34.66	33.69	1018	74.91	71.81	2065	109.57	105.50
52	Cholamandalam Investment & Finance	0	0.00	0.00	34	1.31	1.31	173	13.26	13.26	207	14.57	14.57
53	Fullerton India Credit Company	8074	22.56	22.56	800	8.18	8.18	20	1.25	1.25	8894	31.99	31.99
54	Hinduja Leyland Finance	1	0.01	0.01	228	5.72	5.72	66	4.25	4.25	295	9.98	9.98
55	India Infoline Finance	0	0.00	0.00	1553	54.02	54.02	642	41.94	41.94	2195	95.96	95.96
56	Indostar Capital Finance	2	0.01	0.01	80	2.35	2.35	14	1.14	1.14	96	3.50	3.50
57	L & T Finance	82995	338.82	338.82	0	0.00	0.00	0	0.00	0.00	82995	338.82	338.82
58	Lending Kart	10	0.03	0.03	409	10.72	10.72	294	23.01	23.01	713	33.76	33.76
59	Magma Fincorp	234	0.88	0.88	1789	33.60	33.60	138	9.60	9.60	2161	44.08	44.08
60	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	647	37.25	35.97	647	37.25	35.97
61	Neogrowth credit	0	0.00	0.00	39	1.78	1.78	69	4.63	4.63	108	6.41	6.41
62	Shriram Transport Finance Co.	145	0.64	0.64	6490	183.20	183.20	1861	116.16	116.16	8496	300.00	300.00
63	Tata Motors Finance	762	2.89	2.89	5835	102.02	102.02	2927	175.14	175.14	9524	280.05	280.05
	Non Banking Financial Companies	92223	365.84	365.84	18304	437.56	436.59	7869	502.54	498.16	118396	1305.94	1300.59
64	ESAF Small Finance Bank	4459	14.57	14.57	132	0.85	0.85	1	0.10	0.10	4592	15.52	15.52
65	Jana Small Finance Bank Limited	26	0.12	0.10	382	5.00	5.00	0	0.00	0.00	408	5.12	5.10
66	Ujivan Small Finance Bank	159769	549.76	549.76	41147	298.83	298.83	0	0.00	0.00	200916	848.59	848.59
67	Utkarsh Small Finance Bank	2634	8.90	8.85	2	0.07	0.07	32	2.39	2.39	2668	11.36	11.31
	Small Finance Banks	166888	573.35	573.28	41663	304.75	304.75	33	2.49	2.49	208584	880.59	880.52
68	Bangiya Gramin Vikash Bank (PNB)	4506	15.06	14.19	8569	146.66	134.90	140	10.86	10.07	13215	172.58	159.16
69	Paschim Banga Gramin Bank (UCO)	6811	21.79	21.79	31993	905.11	905.11	2535	177.51	177.51	41339	1104.41	1104.41
70	Uttaranga Kshetriya Gramin Bank (CBI)	417	2.07	2.07	4736	71.57	71.57	3	0.22	0.22	5156	73.86	73.86
	Regional Rural Banks	11734	38.92	38.05	45298	1123.34	1111.58	2678	188.59	187.80	59710	1350.85	1337.43
	Grand Total	4143432	9370.71	9316.51	1248968	16047.67	15597.36	53188	3816.82	3515.19	5445588	29235.20	28429.06

District wise performance in MUDRA loan during the FY 2020-21

[Amount Rs. in Crore]

Sr. No	State/District	Shishu			Kishore			Tarun			Total		
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Alipurduar	112389	263.21	262.98	26375	310.06	305.62	792	55.68	52.37	139556	628.95	620.96
2	Bankura	62589	134.37	132.97	14236	181.18	165.47	1116	83.46	75.62	77941	399.02	374.06
3	Bardhaman	191694	535.00	531.21	69286	1028.66	1012.99	3832	269.05	255.49	264812	1832.71	1799.69
4	Birbhum	124335	315.69	311.38	57310	892.73	875.45	1601	115.72	107.34	183246	1324.14	1294.18
5	Cooch Behar	102241	239.22	238.22	27083	361.88	357.17	1019	68.22	64.31	130343	669.32	659.70
6	Dakshin Dinajpur	84827	212.00	211.40	19025	217.37	211.01	478	33.26	30.40	104330	462.63	452.81
7	Darjiling	105739	256.06	254.76	53156	694.92	682.98	1998	144.86	134.69	160893	1095.84	1072.43
8	Howrah	256187	571.81	568.15	98321	1278.72	1258.98	2291	167.28	151.93	356799	2017.81	1979.07
9	Hugli	193701	475.71	469.67	74923	983.90	958.78	3024	215.68	191.58	271648	1675.29	1620.03
10	Jalpaiguri	167603	387.98	386.97	31679	374.48	361.25	1216	90.75	80.84	200498	853.21	829.05
11	Jhargram	10847	25.62	24.93	2875	45.04	33.05	228	17.32	13.82	13950	87.98	71.80
12	Kalimpong	1997	5.97	5.97	1458	20.02	19.90	48	3.28	3.18	3503	29.28	29.05
13	Kolkata	203827	432.50	427.41	84674	1189.23	1159.23	8007	603.31	560.62	296508	2225.04	2147.27
14	Maldah	202042	457.16	455.79	53122	658.41	645.28	1226	80.52	76.87	256390	1196.09	1177.95
15	Murshidabad	431659	1001.76	999.37	121397	1357.00	1327.16	2167	157.79	146.73	555223	2516.56	2473.26
16	Nadia	316525	634.76	633.07	79858	1011.98	986.26	2420	182.38	160.50	398803	1829.11	1779.82
17	North 24 Parganas	444661	914.20	907.27	163356	1953.20	1897.70	4889	359.42	315.09	612906	3226.81	3120.06
18	Other	156760	522.03	522.03	24326	451.17	450.10	7080	445.51	441.07	188166	1418.71	1413.20
19	Paschim Medinipur	142320	327.74	322.91	51661	683.80	640.15	2498	183.99	163.23	196479	1195.53	1126.28
20	Purba Burdhaman	124321	238.63	237.94	13859	194.81	183.65	1709	125.97	120.12	139889	559.42	541.71
21	Purba Medinipur	169678	403.03	400.49	38717	481.98	446.96	1620	126.76	111.93	210015	1011.77	959.38
22	Puruliya	34083	89.82	89.14	10951	140.33	124.07	555	44.24	39.11	45589	274.39	252.32
23	South 24 Parganas	391750	731.59	727.91	112164	1286.26	1254.35	2364	170.80	150.95	506278	2188.65	2133.21
24	Uttar Dinajpur	111657	194.82	194.57	19156	250.57	239.82	1010	71.60	67.44	131823	516.99	501.83
	Total	4143432	9370.70	9316.49	1248968	16047.70	15597.41	53188	3816.86	3515.23	5445588	29235.26	28429.13

❖ **STAND-UP INDIA (SUI)**

SUI Loans have been extended to 10001 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1295.55 Crore as on 31.03.2021. The addition of 2392 nos of beneficiaries in the current fiscal against a base of 7609 loanees (as on 31-03-2020) is a positive development and the banks should carry forward the momentum. **Cumulative position under SUI are furnished below.**

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.18	1282	2900	4182	180.82	707.40	888.22
31.03.19	1806	4213	6019	238.52	905.44	1143.96
31.03.20	2966	4643	7609	388.60	713.32	1101.91
31.03.20	3965	6036	10001	442.83	852.72	1295.55

STAND UP INDIA PROGRESS REPORT AS ON 31.03.2021

(Amount in Crore)

S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	220	610	289	899	62.45	26.15	88.60
2	Bank of India	382	284	1210	1505	2715	171.11	285.25	456.36
3	Bank of Maharashtra	43	5	10	35	45	1.10	4.25	5.35
4	Canara Bank	429	172	254	285	539	39.62	51.08	90.70
5	Central Bank of India	318	36	21	50	71	3.15	6.77	9.92
6	Indian Bank	600	155	85	285	370	11.01	54.40	65.41
7	Indian Overseas Bank	153	55	20	89	109	1.52	8.68	10.20
8	Punjab National Bank	1230	765	1221	1289	2510	98.72	151.49	250.21
9	Punjab & Sind Bank	41	17	50	19	69	2.01	1.50	3.51
10	State Bank of India	1370	733	252	734	986	21.78	90.20	111.98
11	UCO Bank	387	164	89	347	436	11.84	65.07	76.91
12	Union Bank of India	303	82	14	227	241	1.76	20.10	21.86
Total PSU		5554	2688	3836	5154	8990	426.07	764.94	1191.01
13	Axis Bank	305	1	0	1	1	0.00	0.50	0.50
14	Bandhan Bank	464	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
17	ESAF SF Bank	4	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	232	94	6	170	176	0.50	16.33	16.83
20	ICICI Bank	245	31	0	46	46	0.00	10.34	10.34
21	IDBI Bank	96	39	70	7	77	9.38	0.49	9.87
22	IDFC First Bank	19	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	83	79	9	71	80	0.51	5.97	6.48
24	Jana Small Finance Bank	38	0	0	0	0	0.00	0.00	0.00
25	Karnataka Bank Ltd.	20	20	23	558	581	1.23	49.33	50.56
26	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
27	Kotak Mahindra Bank	42	0	0	0	0	0.00	0.00	0.00
28	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
29	Ratnakar Bank Ltd	17	0	0	0	0	0.00	0.00	0.00
30	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
31	SIDBI	1	0	0	0	0	0.00	0.00	0.00
32	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
33	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
34	Utkarsh Small Finance Bank	4	0	0	0	0	0.00	0.00	0.00
35	YES Bank	26	0	0	0	0	0.00	0.00	0.00
Total PVT		1751	264	108	853	961	11.62	82.96	94.58
36	BGVB (PNB)	587	35	17	26	43	2.09	3.12	5.21
37	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
38	UBKGB (CBI)	142	7	4	3	7	3.05	1.70	4.75
Total RRB		959	42	21	29	50	5.14	4.82	9.96
39	WB State Co-Op Bank Ltd.	362	0	0	0	0	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		373	0	0	0	0	0.00	0.00	0.00
Grand Total		8637	2994	3965	6036	10001	442.83	852.72	1295.55

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 Sul Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

❖ PMEGP loans

Comparison of PMEGP loans during the last 4 (four) three financial years:

(Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.18	18497	471.11	2326	69.71	1095	34.52
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.03.20	15124	516.39	2280	91.00	2135	83.48
31.03.21	12303	419.91	1846	67.74	2045	74.04

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a point of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign during the first half of the fiscal as well. 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. Attention of the bankers is drawn to the circular no PMEGP/Policy/2018-19 dated 07.06.2018 for extending need-based credit (upto Rs.100.00 lakh for manufacturing unit & Rs.25.00 lakh for servicing units).

Exemption of EDP Training to disburse the loan under PMEGP:

As a special dispensation for accelerating the pace of deployment of credit, Ministry of MSME vide Circular No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 30.09.2020. The said exemption will facilitate the banks to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2019-20. Department will ensure completion of the EDP training for these cases by 31.12.2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate awareness may be created.

Bank wise performance of PMEGP loan from 01.04.2020 to 31.03.2021 is annexed below:

Bank wise PMEGP performance during the FY 2020-21																	
(Amount in Cr)																	
Sr.No.	Bank	Target 2020-21		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		App. Pending		% Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. Wise	Amount Wise
1	Bank of Baroda	141	4.30	466	18.45	63	3.41	67	3.20	64	3.07	122	5.71	297	9.82	45.39	71.32
2	Bank of India	130	4.03	766	26.13	153	4.62	178	5.30	167	5.09	417	14.31	205	7.13	128.46	126.42
3	Bank of Maharashtra	37	1.33	23	0.87	3	0.16	5	0.22	3	0.12	8	0.30	12	0.41	8.11	8.68
4	Canara Bank	236	7.37	683	23.25	110	5.64	120	5.44	109	5.02	469	14.15	125	3.79	46.19	68.11
5	Central Bank of India	180	5.44	664	18.80	126	4.19	132	4.37	123	4.22	414	11.22	136	3.60	68.33	77.56
6	Indian Bank	337	10.08	1271	39.03	139	4.32	136	3.85	130	3.72	725	21.71	444	14.07	38.58	36.92
7	Indian Overseas Bank	107	3.40	179	6.71	39	1.86	41	1.78	39	1.67	67	2.23	76	2.64	36.45	49.04
8	Punjab & Sind Bank	9	0.33	79	2.31	22	0.61	25	0.69	24	0.65	19	0.61	45	1.28	266.67	198.15
9	Punjab National Bank	581	17.50	2738	104.85	316	10.76	508	18.79	490	18.24	2268	88.24	204	7.42	84.34	104.24
10	State Bank of India	480	13.22	2192	61.95	118	3.49	82	2.59	77	2.52	1772	49.66	322	9.28	16.04	19.06
11	UCO Bank	133	4.03	523	14.24	68	1.11	88	1.63	81	1.48	279	7.75	180	5.37	60.90	36.71
12	Union Bank of India	163	4.96	296	8.69	28	0.62	40	0.97	39	0.96	61	1.48	210	6.62	23.93	19.35
	Total PSU	2534	75.99	9880	325.29	1185	40.81	1422	48.82	1346	46.76	6621	217.36	2256	71.43	53.12	61.53
13	Axis Bank	0	0	9	0.36	0	0.00	0	0.00	0	0.00	0	0.00	9	0.36	#DIV/0!	#DIV/0!
14	Bandhan Bank	0	0	23	0.54	0	0.00	0	0.00	0	0.00	2	0.12	21	0.42	#DIV/0!	#DIV/0!
15	Federal Bank	0	0	2	0.05	0	0.00	0	0.00	0	0.00	0	0.00	2	0.05	#DIV/0!	#DIV/0!
16	HDFC Bank	0	0	12	0.25	0	0.00	0	0.00	0	0.00	0	0.00	12	0.25	#DIV/0!	#DIV/0!
17	ICICI Bank	0	0	24	1.75	8	0.60	4	0.30	4	0.30	0	0.00	16	1.15	#DIV/0!	#DIV/0!
18	IDBI Bank Limited	41	1.32	399	28.13	99	7.90	92	7.09	80	6.05	115	7.23	199	14.06	195.12	458.21
19	Karnataka Bank	0	0	4	0.13	0	0.00	0	0.00	0	0.00	2	0.06	2	0.07	#DIV/0!	#DIV/0!
	Total PVT	41	1.32	473	31.22	107	8.40	96	7.39	84	6.35	119	7.41	261	16.37	204.88	480.94
20	BGVB (PNB)	105	3.40	809	20.24	136	3.60	161	4.15	158	4.10	459	10.86	233	5.82	150.48	120.73
21	PBGB (UCO)	97	3.04	10	0.43	0	0.00	0	0.00	0	0.00	1	0.05	9	0.38	0.00	0.00
22	UBKGB (CBI)	95	2.74	432	10.04	129	3.25	127	3.20	116	2.84	72	1.69	250	5.43	122.11	103.76
	Total RRB	297	9.18	1251	30.71	265	6.84	288	7.35	274	6.95	532	12.59	492	11.63	92.26	75.68
22	WB State Co-Op Bank	114	3.07	699	32.69	289	11.69	344	14.11	341	13.99	95	4.02	443	21.89	299.12	455.64
	Co-Op Banks Total	114	3.07	699	32.69	289	11.69	344	14.11	341	13.99	95	4.02	443	21.89	299.12	455.64
	Grand Total	2986	89.56	12303	419.91	1846	67.74	2150	77.68	2045	74.04	7367	241.39	3452	121.33	68.49	82.67

District wise Performance of PMEGP during the FY 2020-21

(Amount in Crore)

Sr. No.	District	Target 2020-21		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		App. Pending		% Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. Wise	Amount Wise
1	Alipurduar	75	2.25	506	15.92	132	3.83	136	3.95	125	3.61	300	9.48	90	2.85	166.67	160.36
2	Bankura	100	3.00	246	7.34	22	0.58	40	0.93	38	0.92	167	4.18	67	2.72	38.00	30.79
3	Bardhaman	175	5.25	502	13.89	59	1.67	58	1.50	51	1.37	307	8.26	150	4.49	29.14	26.13
4	Birbhum	110	3.30	395	10.13	105	2.90	91	2.24	82	2.01	221	5.52	83	1.91	74.55	60.94
5	Coochbehar	90	2.70	646	17.25	85	2.38	99	2.83	96	2.77	380	10.26	194	4.81	106.67	102.45
6	Darjeeling	100	3.00	274	7.84	80	2.17	88	2.40	80	2.18	145	3.88	72	2.26	80.00	72.63
7	Hooghly	175	5.25	234	6.41	46	1.19	46	1.23	41	1.07	137	3.45	56	1.94	23.43	20.37
8	Howrah	180	5.40	303	8.59	27	0.89	45	1.27	37	1.01	173	5.03	108	2.81	20.56	18.71
9	Jalpaiguri	80	2.40	618	14.01	42	0.96	42	0.96	38	0.87	375	8.79	201	4.15	47.50	36.16
10	Jhargram	75	2.25	35	1.28	6	0.26	7	0.32	7	0.32	22	0.86	11	0.33	9.33	14.01
11	Kalimpong	35	1.05	50	1.27	6	0.13	6	0.13	5	0.12	24	0.49	22	0.66	14.29	11.47
12	Kolkata	300	9.00	169	3.18	16	0.26	11	0.15	9	0.14	99	1.83	58	1.13	3.00	1.61
13	Maldah	105	3.15	249	7.82	51	1.62	58	1.77	57	1.75	146	4.46	62	2.03	54.29	55.50
14	Medinipur East	140	4.19	1861	84.51	488	22.48	566	24.82	554	23.78	909	34.47	595	32.32	395.71	567.49
15	Murshidabad	165	4.95	989	34.57	170	6.21	214	7.30	205	6.96	631	20.58	209	7.97	124.24	140.63
16	Nadia	150	4.50	692	37.77	58	3.18	85	5.15	80	4.97	509	30.50	150	5.52	53.33	110.34
17	North Dinajpur	75	2.25	128	3.56	13	0.27	15	0.30	14	0.28	84	2.36	34	1.01	18.67	12.37
18	North 24 Parganas	250	7.50	2102	58.54	173	6.09	221	8.04	214	7.86	1321	37.15	635	16.01	85.60	104.78
19	Paschim Burdwan	135	4.05	41	1.10	5	0.27	6	0.25	5	0.16	18	0.57	18	0.26	3.70	4.02
20	Paschim Medinipur	128	3.84	438	15.08	70	2.66	88	3.15	87	3.11	254	7.33	133	6.09	67.97	81.02
21	Purulia	75	2.25	224	7.61	27	1.19	33	1.41	32	1.40	176	5.55	31	1.44	42.67	62.08
22	South Dinajpur	75	2.25	242	11.92	56	2.56	60	2.73	56	2.49	147	6.39	45	3.03	74.67	110.61
23	South 24 Parganas	193	5.78	1359	50.31	109	4.00	135	4.86	132	4.91	822	30.02	431	15.62	68.39	84.89
Total		2986	89.56	12303	419.91	1846	67.74	2150	77.68	2045	74.04	7367	241.39	3452	121.33	68.49	82.67

❖ **SVSKP loans**

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

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

Comparison of SVSKP loans during the last 4 (four) financial year:

(Amount in Crore)

During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2017-2018	95049	47944	1255.48	42474	330.98	3316	24.20
2018-2019	100684	44305	1200.01	41575	327.60	8119	62.19
2019-2020	32607	17180	467.59	19885	150.03	5110	37.05
2020-2021	23	145	4.26	7986	73.29	749	5.87

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes have been made for projects upto Rupees One lakh, there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. The loan proposals with project cost beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding subsidy amount. Since the subsidy amount is capped at Rs. 90000/- and most of the loan proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the proposals. In case of bigger loan projects, the banks may enhance the bank loan portion accordingly.

Year wise performance report of SVSKP during the last 3 (three) financial years are as follows,

During	Sponsored	Sanctioned	Subsidy released		Subsidy disbursed		Pending	
	No.	No.	No.	Amount	No.	Amount	No.	Amount
2018-19	107444	47228	42746	340.41	39646	318.36	2675	19.10
2019-20	44956	24493	19885	150.00	11021	88.09	8864	61.91
2020-21	23	145	8735	79.17	7986	73.29	749	5.87

District wise performance of SVSKP during the FY 2020-21:

District wise performance report (Urbank+Rural) of SVSKP loans from 01.04.2020 to 31.03.2021											
(Amount in Crore)											
Sr. No.	District	No. of cases		Project cost	Subsidy involved	Subsidy released		Disbursement		Pending with Bank	
		Sponsored	Sanctioned			No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	0	0	0.00	0.00	198	2.50	198	2.50	0	0.00
2	Bankura	0	37	0.87	0.26	39	0.36	39	0.36	0	0.00
3	Birbhum	0	0	0.00	0.00	1074	6.18	1009	5.82	65	0.36
4	Coochbehar	0	0	0.00	0.00	371	2.85	315	2.54	56	0.31
5	Dakshin 24 Parganas	0	0	0.00	0.00	528	4.29	481	4.04	47	0.25
6	Dakshin Dinajpur	0	0	0.00	0.00	19	0.16	17	0.15	2	0.01
7	Darjeeling	23	0	0.00	0.00	9	0.10	9	0.10	0	0.00
8	Hooghly	0	0	0.00	0.00	824	10.19	781	9.96	43	0.24
9	Howrah	0	0	0.00	0.00	403	3.11	372	2.94	31	0.17
10	Jalpaiguri	0	0	0.00	0.00	446	3.66	446	3.66	0	0.00
11	Jhargram	0	6	0.13	0.04	78	1.17	70	1.13	8	0.04
12	Kalimpong	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
13	Kolkata	0	0	0.00	0.00	97	0.83	97	0.83	0	0.00
14	Malda	0	0	0.00	0.00	264	2.58	256	2.49	8	0.09
15	Murshidabad	0	0	0.00	0.00	689	5.67	591	5.13	98	0.54
16	Nadia	0	0	0.00	0.00	295	2.63	284	2.57	11	0.06
17	Paschim Bardhaman	0	0	0.00	0.00	104	0.82	98	0.79	6	0.03
18	Paschim Medinipur	0	0	0.00	0.00	745	8.93	745	8.93	0	0.00
19	Purba Bardhaman	0	102	3.26	0.98	793	8.74	635	6.59	158	2.14
20	Purba Medinipur	0	0	0.00	0.00	527	4.80	426	3.81	101	1.00
21	Purulia	0	0	0.00	0.00	420	3.64	362	3.32	58	0.32
22	Uttar 24 Parganas	0	0	0.00	0.00	812	5.94	755	5.63	57	0.31
23	Uttar Dinajpur	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	Total	23	145	4.26	1.28	8735	79.16	7986	73.29	749	5.87

AGENDA- 11

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 13.54% as of March, 2021 in the State of West Bengal. Amount came up to Rs. 65074 Crore as on March, 2021 in comparison to Rs. 57301.61 Crore as on March, 2020.

NPA Position for last 6 (six) years of West Bengal is furnished here under:

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2016	356011.00	43904.14	12.33
March, 2017	367642.87	55049.25	14.97
March, 2018	415115.06	64105.19	15.44
March, 2019	427666.36	54012.04	12.63
March, 2020	465133.58	57301.61	12.32
March, 2021	480724.18	65074.00	13.54

NPA level has been increased from March, 2020 to March, 2021 by Rs. 7772.39 crore which is significant in view of the high level of NPA. Though NPA witnessed in past which reached as high as 15.44% in March 2018. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

During various forum of SLBC 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. Authorities are requested to kindly address this issue which will further improve the recovery position.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2021 stood at 59.76%, 53.57% and 57.87% respectively.

Recovery Status of PRISEC loans as on 31.03.2021:

(Amt. Rs. in crore)

Sector	During FY 2019-20			During FY 2020-21		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	14708	8178	56	15481	9193	60
MSME	15947	10411	65	14898	8023	54
OPS	6226	3739	60	5165	3255	63
Total Prisec	36881	22328	61	35544	20471	58
NPS	38937	24165	62	35329	19624	56
Total	75818	46493	61	70873	40095	57

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 31.03.2021													
(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	1211.00	100.97	5208.00	386.70	3672.00	194.40	10091.00	682.07	12826.87	109.00	22917.87	791.07
2	Bank of India	2147.95	318.93	4420.62	863.02	1749.13	57.13	8317.70	1239.08	8986.24	1836.63	17303.94	3075.71
3	Bank of Maharashtra	100.28	2.63	652.15	286.00	229.87	0.45	982.30	289.08	1425.23	173.82	2407.53	462.90
4	Canara Bank	1204.29	103.53	3782.40	901.03	992.83	52.98	5979.52	1057.54	9602.74	5045.94	15582.26	6103.48
5	Central Bank of India	1432.37	158.63	1586.43	365.74	760.89	34.82	3779.69	559.19	4476.39	1849.00	8256.08	2408.19
6	Indian Bank	3551.00	117.95	8566.56	983.90	2645.90	0.60	14763.46	1102.45	14647.54	2883.99	29411.00	3986.44
7	Indian Overseas Bank	471.82	276.53	1388.40	516.33	564.09	3.76	2424.31	796.62	4032.80	2498.59	6457.11	3295.21
8	Punjab National Bank	9291.60	2204.73	14036.09	3940.67	4515.49	253.21	27843.18	6398.61	26579.23	9065.13	54422.41	15463.74
9	Punjab & Sind Bank	133.00	0.00	590.00	0.00	264.56	0.00	987.56	0.00	2672.00	0.00	3659.56	0.00
10	State Bank of India	5232.00	486.36	7310.52	251.11	11269.20	47.64	23811.72	785.11	53791.75	4526.00	77603.47	5311.11
11	UCO Bank	2549.56	409.35	3648.89	881.72	1366.86	64.70	7565.31	1355.77	7609.25	225.47	15174.56	1581.24
12	Union Bank of India	1357.54	381.48	5352.24	1369.07	898.17	0.04	7607.95	1750.59	17184.82	4409.27	24792.77	6159.86
Total PSU		28682.41	4561.09	56542.30	10745.29	28928.99	709.73	114153.70	16016.11	163834.86	32622.84	277988.56	48638.95
13	Axis Bank	1762.48	72.26	2632.77	276.11	394.72	106.65	4789.97	455.02	22472.03	821.65	27262.00	1276.67
14	Bandhan Bank	11290.91	3104.80	17116.63	3415.88	200.07	37.65	28607.62	6558.33	1148.59	135.06	29756.20	6693.39
15	Catholic Syrian Bank Ltd.	0.00	0.00	7.43	0.00	0.00	0.00	7.43	0.00	22.78	0.00	30.21	0.00
16	Dhanlaxmi Bank Ltd.	0.12	0.00	11.10	3.44	2.61	0.38	13.83	3.82	129.16	0.00	142.99	3.82
17	ESAF SF Bank	7.36	0.78	22.08	3.71	19.47	0.35	48.91	4.84	0.48	0.00	49.39	4.84
18	Federal Bank	288.04	7.33	497.58	0.44	80.00	1.67	865.62	9.44	2745.47	35.45	3611.09	44.89
19	HDFC Bank	1236.44	67.74	5233.88	109.95	748.33	1.52	7218.66	179.21	22444.24	786.43	29662.90	965.64
20	ICICI Bank	953.76	105.19	6589.18	241.74	997.41	33.05	8540.35	379.98	22364.87	1462.90	30905.22	1842.88
21	IDBI Bank	436.37	33.35	1608.31	254.01	2219.54	48.18	4264.22	335.54	1357.26	142.29	5621.48	477.83
22	IDFC First Bank	94.78	0.00	567.61	0.00	52.01	0.00	714.40	0.00	3102.07	0.00	3816.47	0.00
23	Indusind Bank	1747.18	13.89	3809.39	30.72	2.14	0.00	5558.71	44.61	7026.74	16.53	12585.45	61.14
24	Jana Small Finance Bank	101.68	0.00	54.43	1.54	448.93	0.00	605.04	1.54	182.18	8.15	787.22	9.69
25	Karnataka Bank Ltd.	143.63	12.07	381.98	74.02	331.07	0.66	856.68	86.75	654.59	131.31	1511.27	218.06
26	Karur Vysya Bank	14.70	8.52	875.00	0.00	23.70	0.00	913.40	8.52	159.30	0.00	1072.70	8.52
27	Kotak Mahindra Bank	546.10	2.17	2203.18	30.91	6.02	0.00	2755.30	33.08	3347.44	105.24	6102.74	138.32
28	Lakshmi Vilas Bank (DBS)	0.00	0.00	1015.67	0.00	0.00	0.00	1015.67	0.00	0.00	0.00	1015.67	0.00
29	Ratnakar Bank Ltd	881.76	13.00	212.18	1.00	103.67	2.42	1197.61	16.42	2948.46	548.00	4146.07	564.42
30	South Indian Bank Ltd.	70.67	0.00	593.09	0.00	15.51	0.00	679.27	0.00	679.67	0.00	1358.94	0.00
31	SIDBI	0.00	0.00	115.24	0.00	0.00	0.00	115.24	0.00	0.00	0.00	115.24	0.00
32	Tamilnad Mercantile Bank	0.00	0.00	51.93	0.00	0.60	0.00	52.53	0.00	704.52	0.00	757.05	0.00
33	Ujivan Small Finance Bank	555.83	33.84	483.78	25.72	620.84	7.92	1660.45	67.48	364.03	5.87	2024.48	73.35
34	Utkarsh Small Finance Bank	27.96	4.00	14.33	2.86	8.97	0.00	51.26	6.86	13.49	2.23	64.75	9.09
35	YES Bank	345.00	44.00	1449.00	18.00	9.02	0.00	1803.02	62.00	3610.00	542.00	5413.02	604.00
Total PVT		20504.78	3522.94	45545.78	4490.05	6284.63	240.45	72335.18	8253.44	95477.36	4743.11	167812.55	12996.55
36	BGVB (PNB)	3888.76	267.47	1839.50	810.34	502.90	72.19	6231.16	1150.00	803.03	49.01	7034.19	1199.01
37	PBGB (UCO)	1576.70	178.74	1236.92	203.59	190.18	30.27	3003.80	412.60	187.83	22.23	3191.63	434.83
38	UBKGB (CBI)	1623.46	134.38	207.47	72.39	115.81	5.01	1946.74	211.78	431.64	22.21	2378.38	233.99
Total RRB		7088.92	580.59	3283.89	1086.32	808.89	107.47	11181.70	1774.38	1422.50	93.45	12604.20	1867.83
39	WB State Co-Op Bank Ltd.	5150.30	845.43	639.95	94.43	1606.66	144.73	7396.91	1084.59	13614.63	486.08	21011.54	1570.67
40	WBSCARD Bank Ltd.	1012.92	0.00	98.31	0.00	196.10	0.00	1307.33	0.00	0.00	0.00	1307.33	0.00
Total Co-Optv		6163.22	845.43	738.26	94.43	1802.76	144.73	8704.24	1084.59	13614.63	486.08	22318.87	1570.67
Grand Total		62439.33	9510.05	106110.23	16416.09	37825.27	1202.38	206374.82	27128.52	274349.35	37945.48	480724.18	65074.00
% of NPA against Outstanding Advance													13.54

Scheme wise NPA Position as on 31.03.2021

(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	133.00	5.00	2839.00	62.00	18.00	3.00	471.00	23.00	105.00	1.00	15.00	1.00	145.20	22.00	392.00	29.00	88.60	9.00
2	Bank of India	126.76	4.72	2494.04	51.09	35.35	7.50	55.12	7.16	274.71	0.81	18.74	1.66	815.50	126.91	1164.43	79.47	456.36	9.97
3	Bank of Maharashtra	12.11	0.19	264.08	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.34	2.63	57.40	5.74	5.35	0.00
4	Canara Bank	168.14	7.55	1788.16	90.21	26.86	7.21	0.00	0.00	161.11	1.16	35.32	1.09	334.86	36.90	0.00	0.00	90.70	5.43
5	Central Bank of India	106.62	7.45	1135.02	51.04	58.62	10.17	145.69	13.61	654.78	5.32	5.14	0.22	447.32	93.53	106.44	5.68	9.92	1.90
6	Indian Bank	200.74	11.09	3780.00	52.91	75.60	10.10	15.02	3.10	566.69	23.10	3.58	1.21	714.21	117.95	437.74	241.51	65.41	5.32
7	Indian Overseas Bank	23.97	0.39	478.84	2.82	4.37	0.39	15.83	0.35	26.87	0.13	3.71	0.00	42.14	5.70	84.64	2.39	10.20	0.69
8	Punjab National Bank	620.20	56.92	6457.41	303.04	154.28	25.18	110.22	52.79	1778.18	79.29	5.34	0.00	4323.26	771.66	3011.59	644.31	250.21	19.61
9	Punjab & Sind Bank	8.04	0.00	307.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00	0.00	0.00	0.00	3.51	0.00
10	State Bank of India	904.00	0.00	21537.00	41.45	27.50	2.09	0.00	0.00	1497.00	8.19	1.11	0.74	1643.00	265.05	1179.00	217.00	111.98	3.72
11	UCO Bank	67.92	7.63	1853.72	66.56	10.94	4.13	44.76	13.75	427.34	2.40	22.04	0.14	328.62	61.88	433.41	8.15	76.91	5.45
12	Union Bank of India	147.01	8.74	1376.47	60.14	6.24	1.32	0.00	0.00	322.11	2.97	31.62	2.62	367.10	54.44	0.00	0.00	21.86	0.00
	Total PSU	2518.51	109.68	44311.60	781.45	417.76	71.09	857.64	113.76	5813.79	124.37	141.60	8.68	9225.55	1558.65	6866.65	1233.25	1191.01	61.09
13	Axis Bank	77.53	0.41	317.00	1.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	697.99	0.00	0.00	0.00	0.50	0.00
14	Bandhan Bank	0.00	0.00	198.10	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	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	Dhanlaxmi Bank Ltd.	0.00	0.00	3.65	0.33	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	ESAF SF Bank	0.00	0.00	0.13	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.97	4.07	0.00	0.00
18	Federal Bank	2.22	0.00	244.68	2.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28.48	1.93	7.24	0.86	0.00	0.00
19	HDFC Bank	58.12	0.93	1512.61	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433.23	4.33	569.62	50.32	16.83	0.52
20	ICICI Bank	19.47	0.24	5858.26	109.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105.92	6.01	0.00	0.00	10.34	0.00
21	IDBI Bank	20.43	0.41	3076.49	59.02	5.46	0.00	0.00	0.00	3.26	0.00	0.28	0.03	138.06	15.51	159.71	14.89	9.87	0.34
22	IDFC First Bank	0.00	0.00	51.97	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
23	Indusind Bank	0.00	0.00	0.14	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	6.48	0.00
24	Jana Small Finance Bank	0.00	0.00	18.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.64	0.02	0.00	0.00
25	Karnataka Bank Ltd.	0.98	0.07	169.85	4.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.67	0.78	50.56	3.63
26	Karur Vysya Bank	0.00	0.00	31.40	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
27	Kotak Mahindra Bank	0.00	0.00	3.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00
28	Lakshmi Vilas Bank (DBS)	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
29	Ratnakar Bank Ltd	0.25	0.00	8.64	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.26	0.00	0.00	0.00
30	South Indian Bank Ltd.	1.19	0.00	32.88	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	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
32	Tamilnad Mercantile Bank	0.06	0.00	1.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Ujjivan Small Finance Bank	0.00	0.00	252.44	4.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.53	1.64	0.00	0.00
34	Utkarsh Small Finance Bank	0.00	0.00	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.00	0.20	0.00	0.00
35	YES Bank	0.01	0.00	17.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.77	0.00	0.00	0.00	0.00	0.00
	Total PVT	180.26	2.06	11798.90	181.13	5.46	0.00	0.00	0.00	3.26	0.00	0.28	0.03	1405.48	27.78	922.64	72.78	94.58	4.49
36	BGVB (PNB)	3.22	0.89	436.47	20.32	91.56	59.74	149.39	93.64	3062.10	70.40	33.26	4.92	682.58	128.36	778.18	116.87	5.21	3.17
37	PBGB (UCO)	5.84	1.23	185.26	8.70	0.01	0.00	99.69	21.20	1601.78	58.57	7.97	0.35	540.42	86.51	982.20	86.20	0.00	0.00
38	UBKGB (CBI)	1.46	0.42	114.35	4.59	9.26	3.06	41.69	13.78	503.22	6.52	383.86	5.87	736.39	97.60	515.26	61.72	4.75	0.11
	Total RRB	10.52	2.54	736.08	33.61	100.83	62.80	290.77	128.62	5167.10	135.49	425.09	11.14	1959.39	312.47	2275.64	264.79	9.96	3.28
39	WB State Co-Op Bank Ltd.	0.44	0.00	948.51	0.00	0.00	0.00	80.43	6.97	1607.40	24.76	0.00	0.00	5273.65	290.30	0.00	0.00	0.00	0.00
40	WBSCARD Bank Ltd.	0.00	0.00	196.10	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	0.00
	Total Co-Optv	0.44	0.00	1144.61	0.00	0.00	0.00	80.43	6.97	1607.40	24.76	0.00	0.00	5273.65	290.30	0.00	0.00	0.00	0.00
	Grand Total	2709.73	114.28	57991.19	996.19	524.05	133.89	1228.84	249.35	12591.55	284.62	566.97	19.85	17864.07	2189.20	10064.93	1570.82	1295.55	68.86

Sector wise Recovery performance as on 31.03.2021

(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	66.00	49.00	74.24	137.00	71.00	51.82	26.00	15.00	57.69	229.00	135.00	58.95	120.00	31.00	25.83	349.00	166.00	47.56
2	Bank of India	336.00	191.49	56.99	536.00	290.67	54.23	211.00	118.12	55.98	1083.00	600.28	55.43	833.00	449.90	54.01	1916.00	1050.18	54.81
3	Bank of Maharashtra	2.63	0.00	0.00	286.00	2.40	0.84	0.45	0.00	0.00	289.08	2.40	0.83	174.00	0.00	0.00	463.08	2.40	0.52
4	Canara Bank	67.30	17.25	25.63	1574.61	105.78	6.72	78.81	12.87	16.33	1720.72	135.90	7.90	2701.26	60.73	2.25	4421.98	196.63	4.45
5	Central Bank of India	158.63	18.09	11.40	365.74	34.93	9.55	34.82	4.76	13.67	559.19	57.78	10.33	1849.05	107.32	5.80	2408.24	165.10	6.86
6	Indian Bank	1937.12	1225.89	63.28	2535.78	1658.97	65.42	925.71	611.05	66.01	5398.61	3495.91	64.76	7925.45	5458.11	68.87	13324.06	8954.02	67.20
7	Indian Overseas Bank	277.72	4.61	1.66	318.34	24.36	7.65	40.84	37.48	91.77	636.90	66.45	10.43	2846.31	348.92	12.26	3483.21	415.37	11.92
8	Punjab National Bank	2185.22	1172.89	53.67	2362.74	1621.58	68.63	911.23	645.78	70.87	5459.19	3440.25	63.02	7052.14	4725.89	67.01	12511.33	8166.14	65.27
9	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
10	State Bank of India	1280.13	930.47	72.69	2400.11	1729.60	72.06	691.46	492.68	71.25	4371.70	3152.75	72.12	7190.52	5912.50	82.23	11562.22	9065.25	78.40
11	UCO Bank	215.12	35.12	16.33	315.82	33.45	10.59	61.12	9.56	15.64	592.06	78.13	13.20	200.50	5.63	2.81	792.56	83.76	10.57
12	Union Bank of India	119.53	32.18	26.92	218.76	75.83	34.66	93.12	34.78	37.35	431.41	142.79	33.10	1811.53	373.89	20.64	2242.94	516.68	23.04
	Total PSU	6645.40	3676.99	55.33	11050.90	5648.57	51.11	3074.56	1982.08	64.47	20770.86	11307.64	54.44	32703.76	17473.89	53.43	53474.62	28781.53	53.82
13	Axis Bank	981.00	743.00	75.74	1004.00	803.00	79.98	4.60	3.73	81.09	1989.60	1549.73	77.89	0.00	0.00	#DIV/0!	1989.60	1549.73	77.89
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	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!
17	ESAF SF Bank	0.92	0.82	89.13	2.76	2.29	82.99	2.43	2.39	98.35	6.11	5.50	90.02	0.06	0.06	100.00	6.17	5.56	90.12
18	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
19	HDFC Bank	107.75	69.43	64.43	137.26	114.12	83.14	21.00	14.07	67.03	266.01	197.62	74.29	832.46	790.10	94.91	1098.47	987.72	89.92
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	189.05	123.87	65.52	197.49	151.04	76.48	280.65	266.76	95.05	667.18	541.68	81.19	228.63	214.43	93.79	895.82	756.11	84.40
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	5.22	1.04	19.90	23.53	6.92	29.41	0.00	0.00	#DIV/0!	28.75	7.96	27.68	19.11	2.72	14.23	47.86	10.68	22.31
24	Jana Small Finance Bank	57.39	43.12	75.14	30.83	31.62	102.56	284.22	236.74	83.29	372.44	311.48	83.63	15.48	17.23	111.24	387.93	328.71	84.73
25	Karnataka 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!
26	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!
27	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!
28	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!
29	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	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!
31	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!
32	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
33	Ujivan Small Finance Bank	950.05	397.13	41.80	762.44	407.08	53.39	681.29	207.63	30.48	2393.79	1011.84	42.27	185.28	76.71	41.40	2579.07	1088.54	42.21
34	Utkarsh Small Finance Bank	28.59	25.73	90.00	0.11	0.08	72.73	2.02	1.89	93.56	30.72	27.70	90.17	2.02	1.91	94.55	32.74	29.61	90.44
35	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	2319.97	1404.14	60.52	2158.42	1516.15	70.24	1276.20	733.22	57.45	5754.59	3653.51	63.49	1283.05	1103.15	85.98	7037.64	4756.66	67.59
36	BGVB (PNB)	304.20	209.83	68.98	604.21	232.08	38.41	98.29	74.77	76.08	1006.70	516.69	51.33	334.53	288.10	86.12	1341.22	804.78	60.00
37	PBGB (UCO)	761.17	411.36	54.04	722.89	426.34	58.98	63.89	45.11	70.61	1547.95	882.81	57.03	98.52	81.76	82.99	1646.47	964.57	58.58
38	UBKGB (CBI)	348.67	193.88	55.61	10.20	3.37	33.04	8.96	7.72	86.16	367.83	204.97	55.72	71.47	53.79	75.26	439.30	258.76	58.90
	Total RRB	1414.04	815.07	57.64	1337.30	661.79	49.49	171.14	127.60	74.56	2922.48	1604.47	54.90	504.52	423.65	83.97	3426.99	2028.11	59.18
39	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
40	WBSCARD Bank Ltd.	565.02	288.86	51.12	84.68	15.69	18.53	118.59	28.76	24.25	768.29	333.31	43.38	0.00	0.00	#DIV/0!	768.29	333.31	43.38
	Total Co-Optv	5102.00	3296.70	64.62	351.22	196.12	55.84	643.45	412.34	64.08	6096.67	3905.16	64.05	837.32	622.92	74.39	6933.99	4528.08	65.30
	Grand Total	15481.41	9192.90	59.38	14897.84	8022.63	53.85	5165.35	3255.24	63.02	35544.60	20470.77	57.59	35328.65	19623.61	55.55	70873.25	40094.38	56.57

STATUS OF PDR CASES AS ON 31.03.2021:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2021 there are 6990 PDR cases pending amounting Rs. 460.15 Crore and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2018	13695	169.27	4937	34.48
31.03.2019	14429	226.57	4921	47.96
31.03.2020	8101	379.57	2134	29.17
31.03.2021	9176	491.33	2186	31.18

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2021									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2020		Cases filed from 01.04.2020 to 31.03.2021		Cases Settled from 01.04.2020 to 31.03.2021		Pending cases as on 31.03.2021	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	1	0.02	0	0.00	0	0.00	1	0.02
8	Punjab National Bank	4109	47.83	0	0.00	2123	20.11	1986	27.72
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	State Bank of India	320	2.28	0	0.00	0	0.00	320	2.28
11	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
	Total PSU	6743	157.11	0	0.00	2123	20.11	4620	137.00
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	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	ESAF SF Bank	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	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	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
36	BGVB (PNB)	1053	47.47	0	0.00	3	0.06	1050	47.41
37	PBGB (UCO)	214	0.73	238	3.18	0	0.00	452	3.91
38	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
	Total RRB	1267	48.20	238	3.18	3	0.06	1502	51.32
39	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	60	11.01	868	271.83
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total Co-Optv	912	269.96	16	12.88	60	11.01	868	271.83
	Grand Total	8922	475.27	254	16.06	2186	31.18	6990	460.15

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. 21 banks have sent the details of 1755 such pending cases which is being shared by SLBC with GoWB. Authorities are requested kindly to look into the matter and assist the banks in the recovery process accordingly.

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 1991 loan accounts as reported as on March, 2021. The District wise details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.03.2021						
Sr. No.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending
1	Alipurduar	2	0	0	0	2
2	Bankura	0	3	5	19	27
3	Birbhum	0	4	8	25	37
4	Coochbehar	1	3	1	15	20
5	Dakshin Dinajpur	0	2	5	44	51
6	Darjeeling	2	10	5	26	43
7	Hooghly	19	8	21	85	133
8	Howrah	2	13	51	116	182
9	Jalpaiguri	1	0	1	15	17
10	Jhargram	0	0	0	3	3
11	Kalimpong	0	0	0	0	0
12	Kolkata	2	1	9	183	195
13	Malda	18	0	14	79	111
14	Murshidabad	6	11	71	110	198
15	Nadia	2	0	9	64	75
16	Paschim Burdwan	13	7	24	43	87
17	Purba Burdwan	25	4	10	60	99
18	Paschim Medinipur	1	0	9	38	48
19	Purba Medinipur	0	5	8	45	58
20	Purulia	2	0	3	16	21
21	Uttar Dinajpur	11	0	1	33	45
22	24 Pgs. (N)	7	10	57	107	181
23	24 Pgs. (S)	6	12	63	277	358
Total		120	93	375	1403	1991

Bank wise pending DM's permission under SARFAESI as on 31.03.2021						
Sr. No.	Bank Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending
1	BOB	0	1	21	291	313
2	BOI	51	4	5	37	97
3	Canara Bank	0	14	34	171	219
4	CBI	0	0	42	50	92
5	IOB	0	2	2	17	21
6	PNB	12	27	126	446	611
7	SBI	3	5	29	77	114
8	Union Bank	12	21	57	15	105
	PSUs Total	78	74	316	1104	1572
9	HDFC	0	1	0	16	17
10	IDBI	4	4	2	64	74
11	Karur Vysya Bank	0	7	11	6	24
12	Karnataka Bank Ltd.	0	1	0	2	3
	PVTs Total	4	13	13	88	118
13	BGVB	0	0	2	130	132
15	PBGB	38	6	44	70	158
15	UBKGB	0	0	0	11	11
	RRBs Total	38	6	46	211	301
	Grand Total	120	93	375	1403	1991

AGENDA - 12

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

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

Sub-Committee for Digital Payment & Agenda Item:

RBI has also advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. An indicative list of agenda items has also been suggested as given hereunder.

- Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
- Identification of shadow areas and realignment of Banking Correspondents.
- Dedicated financial literacy initiatives to promote digital payments.
- Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
- Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
- Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting was shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019.

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

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

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. It was resolved that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

LDM, Nadia was advised to convene the District Committee meeting in March with participation of SLBC, RBI and all the related stakeholders.

However, due to social distancing norms on account of COVID 19 pandemic, the progress in the stated matters was stalled. The SLBC Sub Committee on Digital Banking has adopted the earlier resolutions by circulation on 03-06-2020 as action points extended for next quarter along with the following new action point,

In terms of RBI directive, the target for PoS machines for the district has since been fixed at 2050 and allocated among the banks. The target groups are petrol pumps, Indane outlets, fair price shops, departmental stores, pharmacies & nursing homes, colleges, hotels/ restaurants etc.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 31.03.2021.

As on	No. of Operative SB Account	No. of Operative SB A/c covered with at least one Digital mode	% of Achievement	No. of Operative CA Account	No. of Operative CA A/c covered with at least one Digital mode	% of Achievement
30.06.2020	7159066	3255436	45.47	84113	19185	22.54
30.09.2020	5906742	3253901	55.09	81277	19937	24.53
31.12.2020	5384113	4497876	83.54	96125	41773	43.46
31.03.2021	5466086	5054141	92.46	84787	77197	91.05

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
Sr. No.	Bank Name	For Bank Customers											
		1. Digital coverage for individuals (Savings Accounts)											
		Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^A	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^{AA}	% AEPS coverage	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc. [*]	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
1	Bank of Baroda	19189	15973	83.24	3026	15.77	9142	47.64	952	4.96	15973	83.24	1513
2	Bank of India	416028	364982	87.73	84725	20.37	95321	22.91	406352	97.67	410573	98.69	0
3	Canara Bank	129522	37625	29.05	18603	14.36	15865	12.25	116870	90.23	116870	90.23	7517
4	Central Bank of India	69980	60258	86.11	14465	20.67	5019	7.17	55200	78.88	61725	88.20	0
5	Indian Overseas Bank	25947	11303	43.56	1637	6.31	5402	20.82	22585	87.04	24552	94.62	32935
6	Indian Bank	286587	102556	35.79	29995	10.47	46892	16.36	281866	98.35	282998	98.75	12282
7	Punjab National Bank	1315228	494811	37.62	28702	2.18	39747	3.02	1083372	82.37	1288706	97.98	17916
8	State Bank of India	997232	893857	89.63	230274	23.09	444603	44.58	862525	86.49	984535	98.73	10259
9	UCO Bank	74494	40110	53.84	3449	4.63	11001	14.77	64143	86.10	64143	86.10	0
10	Union Bank of India	95382	61225	64.20	8220	8.62	7725	8.10	84656	88.77	85900	90.08	165
11	Axis Bank	49636	45351	91.37	11178	22.52	27266	54.93	17852	35.97	47787	96.27	6070
12	Bandhan Bank	527429	424893	80.56	15877	3.01	395059	74.90	0	0.00	518342	98.28	396
13	Federal Bank	3800	3548	93.37	2915	76.71	3175	83.55	3230	85.00	3315	87.24	3400
14	HDFC Bank Ltd.	30189	29387	97.34	20939	69.36	21019	69.62	17667	58.52	30179	99.97	8310
15	ICICI Bank Ltd.	31750	31750	100.00	31750	100.00	21917	69.03	17116	53.91	31750	100.00	0
16	IDBI Bank	21043	16209	77.03	7118	33.83	20859	99.13	17415	82.76	21018	99.88	0
17	IDFC First Bank	12236	4930	40.29	1587	12.97	1587	12.97	9180	75.02	11727	95.84	0
18	Ratnakar Bank Ltd.	28656	1583	5.52	625	2.18	1455	5.08	21579	75.30	24160	84.31	0
19	Ujivan SF Bank	28462	27612	97.01	21853	76.78	14017	49.25	28311	99.47	28311	99.47	0
20	Yes Bank	1306	1299	99.46	825	63.17	876	67.08	902	69.07	1299	99.46	0
21	BGVV	840229	631286	75.13	0	0.00	0	0.00	631789	75.19	631789	75.19	0
22	Nadia DCCB Ltd.	357347	118559	33.18	0	0.00	0	0.00	253570	70.96	264055	73.89	0
23	IPPB	68010	60438	88.87	23418	34.43	25114	36.93	68010	100.00	68010	100.00	0
24	Airtel Payment Bank	36424	0	0.00	36424	100.00	36424	100.00	36424	100.00	36424	100.00	0
	Total	5466086	3479545	63.66	597605	10.93	1249485	22.86	4101566	75.04	5054141	92.46	100763

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format

Sr. No.	Bank Name	For Bank Customers												
		2. Digital coverage for business (Current Accounts)												
		Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Debit/ RuPay cards/ Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	
1	Bank of Baroda	676	482	71.30	162	23.96	142	21.01	256	37.87	482	71.30	59	
2	Bank of India	13895	11202	80.62	11352	81.70	9612	69.18	10213	73.50	12451	89.61	0	
3	Canara Bank	1349	510	37.81	689	51.07	1161	86.06	786	58.27	980	72.65	20	
4	Central Bank of India	1260	0	0.00	620	49.21	309	24.52	177	14.05	762	60.48	0	
5	Indian Overseas Bank	823	252	30.62	127	15.43	78	9.48	536	65.13	677	82.26	101	
6	Indian Bank	5718	4208	73.59	2896	50.65	3812	66.67	1678	29.35	5112	89.40	94	
7	Punjab National Bank	10482	4499	42.92	1852	17.67	8120	77.47	756	7.21	9749	93.01	122	
8	State Bank of India	9510	0	0.00	6366	66.94	3483	36.62	1191	12.52	9173	96.46	6146	
9	UCO Bank	881	191	21.68	139	15.78	731	82.97	731	82.97	731	82.97	0	
10	Union Bank of India	4390	1145	26.08	1619	36.88	1290	29.38	1202	27.38	2395	54.56	20	
11	Axis Bank	6118	1931	31.56	373	6.10	2891	47.25	4545	74.29	5444	88.98	88	
12	Bandhan Bank	21107	10124	47.97	2798	13.26	25	0.12	19949	94.51	21107	100.00	38	
13	Federal Bank	97	70	72.16	75	77.32	97	100.00	81	83.51	97	100.00	97	
14	HDFC Bank Ltd.	2056	0	0.00	1996	97.08	294	14.30	1996	97.08	2035	98.98	686	
15	ICICI Bank Ltd.	4093	3984	97.34	2080	50.82	3480	85.02	3985	97.36	3985	97.36	0	
16	IDBI Bank	1552	1126	72.55	938	60.44	20	1.29	659	42.46	1307	84.21	0	
17	IDFC First Bank	11	0	0.00	11	100.00	0	0.00	0	0.00	11	100.00	0	
18	Ratnakar Bank Ltd.	325	228	70.15	79	24.31	104	32.00	126	38.77	309	95.08	0	
19	Ujjivan SF Bank	255	197	77.25	0	0.00	234	91.76	0	0.00	234	91.76	0	
20	Yes Bank	86	0	0.00	63	73.26	55	63.95	0	0.00	83	96.51	0	
21	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7006	
22	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2378	
23	IPPB	103	0	0.00	73	70.87	23	22.33	73	70.87	73	70.87	0	
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	
	Total	84787	40149	47.35	34308	40.46	35961	42.41	48940	57.72	77197	91.05	16855	

Annex III - Review Format for on-boarding of merchants/ traders/ businesses/ utility service providers (PoS)

State/ UT		West Bengal											
Name of the District		Nadia											
Month		March 31, 2020											
Sr. No.	Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage (PoS)	Targets and achievement											
		A. Rural branches of all banks			B. Semi urban branches of all banks			C. Urban/ Metropolitan branches of all banks			Total (A+B+C)		
		Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement
1	Bank of Baroda	10	3	30.00	40	7	17.50	35	3	8.57	85	13	15.29
2	Bank of India	30	29	96.67	50	50	100.00	30	29	96.67	110	108	98.18
3	Canara Bank	20	0	0.00	35	1	2.86	20	0	0.00	75	1	1.33
4	Central Bank of India	5	3	60.00	40	19	47.50	20	19	95.00	65	41	63.08
5	Indian Bank	30	26	86.67	60	59	98.33	95	82	86.32	185	167	90.27
6	Indian Overseas Bank	6	1	16.67	24	0	0.00	25	2	8.00	55	3	5.45
7	Punjab National Bank	53	53	100.00	124	118	95.16	75	67	89.33	250	238	95.20
8	State Bank of India	80	128	160.00	180	107	59.44	125	114	91.20	385	349	90.65
9	UCO Bank	10	4	40.00	35	1	2.86	40	3	7.50	85	8	9.41
10	Union Bank of India	10	7	70.00	30	12	40.00	35	22	62.86	75	41	54.67
11	Axis Bank	30	48	160.00	70	46	65.71	130	51	39.23	230	145	63.04
12	Bandhan Bank	15	0	0.00	20	0	0.00	25	0	0.00	60	0	0.00
13	Federal Bank	0	0	#DIV/0!	10	32	320.00	0	0	#DIV/0!	10	32	320.00
14	HDFC Bank	10	0	0.00	45	22	48.89	70	13	18.57	125	35	28.00
15	ICICI Bank	10	7	70.00	55	15	27.27	85	20	23.53	150	42	28.00
16	IDBI Bank	0	0	#DIV/0!	20	19	95.00	15	15	100.00	35	34	97.14
17	IDFC First Bank	0	0	#DIV/0!	10	6	60.00	0	0	#DIV/0!	10	6	60.00
18	Ratnakar Bank Ltd	0	0	#DIV/0!	10	198	1980.00	0	565	#DIV/0!	10	763	7630.00
19	Ujjivan SF Bank	5	0	0.00	10	0	0.00	0	0	#DIV/0!	15	0	0.00
20	Yes Bank	0	0	#DIV/0!	10	4	40.00	0	0	#DIV/0!	10	4	40.00
21	BGVB	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
22	Nadia DCCB	17	0	0.00	4	0	0.00	4	0	0.00	25	0	0.00
	Total	341	309	90.62	882	716	81.18	829	1005	121.23	2050	2030	99.02

Payment Banks operations:

Indian Post Payment Bank & Airtel Payments Banks:

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank & Airtel Payments Banks, the 2 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 6479 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through these outlets.

Airtel Payment Bank under its business model has 10 Bank Mitras, 52 number of Business Correspondents and 2511 Banking Access Points covering 1102 villages in the State of West Bengal. IPPB is providing accessible and affordable banking solutions through their technology driven system which inter-alia provides following products.

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

Basic Data of Payment Banks as on 31.03.2021:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2020	296546	4.74	1381	0.07
IPPB	Sept, 2020	1376127	48.83	4042	0.42
IPPB	Dec, 2020	1553765	55.48	986	0.55
IPPB	Mar, 2021	1688308	63.11	5606	0.60
Airtel Payment Bank	June, 2020	1790000	40.62	0	0.00
Airtel Payment Bank	Sept, 2020	2159000	47.63	0	0.00
Airtel Payment Bank	Dec, 2020	2418841	50.39	0	0.00
Airtel Payment Bank	Mar, 2021	2647000	59.90	0	0.00

Data from 01.04.2020 to 31.03.2021:

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2020	51003	4.25	6974	0.28
IPPB	Sept, 2020	73984	4.86	145133	3.12
IPPB	Dec, 2020	304661	21.04	446447	9.48
IPPB	Mar, 2021	353263	22.77	525998	11.54
Airtel Payment Bank	June, 2020	107000	13.25	425330	31.13
Airtel Payment Bank	Sept, 2020	103000	10.36	676585	72.43
Airtel Payment Bank	Dec, 2020	109173	15.22	808819	88.90
Airtel Payment Bank	Mar, 2021	116000	18.88	893829	90.27

AGENDA-13

Financial Literacy Camps & Awareness Drive

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 “Credit Discipline and Credit from Formal Institutions” which will be observed from February 8-12, 2021. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) **Responsible borrowing;**
- b) **Borrowing from formal institutions and**
- c) **Timely repayments.**

Banks have been advised to disseminate the information and create awareness among its customers and general public. RBI will also undertake a centralized mass media campaign during the month of February 2021 to broadcast essential financial awareness messages to general public.

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.

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407
Sept, 20	56	1310	58	1095	114	2405
Dec, 20	124	4091	188	4577	312	8668
Mar, 21	380	22632	181	6068	561	28700

Observation: While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold a FLC per month. SLBC has directed the LDMs vide letter dated 18-02-2019 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

Performing districts in terms of number of camps during the March, 2021 quarter:

Birbhum (136), Murshidabad (128), Hooghly (47).

District wise progress of FLC during March, 2021 quarter of FY 2020-21 is given hereunder.

Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	24 Pgs (N)	255	0	0	0	0	NA
2	24 Pgs (S)	304	3	117	11	400	1,2,4,5,6
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	9	208	4	142	1,2,4,5,6
5	Birbhum	212	68	2249	68	2191	1,2,3,4,5
6	Coochbehar	124	14	460	0	0	1,2,3,4,5
7	Darjeeling	76	0	0	0	0	NA
8	Dakshin Dinajpur	79	0	0	0	0	NA
9	Hooghly	237	47	2219	0	0	1,2,3,4,5
10	Howrah	115	5	1200	30	1072	2,4
11	Jalpaiguri	79	24	840	10	280	1
12	Jhargram	82	3	76	3	76	4
13	Kalimpong	14	4	128	0	0	1,2,3,4
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	7	1655	0	0	1,2,4
16	Murshidabad	334	128	10343	0	0	1,2,3,4,5,6
17	Nadia	230	5	415	5	415	1,2,4
18	Paschim Bardhaman	101	10	361	10	425	2,4,5
19	Paschim Medinipur	248	3	240	3	240	1,2,4
20	Purba Bardhaman	203	38	1429	1	36	3,6
21	Purba Medinipur	177	8	524	0	0	1,2,3,4
22	Purulia	158	4	168	4	168	4
23	Uttar Dinajpur	97	0	0	32	623	1,2,4,6
Total		3551	380	22632	181	6068	

1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others

AGENDA-14

Review of functioning of RSETIs & setting up of 5 new RSETIs:

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

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

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

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

The position of Settlement and Credit Linkage cases as on 31.03.2021 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April – June, 2020	6	150	0	0.00	0.00
April – Sept, 2020	9	218	0	0.00	0.00
April – Dec, 2020	80	1723	153	8.88	65.13
April – March, 2021	196	4290	307	7.16	55.12
Cumulative, June, 20	4609	122392	88983	72.70	59.52
Cumulative, Sept, 20	4612	122324	89900	73.49	59.59
Cumulative, Dec, 20	4683	123897	91172	73.59	59.60
Cumulative, Mar, 21	4799	126464	91554	72.40	59.64

RSETIs of West Midnapur, Hooghly & Howrah are having 80% and above settlement percentage.

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

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

Sponsored Bank	RSETI District	Remarks / Issues
Bank of India	24 Pgs. (North)	Land has been identified and the matter is pending with State Govt. authority for final allotment.
Punjab National Bank	Purba Medinipur	0.48 acre of land has been allotted but not sufficient for RSETI premises as per PNB CRDT (HO), New Delhi observation.
Punjab National Bank	Dakshin Dinajpur	Allotment not yet done. Modification for wrong allotment to SBI to be undertaken.
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

RSETI wise settlement & credit linkage % upto 31.03.2021 since inception (Cumulative)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	230	6772	3348	1196	4544	8	4552	67.22	73.68
2	West Midnapore (Debra)	Indian Bank	200	6346	3988	853	4841	251	5092	80.24	82.38
3	North 24 Parganas	Bank of India	274	6970	3008	2255	5263	124	5387	77.29	57.15
4	Coochbehar	Central Bank of India	142	3352	1213	1138	2351	34	2385	71.15	51.60
5	Darjeeling	Central Bank of India	112	2900	1392	743	2135	42	2177	75.07	65.20
6	Jalpaiguri	Central Bank of India	260	5401	3216	922	4138	221	4359	80.71	77.72
7	Purba Midnapore	Punjab National Bank	235	6753	2443	2228	4671	48	4719	69.88	52.30
8	Berhampore	Canara Bank	309	8926	3452	2912	6364	0	6364	71.30	54.24
9	Malda	State Bank of India	233	6851	2429	2072	4501	594	5095	74.37	53.97
10	Nadia (Haringhata)	State Bank of India	215	5524	1634	2027	3661	73	3734	67.60	44.63
11	Burdwan	UCO Bank	252	6434	2555	1803	4358	0	4358	67.73	58.63
12	Hooghly	UCO Bank	267	6755	3935	681	4616	0	4616	68.33	85.25
13	Howrah	UCO Bank	215	6196	4216	36	4252	1	4253	68.64	99.15
14	Bankura (Ranbahal)	Punjab National Bank	308	7291	2425	2130	4555	607	5162	70.80	53.24
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	207	5753	2670	1427	4097	206	4303	74.80	65.17
16	Howrah	Punjab National Bank	632	15986	3180	9532	12712	639	13351	83.52	25.02
17	Purulia	Punjab National Bank	183	4720	1624	889	2513	0	2513	53.24	64.62
18	South 24 Parganas	Punjab National Bank	309	8147	4018	1043	5061	118	5179	63.57	79.39
19	Uttar Dinajpur	Punjab National Bank	216	5387	2048	1835	3883	72	3955	73.42	52.74
	Total		4799	126464	52794	35722	88516	3038	91554	72.40	59.64

RSETI wise settlement & credit linkage % during FY 2020-21 (01.04.2020 to 31.03.2021)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	6	179	0	0	0	0	0	0.00	0.00
2	West Midnapore (Debra)	Indian Bank	6	105	16	0	16	0	16	15.24	100.00
3	North 24 Parganas	Bank of India	14	269	9	10	19	0	19	7.06	47.37
4	Coochbehar	Central Bank of India	10	213	32	20	52	0	52	24.41	61.54
5	Darjeeling	Central Bank of India	6	128	0	0	0	0	0	0.00	0.00
6	Jalpaiguri	Central Bank of India	6	90	0	0	0	0	0	0.00	0.00
7	Purba Midnapore	Punjab National Bank	11	261	8	7	15	0	15	5.75	53.33
8	Berhampore	Canara Bank	14	340	48	0	48	0	48	14.12	100.00
9	Malda	State Bank of India	14	269	9	27	36	0	36	13.38	25.00
10	Nadia (Haringhata)	State Bank of India	8	119	0	0	0	0	0	0.00	0.00
11	Burdwan	UCO Bank	15	329	0	0	0	0	0	0.00	0.00
12	Hooghly	UCO Bank	6	98	0	0	0	0	0	0.00	0.00
13	Howrah	UCO Bank	11	247	0	0	0	0	0	0.00	0.00
14	Bankura (Ranbahal)	Punjab National Bank	13	287	0	0	0	0	0	0.00	0.00
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	8	204	9	16	25	0	25	12.25	36.00
16	Howrah	Punjab National Bank	28	726	21	52	73	4	77	10.61	28.77
17	Purulia	Punjab National Bank	5	117	0	0	0	0	0	0.00	0.00
18	South 24 Parganas	Punjab National Bank	7	138	0	0	0	0	0	0.00	0.00
19	Uttar Dinajpur	Punjab National Bank	8	171	15	4	19	0	19	11.11	78.95
	Total		196	4290	167	136	303	4	307	7.16	55.12

AGENDA- 15

Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)

Department of Financial Services (DFS), GoI has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY schemes with RBI. Accordingly, 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.
- Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment.

Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, which sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, has also envisaged that "Every willing and eligible adult who has been enrolled under PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension schemes like APY etc.

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 31.03.2021 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
31.03.2020	36646275	13473.64	3190693
31.03.2021	40397438	13247.08	2332637

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2019	29839630	28538891
31.03.2020	25019200	28627762
31.03.2021	25287761	32255660

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2019	5517547	1178923	1040846	7737316
31.03.2020	10227585	2686728	1509104	13481007
31.03.2021	13598596	3837712	2751682	20187990

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2019	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278

Bank wise cumulative report of PMJDY accounts as on 31.03.2021

Bank wise cumulative report of PMJDY accounts as on 31.03.2021										
(Amount in Crore)										
Sr. No.	Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance A/c's	RupayCard Issued	Aadhaar Seeded
1	Bank of Baroda	1487092	773931	987643	1273380	2261023	581.05	84874	2152988	2132486
2	Bank of India	1184505	267302	627140	824667	1451807	524.78	122133	1194795	1339887
3	Bank of Maharashtra	8154	25761	17680	16235	33915	14.25	11674	25535	29740
4	Canara Bank	521343	123556	284597	360302	644899	224.26	38407	211072	529090
5	Central Bank of India	908853	77473	412980	573346	986326	256.19	115950	651200	834070
6	Indian Bank	2601427	469547	1310954	1760020	3070974	1229.18	20365	1333301	2740717
7	Indian Overseas Bank	103171	173566	123467	153270	276737	92.05	24096	259600	221923
8	Punjab & Sind Bank	2311	13731	9314	6728	16042	11.12	123	15089	11559
9	Punjab National Bank	6275101	2172207	3985083	4462225	8447308	2751.21	686907	3340796	7087060
10	State Bank of India	8418978	6480228	6822801	8076405	14899206	5100.38	254726	14208235	11034953
11	UCO Bank	847434	423405	525304	745535	1270839	381.77	109482	539341	993236
12	Union Bank of India	435930	198495	280827	353598	634425	160.82	104664	268766	541303
	PSUs Total	22794299	11199202	15387790	18605711	33993501	11327.06	1573401	24200718	27496024
13	Axis Bank Ltd	1659	28675	19588	10746	30334	11.92	5917	23432	20319
14	City Union Bank Ltd	0	78	58	20	78	0.03	6	70	34
15	Federal Bank Ltd	1081	3080	2869	1292	4161	1.66	907	1680	2753
16	HDFC Bank Ltd	7535	117870	17742	107663	125405	20.20	10939	125393	47514
17	ICICI Bank Ltd	25666	13908	19444	20130	39574	5.73	11329	39574	32424
18	IDBI Bank Ltd.	6035	24438	17500	12973	30473	10.01	2390	23752	22315
19	IndusInd Bank Ltd	248	9521	7415	2354	9769	1.76	1516	8732	8475
20	Jammu & Kashmir Bank	0	240	165	75	240	0.09	31	238	132
21	Karur Vysya Bank	614	978	931	661	1592	0.30	234	1581	1140
22	Kotak Mahindra Bank Ltd	133	732	637	228	865	0.12	286	85	289
23	Lakshmi Vilas Bank Ltd	31	24	27	28	55	0.01	5	44	21
24	South Indian Bank Ltd	8	283	131	160	291	0.11	33	188	214
25	Yes Bank Ltd	2	61	52	11	63	0.01	5	60	45
	PVTs Total	43012	199888	86559	156341	242900	51.94	33598	224829	135675
26	BGVB (PNB)	4565981	44479	2000130	2610330	4610460	1381.32	535476	418862	3409045
27	PBGB (UCO)	952072	141518	381951	711639	1093590	324.70	146260	24292	826371
28	UBGB (CBI)	319736	137251	202209	254778	456987	162.05	43902	419060	388545
	RRBs Total	5837789	323248	2584290	3576747	6161037	1868.07	725638	862214	4623961
	Grand Total	28675100	11722338	18058639	22338799	40397438	13247.08	2332637	25287761	32255660

APY Campaign 2020:

A campaign titled Citizens Choice has been launched by PFRDA covering the period 01-02-2020 to 31-03-2020 where the performance of the SLBCs and LDMs will be assessed. Against the target of 86000 enrolment target, the banks have achieved 86138 enrolment upto 31-03-2020. The State of West Bengal performed admirably in the past years and this time has won 2nd best awards at national level.

A similar level of thrust is solicited on part of the member banks for achieving the target as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks on 05-06-2020. During the FY 2020-21, against Annual target of 443130, all Banks together enrolled 703111 number of APY (Achievement is 159%).

Bank wise cumulative enrolment position under social security schemes as on 31.03.2021 (as per PMJDY portal)							
Sr. No.	Bank Name	Total No. PMJDY Ac.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes	% of Enrolment
1	Bank of Baroda	2261023	129357	718736	93288	941381	41.64%
2	Bank of India	1451807	188081	645648	125458	959187	66.07%
3	Bank of Maharashtra	33915	5552	16875	8312	30739	90.64%
4	Canara Bank	644899	79967	312737	77655	470359	72.94%
5	Central Bank of India	986326	151563	385322	204786	741671	75.20%
6	Indian Bank	3070974	263428	280424	388144	931996	30.35%
7	Indian Overseas Bank	276737	47779	137682	24144	209605	75.74%
8	Punjab National Bank	8447308	519226	2992903	547577	4059706	48.06%
9	Punjab & Sind Bank	16042	5128	3366	1598	10092	62.91%
10	State Bank of India	14899206	1915740	6289887	926932	9132559	61.30%
11	UCO Bank	1270839	97865	244005	48874	390744	30.75%
12	Union Bank of India	634425	70987	282536	55549	409072	64.48%
	PSU Banks	33993501	3474673	12310121	2502317	18287111	53.80%
13	Axis Bank Ltd	30334	1367	9663	15743	26773	88.26%
14	Bandhan Bank	8209	0	0	8209	8209	100.00%
15	Catholic Syrian Bank Ltd.	53	0	0	53	53	100.00%
16	City Union Bank Ltd	578	152	373	4	529	91.52%
17	Dhanlaxmi Bank Ltd.	34	0	0	34	34	100.00%
18	ESAF SF Bank	6	0	0	6	6	100.00%
19	Federal Bank Ltd	34161	1804	4555	23249	29608	86.67%
20	HDFC Bank Ltd	125405	37376	71828	635	109839	87.59%
21	ICICI Bank Ltd	39574	13935	20626	3441	38002	96.03%
22	IDBI Bank Ltd.	30473	3350	13184	7572	24106	79.11%
23	IDFC Bank Ltd.	1986	365	1621	0	1986	100.00%
24	Indusind Bank Ltd	9769	233	8031	0	8264	84.59%
25	Jammu & Kashmir Bank Ltd	240	23	45	0	68	28.33%
26	Jana Small Finance Bank	0	0	0	0	0	#DIV/0!
27	Karnataka Bank Ltd.	1305	0	0	1305	1305	100.00%
28	Karur Vysya Bank Ltd	1592	538	370	238	1146	71.98%
29	Kotak Mahindra Bank Ltd	965	157	323	471	951	98.55%
30	Lakshmi Vilas Bank Ltd	155	39	109	2	150	96.77%
31	Ratnakar Bank Ltd	187	66	119	2	187	100.00%
32	South Indian Bank Ltd	2291	964	821	225	2010	87.73%
33	SIDBI	0	0	0	0	0	#DIV/0!
34	Tamilnad Mercantile Bank Ltd	890	270	471	149	890	100.00%
35	Ujjivan Small Finance Bank	0	0	0	0	0	#DIV/0!
36	Utkarsh Small Finance Bank	0	0	0	0	0	#DIV/0!
37	Yes Bank Ltd	563	233	297	0	530	94.14%
	PVT Banks	288770	60872	132436	61338	254646	88.18%
38	BGVB (PNB)	4564590	157087	794259	98652	1049998	23.00%
39	PBGB (UCO)	1093590	94029	224152	35597	353778	32.35%
40	UBKGB (CBI)	456987	51051	137628	53778	242457	53.06%
	RRBs	6115167	302167	1156039	188027	1646233	26.92%
41	WB State Co-Op Bank Ltd.	0	0	0	0	0	#DIV/0!
42	WBSCARD Bank Ltd.	0	0	0	0	0	#DIV/0!
	Co-Op Banks	0	0	0	0	0	#DIV/0!
	Grand Total	40397438	3837712	13598596	2751682	20187990	49.97%

Bank wise enrolment position under social security schemes during FY 2020-21 (01.04.2020 to 31.03.2021)

Sr. No.	Bank Name	PMJJBY enrolled during the year	PMSBY enrolled during the year	ATL PENSION YOJANA (APY)					
				No. of branches considered for APY enrolment	AAPB Target	Annual Target	APY accounts opened in the current FY	AAPB Achieved	% of Achievement of Annual target
1	Bank of Baroda	25822	221161	317	60	19020	23252	73.35	122.25%
2	Bank of India	48277	172744	366	60	21960	38337	104.75	174.58%
3	Bank of Maharashtra	300	1736	31	60	1860	2283	73.65	122.74%
4	Canara Bank	12111	72361	413	60	24780	11939	28.91	48.18%
5	Central Bank of India	98936	29298	328	60	19680	31092	94.79	157.99%
6	Indian Bank	77050	414636	602	60	36120	117292	194.84	324.73%
7	Indian Overseas Bank	2	861	152	60	9120	13233	87.06	145.10%
8	Punjab National Bank	95048	392302	1222	60	73320	47244	38.66	64.44%
9	Punjab & Sind Bank	603	4137	39	60	2340	1443	37.00	61.67%
10	State Bank of India	719880	1542238	1179	60	70740	287131	243.54	405.90%
11	UCO Bank	21049	72659	386	60	23160	11739	30.41	50.69%
12	Union Bank of India	7092	39164	297	60	17820	9083	30.58	50.97%
	PSU Banks	1106170	2963297	5332	720	319920	594068	111.42	185.69%
13	Axis Bank Ltd	297	893	296	60	17760	12153	41.06	68.43%
14	Bandhan Bank	0	0	355	30	10650	4073	11.47	38.24%
15	Catholic Syrian Bank Ltd.	0	0	3	30	90	6	2.00	6.67%
16	City Union Bank Ltd	6	1	2	30	60	4	2.00	6.67%
17	DCB Bank Ltd.	0	0	4	30	120	0	0.00	0.00%
18	Dhanlaxmi Bank Ltd.	0	0	5	30	150	37	7.40	24.67%
19	ESAF SF Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!
20	Federal Bank Ltd	56	3	30	30	900	107	3.57	11.89%
21	HDFC Bank Ltd	2255	1531	214	60	12840	5305	24.79	41.32%
22	ICI Bank Ltd	908	150	198	60	11880	352	1.78	2.96%
23	IDBI Bank Ltd.	1331	6570	96	60	5760	7630	79.48	132.47%
24	IDFC Bank Ltd.	365	1621	2	30	60	0	0.00	0.00%
25	Indusind Bank Ltd	5	4	34	30	1020	5	0.15	0.49%
26	Jammu & Kashmir Bank Ltd	1	1	2	30	60	0	0.00	0.00%
27	Jana Small Finance Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!
28	Karnataka Bank Ltd.	0	0	20	30	600	131	6.55	21.83%
29	Karur Vysya Bank Ltd	105	163	16	30	480	132	8.25	27.50%
30	Kotak Mahindra Bank Ltd	131	208	41	30	1230	116	2.83	9.43%
31	Lakshmi Vilas Bank Ltd	3	1	4	30	120	1	0.25	0.83%
32	Ratnakar Bank Ltd	67	119	8	30	240	1	0.13	0.42%
33	South Indian Bank Ltd	13	78	19	30	570	224	11.79	39.30%
34	Standard Chatered Bank	0	0	17	30	510	0	0.00	0.00%
35	Tamilnad Mercantile Bank Ltd	270	471	1	30	30	150	150.00	500.00%
36	Ujjivan Small Finance Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!
38	Yes Bank Ltd	14	15	16	30	480	0	0.00	0.00%
	PVT Banks	5827	11829	1383	780	65610	30427	22.00	46.38%
39	BGVB (PNB)	78453	314403	587	60	35220	54692	93.17	155.29%
40	PBGB (UCO)	61103	191513	231	60	13860	10426	45.13	75.22%
41	UBKGB (CBI)	68197	96724	142	60	8520	13498	95.06	158.43%
	RRBs	207753	602640	960	180	57600	78616	81.89	136.49%
42	WB State Co-Op Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!
43	WBSCARD Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!
	Co-Op Banks	0	0	0	0	0	0	#DIV/0!	#DIV/0!
	Grand Total	1319750	3577766	7675	1680	443130	703111	91.61	158.67%

Sr. No.	Bank Name	PMJDY Overdraft Facility (Cumulative) as on 31.03.2021 (Amt in Crore)						Details of Claim & Settlement in PMSBY & PMJJB as on 31.03.2021							
		Eligible A/c		Sanctioned A/c		Disbursed A/c		PMSBY (No.)				PMJJB (No.)			
		No.	Amount	No.	Amount	No.	Amount	Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Bank of Baroda	575330	55.00	11028	2.19	1968	57.04	128	121	1	6	137	125	1	11
2	Bank of India	86336	29.65	43246	14.35	43215	12.25	346	293	51	2	372	314	55	3
3	Bank of Maharashtra	43507	21.75	43507	8.70	43507	8.70	2	0	2	0	1	0	1	0
4	Canara Bank	94714	50.93	12617	6.31	12617	6.31	23	17	3	3	29	21	8	0
5	Central Bank of India	8355	33.82	3504	0.77	2880	0.60	113	104	3	6	326	320	3	3
6	Indian Bank	113983	39.03	113205	41.84	49419	11.34	590	295	33	262	1825	1701	51	73
7	Indian Overseas Bank	55827	40.00	0	0.00	0	0.00	15	10	3	2	10	8	2	0
8	Punjab National Bank	159214	88.56	69312	21.48	25407	8.85	191	85	22	84	671	611	41	19
9	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	5	4	1	0	2	2	0	0
10	State Bank of India	308674	102.42	146214	47.10	146214	47.10	372	329	0	43	1352	1308	0	44
11	UCO Bank	499354	49.39	0	0.00	0	0.00	90	73	8	9	685	596	30	59
12	Union Bank of India	4971	0.30	4971	0.30	4971	0.30	0	0	0	0	0	0	0	0
Total PSU		1950265	510.85	447604	143.04	330198	152.49	1875	1331	127	417	5410	5006	192	212
13	Axis Bank	0	0.00	0	0.00	0	0.00	18	13	5	0	48	39	5	4
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
16	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0	0	0	1	1	0	0
17	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
19	HDFC Bank	5	0.00	5	0.00	5	0.00	49	47	1	1	14	9	2	3
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
21	IDBI Bank	0	0.00	0	0.00	0	0.00	1007	254	705	48	0	0	0	0
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
24	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
25	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
26	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	1	1	0	0	15	13	2	0
27	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
28	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
29	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
30	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
31	SIDBI	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
32	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
33	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
34	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
35	YES Bank	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
Total PVT		5	0.00	5	0.00	5	0.00	1075	315	711	49	78	62	9	7
36	BGVB (PNB)	754296	351.67	9074	3.16	5826	1.70	189	172	3	14	434	395	30	9
37	PBGB (UCO)	599978	120.00	1176	0.23	33	0.01	90	51	20	19	307	253	17	37
38	UBKGB (CBI)	116717	5.84	116614	5.84	2315	0.11	32	16	9	7	172	144	18	10
Total RRB		1470991	477.51	126864	9.23	8174	1.82	311	239	32	40	913	792	65	56
39	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	7	6	0	1	32	28	1	3
40	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0
Total Co-Optv		0	0.00	0	0.00	0	0.00	7	6	0	1	32	28	1	3
Grand Total		3421261	988.36	574473	152.27	338377	154.31	3268	1891	870	507	6433	5888	267	278

AGENDA-16

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

- SLBC has shared the RBI devised SOP and Input / Output formats & login credentials with the member banks for their information & necessary action.
- SLBC has developed the portal as specified by RBI. The UAT has also been completed.
- A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.
- A workshop for the member banks had been conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional. The member banks are to submit the data online for the business position from the FY 2020-21 onwards.
- Some member banks have reported that the necessary system enablement is being done to develop and operationalize the data flow mechanism as envisaged by RBI and SLBC to facilitate generation of block wise data as per the standardized format prepared by SLBC. Member Banks are yet to upload the reporting files in the Data Management portal due to migration of CBS system of the merged Banks. It may happen that member banks are yet to complete the Branch/Sol mapping with Block/ULB codes adopted by SLBC for generation of reporting files.
- It is expected that from the June 30, 2021 quarter onwards member banks will upload the reporting files in the said portal.

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 again 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 for last three quarters of the FY 2020-21.

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- 17

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

SLBC proposes to hold the quarterly review meeting in the FY 2020-21 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
March, 2021	11.05.2021	Tuesday
June, 2021	10.08.2021	Tuesday
September, 2021	10.11.2021	Wednesday
December, 2021	11.02.2022	Friday

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/ analyze the data and prepare the background notes/agenda note in time accordingly.

LDMs: LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI 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 1 week for necessary action, if any. LDM's must intimate all DCOs well in advance for attending the meetings.

Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting.

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. The LDMs have also been invited as special case for participation in the SLBC Sub-Committee meetings on MSME & Agriculture held on 15-11-2019 for acquainting them with priority areas of SLBC and necessary briefing regarding various action plans framed by the stakeholders. Copies of the minutes have been shared with the LDMs for acting upon the action points marked for compliance.

AGENDA- 18

Miscellaneous: Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements & Status of SLBC report submitted by Member Banks:

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

giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.

Timely submission of data by banks, adhering to the schedule of SLBC meeting)

Status of SLBC report submitted by Banks for March, 2021			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	29.04.2021
2	Bank of India	Submitted	30.04.2021
3	Bank of Maharashtra	Submitted	26.04.2021
4	Canara Bank	Submitted	29.04.2021
5	Central Bank of India	Submitted	06.05.2021
6	Indian Bank	Submitted	06.05.2021
7	Indian Overseas Bank	Submitted	10.05.2021
8	Punjab National Bank	Submitted	16.04.2021
9	Punjab & Sind Bank	Submitted	22.04.2021
10	State Bank of India	Submitted	06.05.2021
11	UCO Bank	Submitted	26.04.2021
12	Union Bank of India	Submitted	27.04.2021
13	Axis Bank	Submitted	22.04.2021
14	Bandhan Bank	Submitted	30.04.2021
15	Catholic Syrian Bank Ltd.	Submitted	29.04.2021
16	Dhanlaxmi Bank Ltd.	Submitted	29.04.2021
17	ESAF SF Bank	Submitted	22.04.2021
18	Federal Bank	Submitted	19.04.2021
19	HDFC Bank	Submitted	20.04.2021
20	ICICI Bank	Submitted	21.04.2021
21	IDBI Bank	Submitted	05.05.2021
22	IDFC First Bank	Submitted	21.04.2021
23	Indusind Bank	Submitted	23.04.2021
24	Jana Small Finance Bank	Submitted	28.04.2021
25	Karnataka Bank Ltd.	Submitted	26.04.2021
26	Karur Vysya Bank	Submitted	27.04.2021
27	Kotak Mahindra Bank	Submitted	10.04.2021
28	Lakshmi Vilas Bank (DBS)	Submitted	06.05.2021
29	Ratnakar Bank Ltd	Submitted	17.04.2021
30	South Indian Bank Ltd.	Submitted	21.04.2021
31	SIDBI	Submitted	04.05.2021
32	Tamilnad Mercantile Bank	Submitted	22.04.2021
33	Ujjivan Small Finance Bank	Submitted	21.04.2021
34	Utkarsh Small Finance Bank	Submitted	22.04.2021
35	YES Bank	Submitted	23.04.2021
36	BGVB (PNB)	Submitted	20.04.2021
37	PBGB (UCO)	Submitted	28.04.2021
38	UBKGB (CBI)	Submitted	20.04.2021
39	WB State Co-Op Bank Ltd.	Submitted	30.04.2021
40	WBSCARD Bank Ltd.	Submitted	30.04.2021



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

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Ref. No: SLBC/WB/151stSLBC Meeting/ 531 /2021

Date: 01.03.2021

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

Re: Minutes of the 151stSLBC, West Bengal meeting on 24.02.2021

The 151st SLBC meeting for the state of West Bengal was held on 24.02.2021 in a virtual mode to review the progress made in various banking parameters till quarter ending December, 2020. After a brief inaugural speech on significant developments taken place in Dec' 2020 quarter by Sri Nabin Kumar Dash, ZM & Convener, SLBC West Bengal, the meeting had commenced under the chairmanship of Dr. Amit Mitra, Hon'ble Finance Minister of GoWB. Sri A. K. Azad, Executive Director, Punjab National Bank. Dr. Manoj Pant, Principal Secretary, Finance Dept, Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation, Sri Manas Dhar, Director, Institutional Finance, GoWB, Sri Susobhan Sinha, RD, RBI, Sri Ranjan Kumar Mishra, CGM SBI LHO and Dr.A.R. Khan, CGM, NABARD, were among other notable dignitaries who had participated in the meeting.

At the outset, welcoming the participants, Hon'ble Finance Minister encouraged the Banks for their collective endeavor in lending as well as implementation of various government schemes. While complimenting disbursement of Rs. 63000 cr as on 31.01.2021 (70% of ACP target) in MSME sector, he expressed his concern over disappointing performance in Agriculture sector (just 42% of ACP as on 31.12.2020). Following is the excerpt of observations made during his brief speech along with responses from the dignitaries where asked for-

- i) **MSME lending:** Hon'ble Finance Minister mentioned that Banks' overall performance in MSME sector was so far satisfactory and it could be reasonably expected that the lending target of Rs.90,000 crore would be achieved by the end of this financial year. He suggested all Banks for systemic re-classification of their existing loan portfolio in line with latest guidelines on MSME classification issued by RBI for proper reflection of their achievement in this sector, boosting up the level of MSME lending post re-classification. He urged upon all member banks to complete the process of reclassification within the next 15 days. Observing the gap between Export Credit of Rs.945 crore made till 31.12.2020 and the annual target of Rs.1610 cr for the FY 2020-21, he requested member banks to ensure achievement of target by 31.03.2021. Sri Saha, General Manager, SLBC expressed his confidence over achieving the residual gap in MSME annual target of Rs.27000 crore by 31st March, 2021.
- ii) **KCC:** Expressing his satisfaction over disbursement of total 19.65 lakh KCCs including renewal cases upto Dec 2020, Hon'ble Finance Minister requested the Banks to carry on the process to assist the farmers, particularly the Non-loanee farmers. He specially mentioned that though the KCC saturation Campaign for covering 20 lakh non-loanee farmers of the state had come to the end on 31.01.2021 as collectively agreed upon, Banks should continue the process of

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sanctioning and disbursement of fresh KCCs as usual with added initiative in pushing up the level of average lending quantum per KCC.

iii) **Agriculture Lending:** Hon'ble Finance Minister mentioned performance under this sector as very much disappointing, particularly in the backdrop of commendable jobs done in KCC lending. He requested the banks to give due attention for lending in various segments of agriculture like Fisheries, Animal Husbandry etc for betterment of performance. Sri Saha, General Manager, SLBC submitted that Agriculture Lending had become almost doubled during the last quarter to Rs.32479 Crore (42% of ACP target) as on December 2020 from Rs.16641 Crore (21.55% of ACP target) as on September, 2020. Mentioning the average achievement level of 75% of ACP in this sector during the last 5 years, Sri Saha assured that Banks would sincerely strive for achieving at least 75% of the ACP target with the ultimate aim on reaching the annual target by the year end. However, the Hon'ble FM insisted in achievement of the annual target of lending under Agriculture.

iv) **SHG Lending:** Hon'ble Finance Minister observed average disbursement of Rs.1.21 lakh only per SHG account as very much disappointing which transpired from the total disbursement of Rs.7195 crore in 591057 no of SHG-NRLM accounts. He stressed upon improvement in the ticket size of loan to at least Rs.2.50 lakh per account.

Dr. M.V.Rao, ACS, Panchayat & Rural Development, appraised the house that as some Banks had not yet uploaded their current position in the NRLM portal, actual disbursed figure of Rs.11043 crore till date was not reflected. He requested the member Banks to update the current SHG position on NRLM portal.

v) **CD ratio:** Hon'ble Finance Minister expressed his dissatisfaction over negative growth in CD Ratio during Dec 2020 quarter in 4 districts namely Birbhum, Kolkata, Murshidabad & Paschim Medinipur. He expressed his concern for not attaining the threshold level of CD Ratio in 4 districts. He advised to take all measures to surpass the threshold level of 40% CD ratio in these 4 Districts.

vi) **Overall ACP target achievement:** Hon'ble Finance Minister noted that overall disbursement including Non-Priority sector stands at Rs.267249 crore which is 99.52% of the overall ACP target. He congratulated all the Bankers for this remarkable achievement and urged upon for continuation of their support in the coming days also.

Sri A. K. Azad, Executive Director, Punjab National Bank assured from Bank side that all member Banks would look into the areas of his concern and take necessary actions so that these issues might not appear in the next meeting. He requested all member Banks to be careful in implementing the directions of the government as well as the ACP.

(Action point 1: Member Banks)

After initial deliberation of the Hon'ble Finance Minister, Dr. M. Pant, Principal Secretary (Finance) steered the meeting with agenda wise discussion. Summary of the agenda wise discussion and action points emerged thereof are enumerated below:

1. Agriculture Credit:

Sri P.Mazumder, Advisor to the Hon'ble Chief Minister on Agriculture, voiced his concern over the following issues of Agriculture lending in the state:



- i) Average ticket size of loan in KCC is abysmally low, requiring its increase to a reasonably accepted level. He stressed that Banks should not find difficulty in covering all the 20 lakh non loanee farmers under KCC as have been identified. He requested Banks to focus on ARD proposals for strengthening and uplifting the socio-economic conditions of the rural people of the State which would help in achieving ACP target.
- ii) Progress in Fishery loan under KCC is very low, though all the Banks have been provided with list of registered beneficiaries (fishermen) engaged in fishing activities well before.
- iii) In view of anticipated bumper harvest of potato crop this year and resultant price slump, GoWB intends to introduce Potato Procurement Policy for 2021 to support potato growers in the state. Member Banks can lend to potato growers (mainly small and marginal farmers) by adopting the policy and make good their shortfall in lending in Agriculture sector.

Sri M Dhar, Director, Institutional Finance informed that two separate links on Animal Husbandry and Fisheries have been hosted in the Finance Department portal in line with already provided KCC IMS link. The initial sponsoring of proposal data shall have to be uploaded by respective line departments in the specially provided links in respect of KCC AH and KCC Fishery data management system and member Banks have to subsequently upload sanction details in it from time to time.

Potato Procurement Policy 2021: Sri R.Sinha, Secretary, Deptt of Agriculture Marketing briefly outlined the Potato Procurement Policy for 2021 as announced by the State Government. This year, for implementation of the policy, necessary financing to the Cold Storages is to be extended by the respective Cooperative Banks of the potato growing districts and/ or any other Scheduled Commercial Banks with whom the concerned Cold Storages have established banking relationship. Banks will have to make additional seasonal working capital loan to the Cold Storages at their prevailing rate of interest on execution of a separate agreement for this purpose to enable them to purchase potato from the farmers. The scheme has been unanimously adopted by the house with an observation that operational issues, if any arise in future, would be resolved by the respective department. It has also been placed on record that the policy would be implemented in terms of the detail guidelines to be issued by Agriculture Marketing Department, Government of West Bengal in due course of time.

Director, Institutional Finance requested all the banks to explore this avenue to augment their agriculture lending as the implementation of Potato Procurement Policy 2021 would be in their familiar domain of Cold Storage financing having low level of risk from security point of view.

(Action point 2: Member Banks)

2. NRLM-SHG Advances :

Dr. M.V.Rao, ACS, Panchayat & Rural Development highlighted the following issue regarding SGH NRLM portfolio –

- i) PNB, Canara Bank, Union Bank of India were yet to upload the current data in NRLM portal.
- ii) Large portion of sanctioned amount remained undrawn/ undispensed in SHG accounts.

He requested the Banks to entertain SHGs by disbursing the undrawn amount by end of this financial year. He also urged upon Banks for sanctioning of fresh SHG loans and disbursement thereon by 31st March, 2021.

Sri S.G. Saha, General Manager, SLBC informed the house that the data of PNB had already been uploaded on 23.02.2021 in the portal. Canara Bank confirmed that the data would be updated by 10.03.2021. Union Bank also confirmed that the data would be updated within 4-5 working days.

(Action point 3: Member Banks)

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3. Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2021-22:

Sri Saha informed that NABARD has published the State Focus Paper for the financial year 2021-22 and suggested for fixation of ACP target of Rs.221211 cr under Priority Sector advance for FY 2021-22 with an increase of 10.27% from Rs.200601 cr ACP target of FY 2020-21. Sri Saha placed the ACP target for FY 2021-22 before the house for discussion and fixation of the annual credit disbursement target for the state. However, all the member Banks unanimously adopted the ACP target for FY 2021-22 as suggested by NABARD in their State Focus Paper.

Sri S Sinha, RD RBI Kolkata suggested the Banks to be more focused in next Financial Year for achieving ACP as prescribed by NABARD in their state focus paper. This target should be segregated into Block level target, District level target and the target should be monitored at their respective levels at regular interval.

(Action point 4: Member Banks)

4. Financial Literacy Camps & Awareness Drive:

Sri S. G Saha informed the house that, in Dec 2020 quarter, total 312 camps had been organized where 8668 no of participants attended. Being FLCs & Awareness Drive a continuous process, Sri Saha appraised the house that in coming days more such camps would be organized. Sri S.Sinha informed the house that RBI had announced to form centre of financial learning in collaboration with NGOs in 13 identified districts of West Bengal. He requested member Banks to take a note of that.

(Action point 5: Member Banks)

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

In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled. Sri S.Sinha, RD RBI-Kolkata requested all member Banks especially PNB being the Lead Bank in Nadia District as well as Convener of SLBC to provide special focus in this segment. This will help in enhancing financial inclusion as well as completing the task of converting Nadia district as a 100% Digital District.

Sri Saha informed that as on 31.12.2020, 83.54% of SB a/c s in the district is covered with at least one digital mode, whereas in case of CA accounts the achievement stood at 43.46%. Current account was a major concern area and member Banks present in Nadia district should concentrate on this issue to achieve the goal for making Nadia district as 100% Digital district.

(Action point 6: Member Banks present in Nadia district)

6. Review of functioning of RSETIs & setting up of 5 new RSETIs:

Sri Saha narrated that in first two quarters, trainings at different RSETIs was hampered due to COVID-19 pandemic. But, now the training programme has been going on in full fledge. Cumulatively, Settlement & Credit linkage stood at 73.59% & 59.60% as on 31.12.2020.

In view of creation of 4 new districts viz; Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman requirement has arisen to set up RSETI in these districts. Sri Saha proposed that RSETI in these districts may either be set up by the lead bank or by any other bank. Central Bank of India informed the house that they were not in a position to set up new RSETIs due to imposition of PCA. Sri N. K Dash requested CBI to revisit the proposal for opening of new RSETIs in Darjeeling & Alipurduar.

Sri R K Mishra, CGM SBI informed that they have already contacted district authority in Kalimpong & Paschim Burdwan for providing land to set up new RSETIs. PNB, being lead district for Jhargram, was requested for opening of RSETI at Jhargram. Central Bank of India have shifted a RSETI from GTA Darjeeling to Siliguri M.P.



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Sri S Sinha requested the Nodal Banks for RSETIs to energize RSETIs for performing better. He requested Govt of WB for allotment of land to Banks for setting up new RSETI building as most of the RSETIs are running in lease accommodation. Dr. M. Pant, Pr. Secretary-Finance, GoWB informed that some RSETIs have already been provided with suitable land and assured that rest of the RSETIs will get the same accordingly.

(Action point 7: CBI, SBI, PNB & line Department)

7. Calendar of SLBC Meeting/Events & issues related to BLBC/DCC/DLRC:

Dr. A. R. Khan CGM, NABARD suggested Credit flow & Annual Action Plan could be monitored more effectively in Block & district level. There was need to reenergize Block & District level committees to keep more focused on periodical review of targets and other operational issues could be addressed at field level. Sri Dhar, Director, Institutional Finance suggested for uploading BLBC meeting details in the link/ portal already developed by GoWB. SLBC was requested to issue suitable advisory to the LDMs for regular updation of BLBC meetings in the Portal/ Link. Sri S. G. Saha assured the house in this regard.

(Action point 8: Member Banks)

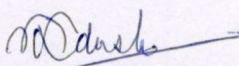
8. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.):

Sri A. Dongare, PFRDA congratulated SLBC, West Bengal for achieving APY target set by PFRDA & DFS. He also appreciated SBI, CBI, BOI, Allahabad Bank, BGVB & Tamilnad Mercantile Bank Limited for achieving the target. He pointed that, approx 23 lakh people (i.e 6%) have been covered under APY out of 3.66 cr of eligible customers in West Bengal, which is lower than national average of 7%. Though the overall State target is achieved by 124%, some banks' performance is below par. He requested SLBC, West Bengal to follow up with Banks whose performance is below par and to continue the APY campaign to surpass the national average.

Before concluding the meeting, Dr. M Pant summarized the following major action points as had been emerged:

- i) Potato Procurement Policy 2021 has been adopted by the SLBC and all the state heads of member banks had agreed to implement the scheme.
- ii) Banks are to strive hard in pushing up Agriculture lending this year from the current level of 42% of ACP.
- iii) Member Banks are to continue KCC financing as usual to cover 20 lakh non-loanee farmers of the state under KCC by March 2021.
- iv) Member Banks are to improve per ticket disbursement figure of SHGs and to upload SHG data in NRLM portal in time.
- v) Banks are to focus on achieving MSME target under ACP by 31.03.2021.

The meeting ended with vote of thanks to the chair & other participants.


(Nabin Kumar Dash)
Chief General Manager &
Convener, SLBC West Bengal







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