



155^{वां}
th

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

Quarterly Review December, 2021

Date : 08.03.2022

Time : 11.30 AM

KOLKATA

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !



**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 155th SLBC Meeting

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1 - 5
	General Information for West Bengal	1
	Bank & District wise allocation of Lead Bank Responsibility, Branch Network & ATM	2
	Vital Banking Statistics	3
	Banking Key Indicators for the State of West Bengal	4
	Position of Brick & Mortar Branch	5
1.	Confirmation of the Proceedings of the 154th SLBC meeting held on 28.12.2021 and review of action points thereof	6
2.	Action taken report for the resolution adopted in the 154th SLBC meeting	6 - 7
3.	Review of restructuring of loans in natural calamity affected districts in the State	8
4.	Review of Credit Disbursement by Banks during the FY as on December, 2021 as per ACP 2021-22	9 - 24
	Bank wise disbursement under priority sector lending	10 - 14
	Bank wise disbursement under non priority sector lending	15 - 16
	Bank wise Total disbursement under PRISEC & NON PRISEC	17
	District wise disbursement under PRISEC	18
	Bank wise sectorial outstanding credit under Priority Sector	19 - 21
	Bank wise sectorial outstanding credit under Non-Priority Sector	22
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	23
	Disb. Of loan to Minority Community, Weaker Section, Women, SC/ST & OBC	24
5.	Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2022-23	25 - 26
6.	CD Ratio and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC)	27 - 33
	Corrective measures taken in Special Sub-Committees of DCC meetings of districts having CD ratio below 40%	27
	District wise CD Ratio of West Bengal	28
	Bank wise CD Ratio of West Bengal	29
	Bank wise & Population Group wise Branch Network & Deposit	30
	Bank wise & Population Group wise Advance & CD Ratio	31
	Bank wise Position of ATM & BC Outlets	32
	Trends analysis on District wise CD Ratio on quarterly basis	33
7.	Deployment of Credit in Agriculture including	34 - 48
	(i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery)	
	(ii) Review of progress under Agriculture Infrastructure Fund	
	Progress in KCC saturation	35
	Bank wise KCC Position	36

	District wise KCC Position	37
	Achievement Animal Husbandry & Fishery	38 - 40
	Krishak Bandhu, Finance to NWR & FPO etc.	41 - 42
	Agriculture Infrastructure in Rural areas and credit absorption	43 - 44
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta Holders, New Farmers	45 - 48
8.	Deployment of Credit to MSME	49 - 60
	Export Credit	50
	Progress of MSME Loan Restructured	51 - 52
	Emergency Line of credit guarantee Scheme & Credit Guarantee Scheme for Subordinate Debt (CGSSD)	52 - 54
	GoWB 4% Interest Subvention Scheme for Handloom Weavers & PMSVANidhi (Street vendors) scheme and progress	54 - 56
	Bank wise flow of credit to SCC, GCC, WCC	57 - 59
	Progress in MSME Clusters & Credit Linkage	60
9.	Review of MUDRA (Including ACC & WCC), Stand Up Indian, PMEGP & SVSKP Loans	61 - 68
	Progress in MUDRA Loans	61 - 63
	Progress in Stand Up India Loans	63 - 64
	Progress in PMEGP Loans	65 - 66
	Progress in SVSKP Loans	67
	Artisan Credit Card (ACC) & Weaver Credit Card (WCC)	68
10.	Progress in SHG-NRLM, SHG-NULM	69 - 75
	Bank & District wise achievement of Credit Linkage under NRLM	69-70
	Dual Authentication & E-Shakti of NABARD	71-72
	Progress under SHG-NULM	72 - 75
11.	Progress in Joint Liability Groups (JLGs) Finance	76 - 77
12.	Progress in Education Loan (Including WBSCC) & Housing Loan	78 - 83
	Bank wise progress in Education Loan	78 - 79
	Progress in West Bengal Student Credit Card (WBSCC)	80
	Bank wise progress in Housing Loan	81 - 82
	Progress in PMAY Loan	83
13.	NPA & Recovery position and Status of SARFAESI cases & Certificate cases etc.	84 - 87
	Bank wise and Sector wise NPA & Recovery Position	84 - 87
	Status of PDR cases	88
	Recovery under SARFAESI and Bank wise & District wise Pending DM Permission	89
14.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	90 - 95
15.	Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School	96 - 97
	District wise progress (Rural Branches) of FLC during quarter	96 - 97
	Financial Inclusion Fund (FIF)	97
	Review of status of Financial Education in School	97
16.	Review of functioning of RSETIs & setting up of new RSETIs	98 - 99
17.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	100 - 105
18.	Progress on Data Management as per Revamped Lead Bank Scheme	106 - 107
19.	Calendar of SLBC Meeting/ Events & unresolved issues related to BLBC/ DCC/ DLRC	107
20.	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)	108
	Minutes of 154th SLBC meeting held on 28.12.2021	108 - 113

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 December, 2021)	9778
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.12.2021)	Rs.107580
Per Capita Advance (as on 31.12.2021)	Rs.54623

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 2018	March 2019	March 2020	March 2021	Dec 2021
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	4224 (43.00%)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1832 (18.65%)
Metro/Urban	3285 (39.92%)	3270 (39.73%)	3394 (40.47%)	3556 (41.17%)	3765 (38.33%)
Total	8228	8230	8385	8637	9821

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	March 2021	Dec 2021
Rural	2571	2761	2674	2479	2535
Semi-urban	2191	2161	2125	2301	2311
Urban	3041	3120	3147	3929	4407
Metro	2346	2693	2757	3044	2761
Total	10149	10735	10703	11753	12014

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

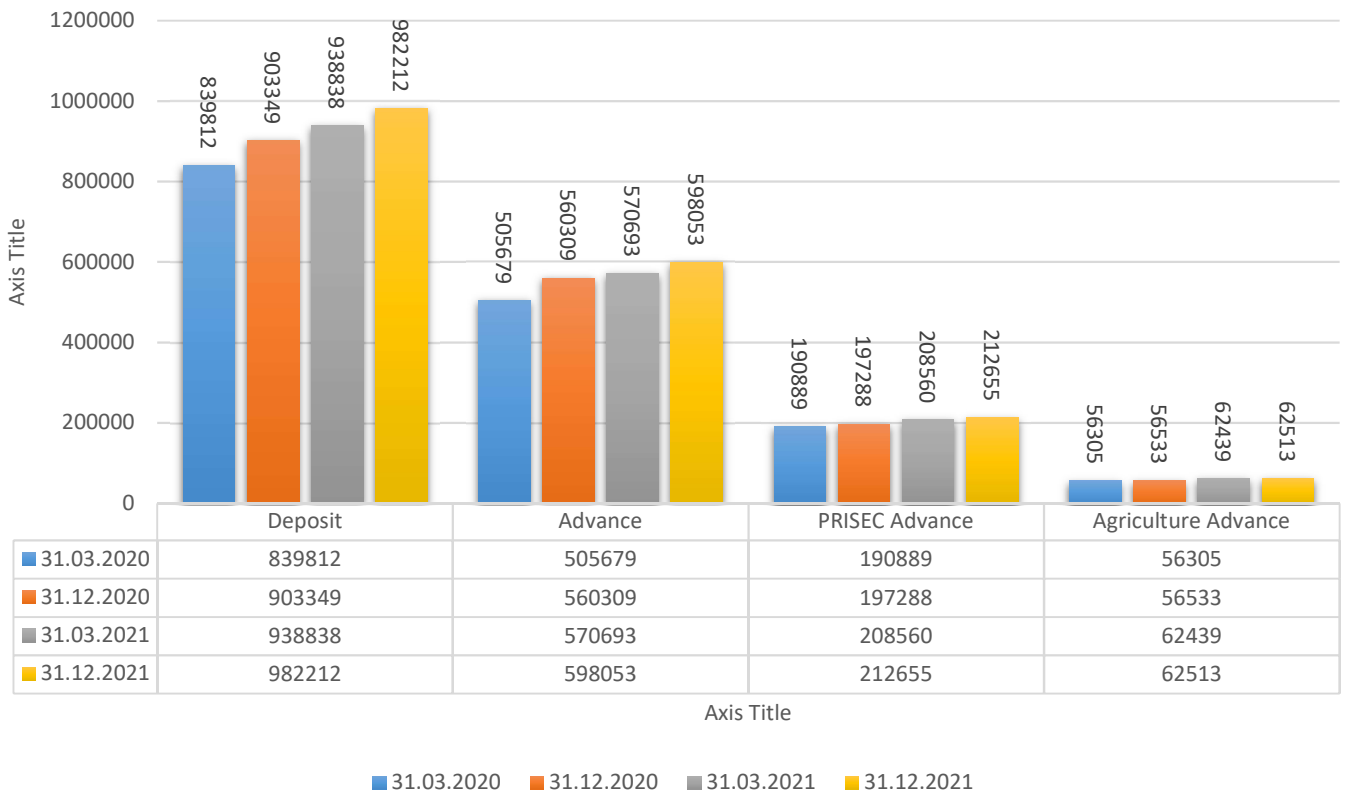
Parameter	March 2019	March 2020	Dec 2020	March 2021	Dec 2021
No. of Branches	8230	8385	8637	8637	9821
Total Deposits	762840	839812	903349	938838	982212
Total Advances (with RIDF)	492580	505679	560309	570693	598053
CD Ratio	64	60	62	61	61
C+I: Deposit Ratio	75	71	70	68	68
Priority Sector Advances (PSA)	202660	190889	197288	208560	212655
% of PSA to ANBC	42	44	40	41	43
Agriculture Advances	52130	56305	56533	62439	62513
% of Agri Advances to ANBC	13	13	11	12	11
MSME	100510	94297	102428	108295	103332
Education Loans	2627	2525	2856	2709	2728
Housing Loans	44194	51080	54013	57991	65736
DRI Advances	420	455	264	264	363
% of DRI Advances to ANBC	0.09	0.10	0.06	0.05	0.06
Advances to SC/ST Communities	16430	19997	12765	15608	16232
Adv. to Women Entrepreneurs	39287	55085	65310	68035	67352
% of Adv to Women to ANBC	8	12	13	13	12
Weaker Section Advances	56423	63267	56096	62316	50547
% of Weaker Advances to ANBC	12	14	11	12	9
Minority Community Advances	31122	39380	39084	40020	39555
% of Minority Co Adv. to Prisec	16	20	20	19	20

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

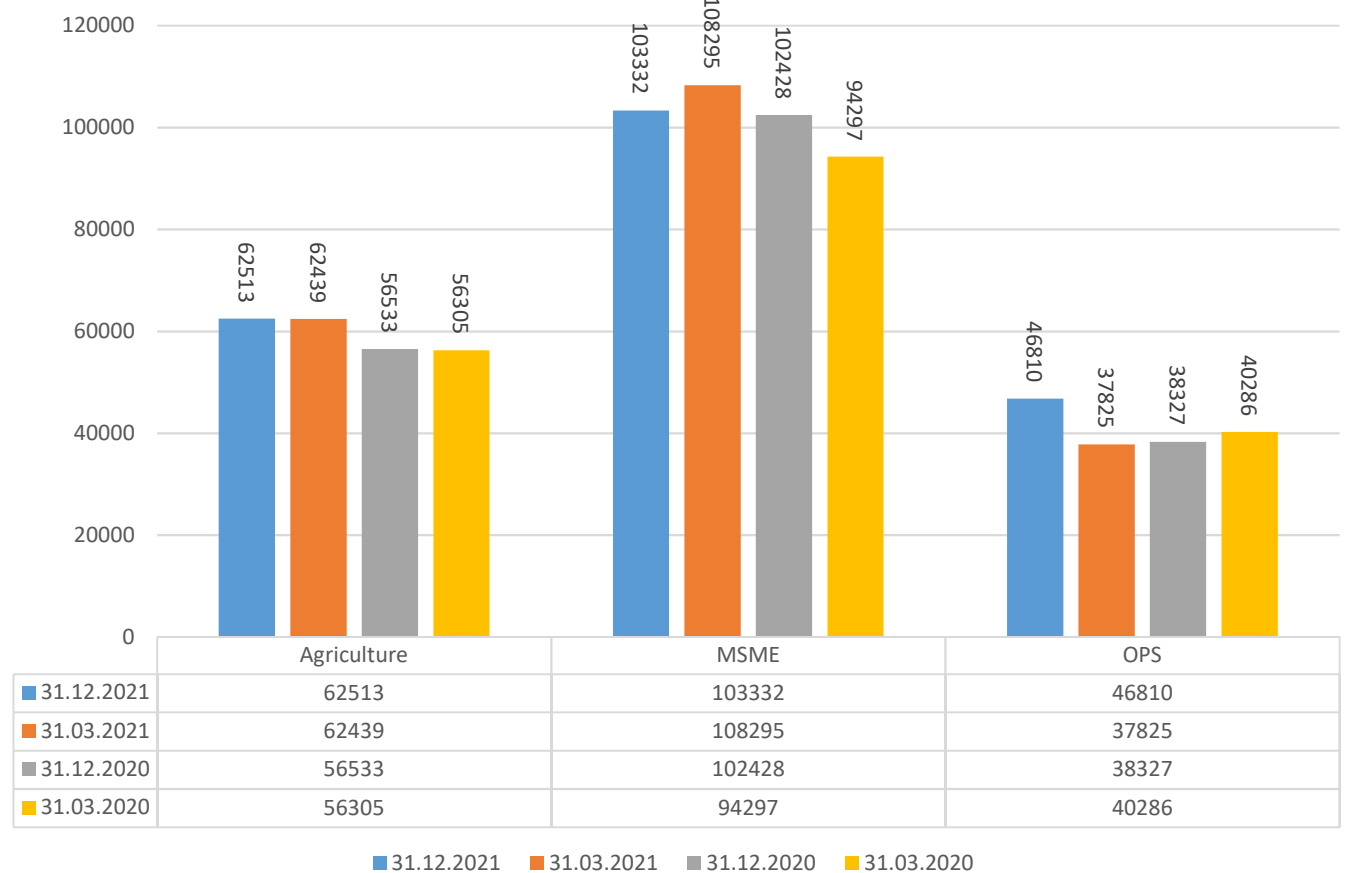
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2020-21	ACP achieved (Dec, 2020)	% Achiev.	ACP Plan 2021-22	ACP achieved (Dec, 2021)	% Achiev.
1	Agriculture	77236	32479	42	87603	51171	58
2	MSME	90237	57060	63	102036	71443	70
3	OPS	33128	9955	30	36182	10241	28
Total PRISEC		200601	99494	49	225822	132875	59
4	NPS	67934	167755	247	88314	156195	177
Grand Total		268535	267249	100	314136	289070	92

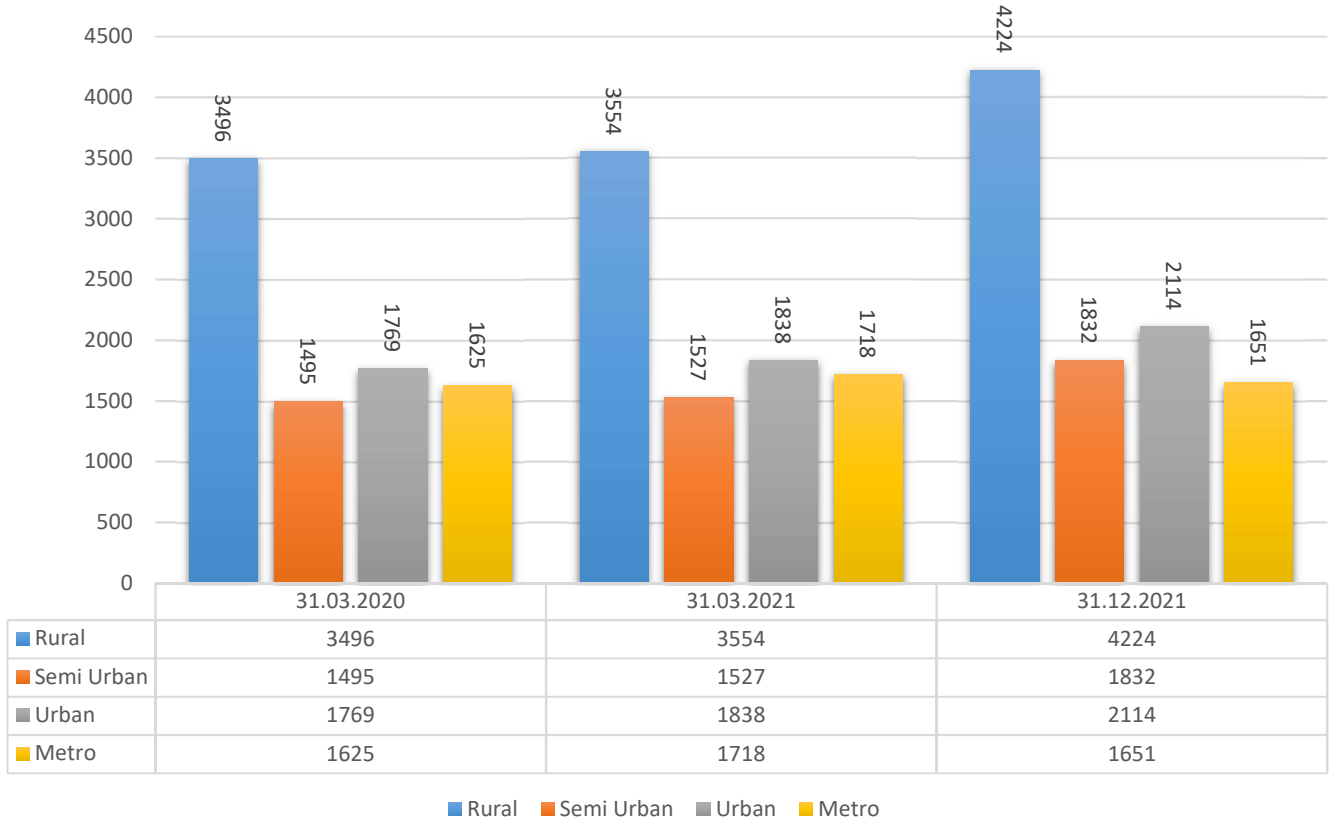
Banking Key Indicators (Amount in Crore)



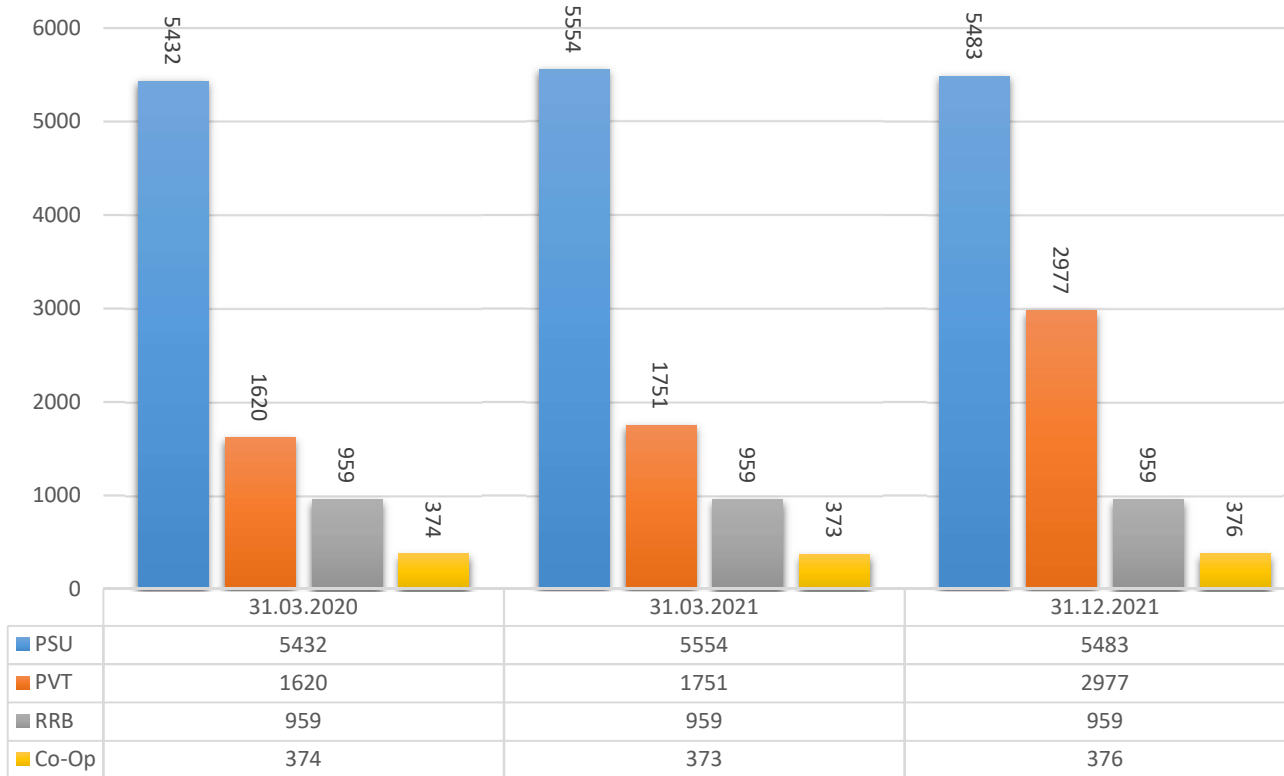
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



AGENDA NOTES FOR 155th SLBC Meeting

AGENDA: 1

Confirmation of the Proceedings of the 154th SLBC meeting held on 28.12.2021 and review of action points thereof

The proceedings and action points of 154th SLBC Meeting for West Bengal, held in Kolkata on 28th of December, 2021 through VC, was circulated under cover of Convener Bank's letter to the members on 06.01.2022. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 154th SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 154th SLBC meeting dated 28.12.2021 are given below.

Sr.	Action Points	Compliance status
1.	<p>Implementation of West Bengal Student Credit Card</p> <p>Banks to take necessary steps to sanction maximum cases by 1st week of January'2022, so that 25000 Student Credit Cards can be distributed to celebrate 'Students' Week".</p> <p>Member banks to exert their whole hearted effort to increase sanction and disbursement as well.</p>	<p>As per information received, Central Bank of India, Federal Bank, IDBI bank, Indian Bank and Indian Overseas Bank have not on boarded in the scheme till now. Other banks have already been on boarded.</p> <p>Due to sudden rise of Covid-19 pandemic in the 1st week of January, member banks could manage to sanction 12750 cases as on 07.01.2022.</p> <p>Member banks have provisionally sanctioned 40800 cases, out of which 14500 number cases have been accorded final sanction as on 17.02.2022.</p>
2.	<p>To increase Agriculture Lending to achieve ACP target for FY 2021-22.</p> <p>KCC Ticket size to be increased Rs.62000/- per account.</p>	<p>Member banks altogether have disbursed in Rs.51171 cr in Agriculture, thus achieving 58.41% of ACP target of Rs.87603 cr as on 31.12.2021 and have registered a positive growth of 57.55% and 83.07% on Y-O-Y basis and Q-O-Q basis respectively.</p> <p>Average KCC ticket size has increased to Rs.47644/- as on 31.12.2021 from Rs.43430/- as on 31.03.2021 and Rs. 42,237/- as on 31.12.2020. However, all member banks have been asked to keep a special focus on it. WB state Cooperative Bank, having KCC ticket size of Rs.26298/- as on 31.12.2021, have been advised specially to increase their KCC ticket size. We expect a substantial increase in KCC ticket size in ensuing Boro season.</p>

	Banks to explore in FPO financing.	All member banks have been requested to keep a special focus on it to ensure achieving the target of financing 165 FPOs in FY 2021-22. Banks have so far financed 48 FPOs. Banks have been suitably requested to increase the number in coming days.
3	To increase MSME lending to achieve ACP target for FY 2021-22. Banks to explore opportunity in MSME cluster financing.	Member banks altogether have disbursed Rs.71443.31 crore in MSME, thus achieving 70% of ACP target of Rs.102037 crore as on 31.12.2021 and have registered a positive growth of 25% and 56% on Y-O-Y basis and Q-O-Q basis respectively. List of 550 no of clusters from Department of MSME, GoWB have been received which includes 252 no of clusters adopted previously. So far data received from LDMS, 168 clusters have been adopted by bank branches. The work is in progress and we expect that the subject job will be completed by 25.02.2022. As on 31.12.2021, banks have disbursed 10167 no of proposals under MSME clusters amounting Rs.925.28 cr cumulatively.
4.	Banks have to achieve the annual target in SHG NRLM positively. Banks are to concentrate in financing NULM groups also.	Member banks altogether have disbursed Rs.9002.74 cr in 508122 no of accounts as on 31.12.2021, thus achieving 86.39% and 59.94% of the target of number of accounts and disbursement amount respectively. Average ticket size has increased to Rs.1.77 lakh as on 31.12.2021 from Rs.1.48 lakh as on 30.09.2021 and Rs.1.11 lakh as on 30.06.2021. Against the allotted disbursement target of 13700 SHGs, 3780 SEP-I loans, 310 SEP-G loans for the FY 2021-22, banks have disbursed Rs. 83.39 cr to 5148 SHGs, Rs. 11.39 cr to 930 SEP-I and Rs. 1.52 cr to 72 SEP-G as on 31.12.2021 in FY 2021-22.
5	CD ratio of the state to be improved	Overall CD Ratio of the state has increased to 60.89% as on 31.12.2021 from 60.85% as on 30.09.2021 and 60.58% as on 30.06.2021. CD ratio of North 24 Parganas have surpassed minimum bench mark target of 40% and stood at 40.26% as on 31.12.2021. CD ratio of Hooghly have increased to 34.45% as on 31.12.2021 from 31.61% as on 30.09.2021 and we expect that in next 2-3 quarter, it will also surpass the minimum 40% benchmark target.
6	Banks to strive their best to make the Duare Sarkar Campaign w.e.f 02.01.2022 successful.	Amid sudden rising of Covid-19 pandemic, the scheduled Duare Sarkar campaign was postponed in the month of January 2022.

AGENDA – 3

Review of restructuring of loans in natural calamity affected districts in the State:

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 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.

Again, Purba Burdwan district has issue notification on 26.10.2021 of damage from high rainfall and flood.

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
9.	Purba Burdwan	2338(8)/DM	26.10.2021	8	314

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 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.

Data on relief measures extended by banks on account of natural calamities: State-wise													
Year : 2021-2022 (upto the quarter ended : December 31, 2021)													
(No. of accounts in actuals and amount in Rs. Crore)													
Sr No.	Name of State/ UT	Bank Name	Outstanding		Outstanding eligible for reschedule ment / restructuring		Amount restructured / rescheduled		% achievement of restructured / rescheduled to eligible for rescheduling		Fresh finance/Relending provided		
			No of A/cs	Amounts	No of A/cs	Amounts	No of A/cs	Amounts	No of A/cs	Amounts	No of A/cs	Amounts	
1	WEST BENGAL	Canara Bank	36	0.21	36	0.21	13	0.10	36.11	47.62	0	0	

AGENDA – 4

Review of Credit Disbursement by Banks during the FY upto December, 2021 against ACP 2021-22

All the banks operating in the State have cumulatively disbursed Rs. 132875.32 crore in Priority Sector, i.e. 58.84 % of the Annual target of Rs. 225822.08 crore during the period from April to December of the current financial year 2021-22. The achievement was Rs. 99494 crore against Annual target of Rs. 200601 crore during the period from April to December of FY 2020-21 in Priority Sector.

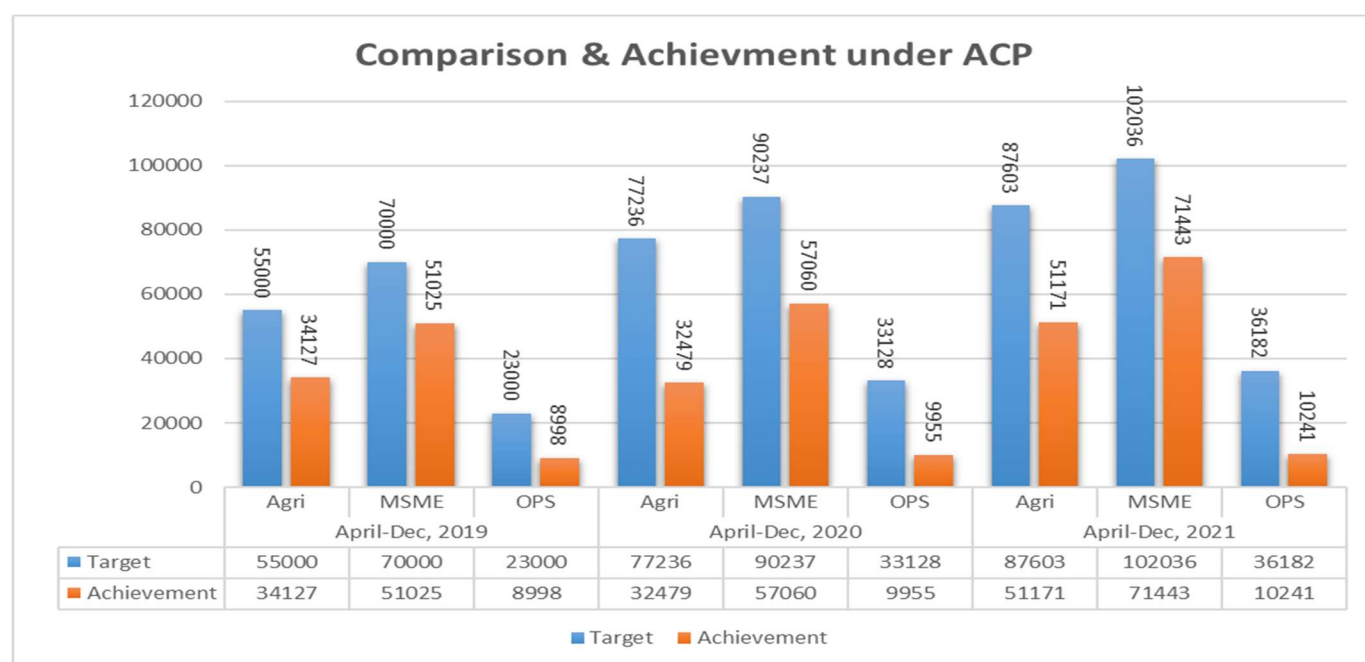
Achievement under Agriculture sector is 58.41 % amounting Rs. 51171.28 crore, the achievement in MSME sector is 70.02% amounting Rs. 71443.31 crore and achievement in Other Priority sector is 28.30 % amounting Rs. 10240.73 crore as on 31.12.2021 which was Rs. 32479 crore, Rs. 57060 crore and Rs. 9955 crore in Agriculture, MSME & OPS sector respectively as on 31.12.2020.

Disbursement in Non-Priority sector is Rs 156194.44 crore i.e. 176.86 % of the ACP of Rs. 88314.14 crore which results in overall disbursement of Rs.289069.76 crore i.e. 92.02 % of ACP of Rs. 314136.22 crore as on 31.12.2021.

A comparative position of achievement in disbursement figure under ACP during FY 2021-22 with last 3 financial years is as under:

Sector	2019-20 (April-December)			2020-21 (April-December)			2021-22 (April-December)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	55000	34127	62	77236	32479	42	87603	51171	58
MSME	70000	51025	73	90237	57060	63	102036	71443	70
OPS	23000	8998	39	33128	9955	30	36182	10241	28
PRISEC	148000	94150	64	200601	99494	49	225822	132875	59
NPS	18000	111024	616	67934	167755	247	88314	156195	177
TOTAL	166000	205174	124	268535	267249	100	314136	289070	92

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 December, 2021

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	22541	889.00	1656	100.00	9754	354.00	182649	2652.67	33951	1343.00	50.63
2	Bank of India	108480	767.33	41	9.21	19517	1108.04	313492	3843.00	128038	1884.58	49.04
3	Bank of Maharashtra	1235	17.47	0	0.00	0	0.00	16641	134.20	1235	17.47	13.02
4	Canara Bank	72035	1106.00	175	54.73	4408	1064.27	350701	4158.64	76618	2225.00	53.50
5	Central Bank of India	64410	1587.25	19	5.06	212	239.94	327439	3565.41	64641	1832.25	51.39
6	Indian Bank	359159	3875.30	1388	143.45	11672	781.51	620547	6523.10	372219	4800.26	73.59
7	Indian Overseas Bank	3577	305.34	402	107.02	569	222.75	102138	1163.49	4548	635.11	54.59
8	Punjab & Sind Bank	0	0.00	68	17.98	0	0.00	17531	166.45	68	17.98	10.80
9	Punjab National Bank	316514	6670.58	3516	215.14	21204	2552.14	1220992	15623.14	341234	9437.86	60.41
10	State Bank of India	245001	6101.35	19	21.81	11138	1062.03	1212375	14450.74	256158	7185.19	49.72
11	UCO Bank	79701	1558.59	307	76.73	34	4.98	351599	4065.41	80042	1640.30	40.35
12	Union Bank of India	45560	1282.30	32	19.57	562	539.95	206152	2566.70	46154	1841.82	71.76
	Total PSU	1318213	24160.51	7623	770.70	79070	7929.61	4922256	58912.95	1404906	32860.82	55.78
13	Axis Bank	11578	324.57	7	2.51	138	226.78	190366	1705.46	11723	553.86	32.48
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	438848	3137.70	19391	132.40	9182	81.43	650990	4621.00	467421	3351.53	72.53
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.06	0	0.00	0.00
17	City Union Bank Ltd.	0	0	0	0	0	0.00	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	0.05	0	0	1	3.50	4	0.09	2	3.55	4082.99
19	ESAF SF Bank	0	0.00	0	0.00	5083	16.08	4	0.12	5083	16.08	13862.07
20	Federal Bank	13181	175.32	0	0.00	296	277.95	20367	50.35	13477	453.27	900.24
21	HDFC Bank	18872	248.96	7	22.59	205	231.09	134621	1065.11	19084	502.64	47.19
22	ICICI Bank	40517	309.50	8	46.50	70	309.55	112294	1027.51	40595	665.55	64.77
23	IDBI Bank	25815	187.96	9	0.06	426	34.06	77063	850.63	26250	222.08	26.11
24	IDFC First Bank	11049	33.14	0	0.00	0	0.00	4	0.12	11049	33.14	28566.38
25	Indusind Bank	847159	2057.21	0	0.00	3	25.50	30887	246.90	847162	2082.71	843.54
26	Jana Small Finance Bank	19389	81.32	0	0.00	0	0.00	2120	18.75	19389	81.32	433.72
27	Karnataka Bank Ltd.	10	1.59	0	0.00	11	6.87	1752	8.85	21	8.46	95.60
28	Karur Vysya Bank	90	12.50	0	0.00	0	0.00	4997	34.15	90	12.50	36.60
29	Kotak Mahindra Bank	2676	70.22	7	0.41	338	262.75	1393	35.20	3021	333.37	947.09
30	Lakshmi Vilas Bank (DBS)	40	0.46	0	0.00	0	0.00	4	0.06	40	0.46	791.74
31	Ratnakar Bank Ltd	35061	103.28	1	0.14	4	65.20	3945	17.25	35066	168.62	977.50
32	South Indian Bank Ltd.	90	1.88	0	0.00	0	0.00	2309	25.70	90	1.88	7.32
33	SIDBI	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
35	Ujivan Small Finance Bank	78086	332.08	0	0.00	0	0.00	56842	357.80	78086	332.08	92.81
36	Utkarsh Small Finance Bank	1420	7.25	0	0.00	0	0.00	4	0.06	1420	7.25	12478.49
37	YES Bank	1141	1.00	9	94.00	196	257.00	8712	11.35	1346	352.00	3101.27
	Total PVT	1545023	7085.99	19439	298.61	15953	1797.76	1298688	10076.55	1580415	9182.36	91.13
38	BGVB (PNB)	254828	2218.96	8	3.06	153	2.64	945185	8668.97	254989	2224.66	25.66
39	PBGB (UCO)	68698	1362.65	0	0.00	10	11.03	213894	2357.35	68708	1373.68	58.27
40	UBKGB (CBI)	47618	1391.97	0	0.00	0	0.00	172240	1756.30	47618	1391.97	79.26
	Total RRB	371144	4973.58	8	3.06	163	13.67	1331319	12782.62	371315	4990.31	39.04
41	WB State Co-Op Bank Ltd.	1277644	3969.57	0	0.00	171	61.48	797143	5685.65	1277815	4031.05	70.90
42	WBSCARD Bank Ltd.	2678	106.73	0	0.00	0	0.00	59760	145.35	2678	106.73	73.43
	Total Co-Optv	1280322	4076.30	0	0.00	171	61.48	856903	5831.00	1280493	4137.78	70.96
	Grand Total	4514702	40296.39	27070	1072.37	95357	9802.52	8409166	87603.12	4637129	51171.28	58.41

Statement showing disbursement in MSME under Priority Sector for the quarter ended December, 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	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	5259	1158.00	2985	964.00	381	261.00	116	9.00	98	12.00	102260	4061.55	8839	2404.00	59.19
2	Bank of India	36914	3021.69	533	598.22	30	128.87	0	0.00	0	0.00	116443	4547.52	37477	3748.78	82.44
3	Bank of Maharashtra	1512	53.73	858	91.25	7	38.94	0	0.00	0	0.00	23609	458.82	2377	183.92	40.09
4	Canara Bank	3559	1954.29	197	105.40	24	457.26	0	0.00	2197	1292.56	152875	6189.24	5977	3809.51	61.55
5	Central Bank of India	12799	1044.55	1086	513.05	27	96.97	794	24.56	4218	304.45	100318	3778.27	18924	1983.58	52.50
6	Indian Bank	55926	3804.23	36002	1999.21	289	296.21	61	2.79	0	0.00	166262	8132.99	92278	6102.44	75.03
7	Indian Overseas Bank	7758	709.82	164	574.26	79	904.73	0	0.00	0	0.00	58421	2056.96	8001	2188.81	106.41
9	Punjab & Sind Bank	226	12.86	764	642.99	133	89.03	0	0.00	0	0.00	5074	352.92	1123	744.88	211.06
8	Punjab National Bank	64722	4746.12	17737	3279.48	754	3499.00	0	0.00	0	0.00	313627	16936.91	83213	11524.60	68.04
10	State Bank of India	59705	3990.23	4908	2524.94	357	1882.57	0	0.00	0	0.00	295840	16633.91	64970	8397.74	50.49
11	UCO Bank	10259	921.16	24160	1535.62	31	170.64	5	0.88	0	0.00	97878	5151.53	34455	2628.30	51.02
12	Union Bank of India	13239	1248.78	1576	1145.81	221	425.75	32	10.24	21	131.20	92066	4404.41	15089	2961.78	67.25
Total PSU		271878	22665.46	90970	13974.23	2333	8250.97	1008	47.47	6534	1740.21	1524673	72705.02	372723	46678.34	64.20
13	Axis Bank	1898	468.68	1102	744.11	394	794.78	0	0.00	0	0.00	62766	3574.48	3394	2007.57	56.16
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	997	37.14	0	0.00	0	0.00	0	0.00	0	0.00	90526	7289.55	997	37.14	0.51
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1013	28.40	0	0.00	0.00
17	City Union Bank Ltd.	29	6.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	29	6.57	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	0.05	1	0.25	0	0.00	0	0.00	0	0.00	535	11.68	2	0.30	2.57
19	ESAF SF Bank	5092	17.96	0	0.00	0	0.00	0	0.00	0	0.00	78	2.10	5092	17.96	856.78
20	Federal Bank	394	126.79	277	505.52	72	354.64	0	0.00	0	0.00	16761	110.99	743	986.95	889.21
21	HDFC Bank	1846	454.41	2777	1923.82	1663	1412.74	0	0.00	0	0.00	39356	2255.82	6286	3790.97	168.05
22	ICICI Bank	3361	1967.41	2530	3504.38	756	1854.74	0	0.00	0	0.00	40658	2435.95	6647	7326.52	300.77
23	IDBI Bank	9065	448.22	335	101.02	28	113.27	0	0.00	0	0.00	39775	1238.60	9428	662.51	53.49
24	IDFC First Bank	484	49.45	32	17.37	29	8.41	0	0.00	0	0.00	3458	116.90	545	75.23	64.35
25	Indusind Bank	199891	1303.17	1228	562.76	121	356.41	0	0.00	0	0.00	25813	519.40	201240	2222.34	427.87
26	Jana Small Finance Bank	638	19.20	4	0.80	3	0.63	0	0.00	0	0.00	2405	60.32	645	20.63	34.20
27	Karnataka Bank Ltd.	17	1.94	6	4.38	8	17.58	0	0.00	0	0.00	756	20.03	31	23.90	119.31
28	Karur Vysya Bank	227	0.43	119	102.33	12	83.66	0	0.00	0	0.00	10918	149.71	358	186.42	124.52
29	Kotak Mahindra Bank	1054	242.67	1007	568.29	883	632.92	0	0.00	0	0.00	12735	403.15	2944	1443.88	358.15
30	Lakshmi Vilas Bank (DBS)	2	0.12	0	0.00	0	0.00	0	0.00	0	0.00	23	1.05	2	0.12	11.45
31	Ratnakar Bank Ltd	6890	51.59	26	284.59	23	84.68	0	0.00	0	0.00	266	20.43	6939	420.86	2059.54
32	South Indian Bank Ltd.	6	1.65	7	2.36	1	4.30	0	0.00	0	0.00	3804	113.11	14	8.31	7.35
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	12	6.04	23	0.52	12	6.04	1152.27
34	Tamilnad Mercantile Bank	59	28.22	10	7.15	1	0.42	0	0.00	0	0.00	958	24.56	70	35.79	145.74
35	Ujjivan Small Finance Bank	13469	76.20	58	40.65	1	0.92	0	0.00	0	0.00	8826	495.82	13528	117.77	23.75
36	Utkarsh Small Finance Bank	4	0.31	0	0.00	0	0.00	0	0.00	0	0.00	23	23.38	4	0.31	1.33
37	YES Bank	2525	637.00	1939	743.00	1084	985.00	0	0.00	0	0.00	5599	257.31	5548	2365.00	919.12
Total PVT		247949	5939.17	11458	9112.79	5079	6705.09	0	0.00	12	6.04	367073	19153.29	264498	21763.09	113.63
38	BGVB (PNB)	36092	1281.61	293	65.27	19	18.47	378	5.07	6810	17.77	145642	2427.74	43592	1388.20	57.18
39	PBGB (UCO)	30776	926.00	3	5.30	0	0.00	0	0.00	0	0.00	26346	2505.65	30779	931.30	37.17
40	UBKGB (CBI)	27144	411.98	0	0.00	0	0.00	236	5.43	0	0.00	19355	1281.26	27380	417.41	32.58
Total RRB		94012	2619.59	296	70.57	19	18.47	614	10.50	6810	17.77	191343	6214.64	101751	2736.91	44.04
41	WB State Co-Op Bank Ltd.	2211	201.50	0	0.00	0	0.00	546	18.44	149	37.61	110350	3888.52	2906	257.55	6.62
42	WBSCARD Bank Ltd.	226	7.42	0	0.00	0	0.00	0	0.00	0	0.00	7166	75.06	226	7.42	9.89
Total Co-Optv		2437	208.92	0	0.00	0	0.00	546	18.44	149	37.61	117516	3963.57	3132	264.97	6.69
Grand Total		616276	31433.14	102724	23157.59	7431	14974.53	2168	76.41	13505	1801.63	2200605	102036.53	742104	71443.31	70.02

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended December, 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	28101	107.81	69	42.00	38.96	2471	207.96	1079	39.00	18.75	3843	581.43	2985	402.00	69.14
2	Bank of India	41639	107.61	0	0.00	0.00	2068	207.36	1187	13.18	6.36	3526	542.12	2420	241.81	44.60
3	Bank of Maharashtra	6594	6.75	0	0.00	0.00	414	10.87	50	3.01	27.69	717	76.07	210	47.63	62.61
4	Canara Bank	41401	107.07	0	0.00	0.00	3068	200.13	1308	25.63	12.81	5046	531.60	1250	165.57	31.15
5	Central Bank of India	41209	113.64	12	33.75	29.70	2425	219.93	554	6.65	3.02	3287	554.91	1246	84.17	15.17
6	Indian Bank	60304	149.49	31	61.05	40.84	3625	290.01	1732	151.21	52.14	6225	725.35	2332	675.23	93.09
7	Indian Overseas Bank	13977	39.65	158	51.78	130.58	1799	76.12	121	2.60	3.42	2867	200.81	538	55.99	27.88
8	Punjab & Sind Bank	6604	6.43	0	0.00	0.00	1353	10.82	21	0.08	0.74	2301	67.01	163	20.28	30.27
9	Punjab National Bank	114960	306.34	12	61.20	19.98	7838	529.08	2380	34.75	6.57	13405	1525.05	3739	303.26	19.89
10	State Bank of India	115890	308.66	0	0.00	0.00	8280	542.83	6198	151.50	27.91	14111	1521.29	7328	603.24	39.65
11	UCO Bank	33731	88.74	0	0.00	0.00	2317	170.39	877	9.93	5.83	4045	429.71	2221	199.89	46.52
12	Union Bank of India	27525	79.08	12	180.00	227.63	2396	146.09	675	9.97	6.82	2744	408.65	417	94.19	23.05
Total PSU		531934	1421.29	294	429.78	30.24	38053	2611.60	16182	447.51	17.14	62119	7164.00	24849	2893.26	40.39
13	Axis Bank	21462	50.07	10	43.71	87.30	1532	92.76	136	9.73	10.49	1846	226.57	2510	129.53	57.17
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	29689	25.33	0	0.00	0.00	1264	25.33	0	0.00	0.00	3666	42.08	2592	178.68	424.60
16	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	0.14	0	0.00	0.00	1	0.14	0	0.00	0.00	1	0.33	3	0.28	85.47
19	ESAF SF Bank	1	0.18	0	0.00	0.00	1	0.18	0	0.00	0.00	1	0.44	1	0.01	2.29
20	Federal Bank	6856	2.17	0	0.00	0.00	373	2.97	9	0.37	12.56	821	17.29	80	10.44	60.37
21	HDFC Bank	14920	56.91	0	0.00	0.00	1191	107.16	468	6.01	5.61	2508	281.75	8146	63.78	22.64
22	ICI/CI Bank	21361	61.71	28	134.29	217.62	1176	115.05	138	8.92	7.75	2434	303.71	725	137.77	45.36
23	IDBI Bank	6763	23.68	0	0.00	0.00	839	41.37	156	2.77	6.70	1288	118.15	2127	211.81	179.28
24	IDFC First Bank	1	0.18	0	0.00	0.00	305	0.18	0	0.00	0.00	240	0.44	4	0.73	167.44
25	Indusind Bank	8078	9.11	16	73.46	806.23	283	15.78	0	0.00	0.00	528	72.45	0	0.00	0.00
26	Jana Small Finance Bank	2	0.72	0	0.00	0.00	4	0.72	0	0.00	0.00	30	6.90	615	10.33	149.75
27	Karnataka Bank Ltd.	6588	0.66	0	0.00	0.00	18	0.78	0	0.00	0.00	26	2.32	37	6.07	261.13
28	Karur Vysya Bank	2	1.06	0	0.00	0.00	55	1.45	11	1.03	71.02	84	19.48	278	24.34	124.92
29	Kotak Mahindra Bank	6558	7.33	0	0.00	0.00	19	9.40	0	0.00	0.00	25	116.89	13	2.30	1.97
30	Lakshmi Vilas Bank (DBS)	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	0	0.00	0.00
31	Ratnakar Bank Ltd	2	1.00	2	12.00	1200.36	6	1.06	34	0.09	8.82	252	10.81	81	0.20	1.88
32	South Indian Bank Ltd.	6557	4.19	0	0.00	0.00	28	4.31	0	0.00	0.00	305	81.50	2	0.29	0.36
33	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	0	0.0000	0.00	1	0.11	1	0.25	228.94
35	Ujivan Small Finance Bank	6633	3.01	0	0.00	0.00	197	9.81	0	0.0000	0.00	564	143.51	6216	77.18	53.78
36	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.09	0	0.0000	0.00	1	0.22	8	1.85	847.07
37	YES Bank	6589	11.45	0	0.00	0.00	25	12.65	0	0.0000	0.00	33	167.85	230	11.00	6.55
Total PVT		142065	259.26	56	263.46	101.62	7324	441.47	952	28.92	6.55	14660	1613.34	23669	866.85	53.73
38	BGVB (PNB)	41	138.32	0	0.00	0.00	4702	418.76	89	0.99	0.24	7864	1053.89	328	30.32	2.88
39	PBGB (UCO)	1790	1.09	0	0.00	0.00	702	32.00	38	1.05	3.28	2633	542.86	323	36.03	6.64
40	UBKGB (CBI)	26918	3.51	0	0.00	0.00	1364	108.66	8	0.08	0.07	1579	287.79	239	21.13	7.34
Total RRB		28749	142.93	0	0.00	0.00	6768	559.42	135	2.12	0.38	12076	1884.54	890	87.48	4.64
41	WB State Co-Op Bank Ltd.	40919	10.57	0	0.00	0.00	829	6.42	876	14.39	224.26	3140	7.60	1530	130.56	1718.23
42	WBSCARD Bank Ltd.	195	0.51	0	0.00	0.00	409	0.94	0	0.00	0.00	515	1.69	412	12.87	763.25
Total Co-Optv		41114	11.08	0	0.00	0.00	1238	7.36	876	14.39	195.53	3655	9.28	1942	143.43	1544.80
Grand Total		743862	1834.56	350	693.24	37.79	53383	3619.85	18145	492.95	13.62	92511	10671.16	51350	3991.01	37.40

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended December,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	466	134.99	15	9.00	6.67	1491	44.12	16	1.30	2.95	22766	960.85	11153	422.00	43.92
2	Bank of India	643	136.72	0	0.00	0.00	2065	44.16	0	0.00	0.00	34104	1017.62	4	0.33	0.03
3	Bank of Maharashtra	78	8.07	0	0.00	0.00	380	2.86	0	0.00	0.00	2074	33.04	0	0.00	0.00
4	Canara Bank	949	130.19	1	4.50	3.46	2266	44.04	0	0.00	0.00	42813	1017.25	3641	51.78	5.09
5	Central Bank of India	947	144.05	4	4.20	2.92	1928	46.50	2	0.001	0.00	30432	1086.56	0	0.00	0.00
6	Indian Bank	1223	190.06	11	1.20	0.63	3655	61.40	69	0.96	1.56	56599	1413.27	589	0.51	0.04
7	Indian Overseas Bank	294	49.53	0	0.00	0.00	1213	16.19	0	0.00	0.00	13281	354.95	453	12.21	3.44
9	Punjab & Sind Bank	80	7.61	6	0.15	1.97	557	2.66	0	0.00	0.00	7143	35.32	11	0.65	1.84
8	Punjab National Bank	3276	383.25	13	0.21	0.05	6641	126.18	13	0.27	0.22	109110	2922.40	725	3.12	0.11
10	State Bank of India	3181	382.93	1	0.02	0.01	6448	126.34	1	0.03	0.02	111566	2947.26	0	0.00	0.00
11	UCO Bank	695	109.56	0	0.00	0.00	2145	36.56	0	0.00	0.00	40219	840.52	0	0.00	0.00
12	Union Bank of India	581	98.18	8	3.80	3.87	1201	32.10	3	1.20	3.74	22118	708.48	508	5.27	0.74
	Total PSU	12414	1775.15	59	23.08	1.30	29992	583.12	104	3.76	0.65	492227	13337.50	17084	495.87	3.72
13	Axis Bank	341	60.27	0	0.00	0.00	1148	20.44	0	0.00	0.00	12971	467.48	21017	83.59	17.88
14	Au Small finance Bank	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	314	8.98	0	0.00	0.00	1834	9.68	0	0.00	0.00	45518	287.65	576460	3127.12	1087.13
16	Catholic Syrian Bank Ltd.	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
17	City Union Bank Ltd.	0	0.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	0.11	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
19	ESAF SF Bank	1	0.15	0	0.00	0.00	1	0.09	0	0.00	0.00	0	0.00	1962	7.79	#DIV/0!
20	Federal Bank	30	1.93	0	0.00	0.00	196	0.94	0	0.00	0.00	4560	7.62	107	20.88	274.02
21	HDFC Bank	223	71.20	0	0.00	0.00	859	23.30	0	0.00	0.00	10127	520.59	18309	55.40	10.64
22	ICICI Bank	232	77.10	0	0.00	0.00	923	25.31	1	8.40	33.19	11083	559.00	0	0.00	0.00
23	IDBI Bank	164	28.96	4	0.06	0.21	591	9.74	1	0.02	0.21	7899	216.99	0	0.00	0.00
24	IDFC First Bank	1	0.15	71	0.21	138.31	94	0.09	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
25	Indusind Bank	45	10.88	0	0.00	0.00	143	3.87	0	0.00	0.00	3959	62.05	382	1.12	1.80
26	Jana Small Finance Bank	2	0.59	0	0.00	0.00	3	0.35	0	0.00	0.00	112	0.53	46323	256.26	48296.03
27	Karnataka Bank Ltd.	14	0.51	0	0.00	0.00	19	0.26	1	0.28	105.78	296	1.19	41	0.90	75.45
28	Karur Vysya Bank	2	0.87	0	0.00	0.00	18	0.53	0	0.00	0.00	537	1.44	0	0.00	0.00
29	Kotak Mahindra Bank	13	5.73	0	0.00	0.00	16	3.27	0	0.00	0.00	359	10.79	1	0.003	0.03
30	Lakshmi Vilas Bank (DBS)	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
31	Ratnakar Bank Ltd	1	0.81	0	0.00	0.00	46	0.46	0	0.00	0.00	122	1.05	8782	21.86	2083.85
32	South Indian Bank Ltd.	10	3.14	0	0.00	0.00	63	1.91	0	0.00	0.00	1097	2.78	4	0.45	16.21
33	SIDBI	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	3	0.86	#DIV/0!
35	Ujivan Small Finance Bank	41	3.44	0	0.00	0.00	122	0.48	0	0.00	0.00	3829	74.16	100212	407.79	549.86
36	Utkarsh Small Finance Bank	1	0.07	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	46	8.75	#DIV/0!
37	YES Bank	22	27.28	0	0.00	0.00	25	4.96	5	0.01	0.20	454	27.87	26	2.00	7.18
	Total PVT	1464	302.39	75	0.27	0.09	6108	105.96	8	8.71	8.22	102924	2241.19	773675	3994.76	178.24
38	BGVB (PNB)	3726	223.37	1	9.94	4.45	3610	59.67	0	0.00	0.00	68588	1029.06	1243	2.61	0.25
39	PBGB (UCO)	118	19.98	0	0.00	0.00	1275	0.51	0	0.00	0.00	19456	131.95	0	0.00	0.00
40	UBKGB (CBI)	218	9.85	0	0.00	0.00	462	0.56	0	0.00	0.00	17980	84.32	0	0.00	0.00
	Total RRB	4062	253.21	1	9.94	3.93	5347	60.74	0	0.00	0.00	106024	1245.34	1243	2.61	0.21
41	WB State Co-Op Bank Ltd.	963	2.59	25	0.27	10.43	2408	4.27	0	0.00	0.00	42270	129.19	36533	544.25	421.27
42	WBSCARD Bank Ltd.	28	0.43	0	0.00	0.00	537	0.17	0	0.00	0.00	10782	15.63	0	0.00	0.00
	Total Co-Optv	991	3.02	25	0.27	8.95	2945	4.44	0	0.00	0.00	53052	144.83	36533	544.25	375.80
	Grand Total	18931	2333.76	160	33.56	1.44	44392	754.26	112	12.47	1.65	754228	16968.85	828535	5037.50	29.69

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended December, 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	193000	1013.00	4895	102.00	10.07	344047	8751.38	58107	4662.30	53.28
2	Bank of India	215000	1182.00	0	0.00	0.00	513981	10446.12	169126	5888.68	56.37
3	Bank of Maharashtra	16500	113.00	0	0.00	0.00	50507	730.68	3872	252.03	34.49
4	Canara Bank	292500	1970.00	52361	568.68	28.87	599120	12378.16	88795	6281.99	50.75
5	Central Bank of India	182000	1069.00	101	0.09	0.01	507986	9509.27	85383	3944.60	41.48
6	Indian Bank	248000	1970.00	79121	2936.21	149.05	918440	17485.66	469261	11792.86	67.44
7	Indian Overseas Bank	83000	507.00	9022	63.35	12.50	193991	3957.70	13819	2946.50	74.45
9	Punjab & Sind Bank	27500	169.00	0	0.00	0.00	40643	649.22	1392	784.02	120.76
8	Punjab National Bank	463500	3377.00	105249	1114.10	32.99	1789850	38352.36	431329	21365.28	55.71
10	State Bank of India	430500	2814.00	103337	768.38	27.31	1767692	36913.96	334656	16337.72	44.26
11	UCO Bank	111000	1238.00	38696	1617.40	130.65	532629	10892.43	117595	4478.42	41.11
12	Union Bank of India	149000	743.00	24243	491.65	66.17	354783	8443.69	62866	5098.03	60.38
Total PSU		2411500	16165.00	417025	7661.86	47.40	7613667	158510.62	1836201	83832.44	52.89
13	Axis Bank	171000	1126.00	31698	441.07	39.17	292432	6197.51	38790	2827.99	45.63
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	1655000	14072.00	189482	1363.08	9.69	823801	12309.61	1047470	6694.47	54.38
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1022	28.98	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	29	6.57	#DIV/0!
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	544	12.55	7	4.13	32.93
19	ESAF SF Bank	0	0.00	12115	41.49	#DIV/0!	87	3.26	12138	41.84	1284.49
20	Federal Bank	11000	225.00	7895	158.88	70.61	49964	194.27	14416	1471.91	757.67
21	HDFC Bank	198500	1013.00	41419	159.24	15.72	203805	4381.83	52293	4418.80	100.84
22	ICICI Bank	171000	1126.00	36969	295.10	26.21	190161	4605.34	48134	8281.45	179.82
23	IDBI Bank	137900	732.00	0	0.00	0.00	134382	2528.13	37966	1099.25	43.48
24	IDFC First Bank	11000	507.00	11120	33.34	6.58	4103	118.06	11669	109.31	92.58
25	Indusind Bank	6600	450.00	1389699	3229.60	717.69	69737	940.45	1048800	4379.62	465.69
26	Jana Small Finance Bank	6600	450.00	55160	243.07	54.01	4678	88.87	66972	368.54	414.68
27	Karnataka Bank Ltd.	0	0.00	12	1.73	#DIV/0!	9469	34.60	131	39.61	114.46
28	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16613	208.70	737	224.29	107.47
29	Kotak Mahindra Bank	9900	113.00	2695	98.71	87.36	21118	591.77	5979	1779.56	300.72
30	Lakshmi Vilas Bank (DBS)	0	0.00	39	0.45	#DIV/0!	32	1.63	42	0.58	35.61
31	Ratnakar Bank Ltd	248200	1126.00	50833	142.65	12.67	4640	52.88	50904	623.64	1179.31
32	South Indian Bank Ltd.	6600	62.00	5	0.09	0.15	14173	236.63	110	10.93	4.62
33	SIDBI	550	7.00	0	0.00	0.00	32	0.81	12	6.04	741.57
34	Tamilnad Mercantile Bank	220	3.00	0	0.00	0.00	967	24.85	74	36.90	148.50
35	Ujjivan Small Finance Bank	148900	563.00	192325	802.97	142.62	77054	1088.04	198042	934.82	85.92
36	Utkarsh Small Finance Bank	27000	62.00	1464	15.56	25.10	32	23.96	1478	18.16	75.80
37	YES Bank	11000	113.00	1492	56.00	49.56	21459	520.71	7155	2730.01	524.28
Total PVT		2820970	21750.00	2024422	7083.03	32.57	1940307	34193.45	2643348	36108.42	105.60
38	BGVB (PNB)	248200	1632.00	203167	2288.14	140.20	1179358	14019.77	300242	3656.72	26.08
39	PBGB (UCO)	176500	1182.00	83339	1672.10	141.46	266214	5591.41	99848	2342.06	41.89
40	UBKGB (CBI)	104800	732.00	45238	520.62	71.12	240116	3532.25	75245	1830.59	51.83
Total RRB		529500	3546.00	331744	4480.86	126.36	1685688	23143.43	475335	7829.37	33.83
41	WB State Co-Op Bank Ltd.	259200	1745.00	447379	840.25	48.15	998023	9734.80	1319685	4978.07	51.14
42	WBSCARD Bank Ltd.	22000	56.00	0	0.00	0.00	79392	239.78	3316	127.02	52.97
Total Co-Optv		281200	1801.00	447379	840.25	46.65	1077415	9974.58	1323001	5105.09	51.18
Grand Total		6043170	43262.00	3220570	20066.01	46.38	12317077	225822.08	6277885	132875.32	58.84

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended December, 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	109	70.28	1	10.00	14.23	295	44.99	102	25.00	55.57	1890	501.23	695	145.00	28.93
2	Bank of India	172	71.77	0	0.00	0.00	391	46.31	25	1.96	4.23	1986	496.73	953	228.00	45.90
3	Bank of Maharashtra	26	4.58	0	0.00	0.00	52	2.70	0	0.00	0.00	364	127.14	0	0.00	0.00
4	Canara Bank	177	80.03	9	0.04	0.05	366	51.57	116	16.18	31.38	1940	552.20	1484	252.20	45.67
5	Central Bank of India	145	56.90	0	0.00	0.00	326	36.64	52	2.68	7.31	1417	365.26	774	66.41	18.18
6	Indian Bank	245	104.17	19	33.21	31.88	608	67.44	61	1.23	1.82	3364	752.83	7002	896.99	119.15
7	Indian Overseas Bank	68	26.33	0	0.00	0.00	169	16.92	8	0.08	0.47	961	189.61	202	39.72	20.95
8	Punjab & Sind Bank	35	10.52	0	0.00	0.00	72	6.23	13	1.77	28.43	520	384.27	65	6.36	1.66
9	Punjab National Bank	481	206.70	173	32.07	15.59	707	133.43	1227	25.31	18.97	5755	1413.95	2024	344.84	24.39
10	State Bank of India	478	208.95	0	0.00	0.00	734	134.51	796	70.23	52.21	5715	1415.89	33461	3967.94	280.24
11	UCO Bank	144	55.41	0	0.00	0.00	277	35.76	0	0.00	0.00	2093	385.31	523	96.19	24.96
12	Union Bank of India	102	50.28	2	11.80	23.47	194	32.28	78	9.14	28.32	1510	352.18	706	201.80	57.30
Total PSU		2181	944.94	204	87.12	9.22	4191	608.78	2478	153.58	25.23	27513	6936.59	47889	6245.45	90.04
13	Axis Bank	78	93.07	11	10.37	11.14	128	59.87	0	0.00	0.00	953	647.01	941	644.33	99.59
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
15	Bandhan Bank	174	50.11	0	0.00	0.00	266	32.51	0	0.00	0.00	1538	315.66	0	0.00	0.00
16	Catholic Syrian Bank Ltd.	1	0.13	0	0.00	0.00	1	0.05	0	0.00	0.00	1	24.23	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	0.45	0	0.00	0.00	1	0.16	0	0.00	0.00	1	84.91	0	0.00	0.00
19	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.08	0	0.00	0.00
20	Federal Bank	13	8.71	0	0.00	0.00	15	4.91	4	0.69	13.96	63	67.10	136	44.75	66.69
21	HDFC Bank	73	69.18	0	0.00	0.00	152	44.46	121	2.28	5.12	855	554.81	0	0.00	0.00
22	ICICI Bank	71	84.14	0	0.00	0.00	147	54.07	60	14.83	27.42	853	674.97	2738	1538.14	227.88
23	IDBI Bank	48	15.41	413	8.19	53.14	121	9.94	5	0.23	2.31	883	111.61	904	204.46	183.19
24	IDFC First Bank	1	1.59	0	0.00	0.00	1	0.57	0	0.00	0.00	1	199.65	0	0.00	0.00
25	Indusind Bank	30	25.50	0	0.00	0.00	37	15.31	0	0.00	0.00	172	152.14	0	0.00	0.00
26	Jana Small Finance Bank	2	2.28	0	0.00	0.00	2	1.01	0	0.00	0.00	52	145.23	1	0.50	0.34
27	Karnataka Bank Ltd.	10	4.86	0	0.00	0.00	16	2.25	0	0.00	0.00	160.637	204.09	25	8.19	4.01
28	Karur Vysya Bank	3	1.43	99	1.42	99.00	3	0.60	1	0.45	75.19	48	70.07	151	34.26	48.89
29	Kotak Mahindra Bank	10	7.43	0	0.00	0.00	8	3.33	0	0.00	0.00	97	123.64	0	0.00	0.00
30	Lakshmi Vilas Bank (DBS)	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00
31	Ratnakar Bank Ltd	8	3.56	0	0.00	0.00	8	1.83	0	0.00	0.00	98	155.59	0	0.00	0.00
32	South Indian Bank Ltd.	3	0.74	0	0.00	0.00	28	0.30	0	0.00	0.00	182	34.88	5	0.36	1.03
33	SIDBI	1	0.00	0	0.00	0.00	45	0.00	0	0.00	0.00	540	0.02	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	11	2.88	14619.29
35	Ujivan Small Finance Bank	31	2.46	0	0.00	0.00	50	1.93	0	0.00	0.00	237	21.31	437	43.47	203.97
36	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	3	0.01	25.38
37	YES Bank	6	2.76	0	0.00	0.00	7	1.64	0	0.00	0.00	44	101.30	60	17.00	16.78
Total PVT		568	373.85	523	19.98	5.34	1038	234.75	191	18.47	7.87	6780	3688.39	5412	2538.35	68.82
38	BGVB (PNB)	233	13.92	0	0.00	0.00	258	9.95	0	0.00	0.00	2142	85.05	50	7.58	8.91
39	PBGB (UCO)	75	3.19	0	0.00	0.00	178	2.17	0	0.00	0.00	1321	24.98	1	0.28	1.12
40	UBKGB (CBI)	43	1.48	0	0.00	0.00	55.6111	0.87	0	0.00	0.00	96	5.47	0	0.00	0.00
Total RRB		351	18.60	0	0.00	0.00	492	12.99	0	0.00	0.00	3559	115.49	51	7.86	6.81
41	WB State Co-Op Bank Ltd.	151	4.06	0	0.00	0.00	208	3.96	0	0.00	0.00	1038	19.21	0	0.00	0.00
42	WBSCARD Bank Ltd.	32	1.05	0	0.00	0.00	62	0.82	0	0.00	0.00	308	6.74	0	0.00	0.00
Total Co-Optv		183	5.11	0	0.00	0.00	270	4.78	0	0.00	0.00	1346	25.95	0	0.00	0.00
Grand Total		3283	1342.49	727	107.10	7.98	5992	861.30	2669	172.05	19.98	39197	10766.42	53352	8791.66	81.66

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended December, 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	13427	817.69	2245	68.00	8.32	39662	3090.83	7256	210.00	6.79
2	Bank of India	16062	822.12	10053	331.85	40.37	54833	3102.67	9384	5971.73	192.47
3	Bank of Maharashtra	1832	163.02	0	0.00	0.00	8746	167.21	745	22.22	13.29
4	Canara Bank	15127	911.01	6914	223.52	24.54	56160	3470.96	10529	1644.74	47.39
5	Central Bank of India	9577	621.35	3586	121.84	19.61	52904	2484.82	2743	148.68	5.98
6	Indian Bank	24531	1206.42	36239	1300.51	107.80	78289	4457.29	2193	258.21	5.79
7	Indian Overseas Bank	6393	304.47	705	18.13	5.95	22220	1138.29	1218	380.36	33.42
9	Punjab & Sind Bank	3503	249.17	23	0.80	0.32	5104	354.13	217	28.70	8.10
8	Punjab National Bank	37967	2273.37	6740	279.18	12.28	156248	8891.14	18628	8795.79	98.93
10	State Bank of India	42781	2308.34	141671	5682.00	246.15	163818	8897.88	335412	8531.46	95.88
11	UCO Bank	14548	622.35	3976	320.87	51.56	51387	2383.17	938	2824.47	118.52
12	Union Bank of India	8723	580.86	6102	527.20	90.76	28561	2201.05	4072	8274.30	375.92
	Total PSU	194472	10880.16	218254	8873.90	81.56	717931	40639.45	393335	37090.66	91.27
13	Axis Bank	6242	1100.78	7750	1007.42	91.52	27792	4097.47	38036	3734.14	91.13
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	5	0.49	#DIV/0!
15	Bandhan Bank	13264	475.11	0	0.00	0.00	57823	2125.56	618693	7395.03	347.91
16	Catholic Syrian Bank Ltd.	2	0.72	0	0.00	0.00	1	0.88	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
18	Dhanlaxmi Bank Ltd.	1	2.45	1	0.002	0.08	1	3.03	183	3.51	115.93
19	ESAF SF Bank	1	0.07	0	0.00	0.00	1	0.06	118	2.13	3322.93
20	Federal Bank	391	188.21	630	6.74	3.58	1712	616.34	8044	2525.24	409.72
21	HDFC Bank	6120	860.13	33725	1593.21	185.23	19281	2947.52	116558	32407.92	1099.50
22	ICICI Bank	6323	991.78	16860	890.44	89.78	18430	3644.38	410416	22053.62	605.14
23	IDBI Bank	4650	183.18	257	8.05	4.39	11905	651.26	3954	1806.83	277.43
24	IDFC First Bank	100	62.49	0	0.00	0.00	1	60.70	111793	1924.18	3169.74
25	Indusind Bank	1119	510.20	0	0.00	0.00	7280	1499.62	150521	11415.57	761.23
26	Jana Small Finance Bank	103	142.27	0	0.00	0.00	1152	154.70	10980	105.58	68.25
27	Karnataka Bank Ltd.	641	208.56	58	5.34	2.56	1785.99	241.06	47	8.56	3.55
28	Karur Vysya Bank	531	76.47	1298	38.13	49.86	1554	70.64	0	0.00	0.00
29	Kotak Mahindra Bank	2269	445.39	0	0.00	0.00	4555	437.07	28046	3004.36	687.39
30	Lakshmi Vilas Bank (DBS)	1	0.04	36	0.64	1818.18	1	0.03	5	74.48	232024.92
31	Ratnakar Bank Ltd	170	167.73	0	0.00	0.00	620	216.84	1033	5911.01	2726.02
32	South Indian Bank Ltd.	1035	36.29	135	1.36	3.75	1910	48.47	0	0.00	0.00
33	SIDBI	1860	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
34	Tamilnad Mercantile Bank	1	0.02	212	120.33	683693.18	1	0.02	12	16.03	100187.50
35	Ujjivan Small Finance Bank	1220	41.93	947	18.94	45.17	4864	243.22	18514	117.96	48.50
36	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.03	15	2.51	7819.31
37	YES Bank	160	99.95	9918	403.00	403.22	863	146.29	57075	2742.00	1874.30
	Total PVT	46203	5593.81	71827	4093.61	73.18	161535	17205.21	1574048	95251.14	553.62
38	BGVB (PNB)	16884	131.84	4694	136.92	103.85	77769	406.19	7478	145.03	35.71
39	PBGB (UCO)	11178	40.25	882	22.19	55.14	31477	241.70	4541	59.05	24.43
40	UBKGB (CBI)	1833	2.05	2858	88.98	4339.64	18926	64.99	6939	116.12	178.68
	Total RRB	29895	174.14	8434	248.09	142.47	128172	712.88	18958	320.20	44.92
41	WB State Co-Op Bank Ltd.	9718	13.69	7710	642.60	4694.55	52839	84.70	3098	603.44	712.41
42	WBSCARD Bank Ltd.	1725	4.75	0	0.00	0.00	9975	35.15	0	0.00	0.00
	Total Co-Optv	11443	18.44	7710	642.60	3484.68	62814	119.85	3098	603.44	503.48
	Grand Total	282014	16666.55	306225	13858.19	83.15	1070452	58677.39	1989439	133265.44	227.12

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2021-22 for the quarter December 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	344047	8751.38	58107	4662.30	53.28	55382	4525.03	10299	458.00	10.12	399430	13276.41	68406	5120.30	38.57
2	Bank of India	513981	10446.12	169126	5888.68	56.37	73445	4539.60	20415	6533.54	143.92	587425	14985.72	189541	12422.22	82.89
3	Bank of Maharashtra	50507	730.68	3872	252.03	34.49	11019	464.64	745	22.22	4.78	61526	1195.32	4617	274.25	22.94
4	Canara Bank	599120	12378.16	88795	6281.99	50.75	73771	5065.76	19052	2136.68	42.18	672890	17443.93	107847	8418.67	48.26
5	Central Bank of India	507986	9509.27	85383	3944.60	41.48	64369	3564.98	7155	339.61	9.53	572355	13074.24	92538	4284.21	32.77
6	Indian Bank	918440	17485.66	469261	11792.86	67.44	107037	6588.16	45514	2490.15	37.80	1025477	24073.82	514775	14283.01	59.33
7	Indian Overseas Bank	193991	3957.70	13819	2946.50	74.45	29811	1675.61	2133	438.29	26.16	223802	5633.31	15952	3384.79	60.09
9	Punjab & Sind Bank	40643	649.22	1392	784.02	120.76	9233	1004.31	318	37.63	3.75	49876	1653.53	1710	821.65	49.69
8	Punjab National Bank	1789850	38352.36	431329	21365.28	55.71	201158	12917.60	28792	9477.19	73.37	1991008	51269.95	460121	30842.47	60.16
10	State Bank of India	1767692	36913.96	334656	16337.72	44.26	213526	12965.58	511340	18251.63	140.77	1981218	49879.54	845996	34589.35	69.35
11	UCO Bank	532629	10892.43	117595	4478.42	41.11	68448	3481.99	5437	3241.53	93.09	601077	14374.42	123032	7719.95	53.71
12	Union Bank of India	354783	8443.69	62866	5098.03	60.38	39089	3216.65	10960	9024.24	280.55	393872	11660.34	73826	14122.27	121.11
	Total PSU	7613667	158510.62	1836201	83832.44	52.89	946289	60009.91	662160	52450.71	87.40	8559956	218520.53	2498361	136283.14	62.37
13	Axis Bank	292432	6197.51	38790	2827.99	45.63	35193	5998.20	46738	5396.26	89.96	327625	12195.71	85528	8224.25	67.44
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	5	0.49	#DIV/0!	0	0.00	5	0.49	#DIV/0!
15	Bandhan Bank	823801	12309.61	1047470	6694.47	54.38	73064	2998.96	618693	7395.03	246.59	896866	15308.57	1666163	14089.50	92.04
16	Catholic Syrian Bank Ltd.	1022	28.98	0	0.00	0.00	6	26.01	0	0.00	0.00	1028	54.99	0	0.00	0.00
17	City Union Bank Ltd.	0	0.00	29	6.57	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	29	6.57	#DIV/0!
18	Dhanlaxmi Bank Ltd.	544	12.55	7	4.13	32.93	5	91.00	184	3.51	3.86	549	103.55	191	7.64	7.38
19	ESAF SF Bank	87	3.26	12138	41.84	1284.49	5	0.23	118	2.13	922.08	92	3.49	12256	43.97	1260.49
20	Federal Bank	49964	194.27	14416	1471.91	757.67	2193	885.27	8814	2577.42	291.14	52157	1079.54	23230	4049.33	375.10
21	HDFC Bank	203805	4381.83	52293	4418.80	100.84	26481	4476.09	150404	34003.40	759.67	230286	8857.92	202697	38422.20	433.76
22	ICICI Bank	190161	4605.34	48134	8281.45	179.82	25824	5449.33	430074	24497.02	449.54	215985	10054.68	478208	32778.47	326.00
23	IDBI Bank	134382	2528.13	37966	1099.25	43.48	17606	971.41	5533	2027.76	208.74	151988	3499.54	43499	3127.01	89.35
24	IDFC First Bank	4103	118.06	11669	109.31	92.58	104	325.00	111793	1924.18	592.05	4207	443.07	123462	2033.49	458.96
25	Indusind Bank	69737	940.45	1048800	4379.62	465.69	8637	2202.77	150521	11415.57	518.24	78374	3143.22	1199321	15795.19	502.52
26	Jana Small Finance Bank	4678	88.87	66972	368.54	414.68	1311	445.49	10981	106.08	23.81	5989	534.36	77953	474.62	88.82
27	Karnataka Bank Ltd.	9469	34.60	131	39.61	114.46	2613	660.82	130	22.09	3.34	12083	695.43	261	61.70	8.87
28	Karur Vysya Bank	16613	208.70	737	224.29	107.47	2139	219.22	1549	74.26	33.88	18752	427.91	2286	298.55	69.77
29	Kotak Mahindra Bank	21118	591.77	5979	1779.56	300.72	6938	1016.86	28046	3004.36	295.45	28056	1608.62	34025	4783.92	297.39
30	Lakshmi Vilas Bank (DBS)	32	1.63	42	0.58	35.61	5	0.12	41	75.12	65038.96	37	1.74	83	75.70	4339.70
31	Ratnakar Bank Ltd	4640	52.88	50904	623.64	1179.31	904	545.54	1033	5911.01	1083.51	5544	598.43	51937	6534.65	1091.97
32	South Indian Bank Ltd.	14173	236.63	110	10.93	4.62	3157	120.68	140	1.72	1.43	17330	357.31	250	12.65	3.54
33	SIDBI	32	0.81	12	6.04	741.57	2447	0.06	0	0.00	0.00	2479	0.87	12	6.04	692.51
34	Tamilnad Mercantile Bank	967	24.85	74	36.90	148.50	5	0.06	235	139.24	241317.16	972	24.91	309	176.14	707.24
35	Ujivan Small Finance Bank	77054	1088.04	198042	934.82	85.92	6401	310.85	19898	180.37	58.02	83455	1398.89	217940	1115.19	79.72
36	Utkarsh Small Finance Bank	32	23.96	1478	18.16	75.80	5	0.12	18	2.52	2181.82	37	24.07	1496	20.68	85.90
37	YES Bank	21459	520.71	7155	2730.01	524.28	1079	351.94	67053	3162.00	898.45	22538	872.65	74208	5892.01	675.18
	Total PVT	1940307	34193.45	2643348	36108.42	105.60	216124	27096.01	1652001	101921.54	376.15	2156430	61289.46	4295349	138029.97	225.21
38	BGVB (PNB)	1179358	14019.77	300242	3656.72	26.08	97286	646.95	12222	289.53	44.75	1276644	14666.72	312464	3946.25	26.91
39	PBGB (UCO)	266214	5591.41	99848	2342.06	41.89	44229	312.29	5424	81.52	26.10	310443	5903.70	105272	2423.58	41.05
40	UBKGB (CBI)	240116	3532.25	75245	1830.59	51.83	20953	74.85	9797	205.10	274.00	261069	3607.10	85042	2035.69	56.44
	Total RRB	1685688	23143.43	475335	7829.37	33.83	162468	1034.09	27443	576.15	55.72	1848156	24177.52	502778	8405.52	34.77
41	WB State Co-Op Bank Ltd.	998023	9734.80	1319685	4978.07	51.14	63955	125.62	10808	1246.04	991.90	1061978	9860.42	1330493	6224.11	63.12
42	WBSCARD Bank Ltd.	79392	239.78	3316	127.02	52.97	12102	48.51	0	0.00	0.00	91494	288.29	3316	127.02	44.06
	Total Co-Optv	1077415	9974.58	1323001	5105.09	51.18	76057	174.13	10808	1246.04	715.57	1153472	10148.71	1333809	6351.13	62.58
	Grand Total	12317077	225822.08	6277885	132875.32	58.84	1400937	88314.14	2352412	156194.44	176.86	13718014	314136.22	8630297	289069.76	92.02

District wise Achievement in Priority sector against ACP as on 31.12.2021

(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	1292.61	575.49	44.52	516.55	236.00	45.69	310.05	52.38	16.89	2119.21	863.87	40.76
2	Bankura	4432.30	2781.31	62.75	3723.11	2967.25	79.70	921.43	110.97	12.04	9076.84	5859.53	64.55
3	Birbhum	4634.15	2560.99	55.26	3723.15	1864.93	50.09	1356.10	290.37	21.41	9713.40	4716.29	48.55
4	Coochbehar	3725.89	1705.55	45.78	2135.52	1021.92	47.85	953.34	743.14	77.95	6814.75	3470.61	50.93
5	Dakshin Dinajpur	3862.15	2972.17	76.96	3804.44	2590.64	68.10	799.64	93.92	11.75	8466.23	5656.73	66.82
6	Darjeeling	997.02	807.83	81.02	1905.14	1673.07	87.82	922.99	295.47	32.01	3825.15	2776.37	72.58
7	Hooghly	4611.24	2161.16	46.87	4333.84	1560.24	36.00	1581.11	703.79	44.51	10526.19	4425.19	42.04
8	Howrah	2141.08	955.96	44.65	11440.81	8762.49	76.59	1079.36	124.63	11.55	14661.25	9843.08	67.14
9	Jalpaiguri	2303.21	903.63	39.23	2490.94	1316.74	52.86	998.51	173.24	17.35	5792.66	2393.60	41.32
10	Jhargram	2117.51	1585.02	74.85	1774.40	1257.71	70.88	741.29	183.52	24.76	4633.20	3026.25	65.32
11	Kalimpong	297.35	67.52	22.71	325.45	61.84	19.00	106.79	50.32	47.12	729.59	179.68	24.63
12	Kolkata	614.55	197.12	32.08	13792.23	10797.32	78.29	7156.76	739.13	10.33	21563.54	11733.57	54.41
13	Malda	5751.32	3742.71	65.08	2407.38	1912.43	79.44	2949.97	323.94	10.98	11108.67	5979.08	53.82
14	Murshidabad	7606.64	5664.71	74.47	5388.68	3879.09	71.99	1827.15	207.23	11.34	14822.47	9751.02	65.79
15	Nadia	6393.07	4417.00	69.09	6232.77	4327.00	69.42	1699.48	812.00	47.78	14325.32	9556.00	66.71
16	Paschim Burdwan	306.48	192.74	62.89	5049.93	3411.23	67.55	434.81	326.62	75.12	5791.22	3930.58	67.87
17	Paschim Medinipur	8432.24	5716.29	67.79	5371.25	4232.09	78.79	1925.64	204.08	10.60	15729.13	10152.46	64.55
18	Purba Burdwan	8142.25	4085.49	50.18	4038.52	2742.86	67.92	1457.78	261.94	17.97	13638.55	7090.29	51.99
19	Purba Medinipur	5567.84	3290.74	59.10	5109.98	3760.27	73.59	1995.45	722.69	36.22	12673.27	7773.70	61.34
20	Purulia	3438.91	1504.67	43.75	2881.61	1986.58	68.94	1100.24	314.21	28.56	7420.76	3805.46	51.28
21	Uttar Dinajpur	2929.71	2180.50	74.43	954.75	534.80	56.01	967.27	689.70	71.30	4851.73	3405.00	70.18
22	N-24 Parganas	3746.11	1397.08	37.29	7597.55	5268.21	69.34	3101.21	2300.08	74.17	14444.87	8965.37	62.07
23	S-24 Parganas	4259.48	1705.60	40.04	7038.54	5278.60	75.00	1796.06	537.37	29.92	13094.08	7521.57	57.44
	Total	87603.11	51171.27	58.41	102036.54	71443.31	70.02	36182.43	10260.74	28.36	225822.08	132875.32	58.84

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2021									
(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	34254	501.00	1256	169.00	12645	581.00	48155	1251.00
2	Bank of India	259082	1519.32	188	40.52	26179	944.97	285449	2504.81
3	Bank of Maharashtra	2199	58.94	0	0.00	581	42.94	2780	101.88
4	Canara Bank	108164	1009.00	723	72.00	9865	399.00	118752	1480.00
5	Central Bank of India	141815	1548.55	53	9.50	566	141.03	142434	1699.08
6	Indian Bank	385689	2989.10	591	112.35	2184	1318.59	388464	4420.04
7	Indian Overseas Bank	13121	172.63	1105	23.79	1706	332.74	15932	529.16
8	Punjab & Sind Bank	0	0.00	0	0.00	310	96.14	310	96.14
9	Punjab National Bank	766772	5854.37	3990	667.16	40186	2998.37	810948	9519.91
10	State Bank of India	514373	4754.00	18	79.77	38371	747.23	552762	5581.00
11	UCO Bank	171461	2001.97	474	140.10	38	1.72	171973	2143.79
12	Union Bank of India	37600	560.27	136	74.58	1326	945.20	39062	1580.05
Total PSU		2434530	20969.15	8534	1388.77	133957	8548.93	2577021	30906.86
13	Axis Bank	33333	1201.84	51	5.53	591	111.39	33975	1318.76
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	1272563	6674.36	142786	695.96	88667	494.29	1504016	7864.61
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	1	0.05	0	0.00	1	3.49	2	3.54
19	ESAF SF Bank	0	0.00	2	0.002	7533	17.61	7535	17.61
20	Federal Bank	12219	168.34	0	0.00	183	229.28	12402	397.62
21	HDFC Bank	117285	430.38	8	3.36	287	423.81	117580	857.54
22	ICICI Bank	66577	687.38	2	9.00	72	252.16	66651	948.53
23	IDBI Bank	62176	352.54	37	1.77	629	65.68	62842	419.99
24	IDFC First Bank	47399	84.95	0	0.00	0	0.00	47399	84.95
25	Indusind Bank	1025606	2256.97	0	0.00	4	7.62	1025610	2264.59
26	Jana Small Finance Bank	39284	129.87	0	0.00	0	0.00	39284	129.87
27	Karnataka Bank Ltd.	28	6.26	9	9.63	104	126.61	141	142.50
28	Karur Vysya Bank	250	13.32	0	0.00	0	0.00	250	13.32
29	Kotak Mahindra Bank	9863	324.09	8	1.29	232	291.83	10103	617.21
30	Lakshmi Vilas Bank (DBS)	41	0.48	0	0.00	0	0.00	41	0.48
31	Ratnakar Bank Ltd	347320	564.23	0	0.00	4	111.81	347324	676.04
32	South Indian Bank Ltd.	260	84.29	0	0.00	0	0.00	260	84.29
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	219888	548.36	0	0.00	0	0.00	219888	548.36
36	Utkarsh Small Finance Bank	8544	17.14	0	0.00	0	0.00	8544	17.14
37	YES Bank	235	0.65	4	40.00	143	521.32	382	561.97
Total PVT		3262872	13545.49	142907	766.53	98450	2656.89	3504229	16968.92
38	BGVV (PNB)	487596	3914.13	85	16.62	25570	5.46	513251	3936.21
39	PBGB (UCO)	121910	1564.61	30	0.35	12	10.18	121952	1575.14
40	UBKGB (CBI)	142800	1845.00	4	0.05	0	0.00	142804	1845.05
Total RRB		752306	7323.74	119	17.02	25582	15.64	778007	7356.40
41	WB State Co-Op Bank Ltd.	2215257	6160.24	208	5.40	338	66.80	2215803	6232.44
42	WBSCARD Bank Ltd.	223291	1048.14	0	0.00	0	0.00	223291	1048.14
Total Co-Optv		2438548	7208.38	208	5.40	338	66.80	2439094	7280.58
Grand Total		8888256	49046.77	151768	2177.73	258327	11288.27	9298351	62512.76

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2021													
(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	24151	1579.00	8181	1431.00	2095	2291.00	1972	97.00	461	28.00	36860	5426.00
2	Bank of India	104686	3035.82	935	1008.91	50	106.25	0	0.00	0	0.00	105671	4150.98
3	Bank of Maharashtra	2796	300.62	247	198.68	52	252.04	0	0.00	0	0.00	3095	751.34
4	Canara Bank	50571	1928.02	4178	1355.60	249	453.94	0	0.00	1385	408.02	56383	4145.58
5	Central Bank of India	38200	816.13	1989	718.78	65	133.23	3092	47.22	11618	2867.10	54964	4582.46
6	Indian Bank	112377	5097.34	13942	3452.89	241	858.99	62	5.52	0	0.00	126622	9414.74
7	Indian Overseas Bank	22402	904.24	376	290.35	222	238.47	0	0.00	0	0.00	23000	1433.06
8	Punjab & Sind Bank	1252	91.28	2042	185.00	1525	340.10	0	0.00	0	0.00	4819	616.38
9	Punjab National Bank	213545	6644.98	33697	4653.89	1512	2235.44	0	0.00	0	0.00	248754	13534.32
10	State Bank of India	66534	3771.75	5649	3363.68	525	1623.86	0	0.00	0	0.00	72708	8759.29
11	UCO Bank	28071	966.60	59630	1824.15	39	372.10	59	1.98	0	0.00	87799	3164.83
12	Union Bank of India	37489	2115.05	4067	2301.82	555	675.07	72	30.25	35	230.79	42218	5352.98
Total PSU		702074	27250.83	134933	20784.75	7130	9580.49	5257	181.97	13499	3533.91	862893	61331.96
13	Axis Bank	11834	1889.50	5174	3049.36	1805	2911.43	2	2.45	0	0.00	18815	7852.74
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	2539	60.33	13	1.49	7	19.81	0	0.00	0	0.00	2559	81.63
16	Catholic Syrian Bank Ltd.	18	0.67	0	0.00	0	0.00	0	0.00	0	0.00	18	0.67
17	City Union Bank Ltd.	115	119.78	0	0.00	0	0.00	0	0.00	0	0.00	115	119.78
18	Dhanlaxmi Bank Ltd.	4	2.65	5	1.16	0	0.00	0	0.00	0	0.00	9	3.81
19	ESAF SF Bank	11066	27.98	0	0.00	0	0.00	0	0.00	0	0.00	11066	27.98
20	Federal Bank	333	151.47	254	344.70	68	179.60	0	0.00	0	0.00	655	675.77
21	HDFC Bank	25145	1493.17	15364	4394.22	3020	2934.24	0	0.00	0	0.00	43529	8821.63
22	ICICI Bank	14057	2842.78	9283	3439.38	1860	1519.30	0	0.00	0	0.00	25200	7801.46
23	IDBI Bank	13857	1108.25	613	302.89	69	117.68	0	0.00	0	0.00	14539	1528.82
24	IDFC First Bank	1035	212.44	465	241.66	120	47.94	0	0.00	0	0.00	1620	502.04
25	Indusind Bank	581523	1911.20	8739	1064.20	229	231.99	0	0.00	0	0.00	590491	3207.38
26	Jana Small Finance Bank	1146	24.71	4	0.80	3	0.62	0	0.00	0	0.00	1153	26.13
27	Karnataka Bank Ltd.	566	156.66	259	232.52	25	91.42	0	0.00	0	0.00	850	480.60
28	Karur Vysya Bank	131	40.02	91	70.18	11	90.15	0	0.00	0	0.00	233	200.35
29	Kotak Mahindra Bank	3695	936.95	2473	1494.64	825	865.44	0	0.00	0	0.00	6993	3297.03
30	Lakshmi Vilas Bank (DBS)	4	0.12	0	0.00	0	0.00	0	0.00	0	0.00	4	0.12
31	Ratnakar Bank Ltd	8381	42.31	28	55.20	13	46.42	0	0.00	0	0.00	8422	143.93
32	South Indian Bank Ltd.	257	61.07	246	335.19	33	92.48	0	0.00	0	0.00	536	488.74
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	204	110.70	204	110.70
34	Tamilnad Mercantile Bank	37	4.27	25	13.22	5	21.08	0	0.00	0	0.00	67	38.57
35	Ujjivan Small Finance Bank	14547	171.45	98	44.76	2	1.26	0	0.00	0	0.00	14647	217.48
36	Utkarsh Small Finance Bank	4	2.33	0	0.00	0	0.00	0	0.00	0	0.00	4	2.33
37	YES Bank	1434	361.89	795	514.36	290	948.30	0	0.00	0	0.00	2519	1824.55
Total PVT		691728	11621.99	43929	15599.93	8385	10119.16	2	2.45	204	110.70	744248	37454.23
38	BGVV (PNB)	146920	1918.05	1731	93.35	99	33.48	4546	52.03	17145	87.94	170441	2184.85
39	PBGB (UCO)	80548	1354.41	12	11.07	0	0.00	0	0.00	0	0.00	80560	1365.48
40	UBKGB (CBI)	40297	182.26	0	0.00	0	0.00	745	13.40	0	0.00	41042	195.66
Total RRB		267765	3454.72	1743	104.42	99	33.48	5291	65.43	17145	87.94	292043	3745.99
41	WB State Co-Op Bank Ltd.	15469	601.96	0	0.00	0	0.00	1229	50.03	713	45.03	17411	697.02
42	WBSCARD Bank Ltd.	1474	103.29	0	0.00	0	0.00	0	0.00	0	0.00	1474	103.29
Total Co-Optv		16943	705.25	0	0.00	0	0.00	1229	50.03	713	45.03	18885	800.31
Grand Total		1678510	43032.80	180605	36489.10	15614	19733.14	11779	299.88	31561	3777.58	1918069	103332.49

West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2021																	
(Amt.in Rs. Crore)																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisc	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	115	153.00	3046	131.00	20815	2912.00	122	13.00	56	7.00	11654	716.00	35808	3932.00	120823	10609.00
2	Bank of India	2	0.001	4163	106.65	21390	1750.44	0	0.00	0	0.00	16	0.80	25571	1857.89	416691	8513.68
3	Bank of Maharashtra	14	27.72	269	7.72	1004	197.58	0	0.00	0	0.00	0	0.00	1287	233.02	7162	1086.24
4	Canara Bank	0	0.00	4144	144.68	7883	937.67	2	4.07	0	0.00	3719	45.81	15748	1132.23	190883	6757.81
5	Central Bank of India	21	42.86	2361	76.00	7328	662.52	11	8.28	220	0.280	4	0.01	9945	789.95	207343	7071.49
6	Indian Bank	18	59.34	6661	215.31	26414	2789.11	81	4.98	58	0.99	0	0.00	33232	3069.73	548318	16904.51
7	Indian Overseas Bank	2105	92.32	893	19.92	4407	477.63	0	0.00	0	0.00	12361	35.83	19766	625.70	58698	2587.92
8	Punjab & Sind Bank	0	0.00	221	4.78	2586	245.10	18	1.62	0	0.00	192	4.08	3017	255.58	8146	968.10
9	Punjab National Bank	9	3.14	10750	339.14	51793	3713.76	15	0.18	48	0.24	2161	6.42	64776	4062.89	1124478	27117.12
10	State Bank of India	0	0.00	19104	750.78	113807	11290.91	1	0.06	2	0.04	0	0.00	132914	12041.79	758384	26382.08
11	UCO Bank	0	0.00	3127	61.47	11687	1061.41	0	0.00	0	0.00	0	0.00	14814	1122.88	274586	6431.50
12	Union Bank of India	98	664.30	2334	149.04	8754	1508.20	13	5.20	7	2.80	1814	10.20	13020	2339.74	94300	9272.77
Total PSU		2382	1042.69	57073	2006.49	277868	27546.33	263	37.39	391	11.35	31921	819.14	369898	31463.40	3809812	123702.22
13	Axis Bank	12	84.98	707	59.69	7596	621.43	0	0.00	0	0.00	125557	224.62	133872	990.72	186662	10162.22
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	8803	542.80	0	0.00	0	0.00	1275977	4625.25	1284780	5168.05	2791355	13114.29
16	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	18	0.67
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	115	119.78
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	15	1.25	0	0.00	0	0.00	0	0.00	15	1.25	26	8.60
19	ESAF SF Bank	0	0.00	0	0.00	40	0.05	0	0.00	0	0.00	7318	15.39	7358	15.44	25959	61.03
20	Federal Bank	0	0.00	27	1.36	519	67.46	0	0.00	0	0.00	603	82.00	1149	150.82	14206	1224.21
21	HDFC Bank	0	0.00	2390	57.52	15729	689.50	0	0.00	0	0.00	192828	306.27	210947	1053.29	372056	10732.46
22	ICICI Bank	17	48.83	314	16.47	8405	966.17	0	0.00	7	19.05	0	0.00	8743	1050.52	100594	9800.51
23	IDBI Bank	8	10.19	557	19.05	20952	2212.44	5	0.11	1	0.02	0	0.00	21523	2241.81	98904	4190.62
24	IDFC First Bank	0	0.00	0	0.00	282	38.67	161	0.37	0	0.00	0	0.00	443	39.04	49462	626.03
25	Indusind Bank	0	0.00	0	0.00	2	0.10	0	0.00	0	0.00	1931	4.85	1933	4.94	1618034	5476.91
26	Jana Small Finance Bank	0	0.00	0	0.00	1874	20.72	0	0.00	0	0.00	134963	443.82	136837	464.53	177274	620.54
27	Karnataka Bank Ltd.	115	120.08	11	0.47	533	59.09	0	0.00	1	0.28	74	0.98	734	180.90	1725	804.00
28	Karur Vysya Bank	0	0.00	11	0.45	277	27.85	0	0.00	0	0.00	0	0.00	288	28.30	771	241.97
29	Kotak Mahindra Bank	0	0.00	0	0.00	55	10.72	0	0.00	0	0.00	2	0.62	57	11.34	17153	3925.58
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	5	0.50	0	0.00	0	0.00	791	5.27	796	5.77	841	6.37
31	Ratnakar Bank Ltd	0	0.00	115	0.15	683	5.62	0	0.00	0	0.00	71413	97.86	72211	103.62	427957	923.59
32	South Indian Bank Ltd.	0	0.00	15	0.72	107	10.80	2	1.91	0	0.00	10	0.46	134	13.88	930	586.91
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204	110.70
34	Tamilnad Mercantile Bank	0	0.00	1	0.03	10	0.68	0	0.00	0	0.00	0	0.00	11	0.71	78	39.28
35	Ujivan Small Finance Bank	0	0.00	0	0.00	19516	171.07	0	0.00	0	0.00	284268	671.24	303784	842.32	538319	1608.15
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	15	2.50	0	0.00	0	0.00	5278	36.30	5293	38.80	13841	58.27
37	YES Bank	5	2.45	0	0.00	145	9.12	0	0.00	0	0.00	26	3.98	176	15.55	3077	2402.07
Total PVT		157	266.53	4148	155.91	85563	5458.54	168	2.39	9	19.35	2101039	6518.91	2191084	12421.62	6439561	66844.77
38	BGVB (PNB)	0	0.00	78	2.38	5369	335.81	3	2.62	1484	4.42	5123	30.74	12057	375.97	695749	6497.03
39	PBGB (UCO)	0	0.00	260	6.08	3117	197.64	0	0.00	0	0.00	0	0.00	3377	203.72	205889	3144.34
40	UBKGB (CBI)	0	0.00	76	1.35	2071	128.11	0	0.00	0	0.00	0	0.00	2147	129.46	185993	2170.17
Total RRB		0	0.00	414	9.81	10557	661.56	3	2.62	1484	4.42	5123	30.74	17581	709.15	1087631	11811.54
41	WB State Co-Op Bank Ltd.	0	0.00	877	14.46	6688	987.60	70	5.55	0	0.00	148244	1003.42	155879	2011.03	2389093	8940.49
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	5286	204.73	0	0.00	0	0.00	0	0.00	5286	204.73	230051	1356.16
Total Co-Optv		0	0.00	877	14.46	11974	1192.33	70	5.55	0	0.00	148244	1003.42	161165	2215.76	2619144	10296.65
Grand Total		2539	1309.21	62512	2186.67	385962	34858.76	504	47.95	1884	35.12	2286327	8372.21	2739728	46809.93	13956148	212655.18

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2021															
(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	731	745.00	581	14.00	3715	899.00	3895	173.00	22156	10961.00	31078	12792.00	151901	23401.00
2	Bank of India	0	0.00	122	19.56	4470	985.69	26211	464.30	38658	8595.74	69461	10065.29	486152	18578.97
3	Bank of Maharashtra	3025	277.51	0	0.00	46	4.39	731	69.65	345	993.07	4147	1344.62	11309	2430.86
4	Canara Bank	58	5.09	439	32.73	3283	674.56	20542	621.26	21129	8500.55	45451	9834.19	236334	16592.00
5	Central Bank of India	0	0.00	135	25.39	3068	552.72	13029	312.08	7214	894.14	23446	1784.33	230789	8855.82
6	Indian Bank	11	13.20	0	0.00	11322	1536.21	48110	1899.25	25687	9586.41	85130	13035.07	633448	29939.58
7	Indian Overseas Bank	96	15.18	25	4.26	462	75.38	7209	181.04	41309	3600.99	49101	3876.85	107799	6464.77
8	Punjab & Sind Bank	0	0.00	99	5.92	143	62.15	792	11.16	2462	2567.87	3496	2647.10	11642	3615.20
9	Punjab National Bank	222	752.31	5557	88.98	15891	2609.43	45838	824.68	115653	22961.23	183161	27236.63	1307639	54353.75
10	State Bank of India	0	0.00	683	258.29	56006	11519.09	399493	14012.00	348627	29476.31	804809	55265.69	1563193	81647.77
11	UCO Bank	0	0.00	44	1.69	3407	646.29	8741	521.36	4598	7018.16	16790	8187.50	291376	14619.00
12	Union Bank of India	3	13.20	342	67.40	2379	695.02	20082	937.98	8674	17115.67	31480	18829.27	125780	28102.04
Total PSU		4146	1821.49	8027	518.22	104192	20259.93	594673	20027.76	636512	122271.14	1347550	164898.54	5157362	288600.76
13	Axis Bank	17	5.97	1	1.53	5857	2495.45	32270	2315.98	121189	12849.55	159334	17668.48	345996	27830.70
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	2	0.17	2	0.17	2	0.17
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	1438381	13306.95	1438381	13306.95	4229736	26421.24
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	3	0.48	0	0.00	40	29.66	43	30.14	61	30.81
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	115	119.78
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	17	2.25	5	10.60	320	116.31	342	129.16	368	137.76
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	77	1.03	77	1.03	26036	62.06
20	Federal Bank	0	0.00	8	1.09	884	199.63	1483	18.14	15577	2186.76	17952	2405.62	32158	3629.83
21	HDFC Bank	0	0.00	33	0.93	5344	905.69	81161	2509.49	1045570	21578.63	1132108	24994.74	1504164	35727.20
22	ICICI Bank	2	58.50	78	17.48	12551	5679.56	68364	1941.14	372993	17941.95	453988	25638.63	554582	35439.14
23	IDBI Bank	356	17.77	4	0.40	3327	918.64	1192	26.22	16810	2477.62	21689	3440.65	120593	7631.27
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	414279	3321.29	414279	3321.29	463741	3947.31
25	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	218443	6647.44	218447	6647.48	1836481	12124.39
26	Jana Small Finance Bank	0	0.00	0	0.00	1	0.50	0	0.00	15816	189.40	15817	189.90	193091	810.44
27	Karnataka Bank Ltd.	2	5.11	3	0.38	292	102.32	451	34.39	1532	384.21	2280	526.41	4005	1330.41
28	Karur Vysya Bank	188	2.40	1	0.41	151	33.18	1279	35.21	412	367.31	2031	438.51	2802	680.48
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	39312	2843.59	39312	2843.59	56465	6769.17
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	61	1.11	70	550.94	141	552.72	982	559.09
31	Ratnakar Bank Ltd	0	0.00	0	0.00	16	1.98	0	0.00	467	2604.12	483	2606.10	428440	3529.69
32	South Indian Bank Ltd.	1	15.01	3	0.50	50	38.24	158	3.78	1317	332.29	1529	389.82	2459	976.73
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204	110.70
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	3	0.73	227	44.62	101	105.65	331	151.00	409	190.28
35	Ujivan Small Finance Bank	0	0.00	0	0.00	1792	141.42	2307	37.11	66956	360.38	71055	538.91	609374	2147.06
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	8	1.06	8	1.06	13849	59.33
37	YES Bank	0	0.00	0	0.00	53	24.22	5144	247.49	35489	3749.22	40686	4020.93	43763	6423.00
Total PVT		566	104.76	131	22.72	30355	10545.00	194102	7225.28	3805161	91945.52	4030315	109843.28	10469876	176688.05
38	BGVB (PNB)	0	0.00	0	0.00	1045	66.69	23398	462.32	13396	95.66	37839	624.67	733588	7121.70
39	PBGB (UCO)	0	0.00	0	0.00	12	3.67	3131	64.27	7510	122.15	10653	190.09	216542	3334.43
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	10132	245.65	12080	209.45	22212	455.10	208205	2625.27
Total RRB		0	0.00	0	0.00	1057	70.36	36661	772.24	32986	427.26	70704	1269.86	1158335	13081.40
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	31	2.43	22691	1913.33	55928	8128.21	78650	10043.97	2467743	18984.46
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	230051	1356.16
Total Co-Optv		0	0.00	0	0.00	31	2.43	22691	1913.33	55928	8128.21	78650	10043.97	2697794	20340.62
Grand Total		4712	1926.25	8158	540.94	135635	30877.73	848127	29938.61	4530587	222772.13	5527219	286055.66	19483367	498710.84

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2021													
(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 DR	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34756	375.00	15771	997.00	12715	532.00	13914	456.00	31615	4369.00	45	0.30
2	Bank of India	309211	2355.89	95201	1016.20	31071	366.49	24416	329.29	151001	1833.02	78	0.71
3	Bank of Maharashtra	3058	278.14	586	21.11	605	13.68	5844	1515.64	1277	40.25	0	0.00
4	Canara Bank	134853	2058.00	50074	873.86	22218	424.95	24812	574.00	51041	1416.27	12652	27.55
5	Central Bank of India	2568	48.59	634	9.09	3874	60.53	310	12.65	56436	552.13	679	10.36
6	Indian Bank	289512	5309.69	46987	785.21	19521	452.32	115365	3598.21	28654	115.52	462	51.21
7	Indian Overseas Bank	25142	191.11	5480	56.82	625	8.00	2512	25.12	14639	320.76	174	0.20
8	Punjab & Sind Bank	906	31.55	389	27.88	330	13.73	2641	238.82	1617	101.65	3	0.00
9	Punjab National Bank	847637	6491.70	176431	8653.14	113509	1436.73	112040	1855.00	328525	5538.94	17422	202.76
10	State Bank of India	542714	6207.59	256599	7914.60	99892	2831.27	79512	2374.39	260066	9068.00	92	0.69
11	UCO Bank	219941	2800.35	49801	523.27	51875	619.12	7920	140.53	120397	1877.69	426	1.98
12	Union Bank of India	87685	1304.85	16328	384.28	8928	488.70	0	0.00	19030	725.40	152	0.12
Total PSU		2497983	27452.46	714281	21262.46	365163	7247.52	389286	11119.65	1064298	25958.63	32185	295.88
13	Axis Bank	162306	1533.82	0	0.00	32371	119.75	0	0.00	163869	1611.92	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	2	0.17	0	0.00
15	Bandhan Bank	578096	3054.22	1580593	8958.05	728024	4432.63	1,08,268	689.84	3888387	20750.05	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	22	0.98	0	0.00	0	0.00	110	4.10	0	0.00
19	ESAF SF Bank	25955	60.77	8098	17.98	2785	5.12	2718	5.95	25955	60.77	0	0.00
20	Federal Bank	10276	142.54	4640	103.74	203	3.62	1588	30.26	4676	148.57	0	0.00
21	HDFC Bank	320993	764.66	121525	390.25	1214	13.41	23605	128.69	353794	1370.41	0	0.00
22	ICICI Bank	64643	794.40	57356	1278.34	8467	138.76	59532	1245.65	106858	9268.28	0	0.00
23	IDBI Bank	44853	416.43	18003	73.91	1863	148.12	2650	37.96	1119	4.79	0	0.00
24	IDFC First Bank	47559	85.18	22321	37.11	16529	31.55	20784	33.83	47559	85.18	0	0.00
25	Indusind Bank	2121101	3984.43	755116	1873.57	539296	1027.60	0	0.00	13238	263.78	0	0.00
26	Jana Small Finance Bank	163733	488.19	53766	173.83	25155	78.55	11029	37.02	154879	453.72	0	0.00
27	Karnataka Bank Ltd.	263	8.06	434	18.67	36	1.75	235	12.03	708	50.17	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	10358	457.11	4146	219.71	103	13.32	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	42	0.59	1	0.13	3	0.002	0	0.00	16	0.19	0	0.00
31	Ratnakar Bank Ltd	6	0.10	96682	153.93	62705	106.45	129580	170.41	427999	683.62	0	0.00
32	South Indian Bank Ltd.	0	0.00	12	0.69	3	0.06	1	0.09	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	523203	1293.97	118079	306.59	131687	366.77	19171	66.73	591334	1579.76	0	0.00
36	Utkarsh Small Finance Bank	13558	51.63	6586	13.29	6095	11.86	961	1.89	13489	51.43	0	0.00
37	YES Bank	511	57.00	533	57.00	701	10.00	0	0.00	925	14.00	1411	67.00
Total PVT		4087456	13193.11	2847913	13677.78	1557240	6509.32	271854	1770.50	5794917	36400.90	1411	67.00
38	BGVB (PNB)	541482	4117.74	366863	3708.06	72853	484.34	12751	100.27	143112	1309.11	0	0.00
39	PBGB (UCO)	161956	2305.92	51989	755.67	39081	642.13	15060	290.39	96798	1851.75	0	0.00
40	UBKGB (CBI)	135664	1752.80	8369	49.86	29437	304.26	8546	58.05	44249	775.29	11	0.00
Total RRB		839102	8176.46	427221	4513.59	141371	1430.73	36357	448.71	284159	3936.15	11	0.00
41	WB State Co-Op Bank Ltd.	1367160	1725.36	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1367160	1725.36	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
Grand Total		8791701	50547.39	4122307	39555.07	2165020	16231.75	923392	13684.77	8165411	67351.75	33607	362.88

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2021-22 (01.04.2021 to 31.12.2021)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 31.12.2021		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Bank of Baroda	82700	827.00	1615	25.10	1.95	3.04	675	21.10	1965	48.00
2	Bank of India	98000	962.00	36280	446.11	37.02	46.37	12309	154.83	5295	108.11
3	Bank of Maharashtra	7900	68.00	40	5.54	0.51	8.15	25	3.12	75	10.25
4	Canara Bank	133000	1002.00	53759	572.28	40.42	57.11	4412	60.52	6912	68.26
5	Central Bank of India	827000	749.00	956	15.12	0.12	2.02	16315	172.07	248	10.12
6	Indian Bank	185000	1390.00	52310	998.21	28.28	71.81	35621	621.21	154211	4532.11
7	Indian Overseas Bank	39000	394.00	2779	51.21	7.13	13.00	202	2.03	1512	13.12
8	Punjab & Sind Bank	8200	77.00	47	2.31	0.57	3.00	28	1.87	127	102.38
9	Punjab National Bank	364000	2758.00	15749	215.33	4.33	7.81	12387	219.69	6491	155.87
10	State Bank of India	380000	2814.00	256599	1985.18	67.53	70.55	44784	1113.28	9295	308.87
11	UCO Bank	49700	310.00	5368	81.02	10.80	26.14	2134	45.36	2540	51.56
12	Union Bank of India	147700	1104.00	3846	143.60	2.60	13.01	1883.7	57.50	0	0.00
Total PSU		2322200	12455.00	429348	4541.01	18.49	36.46	130776	2472.58	188671	5408.65
13	Axis Bank	82700	625.00	2616	240.80	3.16	38.53	27862	43.74	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
15	Bandhan Bank	94300	957.00	586724	4669.43	622.19	487.92	250373	2139.61	35178	322.43
16	Catholic Syrian Bank Ltd.	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	330	3.00	14	0.15	4.24	4.90	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	2612	9.84	#DIV/0!	#DIV/0!	1704	4.72	1021	3.61
20	Federal Bank	9300	73.00	4720	113.81	50.75	155.91	167	1.65	1665	17.21
21	HDFC Bank	82700	422.00	13250	61.86	16.02	14.66	29	0.54	1933	38.01
22	ICICI Bank	82700	535.00	33671	450.32	40.71	84.17	1182	14.45	10955	121.13
23	IDBI Bank	41400	208.00	7801	88.36	18.84	42.48	382	18.87	7321	93.73
24	IDFC First Bank	3900	17.00	5023	14.80	128.79	87.06	3221	9.96	4288	12.62
25	Indusind Bank	19300	169.00	408047	1077.71	2114.23	637.70	351723	818.02	0	0.00
26	Jana Small Finance Bank	3600	33.00	17503	82.51	486.19	250.04	10027	44.98	5540	24.25
27	Karnataka Bank Ltd.	330	3.00	14	1.99	4.24	66.33	2	0.24	10	1.21
28	Karur Vysya Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	13300	96.00	405	35.73	3.05	37.22	19	1.71	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
31	Ratnakar Bank Ltd	4900	28.00	8694	22.14	177.43	79.09	6816	19.80	23478	66.91
32	South Indian Bank Ltd.	4800	39.00	2	0.04	0.04	0.11	2	0.05	1	0.00
33	SIDBI	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
35	Ujivan Small Finance Bank	16500	163.00	36640	164.73	222.06	101.06	47821	207.46	6416	33.77
36	Utkarsh Small Finance Bank	330	2.00	248	2.85	75.15	142.50	94	0.77	57	0.64
37	YES Bank	6800	62.00	206	34.00	3.03	54.84	36	0.05	0	0.00
Total PVT		468510	3447.00	1128190	7071.10	240.80	205.14	701460	3326.61	97863	735.53
38	BGVB (PNB)	104800	1008.00	30630	230.45	29.23	22.86	3963	37.45	91216	775.17
39	PBGB (UCO)	82700	377.00	22876	513.35	27.66	136.17	20787	527.58	8407	237.04
40	UBKGB (CBI)	41300	197.00	1794	18.60	4.34	9.44	10532	129.57	1720	21.96
Total RRB		228800	1582.00	55300	762.40	24.17	48.19	35282	694.60	101343	1034.17
41	WB State Co-Op Bank Ltd.	82700	523.00	76251	89.97	92.20	17.20	89659	851.24	167256	264.89
42	WBSCARD Bank Ltd.	3100	17.00	3215	14.59	103.71	85.82	473	8.98	225	2.76
Total Co-Optv		85800	540.00	79466	104.56	92.62	19.36	90132	860.22	167481	267.65
Grand Total		3105310	18024.00	1692304	12479.07	54.50	69.24	957650	7354.01	555358	7446.00

AGENDA – 5

Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus paper of NABARD for Financial Year-2022-23

NABARD has published the State Focus Paper for the financial year 2022-23.

West Bengal has the 6th largest economy with a high population density of 7.54% of total population covering just 2.70% of total geographical area. The State ranks 1st in Rice & Jute production and 2nd in Vegetables, Fruits, Tea & Fish / Meat production. It is also a MSME stronghold with a huge base of skilled workers and at the forefront of SHG movement also.

The focus paper is expected to be a document for guiding the banks to focus extensively in these vital segments which will also enable them to achieve the targets set by SLBC / authorities in line with Ground Level Credit Plan as advised by GOI. The banks are also to take a cue from the State Focus Papers while finalizing their business plan for the respective branches. The authorities can also arrange for sector wise interventions for aligning the flow of bank credit with both National & State priorities for removal of disparities and promoting inclusive economic growth.

The broad sector wise credit potential as per State Focus Paper is annexed herewith along with last 2 year's target & performance by banks in the State, The House may discuss the same and adopt the same for setting up the target for FY 2022-23. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMs.

(Amount in Crore)

Broad Sectors	2020-2021			2021-2022 (Upto Dec, 21)			2022-2023	
	Target	Achiev	%	Target	Achiev	%	Target	% of Anticipated Growth over 2020-21
Agriculture	77236	57008	74	87603	51171	58	97261	11.02%
MSME	90237	87166	97	102036	71443	70	110179	7.98%
Export Credit	1610	1117	70	1835	693	38	1943	5.88%
Education	3383	460	14	3620	493	14	4085	12.84%
Housing	9629	6789	70	10671	3991	37	11667	9.33%
Social Infrastructure	2007	101	5	2334	34	2	2566	9.94%
Renewable Energy	690	15	2	754	13	2	807	7.02%
Other	15808	4748	30	16969	5038	30	18800	10.79%
Total Prisec	200301	157403	78	225822	132875	59	247307	9.51%

The credit potential outlay, under priority sector, for the year 2022-23, has been assessed at Rs. 247307.33 Crore. The share of agriculture sector including agri infrastructure and agri ancillary activities is 39.32%, MSME sector 44.55%, OPS 7.60%, housing sector 4.71%, education loans 1.65%, social infrastructure 1.03% and the remaining 1.14% constitute export credit and renewable energy.

Crop loan constitutes 86.50% of the total agriculture credit and 34.01% of the total priority sector credit potential. Agriculture infrastructure and agriculture ancillary constitute 6.73% and 6.77% of agriculture credit and 2.65% and 2.66% of total credit potential respectively.

Keeping in view of the national target of Doubling of Farmers' Income by 2022-23 and Sustainable Development Goals (SDGs) by 2030 to foster broad based and inclusive growth by creating enterprises and jobs at local level, thrust has been given on Capital Formation in Agriculture and allied activities, sustaining and increasing production and productivity in agriculture, the Food and Agro Processing, MSME and Informal credit Delivery Systems (SHGs/JLGs).

Activity-wise SFP Projection for 2022-23

		(Amount in crore)
Sr. No.	Activity	Bank Loan
1	Crop Production, Maintenance and Marketing (Ha)	63078.52
2	Water Resources	746.45
3	Farm Mechanism	3619.65
4	Plantation and Horticulture (Ha)	3420.31
5	Forestry and Waste Land Development	294.33
6	Animal Husbandry - Dairy Development	3345.15
7	Animal Husbandry - Poultry Development	4883.68
8	Animal Husbandry- Sheep, Goat and Piggery Development	1469.45
9	Fisheries Development	2759.07
10	Others- Bullock, Bullock Cart etc	450.27
11	Intigrated Farming System (IFS)	66.11
	TOTAL FARM CREDIT	84132.99
12	Construction of Storage facilities	5921.95
13	Land Development, Soil	302.80
14	Agri. Infrastructure - Others	319.55
	Total Agriculture Infrastructure	6544.30
15	Food and Agro Processing	4531.82
16	Agri. Anciliary - Others	2051.90
	TOTAL ANCILLARY ACTIVITIES	6583.72
	TOTAL AGRICULTURE	97261.01
17	MSME	110178.52
18	Export Credit	1942.89
19	Education Loan	4085.15
20	Housing	11666.57
21	Social Infrastructure involving bank credit	806.90
22	Renewable Energy	2566.47
23	Others (Loans to SHGs/JLGs, loans to distressed persons)	18799.82
	Grand Total	247307.33

AGENDA – 6

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

CD Ratio of the State stood at 60.89% as on 31.12.2021 whereas it was 60.79% on 31.03.2021. For calculation of CD Ratio of the State as on 31st December, 2021 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	31.12.2021
Total Deposit (A)	982212.45
Total Advance utilized in the State (B=C+D)	590618.44
Out of which outstanding of credit sanctioned from the State (C)	498710.83
Credit sanctioned from outside State but utilized in West Bengal (D)	91907.61
RIDF Support (E)	7435.00
Total Advance to be reckoned (F=B+E)	598053.44
CD Ratio (F*100 / A)	60.89 %

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly
31.03.2020	29.22
31.03.2021	27.08
30.06.2021	30.24
30.09.2021	31.61
31.12.2021	34.45

Corrective measures taken in Special Sub-Committees of the DCC (SCC): -

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 Hooghly.

North 24 Parganas: - As the CD ratio of the district have surpassed the minimum benchmark target and improved to 40.26% as on 31.12.2021, the CD Ratio Sub-Committee have been dissolved.

Hooghly: - CD ratio of Hooghly stands at 34.44% as on 31.12. 2021. In the last District Level Sub Committee meeting on CD Ratio held on 08.02.2022, all banks specially the Banks having very poor CD ratio have been advised to improve their credit portfolio focusing on MSME and SHG sectors. Financing KCC & KCC-AHF FPOs/FPCs, AIF proposals etc have been suggested by the committee members to augment Agriculture credit portfolio also. The committee advised to maintain this growth% in coming days and to achieve atleast 37% of CD ratio by 31.03.2022.

SLBC is in continuous touch with the LDM and following up with member Banks also to overcome the obstacles to increase the CD ratio beyond 40%.

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

District Wise CD Ratio of West Bengal as on 31.12.2021						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March,2021	CD Ratio as on December, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	48.18	6370.12	3127.91	49.10
2	Bankura	PNB	45.01	12526.00	5778.00	46.13
3	Birbhum	UCO	41.09	17392.60	7714.42	44.35
4	Coochbehar	CBI	77.36	9480.52	7159.14	75.51
5	Dakshin Dinajpur	PNB	62.21	4861.54	2979.40	61.29
6	Darjeeling	CBI	64.40	26862.09	15382.02	57.26
7	Hooghly	UCO	27.08	48460.52	16692.98	34.45
8	Howrah	UCO	41.86	46881.03	21000.64	44.80
9	Jalpaiguri	CBI	59.09	10288.82	6090.19	59.19
10	Jhargram	PNB	40.03	4298.44	1720.05	40.02
11	Kalimpong	SBI	40.04	1791.15	724.95	40.47
12	Kolkata	SBI	64.06	395262.40	233883.38	59.17
13	Malda	PNB	55.83	12656.42	7180.44	56.73
14	Murshidabad	PNB	42.62	23086.70	9892.78	42.85
15	Nadia	PNB	50.02	31725.00	15912.00	50.16
16	Paschim Burdwan	SBI	41.59	40724.36	17300.94	42.48
17	Paschim Medinipur	PNB	43.37	26087.68	11884.10	45.55
18	Purba Burdwan	UCO	45.58	28412.16	14011.45	49.31
19	Purba Medinipur	PNB	42.65	29122.05	13304.48	45.69
20	Purulia	PNB	54.58	8313.00	3992.00	48.02
21	Uttar Dinajpur	PNB	60.63	8314.67	4982.09	59.92
22	24 Pgs. (N)	Indian	35.01	149734.50	60289.27	40.26
23	24 Pgs. (S)	PNB	44.44	39560.68	17708.20	44.76
CD Ratio as on March, 2021			51.20	982212.45	498710.83	50.77
Amount sanctioned from outside State but fund utilised in the State of West Bengal					91907.61	
RIDF Support					7435.00	
Total Advances in the State					598053.44	
Credit Deposit Ratio			60.79			60.89

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2021

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on March,2021	As on December, 2021				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	69.3	34261.00	23401.00	68.30	0.00	68.30
2	Bank of India	49.18	36453.11	18578.97	50.97	0.00	50.97
3	Bank of Maharashtra	105.87	2428.22	2430.86	100.11	0.00	100.11
4	Canara Bank	56.66	28874.00	16592.00	57.46	0.00	57.46
5	Central Bank of India	33.12	25024.74	8855.82	35.39	0.00	35.39
6	Indian Bank	37.05	75328.00	29939.58	39.75	0.00	39.75
7	Indian Overseas Bank	43.96	14493.91	6464.77	44.60	0.00	44.60
8	Punjab & Sind Bank	158.72	2366.54	3615.20	152.76	0.00	152.76
9	Punjab National Bank	44.03	123027.87	54353.75	44.18	0.00	44.18
10	State Bank of India	48.41	240707.21	81647.77	33.92	30968.00	46.79
11	UCO Bank	40.85	38610.00	14619.00	37.86	0.00	37.86
12	Union Bank of India	80.06	40446.92	28102.04	69.48	0.00	69.48
Total PSU		48.63	662021.52	288600.76	43.59	30968.00	48.27
13	Axis Bank	54.56	54854.21	27830.70	50.74	0.00	50.74
14	Au Small finance Bank	0.00	150.31	0.17	0.11	0.00	0.11
15	Bandhan Bank	91.61	36314.17	26421.25	72.76	0.00	72.76
16	Catholic Syrian Bank Ltd.	51.25	44.43	30.81	69.35	0.00	69.35
17	City Union Bank Ltd.	0.00	227.81	119.78	52.58	0.00	52.58
18	Dhanlaxmi Bank Ltd.	202.42	69.54	137.76	198.10	0.00	198.10
19	ESAF SF Bank	175.45	33.52	62.06	185.14	0.00	185.14
20	Federal Bank	84.97	4318.87	3629.83	84.05	0.00	84.05
21	HDFC Bank	52.91	58043.49	35727.20	61.55	0.00	61.55
22	ICICI Bank	67.8	50384.13	35439.14	70.34	0.00	70.34
23	IDBI Bank	37.59	14166.97	7631.27	53.87	0.00	53.87
24	IDFC First Bank	156.64	2112.75	3947.32	186.83	0.00	186.83
25	Indusind Bank	125.27	10800.79	12124.39	112.25	0.00	112.25
26	Jana Small Finance Bank	63.69	1299.11	810.44	62.38	0.00	62.38
27	Karnataka Bank Ltd.	113.22	1352.11	1330.41	98.40	0.00	98.40
28	Karur Vysya Bank	94.24	1208.19	680.48	56.32	0.00	56.32
29	Kotak Mahindra Bank	77.68	8042.56	6769.17	84.17	0.00	84.17
30	Lakshmi Vilas Bank (DBS)	603.27	99.41	559.09	562.41	0.00	562.41
31	Ratnakar Bank Ltd	97.27	4278.43	3529.69	82.50	0.00	82.50
32	South Indian Bank Ltd.	117.92	1333.24	976.73	73.26	0.00	73.26
33	SIDBI	0.00	0.00	110.70	#DIV/0!	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	306.11	607.82	190.28	31.31	0.00	31.31
35	Ujjivan Small Finance Bank	211.07	1215.51	2147.06	176.64	0.00	176.64
36	Utkarsh Small Finance Bank	46.47	179.56	59.33	33.04	0.00	33.04
37	YES Bank	71.48	8166.00	6423.00	78.66	0.00	78.66
Total PVT		69.34	259302.92	176688.05	68.14	0.00	68.14
38	BGVB (PNB)	40.94	18043.00	7121.70	39.47	11045.86	100.69
39	PBGB (UCO)	54.09	6161.46	3334.43	54.12	2254.60	90.71
40	UBKGB (CBI)	67.59	3815.01	2625.27	68.81	1091.91	97.44
Total RRB		47.38	28019.47	13081.40	46.69	14392.37	98.05
41	WB State Co-Op Bank Ltd.	62.8	32623.19	18984.46	58.19	21739.90	124.83
42	WBSCARD Bank Ltd.	546.52	245.35	1356.16	552.75	157.82	617.07
Total Co-Optv		66.23	32868.54	20340.62	61.88	21897.72	128.51
Grand Total		51.20	982212.45	498710.83	50.77	67258.09	57.62
Amount sanctioned from outside State but fund utilised in the State of West Bengal				91907.61			
RIDF Support				7435.00			
Total Credit in the State				598053.44			
Credit Deposit Ratio		60.79			60.89		
Total Credit + Investment				665311.53			
Total Credit + Investment Deposit Ratio					67.74		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2021

(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	16025.00	2352.00	3946.00	11938.00	34261.00
2	Bank of India	143	83	88	68	382	7951.02	5881.73	9498.36	13122.00	36453.11
3	Bank of Maharashtra	3	4	20	16	43	68.54	123.14	561.45	1675.09	2428.22
4	Canara Bank	156	78	83	74	391	2971.00	2561.00	8410.00	14932.00	28874.00
5	Central Bank of India	133	65	69	51	318	6194.78	4546.46	8708.84	5574.66	25024.74
6	Indian Bank	267	93	133	107	600	16359.00	11012.00	22109.00	25848.00	75328.00
7	Indian Overseas Bank	31	21	47	53	152	1288.45	720.61	5290.17	7194.68	14493.91
8	Punjab & Sind Bank	4	4	15	17	40	39.71	41.15	661.86	1623.82	2366.54
9	Punjab National Bank	594	196	229	201	1220	24168.97	23468.44	44562.67	30827.79	123027.87
10	State Bank of India	554	243	279	295	1371	47401.68	38037.66	74644.77	80623.10	240707.21
11	UCO Bank	149	70	86	77	382	8135.49	7244.64	12508.30	10721.57	38610.00
12	Union Bank of India	67	55	100	64	286	3312.02	3033.33	15982.53	18119.04	40446.92
Total PSU		2151	970	1233	1129	5483	133915.66	99022.16	206883.95	222199.75	662021.52
13	Axis Bank	36	86	189	0	311	1716.26	6918.22	46219.73	0.00	54854.21
14	Au Small finance Bank	0	0	0	2	2	0.00	0.00	0.00	150.31	150.31
15	Bandhan Bank	909	400	244	102	1655	5769.73	3435.57	13616.04	13492.84	36314.17
16	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	44.43	44.43
17	City Union Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	227.81	227.81
18	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	43.35	26.19	69.54
19	ESAF SF Bank	0	1	1	2	4	0.00	0.48	0.93	32.11	33.52
20	Federal Bank	6	3	5	16	30	93.38	32.61	312.88	3880.00	4318.87
21	HDFC Bank	29	42	73	91	235	1215.78	2774.37	14663.11	39390.23	58043.49
22	ICICI Bank	24	47	81	90	242	928.39	2180.44	15489.54	31785.76	50384.13
23	IDBI Bank	21	23	31	24	99	1050.99	1753.03	5049.41	6313.54	14166.97
24	IDFC First Bank	1	1	10	11	23	0.00	0.00	791.36	1321.39	2112.75
25	Indusind Bank	5	21	27	36	89	182.36	591.56	1223.02	8803.85	10800.79
26	Jana Small Finance Bank	3	12	11	13	39	7.38	151.11	230.03	910.59	1299.11
27	Karnataka Bank Ltd.	1	2	9	8	20	19.26	46.84	401.27	884.74	1352.11
28	Karur Vysya Bank	1	1	3	9	14	63.12	40.58	159.90	944.59	1208.19
29	Kotak Mahindra Bank	1	1	6	34	42	61.34	55.03	640.60	7285.59	8042.56
30	Lakshmi Vilas Bank (DBS)	1	0	3	0	4	24.37	0.00	75.04	0.00	99.41
31	Ratnakar Bank Ltd	0	2	4	14	20	0.00	41.86	237.23	3999.34	4278.43
32	South Indian Bank Ltd.	1	0	6	12	19	18.30	0.00	362.72	952.22	1333.24
33	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	607.82	607.82
35	Ujjivan Small Finance Bank	37	15	22	9	83	130.75	203.99	482.59	398.18	1215.51
36	Utkarsh Small Finance Bank	0	0	4	6	10	0.00	0.00	14.61	164.95	179.56
37	YES Bank	0	1	12	14	27	0.00	106.00	892.00	7168.00	8166.00
Total PVT		1076	658	743	500	2977	11281.41	18331.69	100905.35	128784.47	259302.92
38	BGVB (PNB)	496	68	23	0	587	15380.00	1888.00	775.00	0.00	18043.00
39	PBGB (UCO)	204	16	7	3	230	5102.14	696.08	247.20	116.04	6161.46
40	UBKGB (CBI)	88	47	7	0	142	1663.24	1791.34	360.43	0.00	3815.01
Total RRB		788	131	37	3	959	22145.38	4375.42	1382.63	116.04	28019.47
41	WB State Co-Op Bank Ltd.	197	64	88	16	365	14786.70	3827.50	6259.55	7749.44	32623.19
42	WBSCARD Bank Ltd.	11	0	0	0	11	245.35	0.00	0.00	0.00	245.35
Total Co-Optv		208	64	88	16	376	15032.05	3827.50	6259.55	7749.44	32868.54
43	India Post Payment Bank	1	9	13	2	25	0.00	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	13	3	26	0.00	0.00	0.00	0.00	0.00
Grand Total		4224	1832	2114	1651	9821	182374.50	125556.77	315431.48	358849.70	982212.45

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2021

(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	18478.00	596.00	1036.00	3291.00	23401.00	115.31	25.34	26.25	27.57	68.30
2	Bank of India	2845.93	1714.24	2231.26	11787.54	18578.97	35.79	29.15	23.49	89.83	50.97
3	Bank of Maharastra	26.89	60.17	192.54	2151.26	2430.86	39.23	48.86	34.29	128.43	100.11
4	Canara Bank	1520.00	1148.00	1924.00	12000.00	16592.00	51.16	44.83	22.88	80.36	57.46
5	Central Bank of India	1783.86	986.67	1730.13	4355.16	8855.82	28.80	21.70	19.87	78.12	35.39
6	Indian Bank	3115.60	1910.60	3677.15	21236.23	29939.58	19.05	17.35	16.63	82.16	39.75
7	Indian Overseas Bank	266.57	189.74	827.96	5180.50	6464.77	20.69	26.33	15.65	72.00	44.60
8	Punjab & Sind Bank	16.74	17.39	248.22	3332.85	3615.20	42.16	42.26	37.50	205.25	152.76
9	Punjab National Bank	10494.41	4370.67	8780.30	30708.37	54353.75	43.42	18.62	19.70	99.61	44.18
10	State Bank of India	12807.54	10563.18	20288.50	37988.55	81647.77	27.02	27.77	27.18	47.12	33.92
11	UCO Bank	1754.04	1439.96	2637.83	8787.17	14619.00	21.56	19.88	21.09	81.96	37.86
12	Union Bank of India	639.20	732.90	3568.50	23161.44	28102.04	19.30	24.16	22.33	127.83	69.48
Total PSU		53748.78	23729.52	47142.39	163980.07	288600.76	40.14	23.96	22.79	73.80	43.59
13	Axis Bank	257.36	1660.30	25913.04	0.00	27830.70	15.00	24.00	56.06	#DIV/0!	50.74
14	Au Small finance Bank	0.00	0.00	0.00	0.17	0.17	#DIV/0!	#DIV/0!	#DIV/0!	0.11	0.11
15	Bandhan Bank	13759.53	6711.34	4167.87	1782.50	26421.25	238.48	195.35	30.61	13.21	72.76
16	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	30.81	30.81	#DIV/0!	#DIV/0!	#DIV/0!	69.35	69.35
17	City Union Bank Ltd.	0.00	0.00	0.00	119.78	119.78	#DIV/0!	#DIV/0!	#DIV/0!	52.58	52.58
18	Dhanlaxmi Bank Ltd.	0.00	0.00	13.87	123.89	137.76	#DIV/0!	#DIV/0!	32.00	473.04	198.10
19	ESAF SF Bank	0.00	17.44	8.10	36.52	62.06	#DIV/0!	3633.33	870.97	113.73	185.14
20	Federal Bank	102.91	95.39	159.46	3272.06	3629.83	110.20	292.52	50.97	84.33	84.05
21	HDFC Bank	1027.44	2582.47	6997.76	25119.53	35727.20	84.51	93.08	47.72	63.77	61.55
22	ICICI Bank	266.06	1334.37	10660.35	23178.36	35439.14	28.66	61.20	68.82	72.92	70.34
23	IDBI Bank	386.29	523.38	2043.84	4677.76	7631.27	36.75	29.86	40.48	74.09	53.87
24	IDFC First Bank	135.85	48.31	461.39	3301.77	3947.32	#DIV/0!	#DIV/0!	58.30	249.87	186.83
25	Indusind Bank	1739.63	1018.70	3045.70	6320.36	12124.39	953.97	172.20	249.03	71.79	112.25
26	Jana Small Finance Bank	92.24	226.95	234.89	256.36	810.44	1249.44	150.19	102.11	28.15	62.38
27	Karnataka Bank Ltd.	21.71	43.34	336.92	928.44	1330.41	112.72	92.53	83.96	104.94	98.40
28	Karur Vysya Bank	32.37	16.50	50.42	581.19	680.48	51.28	40.66	31.53	61.53	56.32
29	Kotak Mahindra Bank	325.35	0.90	291.97	6150.96	6769.17	530.43	1.63	45.58	84.43	84.17
30	Lakshmi Vilas Bank (DBS)	5.80	0.00	553.29	0.00	559.09	23.80	#DIV/0!	737.33	#DIV/0!	562.41
31	Ratnakar Bank Ltd	0.00	62.35	35.34	3432.00	3529.69	#DIV/0!	148.95	14.90	85.81	82.50
32	South Indian Bank Ltd.	4.64	0.00	203.88	768.21	976.73	25.36	#DIV/0!	56.21	80.68	73.26
33	SIDBI	0.00	0.00	0.00	110.70	110.70	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
34	Tamilnad Mercantile Bank	0.00	0.00	0.00	190.28	190.28	#DIV/0!	#DIV/0!	#DIV/0!	31.31	31.31
35	Ujivan Small Finance Bank	318.30	573.14	900.62	355.01	2147.06	243.44	280.96	186.62	89.16	176.64
36	Utkarsh Small Finance Bank	0.00	0.00	0.00	59.33	59.33	#DIV/0!	#DIV/0!	0.00	35.97	33.04
37	YES Bank	0.00	1.00	377.00	6045.00	6423.00	#DIV/0!	0.94	42.26	84.33	78.66
Total PVT		18475.48	14915.88	56455.71	86841.00	176688.05	163.77	81.37	55.95	67.43	68.14
38	BGVV (PNB)	5906.42	758.48	456.80	0.00	7121.70	38.40	40.17	58.94	#DIV/0!	39.47
39	PBGB (UCO)	2909.53	300.27	98.63	26.00	3334.43	57.03	43.14	39.90	22.41	54.12
40	UBKGB (CBI)	1709.25	807.18	108.84	0.00	2625.27	102.77	45.06	30.20	#DIV/0!	68.81
Total RRB		10525.20	1865.93	664.27	26.00	13081.40	47.53	42.65	48.04	22.41	46.69
41	WB State Co-Op Bank Ltd.	7381.83	2505.34	2983.18	6114.11	18984.46	49.92	65.46	47.66	78.90	58.19
42	WBCARD Bank Ltd.	1356.16	0.00	0.00	0.00	1356.16	552.75	#DIV/0!	#DIV/0!	#DIV/0!	552.75
Total Co-Optv		8737.99	2505.34	2983.18	6114.11	20340.62	58.13	65.46	47.66	78.90	61.88
43	India Post Payment Bank	0.00	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
44	Airtel Payment Bank	0.00	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
45	Fino Payment Bank	0.00	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Payment Banks		0.00	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		91487.45	43016.67	107245.55	256961.18	498710.83	50.16	34.26	34.00	71.61	50.77

Position of ATMs & BC Outlets in West Bengal as on 31.12.2021											
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	316	338	310	119	1083
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharashtra	0	0	0	0	0	7	4	14	2	27
4	Canara Bank	109	70	93	91	363	231	75	7	3	316
5	Central Bank of India	74	52	57	29	212	861	163	171	50	1245
6	Indian Bank	32	61	75	76	244	1153	6	162	4	1325
7	Indian Overseas Bank	14	18	24	28	84	61	11	11	3	86
8	Punjab & Sind Bank	4	4	15	17	40	0	0	0	0	0
9	Punjab National Bank	533	293	379	294	1499	2403	471	124	11	3009
10	State Bank of India	759	852	1801	872	4284	4587	505	427	13	5532
11	UCO Bank	54	45	114	51	264	123	85	4	0	212
12	Union Bank of India	103	96	182	139	520	248	43	16	45	352
Total PSU		1842	1645	2995	1934	8416	10379	1819	1339	260	13797
13	Axis Bank	470	357	744	0	1571	1085	2	1083	0	2170
14	Au Small finance Bank	0	0	0	2	2	0	0	0	0	0
15	Bandhan Bank	1	15	67	37	120	0	0	0	0	0
16	Catholic Syrian Bank Ltd.				1	1	0	0	0	0	0
17	City Union Bank Ltd.	0	0	0	2	2	0	0	0	0	0
18	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0	0	0	0	0
19	ESAF SF Bank	0	1	0	2	3	0	1	2	0	3
20	Federal Bank	2	3	4	17	26	0	0	0	0	0
21	HDFC Bank	28	97	223	224	572	510	108	26	7	651
22	ICICI Bank	68	82	152	239	541	8	0	0	0	8
23	IDBI Bank	23	31	74	45	173	0	0	0	0	0
24	IDFC First Bank	0	0	5	11	16	0	0	0	0	0
25	Indusind Bank	8	33	33	95	169	0	0	0	0	0
26	Jana Small Finance Bank	0	2	1	2	5	10	0	0	0	10
27	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
28	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
29	Kotak Mahindra Bank	1	1	6	66	74	0	0	0	0	0
30	Lakshmi Vilas Bank (DBS)	1	0	4	0	5	0	0	0	0	0
31	Ratnakar Bank Ltd	0	2	2	11	15	0	0	0	0	0
32	South Indian Bank Ltd.	1	0	6	7	14	0	0	0	0	0
33	SIDBI	0	0	0	0	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	0	0
35	Ujjivan Small Finance Bank	14	15	23	9	61	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	9	9	0	0	0	0	0
37	YES Bank	0	1	13	20	34	0	0	0	0	0
Total PVT		621	644	1376	824	3465	1613	111	1111	7	2842
38	BGVB (PNB)	0	0	0	0	0	2758	0	23	0	2781
39	PBGB (UCO)	0	0	0	0	0	601	0	0	0	601
40	UBKGB (CBI)	0	0	0	0	0	385	0	0	0	385
Total RRB		0	0	0	0	0	3744	0	23	0	3767
41	WB State Co-Op Bank Ltd.	72	22	36	3	133	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		72	22	36	3	133	0	0	0	0	0
43	India Post Payment Bank	0	0	0	0	0	44	2291	4090	493	6918
44	Airtel Payment Bank	0	0	0	0	0	30741	12390	1803	4098	49032
45	Fino Payment Bank	0	0	0	0	0	18367	0	0	0	18367
Total of Payment Banks		0	0	0	0	0	30785	14681	5893	4591	55950
Grand Total		2535	2311	4407	2761	12014	46521	16611	8366	4858	76356

Branch and BC Network of Payment Banks in the state:

Name	Branch Network	BC Network
Jio Payment Bank	0	42
NSDL Payment Bank	0	101117

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

Negative trend is shown in 3 Districts (Darjeeling, Kolkata and Uttar Dinajpur) as on December, 2021 in comparison to September, 2021. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 30.09.2021	As on 31.12.2021	Increase/Decrease (+) (-)
1.	Alipurduar	46.10	49.10	+
2.	Bankura	46.13	46.13	+
3.	Dakshin Dinajpur	61.02	61.29	+
4.	Hooghly	31.61	34.45	+
5.	Howrah	42.12	44.80	+
6.	Kalimpong	40.09	40.47	+
7.	Malda	56.54	56.73	+
8.	Paschim Burdwan	41.66	42.48	+
9.	Purba Burdwan	47.82	49.31	+
10.	24 Pgs. (N)	39.70	40.26	+
11.	Birbhum	40.41	44.35	+
12.	Murshidabad	42.83	42.85	+
13.	24 Pgs. (S)	44.74	44.76	+
14.	Coochbehar	72.01	75.51	+
15.	Jalpaiguri	46.77	59.19	+
16.	Jhargram	40.02	40.02	+
17.	Nadia	49.75	50.16	+
18.	Purba Medinipur	44.55	45.69	+
19.	Paschim Medinipur	44.61	45.55	+
20.	Purulia	47.67	48.02	+
21.	Darjeeling	57.82	57.26	-
22.	Kolkata	60.01	59.17	-
23.	Uttar Dinajpur	61.63	59.92	-

AGENDA-7

Deployment of Credit in Agriculture including

- (i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery)
- (ii) Review of progress under Agriculture Infrastructure Fund

The disbursement in Agriculture sector in last 3 (Three) financial years are as follows,

(Amount in Cr)

Financial Year	Yearly Target	Achievement	% of Achievement
31.03.2019	64071	45586	71
31.12.2019	55000	34127	62
31.03.2020	55000	49066	89
31.12.2020	77236	32479	42
31.03.2021	77236	57008	74
31.12.2021	87603	51171	58

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.

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 December, 2021 of the financial year 2021-22 is Rs. 51171.28 crore, which was Rs. 32479 crore upto the December, 2020 of the financial year 2020-21. With Rs. 40296.39 crore deployments in Farm Credit at 80 % of the total agriculture deployment, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. 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. 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 leases, 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 31.12.2021:

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
30.06.2021	2018100	2265916	1443658	230855
30.09.2021	2018100	2268050	1471359	171432
31.12.2021	2018100	2276879	1491652	59667

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 7.26 lakh proposals have been rejected by the member banks after according 14.91 lakh sanction of KCC leading to 0.59 lakh cases of pendency at branch level of different banks.

Further, 47020 no of KCC proposals have been sponsored upto 31.12.2021 as per the KCC-IMS Agriculture portal for the FY 2021-22, out of that 4603 no of proposals have been sanctioned, having a pendency of 38986 no of proposals at different bank branch level.

Though the subject KCC campaign is already over but as advised by the Hon'ble Secretary, Agriculture Department, GoWB, in the last Sub-Committee meeting on Agriculture held on 09.07.2021, concerned Agriculture Department will responsor the eligible rejected loan proposals to bank branches and update the same in fresh sanction column. Banks to strive their best to clear the pending cases as well as fresh sponsored cases with immediate effect and update the same in portal. Banks also to take utmost care so that no KCC proposals are rejected on flimsy ground. Necessary instruction, in this regard, have already been disseminated to the member banks for ensuring strict compliance.

As decided in the 152nd SLBC meeting held on 22.06.2021, we have distributed a total target of 35.00 lakh KCCs (Fresh & Renewal) amongst member banks for this current financial year.

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2019	20,00,000	21,65,443	109
31.12.2019	35,00,000	17,70,056	51
31.03.2020	35,00,000	23,73,411	68
31.12.2020	46,00,000	19,65,807	43
31.03.2021	46,00,000	26,08,512	57
31.12.2021	35,00,000	21,45,181	61

Bank wise KCC position as on 31.12.2021											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2021 to 31.12.2021)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.12.2021	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	2645	41.10	9874	91.57	12519	132.67	50.08	22678	148.54
2	Bank of India	117000	16310	101.39	52842	264.74	69152	366.13	59.10	195537	890.13
3	Bank of Maharashtra	2200	751	18.68	484	12.10	1235	30.78	56.14	2199	58.94
4	Canara Bank	28500	9570	62.00	6556	57.00	16126	119.00	56.58	44792	312.11
5	Central Bank of India	32500	644	3.61	25789	80.53	26433	84.14	81.33	78684	441.26
6	Indian Bank	148500	84321	982.98	132214	528.85	216535	1511.83	145.81	385689	2989.10
7	Indian Overseas Bank	7000	281	2.86	2456	13.01	2737	15.87	39.10	8321	52.57
8	Punjab & Sind Bank	50	19	0.8	12	1.02	31	1.82	62.00	348	5.27
9	Punjab National Bank	407000	78214	692.93	132647	839.53	210861	1532.46	51.81	698579	4224.86
10	State Bank of India	285000	32554	286.65	73448	489.78	106002	776.43	37.19	259492	1719.00
11	UCO Bank	40000	2016	14.83	12324	57.63	14340	72.46	35.85	69417	391.27
12	Union Bank of India	25000	14243	253.30	28417	1008.00	42660	1261.30	170.64	119085	1234.05
	Total PSU	1117750	241568	2461.13	477063	3443.76	718631	5904.89	64.29	1884821	12467.10
13	Axis Bank	2750	11283	856.61	0	0.00	11283	856.61	410.29	11283	856.61
14	Au Small finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1500	2179	33.51	0	0.00	2179	33.51	145.27	2253	55.21
21	HDFC Bank	24500	18719	205.64	79	8.49	18798	214.13	76.73	117216	419.24
22	ICICI Bank	2500	2715	96.98	0	0.00	2715	96.98	108.60	3746	143.72
23	IDBI Bank	10000	154	1.46	3100	21.46	3254	22.92	32.54	6938	94.78
24	IDFC First Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	4	0.07	0	0.00	4	0.07	#DIV/0!	4	0.05
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
37	YES Bank	1000	34	0.08	64	0.14	98	0.22	9.80	645	0.33
	Total PVT	42250	35088	1194.3562	3243	30.08891	38331	1224.445	90.72	142085	1569.95
38	BGVB (PNB)	270000	5340	14.52	101808	286.13	107148	300.65	39.68	279355	672.77
39	PBGB (UCO)	60000	5818	41.63	32556	326.20	38374	367.83	63.96	77773	584.41
40	UBKGB (CBI)	25000	3030	19.23	10175	130.91	13205	150.14	52.82	76296	782.01
	Total RRB	355000	14188	75.38	144539	743.24	158727	818.62	44.71	433424	2039.19
41	WB State Co-Op Bank Ltd.	1985000	51135	90.65	1178357	3484.98	1229492	3575.63	61.94	2039919	5364.48
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	51135	90.65	1178357	3484.98	1229492	3575.63	61.94	2039919	5364.48
	Grand Total	3500000	341979	3821.52	1803202	7702.07	2145181	11523.59	61.29	4500249	21440.72

NB: All the banks operating in the State have disbursed 2145181 KCCs including renewal cases upto December quarter of FY 2021-22 registering 61.29 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs. 11523.59 crore as on 31.12.2021. The Average ticket size of outstanding KCC loans is Rs. 47,644/- as on 31.12.2021 thus it has increased from Rs. 42,237/- on 31.12.2020.

District wise KCC position as on 31.12.2021							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2021 to 31.12.2021(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.12.2021	
			No.	Amount		No.	Amount
1	Alipurduar	38500	21678	125.09	56.31	26625	140.85
2	Bankura	198000	122947	533.14	62.09	167181	773.91
3	Birbhum	240000	198308	867.36	82.63	227024	965.80
4	Coochbehar	190000	129606	762.49	68.21	192050	980.65
5	Dakshin Dinajpur	115000	65258	466.70	56.75	199906	842.47
6	Darjeeling	18500	9385	51.50	50.73	20543	90.18
7	Hooghly	395000	209791	1215.13	53.11	314601	1454.63
8	Howrah	95000	38759	213.55	40.80	76185	352.06
9	Jalpaiguri	40000	23887	126.25	59.72	93224	475.18
10	Jhargram	55000	36293	192.24	65.99	110462	489.07
11	Kalimpong	10000	7555	48.18	75.55	10093	58.83
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	110000	66043	407.14	60.04	243437	869.13
14	Murshidabad	95000	66293	360.00	69.78	148603	680.97
15	Nadia	110000	59412	327.12	54.01	185742	971.71
16	Paschim Burdwan	25000	12351	70.75	49.40	16862	96.38
17	Paschim Medinipur	245000	101722	548.76	41.52	152132	790.40
18	Purba Burdwan	280000	133935	725.04	47.83	591499	2982.38
19	Purba Medinipur	750000	461594	2313.00	61.55	595520	2873.71
20	Purulia	35000	31316	174.63	89.47	99016	535.38
21	Uttar Dinajpur	55000	41750	324.91	75.91	315219	1397.32
22	24 Pgs. (N)	230000	175282	896.84	76.21	322492	1630.09
23	24 Pgs. (S)	170000	132016	773.77	77.66	391833	1989.62
Grand Total		3500000	2145181	11523.59	61.29	4500249	21440.72

Bangla Shasya Bima Scheme:

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

Notification for Rabi-2021-22 crop coverage under BSBS was issued on 03.11.2021 and shared accordingly with the member banks by SLBC.

The enrolment position of KCC coverage under BSB as on 31.12.2021 for Rabi 2021-22 is as follows,

As on	Total Enrolment
31.12.2020	52.53 Lakh
31.12.2021	49.29 Lakh

A total no. of 49.29 lakh farmers are enrolled in Rabi, 2021-22 season where a total no. of 52.53 lakh were covered under BSB in Rabi,2020-21 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 the Special Sub Committee meeting on Animal Husbandry & Fishery held on 08-07-2021, a target of 107000 for Animal Husbandry KCC loans were fixed in the State for FY 2021-22.

ARD Department is conducting Gram Panchayat level camp for sponsoring KCC Animal Husbandry proposals. Also Department of Financial Services has launched a special Nationwide AHDF KCC Campaign from 15.11.2021 to 15.02.2022, for providing KCC facility to all eligible Animal Husbandry and Fishery Farmers. KCC Coordination committee has been formed at district level under the convenorship of LDM with DDM, NABARD, District Nodal Officer, ARD Dept., District Nodal Officer, Fisheries Dept., Banks' representatives at District level as members for scrutiny of sourced applications. During this campaign, District level KCC Camp has been organized on weekly basis.

Target of Animal Husbandry under KCC in FY 2021-2022:

Dairy	Poultry	Goat & Sheep rearing	Total
90000	7000	10000	107000

Target of Fishery under KCC in FY 2021-22:

Fishery	Target updated on KCC IMS (Fishery) portal
100000	86216

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 31.12.2021:

As on	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
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
31.12.2021	29465	2384	3946	472	4892	901	378	736	2800	581

Bank wise progress under Animal Husbandry & Fishery during the FY 2021-22 (01.04.2021 to 31.12.2021)

Sr. No.	Bank Name	(Amount in Crore)														
		DAIRY			POULTRY			GOATERY			PIGGERY			FISHERY		
		Sponsored during FY 2021-22	Sanctioned		Sponsored during FY 2021-22	Sanctioned		Sponsored during FY 2021-22	Sanctioned		Sponsored during FY 2021-22	Sanctioned		Sponsored during FY 2021-22 (as per KCC IMS Fishery)	Sanctioned	
No.	No.	Amount	No.	No.	Amount	No.	No.	Amount	No.	No.	Amount	No.	No.	Amount		
1	Bank of Baroda	390	135	0.87	49	21	0.14	54	23	0.18	2	0	0.00	17	9	0.06
2	Bank of India	1448	116	0.71	143	11	0.09	259	34	0.15	3	0	0.00	42	3	0.03
3	Canara Bank	357	114	0.75	45	17	0.20	46	31	0.40	7	2	0.07	223	28	1.06
4	Central Bank of India	1319	43	0.49	127	0	0.00	284	2	0.01	45	0	0.00	25	0	0.00
5	Indian Bank	2484	347	2.32	248	18	0.18	364	29	0.05	6	2	0.01	116	0	0.00
6	Indian Overseas Bank	219	116	0.50	20	5	0.05	60	6	0.02	3	0	0.00	39	21	0.08
7	Punjab National Bank	5608	445	2.41	935	27	0.36	1051	62	0.33	37	1	0.02	655	20	0.12
8	Punjab & Sindh Bank	33	0	0.00	3	0	0.00	2	0	0.00	0	0	0.00	0	0	0.00
9	State Bank of India	6893	106	1.85	1063	133	9.90	1203	107	0.90	75	48	0.15	834	170	1.00
10	UCO Bank	1145	73	0.53	126	4	0.11	193	3	0.02	2	0	0.00	49	3	0.04
11	Union Bank of India	451	87	1.80	60	15	0.25	48	21	0.18	3	0	0.00	15	8	0.06
12	Axis Bank	3	0	0.00	1	0	0.00	2	0	0.00	0	0	0.00	0	0	0.00
13	Bandhan Bank	134	0	0.00	23	0	0.00	16	0	0.00	2	0	0.00	6	0	0.00
14	Federal Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	1	0	0.00
15	HDFC Bank	92	0	0.00	10	0	0.00	9	0	0.00	0	0	0.00	0	0	0.00
16	ICICI Bank	2	0	0.00	1	0	0.00	0	0	0.00	0	0	0.00	1	15	9.00
17	IDBI Bank	37	0	0.00	4	0	0.00	6	0	0.00	0	0	0.00	2	0	0.00
18	IDFC First Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
19	Indusind Bank	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
20	BGVB (PNB)	4513	362	2.12	655	186	2.04	770	550	6.02	22	571	2.10	187	88	0.69
21	PBGB (UCO)	1844	195	1.55	159	21	0.34	273	20	0.08	0	0	0.00	61	37	0.28
22	UBKGB (CBI)	781	112	0.71	85	8	0.06	91	9	0.03	17	6	0.02	38	15	0.13
23	WB State Co-Op Bank	1712	133	0.83	189	6	0.06	161	4	0.01	154	106	0.75	489	164	0.65
	Grand Total	29465	2384	17.44	3946	472	13.78	4892	901	8.37	378	736	3.12	2800	581	13.20

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.0.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
31.12.20	100932	481.04	33060	201.73	47653	252.39	26021	223.45
31.03.21	136905	783.34	49528	389.52	65951	407.12	32816	257.06
30.06.21	11931	121.29	4461	64.76	5521	63.59	3551	47.03
30.09.21	42040	390.12	14659	171.94	17778	196.82	15622	143.59
31.12.21	78922	830.60	21777	294.25	26413	316.23	23906	314.42

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2021-2022 (01.04.2021 - 31.12.2021) (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	11021	115.10	521	19.50	295	15.10	161	9.00	134	11.10	571	7.50	96	18.10	9742	693.60	22541	889.00
2	Bank of India	69152	366.13	1722	14.91	147	1.01	108	3.07	593	4.01	32	0.63	121	6.21	36605	371.36	108480	767.33
3	Bank of Maharashtra	1235	17.47	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1235	17.47
4	Canara Bank	22273	119.00	296	4.21	143	1.88	66	3.02	54	0.32	4	0.05	27	0.81	49172	976.71	72035	1106.00
5	Central Bank of India	26430	942.21	11	0.13	2	0.00	4	0.03	5	0.07	3	2.33	2	0.43	37953	642.05	64410	1587.25
6	Indian Bank	2452	1132.12	45	1.52	78	2.63	21	1.52	58	3.10	28	0.98	310121	2125.11	46356	608.32	359159	3875.30
7	Indian Overseas Bank	2456	13.01	28	0.19	6	0.02	1	0.01	2	0.01	88	0.86	1	0.01	995	291.23	3577	305.34
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	130201	1017.66	1217	29.20	331	9.77	834	21.83	526	9.96	190	1.45	2696	60.77	180519	5519.94	316514	6670.58
10	State Bank of India	106002	776.43	545	2.96	170	1.00	24	3.00	107	0.90	104	1.15	44	4.00	138005	5311.91	245001	6101.35
11	UCO Bank	69417	591.27	133	9.96	92	2.17	14	0.32	82	4.51	36	0.34	41	2.76	9886	947.26	79701	1558.59
12	Union Bank of India	42660	1211.30	312	5.30	112	8.52	102	5.62	35	0.52	25	1.35	0	0.00	2314	49.69	45560	1282.30
Total PSU		483299	6301.70	4830	87.88	1376	42.10	1335	47.42	1596	34.50	1081	16.64	313149	2218.20	511547	15412.07	1318213	24160.51
13	Axis Bank	10266	318.10	0	0.00	2	0.01	0	0.00	0	0.00	0	0.00	1310	6.46	0	0.00	11578	324.57
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	64365	485.38	20789	165.96	17083	147.26	8822	63.01	0	0.00	319484	2213.16	8305	62.94	438848	3137.70
16	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
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05
19	ESAF SF 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
20	Federal Bank	13136	173.63	23	0.36	12	0.05	2	0.01	0	0.00	0	0.00	0	0.00	8	1.28	13181	175.32
21	HDFC Bank	281	143.04	34	56.42	1	1.00	10	0.03	0	0.00	329	1.12	7055	28.11	11162	19.24	18872	248.96
22	ICICI Bank	1667	51.64	0	0.00	13	7.50	0	0.00	0	0.00	0	0.00	0	0.00	38837	250.36	40517	309.50
23	IDBI Bank	2226	15.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23589	172.10	25815	187.96
24	IDFC First Bank	0	0.00	1624	4.46	385	1.18	143	0.47	1511	4.51	0	0.00	1699	5.19	5687	17.32	11049	33.13
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	847159	2057.21	847159	2057.21
26	Jana Small Finance Bank	0	0.00	237	1.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	19152	80.27	19389	81.32
27	Karnataka Bank Ltd.	0	0.00	0	0.00	1	0.24	1	0.45	0	0.00	0	0.00	0	0.00	8	0.90	10	1.59
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	90	12.50	90	12.50
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2676	70.22	0	0.00	2676	70.22
30	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	40	0.46	40	0.46
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	35061	103.28	0	0.00	35061	103.28
32	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	90	1.88	90	1.88
33	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
34	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
35	Ujivan Small Finance Bank	0	0.00	1113	12.68	3	0.02	0	0.00	0	0.00	0	0.00	0	0.00	76970	319.39	78086	332.08
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1420	7.25	0	0.00	1420	7.25
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1141	1.00	1141	1.00
Total PVT		27577	702.31	67396	560.35	21206	175.95	17239	148.21	10333	67.52	329	1.12	368705	2433.68	1032238	2996.84	1545023	7085.99
38	BGV (PNB)	107148	300.65	2414	26.54	881	6.96	986	15.03	7721	113.01	0	0.00	135678	1756.77	0	0.00	254828	2218.96
39	PBGB (UCO)	38374	367.83	4058	132.10	2627	86.71	1458	61.91	2666	85.42	375	12.34	14	0.71	19126	615.63	68698	1362.65
40	UBKGB (CBI)	36640	936.35	55	0.74	24	0.58	15	0.38	12	0.18	90	2.95	9	1.55	10773	449.24	47618	1391.97
Total RRB		182162	1604.83	6527	159.38	3532	94.25	2459	77.32	10399	198.61	465	15.29	135701	1759.03	29899	1064.87	371144	4973.58
41	WB State Co-Op Bank Ltd.	1229492	3575.63	52	7.04	164	0.65	132	3.06	2	0.03	0	0.00	0	0.00	47802	383.16	1277644	3969.57
42	WBSCARD Bank Ltd.	0	0.00	117	15.95	135	3.28	612	18.24	1576	13.76	201	32.77	20	12.35	17	10.38	2678	106.73
Total Co-Optv		1229492	3575.63	169	22.99	299	3.93	744	21.30	1578	13.79	201	32.77	20	12.35	47819	393.54	1280322	4076.30
Grand Total		1922530	12184.47	78922	830.60	26413	316.23	21777	294.25	23906	314.42	2076	65.81	817575	6423.26	1621503	19867.33	4514702	40296.38

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2021:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.12.20	283631	1685.91	69607	725.68	94284	612.81	89536	425.80
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13
31.12.21	212498	1527.80	63289	837.24	72137	712.36	106493	836.96

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2021 (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	21498	145.10	518	18.50	298	13.50	159	4.10	751	12.15	421	8.50	341	19.50	10268	279.65	34254	501.00
2	Bank of India	195337	890.13	2292	19.07	669	9.42	658	17.85	751	5.65	643	15.65	596	21.75	58136	539.80	259082	1519.32
3	Bank of Maharashtra	2199	58.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2199	58.94
4	Canara Bank	64032	399.00	958	21.45	411	25.06	197	17.11	112	1.67	9	0.70	98	5.22	42347	538.79	108164	1009.00
5	Central Bank of India	78679	524.50	444	3.84	137	1.10	196	2.17	274	1.56	484	12.80	61	0.98	61540	1001.60	141815	1548.55
6	Indian Bank	2152	1032.21	31	1.12	65	2.12	29	1.01	54	2.90	25	0.75	1650	25.80	381683	1923.19	385689	2989.10
7	Indian Overseas Bank	8321	52.57	115	1.84	103	2.23	28	0.27	6	0.04	116	0.93	9	0.14	4423	114.61	13121	172.63
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	692034	4294.78	11712	187.40	3491	48.97	6214	151.43	32012	345.31	6371	44.36	14800	507.76	138	274.36	766772	5854.37
10	State Bank of India	259492	1719.00	1596	39.66	627	61.81	364	60.00	246	3.58	1854	20.05	1328	56.00	248866	2793.90	514373	4754.00
11	UCO Bank	74701	654.45	1647	18.39	262	2.41	575	14.00	585	1.74	1121	9.73	811	7.57	91759	1293.68	171461	2001.97
12	Union Bank of India	29253	467.20	675	12.35	105	10.85	165	15.20	48	0.47	25	9.25	35	1.40	7294	43.55	37600	560.27
Total PSU		1427698	10237.88	19988	323.62	6168	177.47	8585	283.14	34839	375.07	11069	122.72	19729	646.12	906454	8803.13	2434530	20969.15
13	Axis Bank	30888	1108.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2131	43.57	314	50.00	33333	1201.84
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	125962	670.26	52278	287.01	42256	253.50	18239	91.18	0	0.00	1004313	5222.50	29515	149.93	1272563	6674.36
16	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
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05
19	ESAF SF 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
20	Federal Bank	12157	164.16	23	1.39	13	0.54	3	0.22	1	0.05	1	0.05	0	0.00	21	1.94	12219	168.34
21	HDFC Bank	307	126.35	149	32.21	4	0.87	352	0.57	0	0.00	8934	10.98	11899	142.47	95640	116.93	117285	430.38
22	ICICI Bank	3868	233.17	0	0.00	123	37.50	0	0.00	0	0.00	0	0.00	0	0.00	62586	416.71	66577	687.38
23	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	62176	352.54	62176	352.54
24	IDFC First Bank	0	0.00	6678	10.25	1344	2.00	373	0.81	7726	15.74	0	0.00	4516	9.35	26762	46.80	47399	84.95
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1025606	2256.97	1025606	2256.97
26	Jana Small Finance Bank	0	0.00	9209	23.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	30075	106.79	39284	129.87
27	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.76	3	1.16	0	0.00	1	0.80	0	0.00	19	3.54	28	6.26
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	250	13.32	250	13.32
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9863	324.09	0	0.00	9863	324.09
30	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	41	0.48	41	0.48
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	347320	564.23	0	0.00	347320	564.23
32	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	260	84.29	260	84.29
33	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
34	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
35	Ujivan Small Finance Bank	0	0.00	3183	21.72	66	0.20	6	0.01	0	0.00	0	0.00	0	0.00	216633	526.43	219888	548.36
36	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	8544	17.14	8544	17.14
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	235	0.65	235	0.65
Total PVT		47221	1632.00	145204	758.90	53833	328.88	42993	256.26	25966	106.97	8936	11.82	1380042	6306.21	1558677	4144.46	3262872	13545.49
38	BGVN (PNB)	279355	672.77	5876	66.26	3134	25.05	2594	37.96	20522	251.15	612	0.17	175503	2860.77	0	0.00	487596	3914.13
39	PBGB (UCO)	77773	584.41	13826	305.28	7649	169.02	6207	138.76	4088	90.78	393	13.37	153	5.38	11821	257.61	121910	1564.61
40	UBKGB (CBI)	76668	782.76	126	0.68	145	0.59	28	0.31	43	0.28	209	2.17	37	2.15	65544	1056.06	142800	1845.00
Total RRB		433796	2039.94	19828	372.22	10928	194.66	8829	177.03	24653	342.21	1214	15.71	175693	2868.30	77365	1313.67	752306	7323.74
41	WB State Co-Op Bank Ltd.	2039919	5364.48	153	3.67	377	3.43	6	0.81	23	0.40	303	1.45	151	8.22	174325	777.78	2215257	6160.24
42	WBSCARD Bank Ltd.	0	0.00	27325	69.39	831	7.92	2876	120.00	21012	12.31	32945	577.61	471	28.73	137831	232.18	223291	1048.14
Total Co-Optv		2039919	5364.48	27478	73.06	1208	11.35	2882	120.81	21035	12.71	33248	579.06	622	36.95	312156	1009.96	2438548	7208.38
Grand Total		3948634	19274.30	212498	1527.80	72137	712.36	63289	837.24	106493	836.96	54467	729.31	1576086	9857.58	2854652	15271.22	8888256	49046.77

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, 42.26 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 9.74 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.
- 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.

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

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 287 FPOs under Agri Marketing Department and shared the same with the banks. 48 FPOs have so far been financed by member banks.

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

Bank wise target for financing total 165 FPOs have been shared by NABARD for this FY 2021-22 and the same has been adopted in Agriculture Sub-Committee meeting dated 09.07.2021.

Bank wise performance of FPO financing as on 31.12.2021: -

Bank wise target of financing to FPOs for FY 2021-22					
Sr. No.	Bank Name	Target of FPOs	Achievement as on 30.06.2021	Achievement as on 30.09.2021	Achievement as on 31.12.2021
		(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	10	1	1	3
2	Bank of India	10	0	0	0
3	Bank of Maharashtra	1	0	0	0
4	Canara Bank	12	0	0	4
5	Central Bank of India	10	0	0	0
6	Indian Overseas Bank	5	0	0	0
7	Indian Bank	15	0	0	0
8	Punjab & Sindh Bank	1	0	0	0
9	Punjab National Bank	20	2	2	3
10	State Bank of India	20	4	5	5
11	UCO Bank	10	0	0	0
12	Union Bank of India	10	0	0	0
13	Axis Bank	5	0	0	0
14	Federal Bank	1	0	0	0
15	HDFC Bank	5	0	0	0
16	ICICI Bank	5	0	0	0
17	IDBI Bank	2	0	0	0
18	BGVB	5	0	4	6
19	PBGB	5	0	0	0
20	UBKGB	5	0	0	0
21	WBSCB	8	0	22	27
	Total	165	7	34	48

Agriculture Infrastructure in Rural areas and Credit absorption:

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

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

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

Infrastructure gaps and interventions required: -

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

Progress under Agriculture Infrastructure Fund (AIF): -

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

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

Accordingly, Department of Agriculture and Farmers Welfare (DA&FW) has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects

relating to postharvest management Infrastructure and community farming assets through incentives and financial support.

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

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

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

Project covered under AIF:

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

The Scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years.

Bank wise progress in the state under AIF as on 31.12.2021:

Bank Name	No. of appl. submitted to Bank	Sanction (No.)	Total Sanction Amount (Rs. in Crore)	Rejected (No.)	Pending (No.)
Bank Of Baroda	2	1	0.35	1	0
Bank Of India	22	19	6.38	3	0
Canara Bank	7	5	34.42	0	2
Central Bank Of India	3	0	0	2	1
Indian Bank	2	2	4.29	0	0
Indian Overseas Bank	1	0	0	0	1
Punjab National Bank	33	26	9.12	4	3
State bank of India	25	16	7.24	0	9
UCO Bank	0	0	0	0	0
Union Bank of India	2	1	5.5	0	1
Sub Total of PSU Banks	97	70	67.3	10	17
Axis Bank	1	0	0	1	0
HDFC Bank	1	1	1.95	0	0
IDBI BANK LTD	2	1	1.89	0	1
IndusInd Bank	0	0	0	0	0
NABKISAN Finance Ltd	3	0	0	0	3
Sub Total of PVT Banks	7	2	3.84	1	4
Uttaranga Kshetriya Gramin Bank	1	0	0	0	1
Sub Total of RRBs	1	0	0	0	1
WB STATE CO-OPERATIVE BANK LTD.	17	0	0	0	17
Sub Total of Co-Op Banks	17	0	0	0	17
State Total :	122	72	71.14	11	39

Bank wise flow of credit to Small & Marginal Farmers under ACP 2021-22							
(Position from 01.04.2021-31.12.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	4490	3154	31.50	70.24	12978	105.00
2	Bank of India	87770	69152	366.13	78.79	195337	890.13
3	Bank of Maharashtra	1290	385	3.95	29.84	1305	58.06
4	Canara Bank	19640	29683	270.97	151.14	88608	650.80
5	Central Bank of India	15000	54749	615.55	364.99	120543	1241.46
6	Indian Bank	34200	49929	92.18	145.99	388464	4420.04
7	Indian Overseas Bank	1280	2205	9.11	172.27	10404	81.68
8	Punjab & Sind Bank	15	0	0.00	0.00	0	0.00
9	Punjab National Bank	201600	80769	602.85	40.06	759276	5078.16
10	State Bank of India	162400	88051	720.43	54.22	403054	3843.00
11	UCO Bank	22100	89413	605.39	404.58	108517	785.58
12	Union Bank of India	3460	17567	562.30	507.72	36632	935.20
Total PSU		553245	485057	3880.36	87.67	2125118	18089.11
13	Axis Bank	10900	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	95974	666.33	#DIV/0!	640241	3028.22
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	5083	16.08	#DIV/0!	7535	17.61
20	Federal Bank	100	9401	122.69	9401.00	8425	110.16
21	HDFC Bank	85700	2851	21.29	3.33	9948	109.77
22	ICICI Bank	2800	0	0.00	0.00	27007	191.25
23	IDBI Bank	5100	25614	183.88	502.24	61444	343.31
24	IDFC First Bank	0	7790	23.55	#DIV/0!	34335	61.81
25	Indusind Bank	0	2545538	7968.29	#DIV/0!	1021125	2059.99
26	Jana Small Finance Bank	0	9301	35.34	#DIV/0!	25148	73.25
27	Karnataka Bank Ltd.	0	171	2.65	#DIV/0!	213	5.85
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	2475	70.90	#DIV/0!	9486	320.61
30	Lakshmi Vilas Bank (DBS)	0	39	0.45	#DIV/0!	40	0.46
31	Ratnakar Bank Ltd	0	35061	103.28	#DIV/0!	347320	564.23
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	75449	324.96	#DIV/0!	211088	535.06
36	Utkarsh Small Finance Bank	0	1420	7.25	#DIV/0!	8544	17.14
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		104600	2816167	9546.95	2692.32	2411899	7438.71
38	BGVB (PNB)	125000	231876	1578.85	185.50	392832	3876.93
39	PBGB (UCO)	24700	65160	1274.31	263.81	118747	1525.28
40	UBKGB (CBI)	24900	38094	438.59	152.99	114244	1476.04
Total RRB		174600	335130	3291.75	191.94	625823	6878.25
41	WB State Co-Op Bank Ltd.	1189600	1277644	3969.57	107.40	1892836	5419.57
42	WBSCARD Bank Ltd.	0	25098	106.73	#DIV/0!	101097	1048.14
Total Co-Optv		1189600	1302742	4076.30	109.51	1993933	6467.71
Grand Total		2022045	4939096	20795.36	244.26	7156773	38873.78

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2021-22							
(Position from 01.04.2021-31.12.2021)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	760	9	0.05	1.18	348	1.20
2	Bank of India	6800	3944	15.51	58.00	33513	91.25
3	Bank of Maharashtra	150	0	0.00	0.00	0	0.00
4	Canara Bank	900	312	0.99	34.67	742	1.78
5	Central Bank of India	7600	4831	54.31	63.57	10636	109.54
6	Indian Bank	8400	250	3.02	2.98	3365	7.91
7	Indian Overseas Bank	760	0	0.00	0.00	0	0.00
8	Punjab & Sind Bank	150	0	0.00	0.00	0	0.00
9	Punjab National Bank	16000	4271	23.17	26.69	69294	148.76
10	State Bank of India	18300	9685	32.31	52.92	80004	168.35
11	UCO Bank	3000	555	0.91	18.50	10372	61.22
12	Union Bank of India	2400	0	0.00	0.00	0	0.00
Total PSU		65220	23857	130.27	36.58	208274	590.01
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	271614	1955.31	#DIV/0!	600682	3387.59
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	300	0	0.00	0.00	0	0.00
21	HDFC Bank	300	0	0.00	0.00	0	0.00
22	ICICI Bank	300	0	0.00	0.00	0	0.00
23	IDBI Bank	15300	3102	14.29	20.27	10290	23.85
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		18500	274716	1969.60	1484.95	610972	3411.44
38	BGVB (PNB)	15200	432	0.61	2.84	432	0.61
39	PBGB (UCO)	15200	2256	15.23	14.84	18243	164.83
40	UBKGB (CBI)	7700	3333	38.38	43.29	12534	25.35
Total RRB		38100	6021	54.22	15.80	31209	190.79
41	WB State Co-Op Bank Ltd.	76000	25087	17.14	33.01	26645	13.43
42	WBSCARD Bank Ltd.	31000	0	0.00	0.00	0	0.00
Total Co-Optv		107000	25087	17.14	23.45	26645	13.43
Grand Total		228820	329681	2171.23	144.08	877100	4205.67

Bank wise flow of credit to Patta Holders under ACP 2021-22

(Position from 01.04.2021-31.12.2021)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	3800	101	0.89	2.66	1213	10.89
2	Bank of India	9900	676	2.46	6.83	17231	54.46
3	Bank of Maharashtra	1500	0	0.00	0.00	0	0.00
4	Canara Bank	7600	0	0.00	0.00	0	0.00
5	Central Bank of India	4200	1932	21.72	46.00	4254	43.81
6	Indian Bank	9200	1452	8.98	15.78	11212	52.21
7	Indian Overseas Bank	3800	0	0.00	0.00	0	0.00
8	Punjab & Sind Bank	1500	0	0.00	0.00	0	0.00
9	Punjab National Bank	17000	3719	9.12	21.88	46262	257.19
10	State Bank of India	14500	4153	9.24	28.64	43315	105.16
11	UCO Bank	7600	423	3.76	5.57	4921	6.92
12	Union Bank of India	6800	0	0.00	0.00	0	0.00
Total PSU		87400	12456	56.17	14.25	128408	530.64
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1600	0	0.00	0.00	0	0.00
21	HDFC Bank	2300	0	0.00	0.00	0	0.00
22	ICICI Bank	2300	0	0.00	0.00	0	0.00
23	IDBI Bank	3800	0	0.00	0.00	0	0.00
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		12300	0	0.00	0.00	0	0.00
38	BGVB (PNB)	15200	104	1.96	0.68	104	1.96
39	PBGB (UCO)	7600	0	0.00	0.00	0	0.00
40	UBKGB (CBI)	3800	476	5.48	12.53	1361	9.22
Total RRB		26600	580	7.44	2.18	1465	11.18
41	WB State Co-Op Bank Ltd.	24800	25086	17.13	101.15	26645	13.43
42	WBSCARD Bank Ltd.	1500	0	0.00	0.00	0	0.00
Total Co-Optv		26300	25086	17.13	95.38	26645	13.43
Grand Total		152600	38122	80.74	24.98	156518	555.25

Bank wise flow of credit to New Farmers under ACP 2021-22

(Position from 01.04.2021-31.12.2021)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Bank of Baroda	10000	2645	41.00	26.45	2645	41.00
2	Bank of India	66500	74047	713.25	111.35	74047	711.65
3	Bank of Maharashtra	15	315	4.19	2100.00	1354	58.94
4	Canara Bank	27000	12879	82.42	47.70	12879	82.42
5	Central Bank of India	48000	2898	32.58	6.04	6382	65.72
6	Indian Bank	101000	1752	24.51	1.73	27898	125.51
7	Indian Overseas Bank	3500	202	2.52	5.77	202	2.59
8	Punjab & Sind Bank	22	0	0.00	0.00	0	0.00
9	Punjab National Bank	337000	95252	1197.38	28.26	284065	1972.37
10	State Bank of India	340000	92091	1027.00	27.09	77852	920.00
11	UCO Bank	87000	651	3.71	0.75	651	3.71
12	Union Bank of India	16000	9728	270.50	60.80	22246	485.30
Total PSU		1036037	292460	3399.06	28.23	510221	4469.21
13	Axis Bank	14000	0	0.00	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	4320	13.67	#DIV/0!	6404	14.97
20	Federal Bank	120	1805	32.28	1504.17	1375	23.24
21	HDFC Bank	7200	15247	204.04	211.76	15247	204.04
22	ICICI Bank	7100	0	0.00	0.00	0	0.00
23	IDBI Bank	3300	0	0.00	0.00	0	0.00
24	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
25	Indusind Bank	16	0	0.00	0.00	0	0.00
26	Jana Small Finance Bank	0	9301	35.34	#DIV/0!	25148	73.25
27	Karnataka Bank Ltd.	0	171	2.64	#DIV/0!	213	5.85
28	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	28456	85.39	#DIV/0!	5	14.99
32	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
35	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	497	2.53	#DIV/0!	497	2.53
37	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		31736	59797	375.89	188.42	48889	338.87
38	BGVB (PNB)	214000	5340	14.52	2.50	5738	12.94
39	PBGB (UCO)	35000	7744	73.59	22.13	7744	73.59
40	UBKGB (CBI)	34100	3030	19.23	8.89	3030	19.23
Total RRB		283100	16114	107.34	5.69	16512	105.76
41	WB State Co-Op Bank Ltd.	180000	34251	56.46	19.03	17823	41.39
42	WBSCARD Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		180000	34251	56.46	19.03	17823	41.39
Grand Total		1530873	402622	3938.75	26.30	593445	4955.23

AGENDA-8

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, Yaas 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 employment in West Bengal is much better than the rest of India since the Government has consistently backed and encouraged the growth of this sector with various incentives to attract entrepreneurs. Bengal is one of the leading job providers in the MSME sector and managed to curb unemployment. Even during Lockdown months, the sector was encouraged and given constant flow of work for making masks and PPE kits for COVID frontline workers. MSMEs have played a crucial role in pushing West Bengal's GDP 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. 90237 Crore to Rs.102036 Crore for FY 2021-22 as advised by Hon'ble Finance Minister and was accepted by the Bankers.

The member Banks in the State have disbursed altogether Rs. 71443.31 Crore under MSME as against the said target of Rs. 102036.53 Crore with achievement of 70.02 % of the total target upto December quarter of FY 2021-22.

The disbursement in MSME for the last 3 (three) financial years during December quarter of the corresponding financial years is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2019	50000	56458	112
31.12.2019	70000	51025	73
31.03.2020	70000	69408	99
31.12.2020	90237	57060	63
31.03.2021	90237	87166	97
31.12.2021	102036	71443	70

The disbursement during the period April to December of the financial year 2021-22 is Rs. 71443.31 Crore with a Y-O-Y increase of 25.20% over the disbursement of Rs. 57060 crore made during the corresponding period in last financial year 2020-21.

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 550 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 financial year which is expected to reach MSME target of 102036 Crore in the current FY 2021-22.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2019	801	1166	146
31.03.2020	1325	1985	150
31.12.2020	1610	945	59
31.03.2021	1610	1117	70
31.12.2021	1834	693	38

RBI Guidelines on restructuring of advances to MSMEs:

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

- The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹50 Crore as on March 31, 2021.
- The borrower's account was a 'standard asset' as on March 31, 2021.
- The borrower's account was not restructured in terms of the RBI circular dated 06.08.2020, 11.02.2020 and 01.01.2019.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.
- Restructuring of the borrower account is to be implemented within 90 days from the date of invocation.

- If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented
- Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.
- It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.
- All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.
- In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.
- In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The decision with regard to above shall be taken by lending institutions by September 30, 2021. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.
- The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

The progress during the financial year 2019-20, 2020-21 and 2021-22 are as follows.

(Amount in Cr)

As on	No.	Amount
31.03.2019	2389	98.46
31.12.2019	21144	858.71
31.03.2020	70623	4194.10
31.12.2020	111598	4478.34
31.03.2021	115998	4959.94
31.12.2021	226128	32496.49

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.12.2021									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1474	40.65	281	82.23	58	112.72	1813	235.60
2	Bank of India	17974	305.18	656	99.69	8	60.96	18638	465.83
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	11776	253.94	566	112.13	30	88.89	12372	454.96
5	Central Bank of India	5076	116.39	777	173.96	51	407.03	5904	697.38
6	Indian Bank	786	19.92	14	2.67	1	6.37	801	28.96
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	1145	40.41	540	106.42	19	43.41	1704	190.24
9	Punjab National Bank	10761	465.93	951	228.15	83	362.64	11795	1056.72
10	State Bank of India	10926	266.41	902	179.86	80	180.27	11908	626.54
11	UCO Bank	6053	89.45	280	68.24	42	105.87	6375	263.56
12	Union Bank of India	6920	85.10	652	129.20	24	438.95	7596	653.25
Total PSU		74479	1733.67	5768	1201.44	410	1846.91	80657	4782.02
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	185	3.51	1	0.10	0	0.00	186	3.61
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	76983	188.57	528	100.16	14	31.44	77525	320.17
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	3252	9.10	178	56.52	11	18.36	3441	83.98
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	46019	8511.94	1114	12845.06	315	5148.69	47448	26505.69
26	Jana Small Finance Bank	796	16.10	5	1.09	0	0.00	801	17.19
27	Karnataka Bank Ltd.	8	0.38	41	11.43	5	13.53	54	25.34
28	Karur Vysya Bank	0	0.00	3	1.47	5	108.17	8	109.64
29	Kotak Mahindra Bank	7	0.31	11	4.42	11	54.54	29	59.27
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	4	9.19	4	9.19
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		128263	8732.52	2412	13276.15	365	5383.91	131040	27392.58
38	BGVB (PNB)	4506	55.49	74	15.82	1	7.42	4581	78.73
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		13474	254.52	153	31.26	8	23.89	13635	309.67
41	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
42	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		216986	10723.64	8359	14518.13	783	7254.72	226128	32496.49

Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due

to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.

- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eclgs dated April1,2021 and circular no.0388/ncgtc/eclgs dated May 31,2021 respectively.
- **The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2021:**

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2021		Sanctioned from 01.04.2021 to 31.12.2021		Disbursement from 01.04.2021 to 31.12.2021		Cumulative Achievement till 31.12.2021 (Disbursement)	
		Amount	No.	Amount	No.	Amount	No.	Amount	Amount	% of Achiev.
1	Bank of Baroda	955.00	10621	243.12	0	0.00	0	0.00	243.12	25.46%
2	Bank of India	755.00	19768	295.30	4852	140.66	4847	127.05	422.35	55.94%
3	Bank of Maharashtra	257.00	1060	34.61	0	0.00	0	0.00	34.61	13.47%
4	Canara Bank	473.00	14967	286.59	143	7.33	143	7.33	293.92	62.14%
5	Central Bank of India	197.00	7663	149.00	242	49.28	240	49.24	198.24	100.63%
6	Indian Bank	1075.00	25601	768.60	9532	215.21	9532	198.63	967.23	89.97%
7	Indian Overseas Bank	153.00	1517	68.19	319	35.61	319	35.61	103.80	67.84%
8	Punjab & Sind Bank	121.00	941	23.90	29	30.89	29	28.76	52.66	43.52%
9	Punjab National Bank	1717.00	18335	1310.29	4614	509.61	2881	351.28	1661.57	96.77%
10	State Bank of India	1149.00	36422	1149.00	71	38.00	69	36.00	1185.00	103.13%
11	UCO Bank	522.00	13186	268.33	2388	75.00	2047	41.53	309.86	59.36%
12	Union Bank of India	694.00	5711	320.29	1139	139.80	1120	135.50	455.79	65.68%
Total PSU		8068.00	155792	4917.22	23329	1241.39	21227	1010.93	5928.15	73.48%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
15	Bandhan Bank	2581.00	814389	1030.18	403529	634.70	403529	623.01	1653.19	64.05%
16	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
17	City Union Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
18	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
19	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
20	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
21	HDFC Bank	1197.00	3009	1178.19	9472	911.23	2765	674.57	1852.76	154.78%
22	ICICI Bank	1404.00	3626	777.78	29	35.16	267	154.15	931.93	66.38%
23	IDBI Bank	250.00	1658	216.33	75	22.86	75	22.86	239.19	95.68%
24	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
25	Indusind Bank	400.00	228	37.34	697923	761.73	344294	566.54	603.88	150.97%
26	Jana Small Finance Bank	0.00	45	0.75	1715	5.83	1715	5.83	6.58	#DN/O!
27	Karnataka Bank Ltd.	75.00	229	75.00	20	14.86	16	10.60	85.60	114.13%
28	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
29	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
30	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
31	Ratnakar Bank Ltd	66.00	6	11.90	0	0.00	0	0.00	11.90	18.03%
32	South Indian Bank Ltd.	100.00	188	89.57	9	2.66	9	2.64	92.21	92.21%
33	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
34	Tamilnad Mercantile Bank	7.00	22	7.00	19	4.85	19	4.74	11.74	167.71%
35	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
36	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
37	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
Total PVT		7714.00	825597	4059.32	1112791	2393.88	752689	2064.94	6124.27	79.39%
38	BGVB (PNB)	156.00	6150	63.23	113	2.57	103	2.48	65.71	42.12%
39	PBGB (UCO)	189.00	1714	24.20	180	3.34	180	3.34	27.54	14.57%
40	UBKGB (CBI)	8.00	0	0.00	1	0.01	1	0.01	0.01	0.13%
Total RRB		353.00	7864	87.43	294	5.92	284	5.83	93.26	26.42%
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
Total Co-Optv		0.00	0	0.00	0	0.00	0	0.00	0.00	#DN/O!
Grand Total		16135.00	989253	9063.97	1136414	3641.19	774200	3081.70	12145.68	75.28%

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.

Bank wise progress in Weavers Mudra under Directorate of Textile as on 31.12.2021:

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
31.12.2021	8222	1265	6.20

Bank wise Progress under Handloom Weavers Mudra						
(Amount in Lakh)						
Sr. No.	Bank Name	Sponsored	As on 31.12.2021			
			Sanctioned		Returned	Pending
			No.	Amount	No.	No.
1	Bank of Baroda	119	28	20.00	91	0
2	Bank of India	1060	181	90.50	332	547
3	Canara Bank	69	19	9.05	0	50
4	Central Bank of India	288	83	37.50	173	32
5	Indian Bank	810	17	8.50	0	793
6	Indian Overseas Bank	31	7	3.50	24	0
7	Punjab National Bank	1508	291	135.50	1069	148
8	State Bank of India	1743	36	18.00	934	773
9	UCO Bank	334	45	19.64	45	244
10	Union Bank of India	343	152	75.30	183	8
Sub Total of PSU Banks		6305	859	417.49	2851	2595
11	AXIS BANK	1	0	0.00	0	1
12	BANDHAN	3	0	0.00	3	0
13	IDBI Bank	12	2	1.00	10	0
Sub total of PVT Banks		16	2	1	13	1
14	BGVB	1548	364	181.50	1184	0
15	PBGB	119	5	2.50	114	0
16	UBKGB	84	35	17.50	46	3
Sub Total of RRBs		1751	404	202	1344	3
17	WBSCB	64	0	0.00	60	4
18	Others	86	0	0.00	0	86
Sub Total of WBCorp.		150	0	0	60	90
Total		8222	1265	619.99	4268	2689

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 31.12.2021 as per Udyamimitra Portal (WB)								
Sr. No.	Bank Name	Eligible Application	Sanctioned	Disbursed	Returned	Ineligible	Closed	Pending
		No	No.	No.	No.	No.	No.	No.
1	Bank of Baroda	2897	1618	315	407	32	4	872
2	Bank of India	2039	1003	984	989	60	56	47
3	Bank of Maharashtra	36	17	14	6	1	0	13
4	Canara Bank	1282	821	787	361	38	56	100
5	Central Bank of India	1166	451	376	259	17	37	456
6	Indian Bank	2830	1709	1383	385	83	62	736
7	Indian Overseas Bank	569	191	151	286	11	0	92
8	Punjab & Sind Bank	128	52	22	54	10	0	22
9	Punjab National Bank	5178	2614	2134	1922	207	4	642
10	State Bank of India	8518	6222	4765	2086	436	21	210
11	Union Bank of India	1163	776	688	299	17	131	88
12	UCO Bank	1414	479	330	503	54	11	432
	PSU Total	27220	15953	11949	7557	966	382	3710
13	Axis Bank	77	1	0	3	16	0	73
14	Bandhan Bank	398	13	0	99	31	0	286
15	Federal Bank	6	0	0	0	1	0	6
16	HDFC Bank	403	288	7	20	34	0	95
17	ICICI Bank	25	0	0	0	14	0	25
18	IDBI Bank	282	42	31	205	7	2	35
19	IDFC Bank	1	0	0	0	0	0	1
20	Indusind Bank	7	0	0	4	0	0	3
21	Jana SF Bank	0	0	0	0	1	0	0
22	Karnataka Bank	15	0	0	1	0	0	14
23	Kotak Mahindra Bank	4	0	0	0	3	0	4
24	RBL Bank	0	0	0	0	1	0	0
25	Ujjivan SF Bank	47	1	1	0	0	0	46
26	Yes Bank	1	0	0	1	0	0	0
	PVT Total	1266	345	39	333	108	2	588
27	BGVV (PNB)	267	226	163	21	20	3	20
28	PBGB (UCO)	54	35	23	11	2	0	8
29	UBKGB (CBI)	124	83	79	25	5	0	16
	RRBS Total	445	344	265	57	27	3	44
30	Arohan Fin Service	1	0	0	0	2	0	1
31	Annapurna Finance	0	0	0	0	1	0	0
32	Belghoria Janakalyan Samity	0	0	0	0	1	0	0
33	Centrum Micro Credit Ltd	0	0	0	0	4	0	0
34	Fincare SF Bank	1	0	0	1	0	0	0
35	Vedika Credit Capital	0	0	0	0	1	0	0
	MFIs Total	2	0	0	1	9	0	1
36	KDCCB	1	1	1	0	0	0	0
37	NCCB	8	0	0	0	0	0	8
	Sub Total	9	1	1	0	0	0	8
	Grand Total	28942	16643	12254	7948	1110	387	4351

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2021-22						
(Position from 01.04.2021-31.12.2021)						
(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	26	0.28	106	0.68
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	0.002	133	0.10
6	Indian Bank	1600	35	0.62	498	1.52
7	Indian Overseas Bank	100	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00
9	Punjab National Bank	3200	17	0.09	39	1.32
10	State Bank of India	3000	0	0.00	0	0.00
11	UCO Bank	1000	4	0.01	44	0.06
12	Union Bank of India	1700	0	0.00	0	0.00
Total PSU		14400	84	1.00	820	3.68
13	Axis Bank	200	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	200	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	200	0	0.00	0	0.00
22	ICICI Bank	200	0	0.00	0	0.00
23	IDBI Bank	200	46	1.04	55	1.51
24	IDFC First Bank	100	0	0.00	0	0.00
25	Indusind Bank	100	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	200	0	0.00	0	0.00
Total PVT		2600	46	1.04	55	1.51
38	BGVB (PNB)	2000	4899	15.28	16067	63.47
39	PBGB (UCO)	1000	461	2.15	1408	5.20
40	UBKGB (CBI)	1000	1102	2.82	3366	11.28
Total RRB		4000	6462	20.25	20841	79.95
41	WB State Co-Op Bank Ltd.	2000	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		3000	0	0.00	0	0.00
Grand Total		24000	6592	22.29	21716	85.14

Bank wise flow of credit to General Credit Card (GCC) under ACP 2021-22						
(Position from 01.04.2021-31.12.2021)						
(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	46	0.12	1128	5.27
3	Bank of Maharashtra	200	0	0.00	0	0.00
4	Canara Bank	1500	0	0.00	0	0.00
5	Central Bank of India	1000	16	0.02	34	0.02
6	Indian Bank	1200	1321	2.95	14302	72.21
7	Indian Overseas Bank	1000	0	0.00	0	0.00
8	Punjab & Sind Bank	200	0	0.00	0	0.00
9	Punjab National Bank	2000	380	22.95	1569	51.64
10	State Bank of India	2000	0	0.00	0	0.00
11	UCO Bank	1000	27	0.94	8010	78.76
12	Union Bank of India	600	25	0.25	172	0.92
Total PSU		12200	1815	27.23	25215	208.82
13	Axis Bank	500	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	100	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	700	1959	608.05	30794	1805.92
22	ICICI Bank	700	0	0.00	18	2.740
23	IDBI Bank	500	85	2.21	90	2.61
24	IDFC First Bank	100	0	0.00	0	0.00
25	Indusind Bank	300	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	300	485	71.68	2895	256.00
Total PVT		4400	2529	681.94	33797	2067.27
38	BGVB (PNB)	8200	4898	4.86	19751	37.31
39	PBGB (UCO)	7000	4104	20.81	11707	40.53
40	UBKGB (CBI)	5000	288	0.25	3086	5.64
Total RRB		20200	9290	25.92	34544	83.48
41	WB State Co-Op Bank Ltd.	8200	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		11200	0	0.00	0	0.00
Grand Total		48000	13634	735.09	93556	2359.57

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2021-22						
(Position from 01.04.2021-31.12.2021)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Bank of Baroda	1500	0	0.00	0	0.00
2	Bank of India	1500	56	0.26	171	0.65
3	Bank of Maharashtra	500	0	0.00	0	0.00
4	Canara Bank	1200	19	0.10	30	0.07
5	Central Bank of India	1500	99	0.07	175	0.41
6	Indian Bank	3000	171	1.52	2621	6.98
7	Indian Overseas Bank	700	0	0.00	0	0.00
8	Punjab & Sind Bank	500	0	0.00	0	0.00
9	Punjab National Bank	8000	31	0.15	49	0.54
10	State Bank of India	7500	12	0.06	38	0.21
11	UCO Bank	2000	0	0.00	192	0.25
12	Union Bank of India	2000	36	1.30	310	4.60
Total PSU		29900	424	3.46	3586	13.71
13	Axis Bank	500	0	0.00	0	0.00
14	Au Small finance Bank	0	0	0.00	0	0.00
15	Bandhan Bank	300	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00
20	Federal Bank	100	0	0.00	0	0.00
21	HDFC Bank	500	0	0.00	0	0.00
22	ICICI Bank	500	0	0.00	0	0.00
23	IDBI Bank	500	2	0.07	2	0.07
24	IDFC First Bank	300	0	0.00	0	0.00
25	Indusind Bank	300	0	0.00	0	0.00
26	Jana Small Finance Bank	100	0	0.00	0	0.00
27	Karnataka Bank Ltd.	100	0	0.00	0	0.00
28	Karur Vysya Bank	100	0	0.00	0	0.00
29	Kotak Mahindra Bank	100	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
31	Ratnakar Bank Ltd	100	0	0.00	0	0.00
32	South Indian Bank Ltd.	100	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
37	YES Bank	100	0	0.00	0	0.00
Total PVT		4200	2	0.07	2	0.07
38	BGVB (PNB)	1000	623	0.40	1868	4.54
39	PBGB (UCO)	500	10	0.03	28	0.06
40	UBKGB (CBI)	500	21	0.09	77	0.35
Total RRB		2000	654	0.52	1973	4.95
41	WB State Co-Op Bank Ltd.	700	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	0	0.00	0	0.00
Grand Total		37000	1080	4.05	5561	18.73

Progress in MSME Clusters & Credit Linkage:

In the special SLBC meeting dated 27-09-2019, 152 Clusters have been adopted by SLBC for focused credit delivery by the cluster-based banks. Out of the lot, 82 clusters are identified by MSME Department, 50 by Handloom Department & 20 by West Bengal Khadi & Village Industries Board.

Again on 09-09-2020 we have shared 100 new MSME clusters adopted by the Department. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments.

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position as on 30.06.2021 is furnished below.

So far, list of 550 no of clusters from Department of MSME, GoWB have been received which includes 252 no of clusters adopted previously. LDMs have been instructed to complete the process of branch mapping and necessary adoption of those clusters In a time bound manner. After that member banks will explore each and every possibility of financing those adopted clusters.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.03.2020	1524	976	23.41
31.12.2020	3286	2577	93.08
31.03.2021	10949	9078	281.80
31.12.2021	12468	9844	916.02

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on December 31, 2021															
Sr No.	District	Proposals sponsored/ generated in MSME cluster	Loan sanctioned in adopted MSME cluster			Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
		No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	
1	Alipurduar	44	27	0.69	18	0.46	25	0.49	16	0.38	26	0.89	21	0.72	
2	Bankura	218	85	2.55	36	1.05	0	0.00	0	0.00	155	1.25	45	0.57	
3	Birbhum	30	17	0.08	17	0.08	13	0.07	13	0.07	0	0.00	0	0.00	
4	Coochbehar	1949	1889	28.92	1736	25.54	12	0.14	8	0.12	30	1.35	24	1.11	
5	Dakshin Dinajpur	29	10	0.09	10	0.09	0	0.00	0	0.00	3	0.06	3	0.06	
6	Darjeeling	2067	2067	640.89	2067	640.89	0	0.00	0	0.00	12	0.42	12	0.42	
7	Hooghly	7	0	0.00	0	0.00	1	0.40	1	0.40	0	0.00	0	0.00	
8	Howrah	94	94	53.75	94	53.75	0	0.00	0	0.00	0	0.00	0	0.00	
9	Jalpaiguri	24	0	0.00	0	0.00	0	0.00	0	0.00	24	0.24	0	0.00	
10	Jhargram	5	1	0.03	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	74	56	0.19	56	0.19	56	0.14	56	0.14	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	350	55	8.25	40	6.10	340	17.00	70	3.50	35	7.15	23	5.09	
16	Paschim Medinipur	3387	2776	106.84	2776	106.84	14	0.54	14	0.54	46	1.84	21	0.97	
17	Paschim Burdwan	7	6	0.37	6	0.37	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	11	0.28	8	0.22	0	0.00	0	0.00	22	0.42	22	0.42	
21	Uttar Dinajpur	1962	1548	19.87	1537	19.36	0	0.00	0	0.00	0	0.00	0	0.00	
22	24 Pgs. (N)	113	82	7.09	57	6.32	18	2.35	18	2.35	0	0.00	0	0.00	
23	24 Pgs. (S)	22	11	0.65	9	0.44	0	0.00	0	0.00	8	0.14	6	0.10	
	Total	12468	9844	916.02	9576	907.18	707	22.31	414	8.64	361	13.76	177	9.46	

AGENDA – 9

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

❖ MUDRA Loans:

Upto Quarter of December 2021, all the Financial Institutions together have disbursed Rs.12470.08 Crore against sanction amount of Rs.13175.67 Crore. Performance of the Banks in the State of West Bengal from 01.04.2021 to 31.12.2021 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2021-22 as on 31.12.2021:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	95454	126.59	103922	2437.52	31216	2278.66	230572	4842.77
PVT	1202703	2625.53	195062	1724.26	3944	257.61	1401709	4607.40
RRB	5330	17.92	20970	594.24	1824	136.12	28124	748.28
NON-NBFC MFI	0	0	0	0	0	0	0	0
NBFC MFI	759551	2310.38	16628	98.28	0	0	776179	2408.66
NBFC	25	0.10	329	7.69	40	2.56	394	10.35
Small Fin.	95463	323.42	31037	234.79	0	0	126500	558.21
Total	2158506	5403.94	367948	5096.78	37024	2674.95	2563478	13175.67

Comparative study for last 3 years & disbursement during April-December,2021 quarter:

(Rupees in Crore)

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.12.19	2587071	6925.75	206354	3109.24	101472	1838.09	2894897	11873.08
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20
31.12.20	2251252	5038.85	511105	6007.63	25673	1359.57	2788030	12406.06
31.03.21	4143432	9316.51	1248968	15597.36	53188	3515.19	5445588	28429.06
31.12.21	2158506	5375.87	367948	4703.83	37024	2390.38	2563478	12470.08

Bank wise performance of MUDRA loan from 01.04.2021 to 31.12.2021 is annexed below:

Bank wise performance in MUDRA loan as on 31.12.2021

(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	1801	5.41	5.28	3294	87.10	84.55	1549	134.92	132.35	6644	227.43	222.18
2	Bank of India	25768	24.73	19.67	12191	235.11	209.55	2270	181.70	135.28	40229	441.54	364.50
3	Bank of Maharashtra	2455	7.93	7.90	373	8.81	8.81	93	7.17	7.12	2921	23.91	23.83
4	Canara Bank	13833	9.28	9.23	5744	120.39	119.54	811	68.10	67.71	20388	197.77	196.48
5	Central Bank of India	24115	4.58	2.32	2742	73.62	50.79	847	69.55	54.59	27704	147.75	107.70
6	Indian Bank	1747	3.47	3.44	5614	150.87	150.16	1449	117.58	116.80	8810	271.92	270.40
7	Indian Overseas Bank	1452	4.43	4.41	2112	33.80	33.06	123	9.56	8.88	3687	47.79	46.35
8	Punjab & Sind Bank	89	0.20	0.15	304	7.88	7.19	87	7.19	6.87	480	15.27	14.21
9	Punjab National Bank	12352	34.54	25.90	50840	1185.86	922.38	18301	1216.47	1030.44	81493	2436.87	1978.72
10	State Bank of India	4646	10.38	9.39	10478	296.38	290.35	3857	315.21	314.98	18981	621.97	614.72
11	UCO Bank	3980	10.90	3.62	5851	141.96	86.27	988	82.21	59.26	10819	235.07	149.15
12	Union Bank of India	3196	10.74	9.14	4379	95.74	84.84	841	69.00	61.33	8416	175.48	155.31
	Public Sector Commercial Banks	95434	126.59	100.45	103922	2437.52	2047.49	31216	2278.66	1995.61	230572	4842.77	4143.55
13	Axis Bank	68852	207.07	207.07	2457	59.62	59.62	982	80.69	80.69	72291	347.38	347.38
14	Bandhan Bank	60300	229.27	229.27	94849	997.34	997.34	128	8.26	8.26	155277	1234.87	1234.87
15	Federal Bank	24	0.11	0.11	10	0.34	0.30	15	1.31	1.11	49	1.76	1.52
16	HDFC Bank	1135	3.56	3.56	247	7.67	7.67	533	34.22	34.22	1915	45.45	45.45
17	ICICI Bank	0	0.00	0.00	230	8.73	8.73	295	21.82	21.82	525	30.55	30.55
18	IDBI Bank Limited	2038	6.90	6.90	415	10.28	10.28	374	25.94	25.94	2827	43.12	43.12
19	IDFC Bank Limited	33517	93.91	93.91	7236	59.10	59.10	429	26.86	26.86	41182	179.87	179.87
20	IndusInd Bank	1026378	2066.99	2066.99	89581	580.09	580.09	1155	55.85	55.85	1117114	2702.93	2702.93
21	Jammu & Kashmir Bank	0	0.00	0.00	6	0.18	0.18	1	0.09	0.09	7	0.27	0.27
22	Karnataka Bank	0	0.00	0.00	21	0.48	0.20	19	1.60	0.72	40	2.08	0.92
23	Kotak Mahindra Bank	0	0.00	0.00	8	0.37	0.37	12	0.91	0.91	20	1.28	1.28
24	Ratnakar Bank	10222	17.06	17.06	0	0.00	0.00	0	0.00	0.00	10222	17.06	17.06
25	South Indian Bank	0	0.00	0.00	1	0.02	0.02	0	0.00	0.00	1	0.02	0.02
26	Yes Bank	237	0.66	0.66	1	0.04	0.04	1	0.06	0.06	239	0.76	0.76
	Private Sector Commercial Banks	1202703	2625.53	2625.53	195062	1724.26	1723.94	3944	257.61	256.53	1401709	4607.40	4606.00
27	NON NBFC-Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	NON NBFC-Micro Finance Institutions	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28	Arohan Financial Services Pvt. Ltd.	51363	166.81	166.81	3379	19.47	19.47	0	0.00	0.00	54742	186.28	186.28
29	ASA International India Microfinance Pvt. L	239791	702.27	702.27	3706	22.99	22.99	0	0.00	0.00	243497	725.26	725.26
30	Belstar Investment and Finance Private Li	18312	59.12	59.12	327	1.96	1.96	0	0.00	0.00	18639	61.08	61.08
31	Fusion Microfinance Pvt. Ltd.	17167	55.90	54.16	211	1.18	1.17	0	0.00	0.00	17378	57.08	55.33
32	Grameen Shakti Microfinance Services Pv	8886	26.33	26.33	119	0.64	0.64	0	0.00	0.00	9005	26.97	26.97
33	MADURA MICRO FINANCE LIMITED	8185	26.14	26.14	0	0.00	0.00	0	0.00	0.00	8185	26.14	26.14
34	Midland Microfinance Limited	669	2.01	2.01	0	0.00	0.00	0	0.00	0.00	669	2.01	2.01
35	Muthoot Microfin Ltd	12454	43.77	43.77	1295	7.71	7.71	0	0.00	0.00	13749	51.48	51.48
36	Samasta Microfinance Limited	127131	387.04	387.04	521	3.11	3.11	0	0.00	0.00	127652	390.15	390.15
37	Sarala Development & Microfinance Privat	60471	139.40	139.40	140	0.83	0.83	0	0.00	0.00	60611	140.23	140.23
38	Satin Creditcare Network Limited	36550	128.70	128.70	0	0.00	0.00	0	0.00	0.00	36550	128.70	128.70
39	SATYA MicroCapital Limited	8590	28.41	28.41	1392	8.14	8.14	0	0.00	0.00	9982	36.55	36.55
40	SVATANTRA MICROFIN PRIVATE LIMITED	71451	238.70	238.70	5003	29.07	29.07	0	0.00	0.00	76454	267.77	267.77
41	Ultrayan Financial Services Private Li ited	22534	65.03	65.03	535	3.18	3.18	0	0.00	0.00	23069	68.21	68.21
42	VEDIKA CREDIT CAPITAL LTD	10972	26.83	26.83	0	0.00	0.00	0	0.00	0.00	10972	26.83	26.83
43	Village Financial Services Pvt Ltd	65025	213.92	213.92	0	0.00	0.00	0	0.00	0.00	65025	213.92	213.92
	NBFC-Micro Finance Institutions	759551	2310.38	2308.64	16628	98.28	98.27	0	0.00	0.00	776179	2408.66	2406.91
44	Bajaj Finance Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	Cholamandalam Investment & Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	Fullerton India Credit Company	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	Hinduja Leyland Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	India Infoline Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
49	Indostar Capital Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
50	L & T Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
51	Lending Kart	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
52	Magma Fincorp	25	0.10	0.10	329	7.69	7.69	40	2.56	2.56	394	10.35	10.35
53	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
54	Neogrowth credit	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
55	Shriram Transport Finance Co.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56	Tata Motors Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	Non Banking Financial Companies	25	0.10	0.10	329	7.69	7.69	40	2.56	2.56	394	10.35	10.35
57	ESAF Small Finance Bank	4576	15.42	15.42	126	0.95	0.95	0	0.00	0.00	4702	16.37	16.37
58	Jana Small Finance Bank Limited	2	0.01	0.00	94	1.81	1.81	0	0.00	0.00	96	1.82	1.81
59	Ujjivan Small Finance Bank	89029	301.25	301.25	30817	232.03	232.03	0	0.00	0.00	119846	533.28	533.28
60	Utkarsh Small Finance Bank	1856	6.74	6.67	0	0.00	0.00	0	0.00	0.00	1856	6.74	6.67
	Small Finance Banks	95463	323.42	323.34	31037	234.79	234.79	0	0.00	0.00	126500	558.21	558.13
61	Bangiya Gramin Vikash Bank (PNB)	531	2.00	1.89	1496	29.24	26.65	44	3.33	2.89	2071	34.57	31.43
62	Paschim Banga Gramin Bank (UCO)	4712	15.50	15.50	18719	553.43	553.43	1776	132.49	132.49	25207	701.42	701.42
63	Uttaranga Kshetriya Gramin Bank (CBI)	87	0.42	0.42	755	11.57	11.57	4	0.30	0.30	846	12.29	12.29
	Regional Rural Banks	5330	17.92	17.81	20970	594.24	591.65	1824	136.12	135.68	28124	748.28	745.14
	Grand Total	2158506	5403.94	5375.87	367948	5096.78	4703.83	37024	2674.95	2390.38	2563478	13175.67	12470.08

District wise performance in MUDRA loan as on 31.12.2021													
													[Amount Rs. in Crore]
Sr. No	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	85945	246.42	246.36	8028	76.34	72.99	519	35.19	28.45	94492	357.95	347.80
2	Bankura	42799	102.19	101.17	7542	123.93	109.47	1074	76.57	68.89	51415	302.69	279.53
3	Bardhaman	88330	261.38	259.88	21472	361.32	354.70	1957	144.81	138.70	111759	767.51	753.28
4	Birbhum	76379	204.98	202.53	21975	395.51	379.64	1266	94.35	87.95	99620	694.84	670.12
5	Cooch Behar	56553	148.99	148.34	6903	91.88	84.45	1314	84.17	63.47	64770	325.04	296.26
6	Dakshin Dinajpur	61100	159.96	159.78	8900	88.75	84.73	446	30.99	27.28	70446	279.70	271.79
7	Darjiling	59859	157.55	156.90	12411	154.81	145.77	1304	101.61	92.53	73574	413.97	395.20
8	Howrah	110051	270.07	267.85	20295	324.11	308.34	1308	103.85	92.66	131654	698.03	668.85
9	Hugli	90196	238.12	235.53	19075	298.70	282.23	2482	178.91	159.50	111753	715.73	677.26
10	Jalpaiguri	114385	292.47	291.89	17793	181.37	168.48	1522	104.44	83.62	133700	578.28	543.99
11	Jhargram	10291	28.34	28.28	2268	38.25	33.04	311	20.82	19.31	12870	87.41	80.63
12	Kalimpong	134	0.43	0.43	276	3.83	3.82	21	1.52	1.40	431	5.78	5.65
13	Kolkata	88678	191.88	189.86	17836	279.71	261.96	3607	295.31	273.52	110121	766.90	725.34
14	Maldah	135197	356.54	356.23	14659	179.37	167.33	876	61.95	56.19	150732	597.86	579.75
15	Murshidabad	302003	769.24	767.88	41994	440.86	398.01	2158	150.41	135.23	346155	1360.51	1301.12
16	Nadia	142389	340.72	339.88	21435	275.89	263.72	2203	159.04	141.38	166027	775.65	744.98
17	North 24 Parganas	198413	452.46	448.44	35963	477.76	441.49	3261	244.70	216.49	237637	1174.92	1106.42
18	Other	33542	94.01	94.01	7565	66.79	66.83	469	29.41	29.41	41576	190.21	190.25
19	Paschim Medinipur	70574	183.91	181.93	17443	295.02	256.08	2777	192.35	173.22	90794	671.28	611.23
20	Purba Bardhaman	64498	143.05	142.42	8875	114.97	109.06	1664	116.18	105.35	75037	374.20	356.83
21	Purba Medinipur	96211	260.84	259.47	22259	372.93	299.17	2759	189.28	157.82	121229	823.05	716.46
22	Puruliya	16881	45.13	43.29	5117	95.02	79.70	940	64.91	59.95	22938	205.06	182.94
23	South 24 Parganas	146901	296.33	294.74	21232	272.61	252.83	2212	151.56	139.84	170345	720.50	687.41
24	Uttar Dinajpur	67197	158.93	158.78	6632	87.05	79.99	574	42.62	38.22	74403	288.60	276.99
	Total	2158506	5403.94	5375.87	367948	5096.78	4703.83	37024	2674.95	2390.38	2563478	13175.67	12470.08

❖ STAND-UP INDIA (SUI)

SUI Loans have been extended to 11698 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1435.67 Crore as on 31.12.2021. The addition of 3081 nos of beneficiaries in the current fiscal against a base of 8617 loanees (as on 31-12-2020) is a positive development and the banks should carry forward the momentum. **Cumulative position under SUI, as reported by member banks 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	
31.03.19	1806	4213	6019	238.52	905.44	1143.96
31.12.19	2631	4402	7033	291.65	938.07	1229.72
31.03.20	2966	4643	7609	388.60	713.32	1101.91
31.12.20	3616	5001	8617	385.71	706.87	1092.58
31.03.21	3965	6036	10001	442.83	852.72	1295.55
31.12.21	4309	7389	11698	470.27	965.40	1435.67

STAND UP INDIA PROGRESS REPORT AS ON 31.12.2021

(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	261	657	331	988	67.10	31.59	98.69
2	Bank of India	382	285	1172	1489	2661	150.63	278.67	429.30
3	Bank of Maharashtra	43	5	5	35	40	0.55	4.25	4.80
4	Canara Bank	391	198	414	355	769	66.64	64.26	130.90
5	Central Bank of India	318	36	28	54	82	5.11	8.87	13.98
6	Indian Bank	600	415	115	345	460	16.21	65.23	81.44
7	Indian Overseas Bank	152	59	33	87	120	2.83	8.98	11.81
8	Punjab & Sind Bank	40	20	20	8	28	2.18	0.77	2.95
9	Punjab National Bank	1220	912	1237	1306	2543	99.22	151.91	251.13
10	State Bank of India	1371	427	308	1224	1532	22.73	109.75	132.48
11	UCO Bank	382	164	89	347	436	11.8	64.7	76.50
12	Union Bank of India	286	115	22	227	249	1.96	20.09	22.05
Total PSU		5483	2897	4100	5808	9908	446.96	809.07	1256.03
13	Axis Bank	311	0	0	0	0	0.00	0.00	0.00
14	Au Small finance Bank	2	0	0	0	0	0.00	0.00	0.00
15	Bandhan Bank	1655	0	0	0	0	0.00	0.00	0.00
16	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
18	Dhanlaxmi Bank Ltd.	3	3	0	110	110	0.00	4.10	4.10
19	ESAF SF Bank	4	0	0	0	0	0.00	0.00	0.00
20	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
21	HDFC Bank	235	83	6	131	137	0.33	10.90	11.23
22	ICICI Bank	242	30	0	46	46	0.00	10.34	10.34
23	IDBI Bank	99	35	65	6	71	8.60	0.30	8.90
24	IDFC First Bank	23	0	0	0	0	0.00	0.00	0.00
25	Indusind Bank	89	75	58	449	507	5.73	58.59	64.32
26	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
27	Karnataka Bank Ltd.	20	20	27	708	735	1.32	50.17	51.49
28	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
29	Kotak Mahindra Bank	42	25	7	78	85	0.68	15.36	16.04
30	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
31	Ratnakar Bank Ltd	20	0	0	0	0	0.00	0.00	0.00
32	South Indian Bank Ltd.	19	0	0	0	0	0.00	0.00	0.00
33	SIDBI	1	0	0	0	0	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	10	0	0	0	0	0.00	0.00	0.00
37	YES Bank	27	0	0	0	0	0.00	0.00	0.00
Total PVT		2977	271	163	1528	1691	16.66	149.76	166.42
38	BGVB (PNB)	587	52	23	44	67	2.95	5.25	8.20
39	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
40	UBKGB (CBI)	142	19	23	9	32	3.70	1.32	5.02
Total RRB		959	71	46	53	99	6.65	6.57	13.22
41	WB State Co-Op Bank Ltd.	365	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		26	0	0	0	0	0.00	0.00	0.00
Grand Total		9821	3239	4309	7389	11698	470.27	965.40	1435.67

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

❖ PMEGP loans

Comparison of PMEGP loans during the last 3 (three) financial years and during April-December,2021 quarter in the corresponding financial years are given hereunder:

(Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.12.19	9370	317.65	1195	45.99	1148	42.21
31.03.20	15124	516.39	2280	91.00	2135	83.48
31.12.20	7737	267.77	1221	45.75	981	38.77
31.03.21	12303	419.91	1846	67.74	2045	74.04
31.12.21	7321	258.06	1582	51.06	1024	38.68

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

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

DISTRICT WISE PERFORMANCE REPORT AS ON 31.12.2021															
															(Amount in Cr)
Sr. No.	District	Target 2021-22		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		% Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No. Wise	Amount Wise
1	Alipurduar	130	3.90	212	6.59	54	1.69	28	0.89	31	1.01	86	2.39	23.85	25.95
2	Bankura	130	3.90	204	5.75	61	1.07	9	0.28	9	0.27	67	2.21	6.92	6.84
3	Bardhaman	130	3.90	219	4.25	56	0.91	32	0.80	37	0.88	107	2.02	28.46	22.50
4	Birbhum	130	3.90	217	6.13	55	1.51	41	1.34	43	1.45	76	2.07	33.08	37.20
5	Coochbehar	130	3.90	339	9.70	53	1.33	25	0.50	26	0.55	181	5.07	20.00	14.18
6	Darjeeling	120	3.60	166	5.25	55	1.70	33	1.04	40	1.24	62	2.00	33.33	34.39
7	Hooghly	120	3.60	250	7.55	44	1.45	27	0.78	25	0.76	127	3.81	20.83	21.02
8	Howrah	120	3.60	220	6.32	43	1.16	15	0.31	22	0.56	82	2.35	18.33	15.52
9	Jalpaiguri	120	3.60	437	8.95	90	2.82	61	1.91	57	1.82	125	2.29	47.50	50.48
10	Jhargram	120	3.60	34	1.00	13	0.31	4	0.19	4	0.19	8	0.23	3.33	5.32
11	Kalimpong	120	3.60	39	1.03	14	0.34	8	0.23	6	0.20	10	0.34	5.00	5.50
12	Kolkata	120	3.60	88	1.58	12	0.13	4	0.04	4	0.04	29	0.59	3.33	1.13
13	Maldah	120	3.60	283	9.43	45	1.26	17	0.51	19	0.54	99	3.22	15.83	15.12
14	Medinipur East	450	13.47	1203	50.04	304	11.62	263	11.94	270	12.82	344	12.41	60.00	95.15
15	Murshidabad	253	7.59	526	19.14	142	4.47	87	3.12	85	3.13	239	9.66	33.60	41.29
16	Nadia	120	3.60	516	26.47	32	1.68	11	0.61	14	0.68	113	4.42	11.67	18.85
17	North Dinajpur	120	3.60	82	2.92	61	1.94	37	1.04	37	1.05	14	0.58	30.83	29.10
18	North 24 Parganas	200	6.00	933	32.71	177	6.53	124	4.94	118	4.39	371	13.21	59.00	73.12
19	Paschim Burdwan	120	3.60	22	0.79	8	0.29	3	0.14	4	0.23	6	0.12	3.33	6.36
20	Paschim Medinipur	170	5.10	341	13.72	52	1.72	30	1.25	29	1.19	137	4.05	17.06	23.39
21	Purulia	120	3.60	139	4.15	20	0.45	13	0.39	13	0.39	50	1.57	10.83	10.83
22	South Dinajpur	120	3.60	195	9.05	38	1.16	35	1.87	38	2.07	79	4.16	31.67	57.61
23	South 24 Parganas	300	9.00	656	25.54	153	5.51	93	3.34	93	3.22	290	11.16	31.00	35.79
Total		3583	107.46	7321	258.06	1582	51.06	1000	37.45	1024	38.68	2702	89.91	28.58	35.99

Bank wise performance of PMEGP loan from 01.04.2021 to 31.12.2021 is annexed below:

Bank wise PMEGP loan performance from 01.04.2021 to 31.12.2021

(Amount in Cr)

Sr.No.	Bank	Target for 2021-22		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		Pending at bank		% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	BANK OF BARODA	190	5.70	223	6.71	23	0.81	12	0.53	14	0.62	41	1.24	159	4.67	7.37	10.96
2	BANK OF INDIA	175	5.25	636	20.42	189	5.36	129	3.72	129	3.65	140	4.52	313	10.24	73.71	69.48
3	BANK OF MAHARASHTRA	45	1.35	28	1.20	6	0.25	3	0.21	5	0.31	0	0.00	25	1.05	11.11	22.96
4	CANARA BANK	285	8.55	399	16.88	109	4.89	79	3.99	80	4.08	236	9.96	67	2.21	28.07	47.78
5	CENTRAL BANK OF INDIA	215	6.45	341	11.12	50	2.01	25	0.97	30	1.09	166	5.37	118	3.49	13.95	16.85
6	INDIAN BANK	405	12.15	731	23.37	148	5.12	102	3.72	101	3.63	306	9.74	305	10.00	24.94	29.90
7	INDIAN OVERSEAS BANK	130	3.90	111	3.53	35	1.43	25	1.09	24	1.13	46	1.33	32	0.99	18.46	29.06
8	PUNJAB AND SIND BANK	10	0.30	55	1.71	20	0.54	19	0.52	18	0.49	27	0.77	8	0.35	180.00	164.37
9	PUNJAB NATIONAL BANK	640	19.20	1504	58.06	288	8.59	165	5.23	172	5.42	496	16.43	715	31.98	26.88	28.21
10	STATE BANK OF INDIA	583	17.49	1201	38.07	197	5.48	45	2.00	37	1.49	775	25.13	210	6.55	6.35	8.52
11	UCO BANK	160	4.80	270	6.89	54	0.88	37	0.54	37	0.61	82	2.06	156	4.15	23.13	12.61
12	UNION BANK OF INDIA	195	5.85	207	6.54	65	1.82	34	0.77	31	0.68	96	2.67	63	2.28	15.90	11.55
Total PSU		3033	90.99	5706	194.49	1184	37.18	675	23.29	678	23.20	2411	79.21	2171	77.96	22.35	25.50
13	AXIS BANK LTD	0	0.00	5	0.25	0	0.00	0	0.00	0	0.00	0	0.00	5	0.25	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	11	0.41	0	0.00	0	0.00	0	0.00	0	0.00	10	0.39	#DIV/0!	#DIV/0!
15	FEDERAL BANK	0	0.00	1	0.09	0	0.00	0	0.00	0	0.00	0	0.00	1	0.09	#DIV/0!	#DIV/0!
16	HDFC BANK	0	0.00	2	0.04	0	0.00	0	0.00	0	0.00	0	0.00	2	0.04	#DIV/0!	#DIV/0!
17	ICICI BANK LIMITED	0	0.00	31	1.38	8	0.65	12	0.97	12	0.97	0	0.00	26	0.95	#DIV/0!	#DIV/0!
18	IDBI BANK	55	1.65	184	12.68	44	2.73	44	3.27	54	4.20	19	0.83	142	10.69	98.18	254.62
19	INDUSIND BANK	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	1	0.02	0	0.00	#DIV/0!	#DIV/0!
20	KARNATAKA BANK LTD	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	0	0.00	1	0.01	#DIV/0!	#DIV/0!
Total PVT		55	1.65	236	14.89	52	3.38	56	4.24	66	5.17	20	0.86	187	12.42	120.00	313.41
21	BGVB (PNB)	115	3.45	422	14.26	141	4.23	70	2.18	73	2.23	184	6.65	113	3.49	63.48	64.62
22	PBGB (UCO)	125	3.75	15	0.58	3	0.07	0	0.00	0	0.00	3	0.12	10	0.43	0.00	0.00
23	UBKGB (CBI)	115	3.45	303	6.24	55	1.37	41	1.11	47	1.34	23	0.41	231	4.63	40.87	38.73
Total RRB		355	10.65	740	21.08	199	5.67	111	3.30	120	3.57	210	7.18	354	8.55	33.80	33.48
24	THE WBSCB	140	4.17	639	27.61	147	4.83	158	6.62	160	6.74	61	2.66	471	20.82	114.29	161.57
Co-Op Banks Total		140	4.17	639	27.61	147	4.83	158	6.62	160	6.74	61	2.66	471	20.82	114.29	161.57
Grand Total		3583	107.46	7321	258.06	1582	51.06	1000	37.45	1024	38.68	2702	89.91	3183	119.75	28.58	35.99

❖ 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/ Prakaalpa 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 3 (three) financial years:

(Amount in Crore)

During	Sponsored		Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount	
31.03.2019	100684	44305	1200.01	41575	327.60	8119	62.19	
31.03.2020	32607	17180	467.59	19885	150.03	5110	37.05	
31.03.2021	23	145	4.26	7986	73.29	749	5.87	
31.12.2021	0	0	0.00	0	0.00	749	5.87	

In current financial year, no application sponsored by department to member banks till December quarter.

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.

Artisan Credit Card (ACC): -

The Department of Micro Small & Medium Enterprises and Textiles, Govt. of West Bengal, has been patronising the wonderful craft heritage of West Bengal, not only to sustain it but to develop it further, keeping pace with new demand pattern, new designs.

Artisan Credit Card is one of the major promotional programme undertaken by the Directorate of MSME, Govt. of West Bengal. Government has laid stress on issuance of Artisan Credit Card (ACC) to handicraft artisans, for providing requirements of working capital to carry out their activities incessantly, where a handicraft artisan can avail up to Rs. 2 Lakh rupees.

Govt of West Bengal have fixed up a target of 71900 no of fresh Artisan Credit Card (ACC) in December 2021 for this financial year. Member banks have been suitably advised to explore the possibilities of fresh sanction under ACC, so that the stipulated target can be achieved by 31.03.2022.

Weaver Credit Card (WCC): -

The Directorate of Textiles (Handlooms, Spinning Mills, Silk Weaving & Handloom Based Handicrafts Division) under the M & SSET Department, Govt. of West Bengal, is the nodal agency to look after the development of Handloom sector in the State of West Bengal.

The Weavers Credit Card scheme was introduced with an aim to provide adequate and timely assistance from the Banking Institutions to the weavers to meet their credit requirement by providing credit at concessional rate. Maximum limit to individual weavers is up to Rs.2 lakh. Normally no margin money is required for limits up to Rs. 25,000/- and 20% margin is required for limits above that. During this financial year upto Dec,2021, member banks have disbursed total 1080 no. of WCC amounting Rs.4.05 Crore.

Recently, Govt of West Bengal have fixed up a target of 28100 no of fresh Weave Credit Card (WCC) in December 2021 for this financial year. Member banks have been suitably advised to explore the possibilities of fresh sanction under ACC, so that the stipulated target can be achieved by 31.03.2022.

AGENDA – 10

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 3 years as per WBSRLM database are given below: -

(Amt. in Crore)

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.19	150000	572874	153765	523235	11368.90
31.12.19	150000	578652	69331	430728	5971.53
31.03.20	150000	578652	102442	538259	9191.07
31.12.20	150000	613960	59734	591057	7194.73
31.03.21	150000	613960	87289	921749	11913.62
31.12.21	150000	588203	57828	508122	9002.74

The total physical target of credit linkage for the State as a whole was 588203 nos SHG with targeted amount of Rs.15018 Crore disbursement for FY 2021-22 (as per ACP).

As per data provided by WBSRLM Deptt, GoWB, at the end of December, 2021, disbursed credit linkage of SHG stood at Rs. 9002.74 Crore (59.94 % of financial target) covering 508122 no of groups (86.38 % of physical target) as against Credit Linkage of Rs.5971.53 crore covering 591057 no of groups at the end of December, 2020.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.12.2021 stood at Rs. 14827.03 crore covering 983688 no of groups.

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-December, 2021 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.12.2021

(Amount in Crore)

Sl. No.	Bank Name	Target for 2021-22		Total Sanction		Total Disbursement		Total Outstanding	Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	6901	173.06	3957	98.35	7616	89.35	123.65	1.17	110.36%	51.63%
2	Bank of India	20814	531.40	14027	349.79	17104	281.58	410.51	1.65	82.18%	52.99%
3	Bank of Maharashtra	0	0.00	0	0.00	4	0.04	1.09	1.06	0.00%	0.00%
4	Canara Bank	14650	380.58	9765	244.38	15212	227.60	287.49	1.50	103.84%	59.80%
5	Central Bank of India	30292	838.69	21568	585.09	32380	442.35	793.68	1.37	106.89%	52.74%
6	Indian Bank	48602	1304.16	33843	884.54	44157	738.10	1227.52	1.67	90.85%	56.60%
7	Indian Overseas Bank	2258	59.84	1415	36.14	1569	23.43	59.53	1.49	69.49%	39.16%
8	Punjab and Sind Bank	0	0.00	0	0.00	106	0.89	1.62	0.84	0.00%	0.00%
9	Punjab National Bank	97353	2603.84	68015	1809.13	105405	1943.11	2410.96	1.84	108.27%	74.62%
10	State Bank of India	84272	2271.15	67941	1744.50	79713	1569.62	1895.46	1.97	94.59%	69.11%
11	Union Bank of India	7155	179.73	3900	95.01	6521	82.35	129.62	1.26	91.14%	45.82%
12	UCO Bank	23355	614.42	16141	415.28	18602	206.46	448.75	1.11	79.65%	33.60%
PSB total		335652	8956.86	240572	6262.21	328389	5604.88	7789.88	1.71	97.84%	62.58%
11	Bandhan Bank	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	0.00%	0.00%
12	HDFC Bank	0	0.00	0	0.00	1	0.04	0.07	3.63	0.00%	0.00%
13	ICICI Bank	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	0.00%	0.00%
14	IDBI Bank	321	7.81	164	4.34	189	2.76	8.18	1.46	58.88%	35.36%
Pvt. Bank total		321	7.81	164	4.34	190	2.80	8.25	1.47	59.19%	35.83%
15	BGVB (PNB)	102228	2845.13	67639	1929.71	60035	711.05	3006.23	1.18	58.73%	24.99%
16	PBGB (UCO)	59010	1650.51	56818	1610.81	46219	1555.37	1726.72	3.37	78.32%	94.24%
17	UBKGB (CBI)	27992	858.35	21101	653.76	29425	433.99	968.67	1.47	105.12%	50.56%
RRB Total		189230	5353.99	145558	4194.28	135679	2700.41	5701.62	1.99	71.70%	50.44%
18	Co-Operative Bank	2000	25.00	96	2.98	95	2.96	7.99	3.12	4.75%	11.84%
18 a	Co-Operative Bank (Non Portal)	61000	675.00	44215	696.39	43769	691.69	1319.29	1.58	71.75%	102.47%
Co-Op Bank total		63000	700.00	44311	699.37	43864	694.65	1327.28	1.58	69.63%	99.24%
Grand Total		588203	15018.65	430605	11160.20	508122	9002.74	14827.03	1.77	86.39%	59.94%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.12.2021

(Amount in Crore)

Sl No	District	Target 2021-22		Sanctioned		Disbursement		Outstanding		% of achievement		Average Disbursement
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	Amt In lakh
1	Alipurduar	12235	325.86	12773	338.56	12175	193.52	19716	335.27	99.51%	59.39%	1.59
2	Bankura	29110	765.13	20996	576.51	21153	376.35	46718	668.27	72.67%	49.19%	1.78
3	Birbhum	50988	1316.81	43867	1105.90	32305	803.42	56104	964.36	63.36%	61.01%	2.49
4	Coochbehar	28810	830.47	19329	596.55	33003	485.34	47206	904.49	114.55%	58.44%	1.47
5	Dakshin Dinajpur	14598	412.50	9254	245.55	10826	121.17	20623	285.99	74.16%	29.37%	1.12
6	Darjeeling	3928	155.36	2342	67.13	3863	73.27	5332	94.66	98.35%	47.16%	1.90
7	Hooghly	19739	639.69	18715	528.43	26044	522.40	37964	643.75	131.94%	81.67%	2.01
8	Howrah	23863	613.24	15552	481.74	19990	458.71	31695	606.12	83.77%	74.80%	2.29
9	Jalpaiguri	14989	447.34	14321	415.71	18979	322.18	32496	566.80	126.62%	72.02%	1.70
10	Jhargram	9400	240.00	7789	192.58	8455	140.19	15104	215.87	89.95%	58.41%	1.66
11	Kalimpong	1880	79.35	974	31.28	1796	34.41	2703	47.57	95.53%	43.37%	1.92
12	Malda	28051	714.11	18339	468.90	23509	288.95	49609	720.86	83.81%	40.46%	1.23
13	Murshidabad	31883	789.40	21683	510.02	30709	420.19	71253	859.57	96.32%	53.23%	1.37
14	Nadia	24190	726.44	15157	370.26	18528	251.70	42980	551.87	76.59%	34.65%	1.36
15	North 24 Parganas	38018	909.99	24598	612.80	31447	416.21	55316	770.50	82.72%	45.74%	1.32
16	Paschim Bardhaman	8257	170.25	5186	112.31	5275	126.81	8705	132.39	63.89%	74.49%	2.40
17	Paschim Medinipur	29762	873.07	26523	725.23	30145	601.73	53305	927.28	101.29%	68.92%	2.00
18	Purba Bardhaman	37805	1040.84	28505	818.50	25850	703.45	47681	896.67	68.38%	67.59%	2.72
19	Purba Medinipur	43328	1323.50	28740	939.20	37061	913.23	68137	1406.67	85.54%	69.00%	2.46
20	Purulia	20472	467.19	12189	277.83	12590	163.09	32642	326.78	61.50%	34.91%	1.30
21	Siliguri M.P.	8076	228.00	5904	167.90	6354	88.48	9618	183.83	78.68%	38.81%	1.39
22	South 24 Parganas	31893	882.48	24190	626.81	37573	609.41	66285	890.74	117.81%	69.06%	1.62
23	Uttar Dinajpur	13928	367.68	9368	251.13	15997	186.68	32854	476.00	114.85%	50.77%	1.17
24	Kolkata	0	0.00	—	—	726	10.14	2476	31.43	100.00%	100.00%	1.40
Total		525203	14318.65	386294	10460.83	464353	8311.05	856522	13507.74	88.41%	58.04%	1.79
Coopertative Bank		63000	700.00	44311	699.37	43769	691.70	127166	1319.29	69.47%	98.81%	0.00
Grand Total		588203	15018.65	430605	11160.20	508122	9002.74	983688	14827.03	86.39%	59.94%	1.77

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/2021-2022/05FIDD.GSSD.CO.BC.No.04/09.01.01/2021-22 dated 01.04.2021 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.
- Recently, the limit of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM has increased from Rs. 10.00 lakh to Rs.20.00 lakh as per circular no FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dated 09.08.2021 issued by RBI.

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 17790 beneficiaries (both Individual, Groups & SHGs) for the FY 2021-22.

At the end of December-2021, 2825 no of SEP-Individual proposals were sponsored to banks, out of which 957 cases have so far been sanctioned & 930 cases have been disbursed. 157 proposals under SEP-Groups were sponsored to the banks, out of which only 81 cases have so far been sanctioned & 72 cases have been disbursed while 9578 proposals have been sponsored under SHG Credit Linkage, out of which 5223 cases have been sanctioned & 5148 cases have been disbursed by Member banks including spill over cases from previous year.

Comparison of DAY-NULM performance during the December quarter of 3 (three) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2019	22390	11859	6925	101.16
31.12.2019	22390	11859	6925	101.16
31.03.2020	22390	13967	8344	120.30
31.12.2020	17700	9627	4715	59.54
31.03.2021	17700	15684	7487	98.52
31.12.2021	17790	12560	6150	96.80

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 December 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3192	833	12.58	457	221	3.60	231	3.76	213
2	Bank of India	5124	995	14.46	705	572	9.32	568	9.26	159
3	Bank of Maharashtra	8	5	0.08	1	2	0.03	2	0.03	0
4	Canara Bank	3377	686	9.44	617	372	6.06	381	6.21	138
5	Central Bank of India	2159	469	7.12	304	117	1.91	129	2.10	140
6	Indian Bank	10840	2170	31.89	1568	719	11.72	700	11.41	690
7	Indian Overseas Bank	1388	317	4.50	179	65	1.06	66	1.08	82
8	Punjab & Sind Bank	387	73	1.08	72	15	0.24	15	0.24	35
9	Punjab National Bank	16694	2776	40.19	2027	915	14.91	900	14.67	986
10	State Bank of India	7956	1476	24.12	973	620	10.10	572	9.32	414
11	UCO Bank	5156	986	14.47	650	298	4.86	298	4.86	246
12	Union Bank of India	2852	565	8.15	432	149	2.43	147	2.40	219
Total of PSUs		59133	11351	168.05	7985	4065	66.24	4009	65.33	3322
13	IDBI Bank	1311	149	2.09	60	10	0.16	10	0.16	42
Total of PVTs		1311	149	2.09	60	10	0.16	10	0.16	42
14	BGVB (PNB)	3483	818	12.31	508	356	5.80	345	5.62	94
15	PBGB (UCO)	805	192	2.78	127	119	1.94	125	2.04	17
16	UBKGB (CBI)	1370	218	3.33	257	212	3.45	212	3.45	32
Total of RRBs		5658	1228	18.42	892	687	11.20	682	11.11	143
17	W.B. St. Co-op.Bk	4177	972	12.08	641	461	7.51	447	7.28	184
Total of Co-Optvs		4177	972	12.08	641	461	7.51	447	7.28	184
Grand Total		70279	13700	200.62	9578	5223	85.11	5148	83.89	3691

District wise performance report of SHG Credit Linkage under DAY NULM as on December 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the District	No. of Active SHGs	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total pending
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	578	140	3.50	109	53	0.86	45	0.73	10
2	Bankura	2323	260	3.90	253	192	3.13	187	3.05	74
3	Birbhum	3515	785	11.78	562	249	4.06	278	4.53	220
4	CoochBehar	1656	390	6.31	200	158	2.57	165	2.69	25
5	Dakshin Dinajpur	1732	370	7.15	226	230	3.75	208	3.39	16
6	Darjeeling	2138	339	5.07	305	195	3.18	196	3.19	81
7	Hooghly	5696	1245	18.23	808	421	6.86	452	7.37	344
8	Howrah	1668	400	6.00	249	105	1.71	105	1.71	141
9	Jalpaiguri	1456	396	5.25	95	57	0.93	56	0.91	40
10	Jhargram	454	75	1.13	43	32	0.52	32	0.52	12
11	Kalimpong	124	52	0.78	7	10	0.16	9	0.15	0
12	Kolkata	1457	250	3.75	259	58	0.95	59	0.96	194
13	Malda	964	250	3.51	221	67	1.09	67	1.09	134
14	Murshidabad	5285	1060	16.40	642	354	5.77	332	5.41	93
15	Nadia	5754	1143	17.07	802	537	8.75	559	9.11	419
16	North 24 Parganas	15576	2815	38.34	1695	783	12.76	747	12.17	688
17	Paschim Burdwan	2745	600	6.54	250	99	1.61	103	1.68	251
18	Paschim Medinipur	3775	697	10.47	504	402	6.55	398	6.49	74
19	Purba Burdwan	3252	638	9.44	599	416	6.78	384	6.26	189
20	Purba Medinipur	3344	480	7.13	430	361	5.88	297	4.84	148
21	Purulia	1230	155	2.18	81	70	1.14	70	1.14	0
22	South 24 Parganas	3489	730	10.82	1130	304	4.95	325	5.30	489
23	Uttar Dinajpur	2068	430	5.90	108	70	1.14	74	1.21	49
Grand Total		70279	13700	200.62	9578	5223	85.11	5148	83.89	3691

Bank wise performance report of SEP-I under DAY NULM as on December 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	206	2.45	86	13	0.16	27	0.33	28
2	Bank of India	355	5.21	579	165	2.02	160	1.96	131
3	Bank of Maharashtra	8	0.04	0	0	0.00	0	0.00	4
4	Canara Bank	236	3.31	231	64	0.78	63	0.77	18
5	Central Bank of India	160	2.18	53	8	0.10	8	0.10	26
6	Indian Bank	542	6.93	152	41	0.50	41	0.50	18
7	Indian Overseas Bank	95	1.27	121	32	0.39	32	0.39	11
8	Punjab & Sind Bank	8	0.13	4	1	0.01	1	0.01	11
9	Punjab National Bank	748	10.33	288	107	1.31	97	1.19	92
10	State Bank of India	469	6.11	119	27	0.33	27	0.33	38
11	UCO Bank	386	4.19	183	37	0.45	37	0.45	47
12	Union Bank of India	201	2.33	248	109	1.34	104	1.27	26
Total of PSUs		3414	44.47	2064	604	7.40	597	7.31	450
13	Bandhan Bank	0	0.00	134	134	1.64	133	1.63	0
14	IDBI Bank	28	0.41	11	3	0.04	2	0.02	28
15	Ujjivan Small Finance Bank	0	0.00	10	10	0.12	10	0.12	0
Total of PVTs		28	0.406	155	147	1.80	145	1.78	28
16	BGVB (PNB)	213	3.53	182	47	0.58	30	0.37	19
17	PBGB (UCO)	30	0.38	172	83	1.02	78	0.96	11
18	UBKGB (CBI)	34	0.51	53	15	0.18	20	0.25	32
Total of RRBs		277	4.42	407	145	1.78	128	1.57	62
19	W.B. St. Co-op.Bk	61	0.78	199	61	0.75	60	0.74	53
Total of Co-Optvs		61	0.78	199	61	0.75	60	0.74	53
Grand Total		3780	50.07	2825	957	11.72	930	11.39	593

District wise performance report of SEP-I under DAY NULM as on December 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the District	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	30	0.48	1	0	0.00	0	0.00	3
2	Bankura	65	0.42	48	18	0.22	11	0.13	12
3	Birbhum	205	1.31	315	120	1.47	120	1.47	11
4	CoochBehar	135	2.00	158	38	0.47	57	0.70	22
5	Dakshin Dinajpur	80	1.23	44	9	0.11	9	0.11	8
6	Darjeeling	100	1.34	61	32	0.39	33	0.40	8
7	Hooghly	355	3.87	198	105	1.29	101	1.24	24
8	Howrah	89	1.23	12	2	0.02	2	0.02	7
9	Jalpaiguri	126	1.87	62	28	0.34	28	0.34	24
10	Jhargram	20	0.20	1	0	0.00	0	0.00	1
11	Kalimpong	30	0.70	1	0	0.00	0	0.00	1
12	Kolkata	125	2.50	102	19	0.23	2	0.02	15
13	Malda	55	0.40	83	2	0.02	2	0.02	31
14	Murshidabad	270	4.26	214	41	0.50	39	0.48	26
15	Nadia	260	3.86	427	132	1.62	122	1.49	24
16	North 24 Parganas	797	11.20	489	220	2.70	221	2.71	151
17	Paschim Burdwan	130	1.02	13	0	0.00	0	0.00	57
18	Paschim Medinipur	195	1.51	54	19	0.23	17	0.21	62
19	Purba Burdwan	170	2.06	82	47	0.58	43	0.53	37
20	Purba Medinipur	135	2.21	113	49	0.60	46	0.56	15
21	Purulia	75	1.05	48	17	0.21	17	0.21	12
22	South 24 Parganas	200	3.06	235	56	0.69	57	0.70	23
23	Uttar Dinajpur	133	2.33	64	3	0.04	3	0.04	19
Grand Total		3780	50.07	2825	957	11.72	930	11.39	593

Bank wise performance report of SEP-G under DAY NULM as on December 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	11	0.38	9	4	0.08	2	0.04	2
2	Bank of India	25	1.05	4	2	0.04	3	0.06	2
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	17	0.70	8	4	0.08	5	0.11	1
5	Central Bank of India	10	0.43	9	3	0.06	3	0.06	1
6	Indian Bank	52	2.02	38	21	0.44	19	0.40	7
7	Indian Overseas Bank	5	0.24	0	2	0.04	0	0.00	0
8	Punjab & Sind Bank	3	0.13	1	0	0.00	0	0.00	1
9	Punjab National Bank	56	1.98	30	12	0.25	12	0.25	6
10	State Bank of India	31	0.85	15	8	0.17	8	0.17	2
11	UCO Bank	23	0.64	13	6	0.13	6	0.13	2
12	Union Bank of India	13	0.35	4	0	0.00	0	0.00	1
Total of PSUs		246	8.75	131	62	1.31	58	1.22	25
13	IDBI Bank	2	0.09	0	0	0.00	0	0.00	0
Total of PVTs		2	0.09	0	0	0.00	0	0.00	0
14	BGVB (PNB)	23	0.63	2	3	0.06	3	0.06	0
15	PBGB (UCO)	3	0.08	5	2	0.04	0	0.00	0
16	UBKGB (CBI)	9	0.30	4	2	0.04	0	0.00	0
Total of RRBs		35	1.01	11	7	0.15	3	0.06	0
17	W.B. St. Co-op.Bk	27	0.34	15	12	0.25	11	0.23	0
Total of Co-Optvs		27	0.34	15	12	0.25	11	0.23	0
Grand Total		310	10.18	157	81	1.71	72	1.52	25

District wise performance report of SEP-G under DAY NULM as on December 2021 for FY 2021-22

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 21-22		Sponsored in FY 21-22	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	2	0.40	0	0	0.00	0	0.00	0
2	Bankura	5	0.09	7	2	0.04	2	0.04	1
3	Birbhum	14	0.43	33	17	0.36	16	0.34	2
4	CoochBehar	10	0.33	10	4	0.08	4	0.08	3
5	Dakshin Dinajpur	7	0.27	0	0	0.00	0	0.00	0
6	Darjeeling	6	0.27	9	3	0.06	3	0.06	3
7	Hooghly	30	1.02	9	4	0.08	5	0.11	1
8	Howrah	9	0.44	3	1	0.02	1	0.02	2
9	Jalpaiguri	11	0.37	2	1	0.02	1	0.02	0
10	Jhargram	2	0.04	0	0	0.00	0	0.00	0
11	Kalimpong	4	0.12	0	0	0.00	0	0.00	0
12	Kolkata	5	0.10	0	0	0.00	0	0.00	0
13	Malda	5	0.11	5	2	0.04	2	0.04	3
14	Murshidabad	28	0.62	10	6	0.13	6	0.13	1
15	Nadia	18	0.71	6	3	0.06	4	0.08	1
16	North 24 Parganas	63	2.74	11	6	0.13	3	0.06	2
17	Paschim Burdwan	10	0.25	1	1	0.02	1	0.02	0
18	Paschim Medinipur	18	0.35	8	6	0.13	6	0.13	1
19	Purba Burdwan	16	0.44	25	15	0.32	8	0.17	2
20	Purba Medinipur	14	0.31	11	8	0.17	8	0.17	1
21	Purulia	8	0.04	6	2	0.04	2	0.04	1
22	South 24 Parganas	14	0.28	1	0	0.00	0	0.00	1
23	Uttar Dinajpur	11	0.48	0	0	0.00	0	0.00	0
Grand Total		310	10.18	157	81	1.71	72	1.52	25

AGENDA – 11

Progress in Joint Liability Groups (JLGs) Finance:

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

Objectives:

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

Support from NABARD

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

Support from participating Banks

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

Performance of JLGs loan during the December quarter of the FY 2021-22:

(Amt. in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2019	60000	221371	2091.00	221371	2088.19
31.12.2019	60000	236991	2445.14	236842	2443.41
31.03.2020	60000	434749	4755.85	434617	4624.42
31.12.2020	61000	208235	1429.51	205685	1422.30
31.03.2021	61000	521121	4615.20	518661	4602.00
31.12.2021	61000	350362	3714.90	350360	3714.88

Bank wise progress of JLGs as on 31.12.2021 is annexed.

Progress of JLG in FY 2021-22 as on 31.12.2021								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2021-22 (01.04.21 to 31.12.2021)		JLGs Credit Linked (Disbursed) during the year 2021-22 (01.04.21 to 31.12.2021)		Outstanding position of JLGs as on 31.12.2021	
			No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
2	Bank of India	2800	16	0.26	16	0.26	51	0.96
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	1027	7.20	1027	7.20	1452	16.22
5	Central Bank of India	2400	220	0.18	218	0.16	303	2.21
6	Indian Bank	4300	0	0.00	0	0.00	0	0.00
7	Indian Overseas Bank	600	0	0.00	0	0.00	0	0.00
8	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	9000	60	1.18	60	1.18	63778	375.65
10	State Bank of India	9000	164	1.23	164	1.23	15013	58.25
11	UCO Bank	2700	2	0.04	2	0.04	244	2.80
12	Union Bank of India	900	11	0.28	11	0.28	48	1.55
Total PSU		36200	1500	10.37	1498	10.35	80889	457.64
13	Axis Bank	1000	22234	64.58	22234	64.58	138330	163.99
14	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	500	6965	33.19	6965	33.19	15515	52.61
20	Federal Bank	0	0	0.00	0	0.00	0	0.00
21	HDFC Bank	1800	6666	104.75	6666	104.75	57802	454.43
22	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
23	IDBI Bank	500	0	0.00	0	0.00	3	0.02
24	IDFC First Bank	500	40197	119.27	40197	119.27	123414	218.28
25	Indusind Bank	500	158091	2805.00	158091	2805.00	180614	2743.15
26	Jana Small Finance Bank	500	1789	45.02	1789	45.02	24243	170.08
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	788	0.78
31	Ratnakar Bank Ltd	2000	10219	142.67	10219	142.67	186401	678.39
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	3000	86009	309.61	86009	309.61	455371	963.01
36	Utkarsh Small Finance Bank	1000	1463	15.56	1463	15.56	13558	51.62
37	YES Bank	1000	39	0.66	39	0.66	176	0.75
Total PVT		13700	333672	3640.32	333672	3640.31	1196215	5497.12
38	BGVB (PNB)	6000	7147	21.93	7147	21.93	13843	34.23
39	PBGB (UCO)	500	120	2.03	120	2.03	1574	65.41
40	UBKGB (CBI)	1600	252	0.92	252	0.92	2738	9.38
Total RRB		8100	7519	24.88	7519	24.88	18155	109.02
41	WB State Co-Op Bank Ltd.	3000	7671	39.34	7671	39.34	12888	48.16
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	445	3.83
Total Co-Optv		3000	7671	39.34	7671	39.34	13333	51.99
Grand Total		61000	350362	3714.90	350360	3714.88	1308592	6115.77

AGENDA-12

Progress in Education Loan (Including WBSCC) & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on December 2019, 2020 and 2021 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	31.12.2019	31.03.2020	31.12.2020	31.03.2021	31.12.2021
2527.60	2421.85	2525.20	2856.59	2709.73	2727.61

Comparison of disbursement position during April to December of the last 4 financial years

(Amount Rs in crore)

December, 2018		December, 2019		December, 2020		December, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
15679	655.84	24392	849.36	16951	402.08	20814	665.00

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

Target	Achievement	% of Achievement
4481.14	665.00	14.83 %

With disbursement of Rs. 665.00 Crore against annual target of Rs.4481.14 crore for FY 2021-22, the achievement is 14.83 % which is very low. Banks are to scout for quality education loan proposals aggressively in the last quarter of the FY 2021-22.

Progress of Education Loan as on 31.12.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1181	64.00	3627	145.00
2	Bank of India	1212	15.14	4285	126.21
3	Bank of Maharashtra	50	3.01	269	7.72
4	Canara Bank	1424	41.81	4583	177.41
5	Central Bank of India	606	9.33	2496	101.39
6	Indian Bank	1793	152.44	6661	215.31
7	Indian Overseas Bank	129	2.68	918	24.18
9	Punjab & Sind Bank	34	1.85	320	10.70
8	Punjab National Bank	3607	60.06	16307	428.12
10	State Bank of India	6994	221.73	19787	1009.07
11	UCO Bank	877	9.93	3171	63.16
12	Union Bank of India	753	19.11	2676	216.44
Total PSU		18660	601.0937181	65100	2524.71
13	Axis Bank	136	9.73	708	61.22
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00
20	Federal Bank	13	1.06	35	2.45
21	HDFC Bank	589	8.29	2423	58.45
22	ICICI Bank	198	23.74	392	33.94
23	IDBI Bank	161	3.00	561	19.45
24	IDFC First Bank	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	14	0.85
28	Karur Vysya Bank	12	1.48	12	0.86
29	Kotak Mahindra Bank	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
31	Ratnakar Bank Ltd	34	0.09	115	0.15
32	South Indian Bank Ltd.	0	0.00	18	1.22
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	1	0.03
35	Ujjivan Small Finance Bank	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00
Total PVT		1143	47.39	4279	178.63
38	BGVB (PNB)	89	0.99	78	2.38
39	PBGB (UCO)	38	1.05	260	6.08
40	UBKGB (CBI)	8	0.08	76	1.35
Total RRB		135	2.12	414	9.81
41	WB State Co-Op Bank Ltd.	876	14.39	877	14.46
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		876	14.39	877	14.46
Grand Total		20814	665.00	70670	2727.61

(i) Progress in West Bengal Student Credit Card (WBSCC):

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

Initially the scheme has been entrusted to 18 banks, in the state by Higher Education Department, Government of West Bengal, namely Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, IDBI Bank, Axis Bank, HDFC Bank, Federal Bank, ICICI Bank, Bangiya Gramin Vikash Bank, Uttar Bangiya Khestriya Gramin Bank and West Bengal State Co-Operative Bank. Necessary gazette notifications along with login credentials have already been shared with those banks. However, necessary implementation of the scheme depends upon board approval of individual banks. All member banks have taken it proactively for getting necessary approval from their apex authorities. By this time, West Bengal State Co-Operative Bank, Punjab National Bank, Bangiya Gramin Vikash Bank, UCO Bank, ICICI Bank, HDFC Bank, Axis, PBGV, Union Bank of India, State bank of India etc. have already approved the scheme.

Bank wise progress of WBSCC as on 31.12.2021 is annexed.

Bank wise Progress Report of in WBSCC scheme as on 31.12.2021						
Sl No.	Bank Name	Total applications forwarded	Total Provisionally Approved	Pending as on 31.12.2021	Total Sanctioned	Total Rejected
		B	D	F = B - D	H	K
1	All Co-Operative Banks	14179	2372	11807	3316	1599
2	Axis Bank	7902	2389	5513	117	6
3	BGVB	3808	1160	2648	884	1392
4	Bank of Baroda	360	2	358	0	13
5	Bank of India	515	2	513	0	0
6	Canara Bank	234	0	234	0	2
7	Central Bank of India	398	0	398	0	10
8	Federal Bank	9	0	9	0	0
9	HDFC Bank	8968	5676	3292	146	17
10	ICICI Bank	6068	3215	2853	406	57
11	IDBI Bank	76	0	76	0	2
12	Indian Bank	628	2	626	1	13
13	Indian Overseas Bank	93	1	92	0	0
14	PBGB	364	270	94	32	216
15	Punjab National Bank	20167	10156	10011	4577	3000
16	State Bank of India	3451	1	3450	1	26
17	UCO Bank	5748	985	4763	1727	992
18	Union Bank of India	788	577	211	29	58
19	UBKGB	122	0	122	0	0
TOTAL		73878	26808	47070	11236	7403

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on December,2019,2020 and 2021 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	31.12.2019	31.03.2020	31.12.2020	31.03.2021	31.12.2021
44194.24	48809.72	51079.89	54013.46	57991.19	65736.49

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

(Amount Rs in crore)

December, 2018		December, 2019		December, 2020		December, 2021	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
84223	5268.08	100115	10837.81	75292	8344.85	104702	12782.68

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:

(Amount Rs in crore)

Target	Achievement	% of Achievement
21437.58	12782.68	59.62 %

With disbursement of Rs. 12782.68 Crore against annual target of Rs. 21437.58 crore for FY 21-22, the achievement is 59.62 % which is not very satisfactory. Banks are to scout for quality housing loan proposals aggressively in the last 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 Housing Loan as on 31.12.2021

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3680	547.00	24530	3811.00
2	Bank of India	3373	469.81	25860	2736.13
3	Bank of Maharashtra	210	47.63	1050	201.97
4	Canara Bank	2734	417.77	11166	1612.23
5	Central Bank of India	2020	150.58	10396	1215.24
6	Indian Bank	9334	1572.22	37736	4325.32
7	Indian Overseas Bank	740	95.71	4869	553.01
8	Punjab & Sind Bank	228	26.64	2729	307.25
9	Punjab National Bank	5763	648.10	67684	6323.20
10	State Bank of India	40789	4571.18	169813	22810.00
11	UCO Bank	2744	296.08	15094	1707.70
12	Union Bank of India	1123	295.99	11133	2203.22
Total PSU		72738	9138.711942	382060	47806.27
13	Axis Bank	3451	773.86	13453	3116.88
14	Au Small finance Bank	0	0.00	0	0.00
15	Bandhan Bank	2592	178.68	8803	542.80
16	Catholic Syrian Bank Ltd.	0	0.00	3	0.48
17	City Union Bank Ltd.	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	3	0.28	32	3.50
19	ESAF SF Bank	1	0.01	40	0.05
20	Federal Bank	216	55.19	1403	267.09
21	HDFC Bank	8146	63.78	21073	1595.19
22	ICICI Bank	3463	1675.91	20956	6645.74
23	IDBI Bank	3031	416.27	24279	3131.08
24	IDFC First Bank	4	0.73	282	38.67
25	Indusind Bank	0	0.00	6	0.14
26	Jana Small Finance Bank	616	10.83	1875	21.21
27	Karnataka Bank Ltd.	62	14.26	825	161.41
28	Karur Vysya Bank	429	58.60	428	61.03
29	Kotak Mahindra Bank	13	2.30	55	10.72
30	Lakshmi Vilas Bank (DBS)	0	0.00	15	1.17
31	Ratnakar Bank Ltd	81	0.20	699	7.60
32	South Indian Bank Ltd.	7	0.65	157	49.04
33	SIDBI	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	12	3.13	13	1.41
35	Ujjivan Small Finance Bank	6653	120.65	21308	312.49
36	Utkarsh Small Finance Bank	11	1.86	15	2.50
37	YES Bank	290	28.00	198	33.34
Total PVT		29081	3405.19	115918	16003.54
38	BGVB (PNB)	378	37.90	6414	402.50
39	PBGB (UCO)	324	36.31	3129	201.31
40	UBKGB (CBI)	239	21.13	2071	128.11
Total RRB		941	95.34	11614	731.92
41	WB State Co-Op Bank Ltd.	1530	130.56	6719	990.03
42	WBSCARD Bank Ltd.	412	12.87	5286	204.73
Total Co-Optv		1942	143.43	12005	1194.76
Grand Total		104702	12782.68	521597	65736.49

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 31.12.2021

(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	3710	371.00	469	61.00	469	39.00	2115	41.25	410	8.36	1801	33.10
2	Bank of India	3197	500.23	399	64.67	387	60.51	2521	55.66	309	6.65	1348	29.11	404	8.99
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	1743	293.24	221	34.89	351	32.82	1743	42.72	224	5.76	1091	23.99	252	6.22
5	Central Bank of India	1450	258.55	343	64.77	343	25.92	1206	27.94	520	17.93	313	4.94	50	1.70
6	Indian Bank	6184	793.46	0	0.00	0	0.00	4821	105.97	0	0.00	4800	90.15	0	0.00
7	Indian Overseas Bank	598	97.54	63	9.74	69	10.92	598	97.54	69	10.92	187	4.83	18	0.48
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	5786	925.45	512	52.61	326	22.91	5572	131.00	325	30.09	5534	134.42	378	9.28
10	State Bank of India	20732	4828.00	1558	298.00	2275	107.00	30526	749.00	6337	192.00	23268	539.00	1964	48.00
11	UCO Bank	1336	27.47	0	0.00	0	0.00	1389	31.70	1389	31.70	382	8.68	138	3.16
12	Union Bank of India	1035	165.24	205	41.42	192	28.75	725	15.20	120	2.10	603	12.98	0	0.00
Total PSU		45887	8290.18	3770	627.10	4412	327.83	51216	1297.98	9703	305.51	39327	881.20	3349	80.28
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	298	11.89	92	11.89	92	11.24	0	0.00	0	0.00	7	0.16	0	0.00
16	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
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	2	0.22	0	0	0	0	2	0.05	0	0.00	2	0.05	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	ICICI Bank	2871	647.89	318	58.40	318	58.40	2871	65.49	318	7.77	2871	65.49	318	7.77
23	IDBI Bank	2182	421.80	0	0.00	0	0.00	1114	221.76	0	0.00	814	15.07	0	0.00
24	IDFC First Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Indusind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Karnataka Bank Ltd.	90	11.58	6	0.89	6	0.89	0	0.00	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	49	16.45	2	1.22	2	1.22	9	0.18	0	0.00	9	0.18	0	0.00
30	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
31	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	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
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	YES Bank	0	0	0	0	105	0.31	0	0	237	0.66	0	0	0	0
Total PVT		5492	1109.83	418	72.40	523	72.06	3996	287.48	555	8.43	3703	80.95	318	7.77
38	BGVB (PNB)	42	4.11	0	0.00	0	0.00	42	0.85	4	0.04	38	0.74	4	0.04
39	PBGB (UCO)	106	15.63	45	6.34	45	5.82	87	1.63	26	0.53	44	0.78	40	0.70
40	UBKGB (CBI)	47	6.82	7	1.13	7	1.13	40	0.79	3	0.06	37	0.72	29	0.55
Total RRB		195	26.56	52	7.47	52	6.95	169	3.27	33	0.63	119	2.24	73	1.29
41	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
42	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		51574	9426.57	4240	706.97	4987	406.84	55381	1588.73	10291	314.58	43149	964.39	3740	89.34

AGENDA- 13

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 13.35 % as of December, 2021 in the State of West Bengal. Amount Rs. 66566.37 Crore as on December, 2021 in comparison to Rs. 59739.28 Crore as on December, 2020.

NPA Position for last 5 (Five) years of West Bengal is furnished here under:

Year	Gross Advance	Gross NPA	(Rs. In crore) % to Gross NPA
March,2017	367642.87	55049.25	14.97
Dec, 2017	396050.23	66794.19	16.87
March,2018	415115.06	64105.19	15.44
Dec, 2018	423049.65	5673.18	13.42
March,2019	427666.36	54012.04	12.63
Dec, 2019	450247.17	50907.23	11.31
March,2020	465133.58	57301.61	12.32
Dec, 2020	470908.91	59739.28	12.69
March,2021	480724.18	65074.00	13.54
Dec, 2021	498710.84	66566.37	13.35

NPA level has been increased from December, 2020 to December, 2021 by Rs. 6827.09 crore. NPA witnessed in past which reached as high as 16.87 % in Dec 2017. 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 31.12.2021 stood at 63.51%, 59.69% and 66.08% respectively.

Recovery Status of PRISEC loans as on 31.12.2021:

Sector	December, 2020			(Amt. Rs. in crore) December, 2021		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13955	8340	60	17550	11146	63
MSME	13499	7232	54	18084	10794	60
OPS	4278	2476	58	8341	5494	66
Total Prisec	31732	18048	57	43949	27434	62
NPS	33102	19835	60	50639	29374	58
Total	64834	37883	58	94588	56808	60

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 31.12.2021													
(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	1251.00	106.00	5426.00	449.00	3932.00	209.00	10609.00	764.00	12792.00	121.00	23401.00	885.00
2	Bank of India	2504.81	336.00	4150.98	719.00	1857.89	57.00	8513.68	1112.00	10065.29	2992.00	18578.97	4104.00
3	Bank of Maharashtra	101.88	2.63	751.34	286.00	233.02	0.00	1086.24	288.63	1344.62	0.00	2430.86	288.63
4	Canara Bank	1480.00	102.20	4145.58	933.00	1132.23	126.00	6757.81	1161.20	9834.19	3450.00	16592.00	4611.20
5	Central Bank of India	1699.08	179.11	4582.46	1434.00	789.95	23.03	7071.49	1636.14	1784.33	165.67	8855.82	1801.81
6	Indian Bank	4420.04	393.14	9414.74	829.42	3069.73	0.00	16904.51	1222.56	13035.07	0.00	29939.58	1222.56
7	Indian Overseas Bank	529.16	25.12	1433.06	510.72	625.70	5.85	2587.92	541.69	3876.85	3023.86	6464.77	3565.55
8	Punjab & Sind Bank	96.14	0.00	616.38	0.00	255.58	0.00	968.10	0.00	2647.10	0.00	3615.20	0.00
9	Punjab National Bank	9519.91	2057.27	13534.32	4274.32	4062.89	224.02	27117.12	6555.61	27236.63	2279.47	54353.75	8835.08
10	State Bank of India	5581.00	545.41	8759.29	279.08	12041.79	29.59	26382.08	854.08	55265.69	6118.41	81647.77	6972.49
11	UCO Bank	2143.79	72.45	3164.83	810.00	1122.88	1161.30	6431.50	2043.75	8187.50	5569.00	14619.00	7612.75
12	Union Bank of India	1580.05	406.80	5352.98	1628.30	2339.74	63.80	9272.77	2098.90	18829.27	7180.00	28102.04	9278.90
Total PSU		30906.86	4226.13	61331.96	12152.84	31463.40	1899.59	123702.22	18278.56	164898.54	30899.41	288600.76	49177.97
13	Axis Bank	1318.76	136.31	7852.74	254.49	990.72	85.20	10162.22	476.00	17668.48	1734.67	27830.70	2210.67
14	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	0.00	0.17	0.00
15	Bandhan Bank	7864.61	2805.40	81.63	1.45	5168.05	510.17	13114.29	3317.02	13306.95	1746.74	26421.24	5063.76
16	Catholic Syrian Bank Ltd.	0.00	0.00	0.67	0.00	0.00	0.00	0.67	0.00	30.14	0.00	30.81	0.00
17	City Union Bank Ltd.	0.00	0.00	119.78	0.00	0.00	0.00	119.78	0.00	0.00	0.00	119.78	0.00
18	Dhanlaxmi Bank Ltd.	3.54	0.00	3.81	3.49	1.25	0.00	8.60	3.49	129.16	11.61	137.76	15.10
19	ESAF SF Bank	17.61	0.83	27.98	4.00	15.44	1.23	61.03	6.06	1.03	0.00	62.06	6.06
20	Federal Bank	397.62	14.37	675.77	9.31	150.82	2.41	1224.21	26.09	2405.62	49.48	3629.83	75.57
21	HDFC Bank	857.54	96.33	8821.63	170.97	1053.29	89.68	10732.46	356.98	24994.74	687.78	35727.20	1044.76
22	ICICI Bank	948.53	125.78	7801.46	114.87	1050.52	27.37	9800.51	268.02	25638.63	1629.05	35439.14	1897.08
23	IDBI Bank	419.99	71.98	1528.82	270.20	2241.81	29.34	4190.62	371.52	3440.65	645.42	7631.27	1016.94
24	IDFC First Bank	84.95	18.67	502.04	10.55	39.04	36.84	626.03	66.06	3321.29	59.56	3947.31	125.62
25	Indusind Bank	2264.59	30.44	3207.38	64.46	4.94	0.00	5476.91	94.90	6647.48	28.36	12124.39	123.26
26	Jana Small Finance Bank	129.87	18.48	26.13	0.27	464.53	61.30	620.54	80.05	189.90	17.21	810.44	97.26
27	Karnataka Bank Ltd.	142.50	17.69	480.60	118.22	180.90	2.82	804.00	138.73	526.41	126.89	1330.41	265.62
28	Karur Vysya Bank	13.32	7.88	200.35	0.00	28.30	0.00	241.97	7.88	438.51	0.00	680.48	7.88
29	Kotak Mahindra Bank	617.21	33.64	3297.03	47.42	11.34	0.00	3925.58	81.05	2843.59	154.96	6769.17	236.02
30	Lakshmi Vilas Bank (DBS)	0.48	0.00	0.12	0.09	5.77	0.78	6.37	0.87	552.72	376.01	559.09	376.88
31	Ratnakar Bank Ltd	676.04	202.41	143.93	4.03	103.62	30.08	923.59	236.52	2606.10	448.42	3529.69	684.94
32	South Indian Bank Ltd.	84.29	0.00	488.74	0.00	13.88	0.00	586.91	0.00	389.82	0.00	976.73	0.00
33	SIDBI	0.00	0.00	110.70	0.00	0.00	0.00	110.70	0.00	0.00	0.00	110.70	0.00
34	Tamilnad Mercantile Bank	0.00	0.00	38.57	0.00	0.71	0.00	39.28	0.00	151.00	0.00	190.28	0.00
35	Ujivan Small Finance Bank	548.36	74.63	217.48	0.00	842.32	107.81	1608.15	182.45	538.91	43.24	2147.06	225.69
36	Utkarsh Small Finance Bank	17.14	0.84	2.33	0.11	38.80	1.82	58.27	2.77	1.06	0.04	59.33	2.81
37	YES Bank	561.97	44.00	1824.55	6.00	15.55	0.00	2402.07	50.00	4020.93	555.00	6423.00	605.00
Total PVT		16968.92	3699.68	37454.23	1079.92	12421.62	986.85	66844.77	5766.45	109843.28	8314.44	176688.05	14080.90
38	BGVB (PNB)	3936.21	298.99	2184.85	777.12	375.97	53.48	6497.03	1129.59	624.67	51.70	7121.70	1181.29
39	PBGB (UCO)	1575.14	173.70	1365.48	200.85	203.72	16.22	3144.34	390.77	190.09	22.53	3334.43	413.30
40	UBKGB (CBI)	1845.05	115.10	195.66	63.44	129.46	3.02	2170.17	181.56	455.10	16.24	2625.27	197.80
Total RRB		7356.40	587.79	3745.99	1041.41	709.15	72.72	11811.54	1701.92	1269.86	90.47	13081.40	1792.39
41	WB State Co-Op Bank Ltd.	6232.44	824.29	697.02	97.21	2011.03	145.17	8940.49	1066.66	10043.97	448.45	18984.46	1515.12
42	WBSCARD Bank Ltd.	1048.14	0.00	103.29	0.00	204.73	0.00	1356.16	0.00	0.00	0.00	1356.16	0.00
Total Co-Optv		7280.58	824.29	800.31	97.21	2215.76	145.17	10296.65	1066.66	10043.97	448.45	20340.62	1515.12
Grand Total		62512.76	9337.89	103332.49	14371.38	46809.93	3104.33	212655.18	26813.60	286055.66	39752.78	498710.84	66566.37

Sector wise NPA Position as on 31.12.2021

(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	145.00	5.60	3811.00	62.05	21.00	3.61	29.00	3.10	22.00	0.30	0.00	0.00	148.54	0.00	0.00	0.00	98.69	0.00
2	Bank of India	126.21	5.52	2736.13	72.08	42.09	7.97	55.71	7.21	386.70	2.09	33.27	1.67	890.13	142.45	1084.00	86.00	429.30	13.56
3	Bank of Maharashtra	7.72	0.00	201.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58.94	0	0.00	0	4.80	0.00
4	Canara Bank	177.41	6.76	1612.23	0.00	31.91	6.68	0.00	0.00	332.19	1.99	4.29	0.25	312.11	47.00	0.00	0.00	130.90	4.39
5	Central Bank of India	101.39	6.60	1215.24	48.41	50.78	9.40	145.69	20.20	803.87	4.80	10.12	0.02	441.26	130.44	120.85	6.50	13.98	1.90
6	Indian Bank	215.31	0.00	4325.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2989.10	0.00	0.00	0.00	81.44	0.00
7	Indian Overseas Bank	24.18	0.88	553.01	4.48	9.51	1.03	11.17	0.55	30.99	0.45	4.73	0.00	52.57	9.78	184.00	8.89	11.81	0.71
8	Punjab & Sind Bank	10.70	0.00	307.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.27	0.00	0.00	0.00	2.95	0.00
9	Punjab National Bank	428.12	43.30	6323.20	294.12	113.65	53.15	0.00	0.00	2148.20	67.09	127.65	15.57	4224.86	631.00	4215.00	764.02	251.13	109.67
10	State Bank of India	1009.07	13.83	22810.00	36.60	31.73	4.25	0.00	0.00	1838.00	40.00	1.73	0.62	1719.00	326.00	1026.23	244.42	132.48	4.67
11	UCO Bank	63.16	7.72	1707.70	77.27	0.00	0.00	35.55	14.67	0.00	0.00	0.00	0.00	391.27	0.00	0.00	0.00	76.50	0.00
12	Union Bank of India	216.44	2.15	2203.22	8.50	20.55	2.21	0.00	0.00	346.67	12.55	297.54	11.45	1234.05	30.20	425.85	38.58	22.05	0.00
Total PSU		2524.71	92.36	47806.27	603.51	321.22	88.30	277.12	45.73	5908.62	129.27	479.33	29.58	12467.10	1316.87	7055.93	1148.41	1256.03	134.90
13	Axis Bank	61.22	1.56	3116.88	10.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	856.61	0.00	0.00	0.00	0.00	0.00
14	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Bandhan Bank	0.00	0.00	542.80	18.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1326.65	786.48	0.00	0.00
16	Catholic Syrian Bank Ltd.	0.00	0.00	0.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Dhanlaxmi Bank Ltd.	0.00	0.00	3.50	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	4.10	0.00
19	ESAF SF Bank	0.00	0.00	0.05	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.56	4.35	0.00	0.00
20	Federal Bank	2.45	0.08	267.09	7.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.21	10.12	7.73	1.02	0.00	0.00
21	HDFC Bank	58.45	1.02	1595.19	8.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	419.24	94.16	443.13	97.79	11.23	0.15
22	ICICI Bank	33.94	0.06	6645.74	102.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143.72	12.48	0.00	0.00	10.34	0.00
23	IDBI Bank	19.45	0.52	3131.08	55.18	6.75	0.00	0.00	0.00	2.06	0.02	0.25	0.05	94.78	47.22	139.78	28.58	8.90	1.40
24	IDFC First Bank	0.00	0.00	38.67	3.46	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
25	Indusind Bank	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64.32	0.00
26	Jana Small Finance Bank	0.00	0.00	21.21	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.38	3.08	0.00	0.00
27	Karnataka Bank Ltd.	0.85	0.07	161.41	3.94	0.11	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.22	0.64	51.49	3.73
28	Karur Vysya Bank	0.86	0.00	61.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Kotak Mahindra Bank	0.00	0.00	10.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.26	0.23	16.04	0.00
30	Lakshmi Vilas Bank (DBS)	0.00	0.00	1.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Ratnakar Bank Ltd	0.15	0.01	7.60	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	44.77	22.25	0.00	0.00
32	South Indian Bank Ltd.	1.22	0.00	49.04	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	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
34	Tamilnad Mercantile Bank	0.03	0.00	1.41	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
35	Ujivan Small Finance Bank	0.00	0.00	312.49	14.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	0.00	0.00	2.50	0.11	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
37	YES Bank	0.00	0.00	33.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.00
Total PVT		178.63	3.32	16003.54	225.24	6.86	0.11	0.00	0.00	2.06	0.02	0.25	0.05	1569.95	163.98	2034.49	944.42	166.42	5.28
38	BGVB (PNB)	2.38	0.69	402.50	19.03	175.25	42.42	210.15	95.54	1978.12	78.16	12.71	0.01	672.77	148.75	0.00	0	8.20	0.00
39	PBGB (UCO)	6.08	1.32	201.31	14.91	0.00	0.00	83.82	20.94	1719.26	69.52	9.63	0.39	584.41	108.7	1019.46	95.80	0.00	0.00
40	UBKGB (CBI)	1.35	0.42	128.11	2.60	11.39	2.39	35.41	12.87	604.84	6.37	458.25	6.13	782.01	84.85	636.87	56.32	5.02	0.00
Total RRB		9.81	2.43	731.92	36.54	186.64	44.81	329.38	129.35	4302.22	154.05	480.59	6.53	2039.19	342.30	1656.33	152.12	13.22	0.00
41	WB State Co-Op Bank Ltd.	14.46	0.00	990.03	0.00	0.00	0.00	79.20	7.25	1327.31	26.55	0.00	0.00	5364.48	355.62	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	204.73	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		14.46	0.00	1194.76	0.00	0.00	0.00	79.20	7.25	1327.31	26.55	0.00	0.00	5364.48	355.62	0.00	0.00	0.00	0.00
Grand Total		2727.61	98.11	65736.49	865.29	514.72	133.22	685.70	182.33	11540.21	309.89	960.17	36.16	21440.72	2178.77	10746.75	2244.95	1435.67	140.18

Sector wise Recovery performance as on 31.12.2021

(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	78.00	48.00	61.54	168.00	78.00	46.43	39.00	19.00	48.72	285.00	145.00	50.88	169.00	69.00	40.83	454.00	214.00	47.14
2	Bank of India	226.00	128.60	56.90	318.00	175.28	55.12	92.00	52.00	56.52	636.00	355.88	55.96	436.00	246.00	56.42	1072.00	601.88	56.15
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	1241.00	980.00	78.97	3214.00	2282.00	71.00	678.00	441.00	65.04	5133.00	3703.00	72.14	8945.00	6798.00	76.00	14078.00	10501.00	74.59
5	Central Bank of India	179.11	41.20	23.00	355.61	32.72	9.20	28.37	2.89	10.20	563.09	76.81	13.64	1757.16	202.07	11.50	2320.25	278.88	12.02
6	Indian Bank	2160.10	1625.89	75.27	2535.78	1671.01	65.90	920.14	612.00	66.51	5616.02	3908.90	69.60	7925.45	5458.11	68.87	13541.47	9367.01	69.17
7	Indian Overseas Bank	25.10	1.06	4.22	510.72	120.58	23.61	5.85	1.15	19.66	541.67	122.79	22.67	3023.86	73.93	2.44	3565.53	196.72	5.52
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	2208.00	997.21	45.16	2674.91	1817.63	67.95	987.69	660.47	66.87	5870.60	3475.31	59.20	8367.12	6497.00	77.65	14237.72	9972.31	70.04
10	State Bank of India	1227.82	980.73	79.88	2277.41	1710.12	75.09	2538.34	1958.33	77.15	6043.57	4649.18	76.93	8283.02	6551.84	79.10	14326.59	11201.02	78.18
11	UCO Bank	72.50	9.47	13.06	133.00	34.40	25.86	0.00	0.00	#DIV/0!	205.50	43.87	21.35	0.00	0.00	#DIV/0!	205.50	43.87	21.35
12	Union Bank of India	405.76	25.56	6.30	1625.05	85.30	5.25	65.72	14.00	21.30	2096.53	124.86	5.96	7284.51	110.25	1.51	9381.04	235.11	2.51
	Total PSU	7826.02	4837.72	61.82	14098.48	8009.44	56.81	5355.56	3760.84	70.22	27280.06	16608.00	60.88	46365.12	26006.20	56.09	73645.18	42614.20	57.86
13	Axis Bank	1444.00	1114.84	77.20	274.89	234.36	85.26	16.60	14.48	87.23	1735.49	1363.68	78.58	0.00	0.00	#DIV/0!	1735.49	1363.68	78.58
14	Au Small finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	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!
16	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!
17	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	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!
19	ESAF SF Bank	140.93	134.33	95.32	223.82	191.86	85.72	123.52	113.71	92.06	488.27	439.90	90.09	8.22	8.22	100.00	496.49	448.12	90.26
20	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!
21	HDFC Bank	124.67	60.93	48.88	367.50	350.32	95.33	105.21	63.32	60.19	597.37	474.58	79.44	703.53	688.02	97.80	1300.90	1162.60	89.37
22	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!
23	IDBI Bank	178.54	127.33	71.32	272.66	237.86	87.24	268.99	257.63	95.78	720.19	622.82	86.48	1684.75	1359.57	80.70	2404.94	1982.39	82.43
24	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!
25	Indusind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Jana Small Finance Bank	45.14	37.45	82.97	3.86	4.41	114.41	186.21	159.45	85.63	235.21	201.31	85.59	33.36	30.27	90.74	268.57	231.58	86.23
27	Karnataka Bank Ltd.	17.76	0.07	0.41	213.73	13.38	6.26	4.95	2.13	43.03	236.44	15.58	6.59	53.78	10.22	19.00	290.22	25.80	8.89
28	Karur Vysya Bank	7.88	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	7.88	0.00	0.00	0.00	0.00	#DIV/0!	7.88	0.00	0.00
29	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!
30	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!
31	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!
32	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!
33	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!
34	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!
35	Ujivan Small Finance Bank	914.54	367.14	40.15	94.51	30.68	32.46	1282.43	500.83	39.05	2291.48	898.65	39.22	462.74	235.34	50.86	2754.22	1133.99	41.17
36	Utkarsh Small Finance Bank	14.86	13.79	92.80	0.31	0.3	96.77	6.32	5.45	86.23	21.49	19.54	90.93	2.96	2.81	94.93	24.45	22.35	91.41
37	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	2888.32	1855.89	64.26	1451.27	1063.17	73.26	1994.24	1117.00	56.01	6333.83	4036.07	63.72	2949.34	2334.45	79.15	9283.17	6370.51	68.62
38	BGVB (PNB)	358.90	234.09	65.22	590.63	190.57	32.27	98.14	84.46	86.06	1047.67	509.12	48.60	336.92	283.73	84.21	1384.59	792.85	57.26
39	PBGB (UCO)	1090.80	920.86	84.42	1408.56	1202.82	85.39	160.25	120.65	75.29	2659.61	2244.33	84.39	42.64	36.37	85.30	2702.25	2280.70	84.40
40	UBKGB (CBI)	294.41	202.68	68.84	208.01	142.54	68.53	15.90	14.92	93.84	518.32	360.14	69.48	107.29	90.27	84.14	625.61	450.41	72.00
	Total RRB	1744.11	1357.63	77.84	2207.20	1535.93	69.59	274.29	220.03	80.22	4225.60	3113.59	73.68	486.85	410.37	84.29	4712.45	3523.96	74.78
41	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
42	WBSCARD Bank Ltd.	555.11	86.75	15.63	60.81	4.68	7.70	165.29	12.88	7.79	781.21	104.31	13.35	0.00	0.00	#DIV/0!	781.21	104.31	13.35
	Total Co-Optv	5092.09	3094.59	60.77	327.35	185.11	56.55	690.15	396.46	57.44	6109.59	3676.16	60.17	837.32	622.92	74.39	6946.91	4299.08	61.88
	Grand Total	17550.54	11145.83	63.51	18084.30	10793.65	59.69	8314.24	5494.33	66.08	43949.08	27433.81	62.42	50638.63	29373.94	58.01	94587.71	56807.75	60.06

STATUS OF PDR CASES AS ON 31.12.2021:

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 31.12.2021 there are 7875 PDR cases pending amounting Rs. 854.29 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)
31.03.2020	8101	379.57	2134	29.17
31.12.2020	7404	373.54	2184	30.74
31.03.2021	9176	491.33	2186	31.18
31.12.2021	9920	881.10	2045	26.81

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.12.2021									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2021		Cases filed from 01.04.2021 to 31.12.2021		Cases Settled from 01.04.2021 to 31.12.2021		Pending cases as on 31.12.2021	
		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 & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	2072	31.78	0	0.00	2036	15.74	36	16.04
10	State Bank of India	321	2.34	0	0.00	0	0.00	321	2.34
11	UCO Bank	2442	396.52	5	3.29	0	0.00	2447	399.81
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		7149	537.64	5	3.29	2036	15.74	5118	525.19
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
28	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	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
38	BGVB (PNB)	1053	47.47	0	0.00	3	0.06	1050	47.41
39	PBGB (UCO)	452	3.91	333	5.95	0	0.00	785	9.86
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1505	51.38	333	5.95	3	0.06	1835	57.27
41	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	922	271.83
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	16	12.88	6	11.01	922	271.83
Grand Total		9566	858.98	354	22.12	2045	26.81	7875	854.29

Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2090 loan accounts as reported as on December 2021. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 31.12.2021						
Sr. No.	District	Pending below 60 days	Above 60 day below 6 months	6 months to 1 year	1 year and above	Total pending
1	Alipurduar	2	0	0	0	2
2	Bankura	1	5	5	21	32
3	Birbhum	4	12	5	35	56
4	Coochbehar	0	2	1	16	19
5	Dakshin Dinajpur	0	2	6	46	54
6	Darjeeling	1	3	6	15	25
7	Hooghly	8	56	37	113	214
8	Howrah	8	14	63	113	198
9	Jalpaiguri	0	0	2	20	22
10	Jhargram	0	0	0	1	1
11	Kalimpong	0	2	0	0	2
12	Kolkata	9	59	33	30	131
13	Malda	2	5	7	45	59
14	Murshidabad	1	16	6	78	101
15	Nadia	1	12	10	42	65
16	Paschim Burdwan	7	16	26	73	122
17	Purba Burdwan	11	20	25	76	132
18	Paschim Medinipur	1	5	5	54	65
19	Purba Medinipur	1	14	9	49	73
20	Purulia	2	8	2	16	28
21	Uttar Dinajpur	0	0	3	21	24
22	24 Pgs. (N)	7	50	53	189	299
23	24 Pgs. (S)	24	61	24	257	366
Total		90	362	328	1310	2090

AGENDA – 14

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.

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 of Nadia district as on 31.12.2021.

As on	No. of eligible Operative SB Account	No. of Operative SB A/c covered with at least one Digital mode	% of Achievement	No. of eligible 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
31.12.2021	5644545	5413376	95.90	90039	85271	94.70

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
District:	Nadia												
Nodal Bank:	Punjab National Bank												
Month/ Quarter:	Dec 31, 2021												
For Bank Customers													
1. Digital coverage for individuals (Savings Accounts)													
Sr. No.	Bank Name	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. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% 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	24645	24457	99.24	14247	57.81	23264	94.40	1369	5.55	24457	99.24	1798
2	Bank of India	427915	409255	95.64	93258	21.79	106187	24.81	421974	98.61	425451	99.42	0
3	Canara Bank	127531	45822	35.93	27660	21.69	19858	15.57	117343	92.01	117343	92.01	4949
4	Central Bank of India	49690	43950	88.45	16490	33.19	6066	12.21	40883	82.28	49650	99.92	0
5	Indian Overseas Bank	28551	13081	45.82	1819	6.37	7130	24.97	24893	87.19	27095	94.90	33574
6	Indian Bank	290722	115824	39.84	34916	12.01	56516	19.44	287204	98.79	288222	99.14	12628
7	Punjab National Bank	1364621	662561	48.55	56542	4.14	257921	18.90	1217912	89.25	1351791	99.06	20379
8	State Bank of India	1084772	962116	88.69	261383	24.10	713069	65.73	968972	89.32	1075628	99.16	14791
9	UCO Bank	84500	40017	47.36	3529	4.18	22698	26.86	26678	31.57	74982	88.74	29645
10	Union Bank of India	99731	80583	80.80	12845	12.88	12001	12.03	90189	90.43	93027	93.28	255
11	Axis Bank	55610	52109	93.70	12659	22.76	30691	55.19	19463	35.00	54945	98.80	6577
12	Bandhan Bank	530998	429159	80.82	17781	3.35	513215	96.65	0	0.00	523496	98.59	374
13	Federal Bank	3728	3519	94.39	2982	79.99	3078	82.56	1100	29.51	3609	96.81	115
14	HDFC Bank Ltd.	32344	31732	98.11	23282	71.98	23372	72.26	16438	50.82	32334	99.97	6929
15	ICICI Bank Ltd.	28963	28963	100.00	28963	100.00	20050	69.23	15761	54.42	28963	100.00	0
16	IDBI Bank	23342	17611	75.45	8523	36.51	17442	74.72	19499	83.54	23304	99.84	0
17	IDFC First Bank	13378	4968	37.14	13378	100.00	1669	12.48	10294	76.95	13378	100.00	0
18	Ratnakar Bank Ltd.	24101	1671	6.93	583	2.42	1558	6.46	18934	78.56	21020	87.22	0
19	Ujivan SF Bank	28808	27966	97.08	20770	72.10	15640	54.29	28641	99.42	28641	99.42	0
20	Yes Bank	25	25	100.00	25	100.00	25	100.00	1	4.00	25	100.00	0
21	BGVB	833512	656228	78.73	0	0.00	0	0.00	738437	88.59	738437	88.59	62437
22	Nadia DCCB Ltd.	350478	118835	33.91	0	0.00	0	0.00	257507	73.47	280998	80.18	10115
23	IPPB	103023	80114	77.76	31741	30.81	33850	32.86	103023	100.00	103023	100.00	0
24	Airtel Payment Bank	32763	0	0.00	32763	100.00	32763	100.00	32763	100.00	32763	100.00	0
25	Fino Payment Bank	794	601	75.69	794	100.00	794	100.00	794	100.00	794	100.00	794
	Total	5644545	3851167	68.23	716933	12.70	1918857	33.99	4460072	79.02	5413376	95.90	205360

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
District:	Nadia												
Nodal Bank:	Punjab National Bank												
Month/ Quarter:	Dec 31, 2021												
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 Account 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	1135	935	82.38	764	67.31	833	73.39	837	73.74	1081	95.24	94
2	Bank of India	14695	13158	89.54	12315	83.80	10305	70.13	11174	76.04	13379	91.04	0
3	Canara Bank	2549	971	38.09	1296	50.84	867	34.01	1480	58.06	2383	93.49	121
4	Central Bank of India	2258	0	0.00	768	34.01	516	22.85	238	10.54	1209	53.54	0
5	Indian Overseas Bank	868	296	34.10	165	19.01	132	15.21	591	68.09	740	85.25	104
6	Indian Bank	5942	5261	88.54	3869	65.11	5182	87.21	2758	46.42	5828	98.08	127
7	Punjab National Bank	10667	5197	48.72	2368	22.20	9187	86.13	954	8.94	10472	98.17	2658
8	State Bank of India	10055	0	0.00	6495	64.59	3039	30.22	1446	14.38	9756	97.03	6390
9	UCO Bank	850	288	33.88	134	15.76	529	62.24	255	30.00	844	99.29	208
10	Union Bank of India	4910	2297	46.78	2306	46.97	2311	47.07	1731	35.25	4439	90.41	25
11	Axis Bank	6422	4375	68.13	2095	32.62	410	6.38	3356	52.26	5838	90.91	229
12	Bandhan Bank	20565	10106	49.14	2748	13.36	88	0.43	19840	96.47	20549	99.92	24
13	Federal Bank	98	90	91.84	81	82.65	51	52.04	80	81.63	97	98.98	9
14	HDFC Bank Ltd.	2467	1707	69.19	2429	98.46	305	12.36	2429	98.46	2456	99.55	647
15	ICICI Bank Ltd.	3821	3721	97.38	3721	97.38	2119	55.46	3250	85.06	3723	97.44	0
16	IDBI Bank	1736	1250	72.00	1094	63.02	45	2.59	815	46.95	1481	85.31	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.	437	232	53.09	120	27.46	83	18.99	248	56.75	435	99.54	0
19	Ujivan SF Bank	309	234	75.73	0	0.00	286	92.56	286	92.56	306	99.03	0
20	Yes Bank	6	6	100.00	6	100.00	1	16.67	6	100.00	6	100.00	0
21	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7123
22	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
23	IPPB	238	238	100.00	0	0.00	2	0.84	213	89.50	238	100.00	0
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
25	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
	Total	90039	50362	55.93	42785	47.52	36291	40.31	51987	57.74	85271	94.70	17759

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format							
District:	Nadia						
Nodal Bank:	Punjab National Bank						
Month/ Quarter:	Dec 31, 2021						
Sr. No.	Bank Name	For non-customers				4. Digital Financial Literacy	
		3. Provision of Digital infrastructure				No. of FLC camps on Digital FL	No. of people participated
		A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders		
1	Bank of Baroda	0	0	0	0	32	224
2	Bank of India	4211	1174	1834	7219	337	3617
3	Canara Bank	0	0	0	0	0	0
4	Central Bank of India	0	0	0	0	14	160
5	Indian Overseas Bank	1	0	0	1	0	0
6	Indian Bank	10	0	578	588	198	7241
7	Punjab National Bank	261	0	0	261	289	7404
8	State Bank of India	396	372	261	1029	155	2880
9	UCO Bank	389	1	0	390	0	0
10	Union Bank of India	54	0	0	54	32	1752
11	Axis Bank	13	4	100	117	0	0
12	Bandhan Bank	0	0	0	0	0	0
13	Federal Bank	0	0	0	0	1	11
14	HDFC Bank Ltd.	235	14	0	249	16	50
15	ICICI Bank Ltd.	4	2	7	13	0	0
16	IDBI Bank	0	0	0	0	0	0
17	IDFC First Bank	6	0	0	6	0	0
18	Ratnakar Bank Ltd.	1836	0	6335	8171	0	0
19	Ujivan SF Bank	2	0	0	2	0	0
20	Yes Bank	0	0	0	0	0	0
21	BGVB	0	0	0	0	123	3486
22	Nadia DCCB Ltd.	0	0	0	0	402	17775
23	IPPB	52	0	2	54	0	0
24	Airtel Payment Bank	20929	0	0	20929	33	990
25	Fino Payment Bank	523	0	0	523	0	0
	Total	28922	1567	9117	39606	1632	45590

Performance of Digital Coverage & Provision of Digital Infrastructure in Howrah as on 31.12.2021:

As on	No. of eligible 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 eligible Operative CA A/c covered with at least one Digital mode	% of Achievement
31.12.2021	7296035	5759802	78.94	196478	126296	64.28

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format													
District:	Howrah												
Nodal Bank:	UCO Bank												
Month/ Quarter:	December 31st,2021												
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 Accountns 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	294882	177597	60.23	73243	24.84	67224	22.80	2133	0.72	177597	60.23	11247
2	Bank of India	1295838	807696	62.33	142328	10.98	262018	20.22	1232744	95.13	1199557	92.57	101615
3	Bank of Maharashtra	4579	4419	96.51	1356	29.61	915	19.98	0	0.00	4419	96.51	200
4	Canara Bank	75728	48731	64.35	21279	28.10	20647	27.26	69582	91.88	69582	91.88	253
5	Central Bank of India	113607	45976	40.47	24489	21.56	5806	5.11	206	0.18	57154	50.31	22106
6	Indian Overseas Bank	56499	31553	55.85	2339	4.14	12886	22.81	15623	27.65	42563	75.33	756
7	Indian Bank	528199	111621	21.13	26922	5.10	44529	8.43	401410	76.00	115505	21.87	16412
8	Punjab and Sind Bank	16823	11316	67.27	1084	6.44	7071	42.03	13737	81.66	11650	69.25	451
9	Punjab National Bank	648948	385393	59.39	146800	22.62	117168	18.06	394703	60.82	518679	79.93	7819
10	State Bank of India	1661898	1412632	85.00	353296	21.26	303296	18.25	1457352	87.69	1492521	89.81	352511
11	UCO Bank	556736	237587	42.67	16095	2.89	132633	23.82	220292	39.57	399931	71.83	156805
12	Union Bank of India	540003	260379	48.22	14184	2.63	45167	8.36	361284	66.90	446496	82.68	5676
13	Axis Bank	103039	93951	91.18	20934	20.32	52085	50.55	35298	34.26	98421	95.52	8782
14	Bandhan Bank	443134	303843	68.57	15017	3.39	342204	77.22	0	0.00	434445	98.04	513
15	Federal Bank	7100	4068	57.30	2078	29.27	2720	38.31	1745	24.58	4588	64.62	1440
16	HDFC Bank Ltd.	63699	59646	93.64	53105	83.37	53488	83.97	32302	50.71	63606	99.85	4350
17	ICICI Bank Ltd.	53976	53976	100.00	53976	100.00	37616	69.69	39953	74.02	53976	100.00	0
18	IDBI Bank	55976	45872	81.95	32332	57.76	31879	56.95	46887	83.76	55976	100.00	0
19	Indusind Bank	18862	18036	95.62	18862	100.00	7873	41.74	11022	58.43	18862	100.00	0
20	Karur Vysya Bank	23566	22677	96.23	1239	5.26	3230	13.71	3061	12.99	22721	96.41	0
21	Kotak Mahindra Bank	6567	5814	88.53	5987	91.17	4121	62.75	5778	87.99	6246	95.11	0
22	South Indian Bank	14176	5889	41.54	1362	9.61	3001	21.17	2561	18.07	7429	52.41	0
23	Ujjivan SF Bank	79742	76858	96.38	54015	67.74	56773	71.20	78048	97.88	78048	97.88	0
24	Jana SF Bank	16449	16449	100.00	541	3.29	2088	12.69	0	0.00	16449	100.00	0
25	PBGB	386262	35020	9.07	0	0.00	9544	2.47	345153	89.36	345153	89.36	41109
26	WBSCB (HDCCB)	214164	2645	1.24	0	0.00	0	0.00	0	0.00	2645	1.24	0
27	IPPB	490	175	35.71	0	0.00	260	53.06	490	100.00	490	100.00	0
28	Airtel Payment Bank	14700	0	0.00	14700	100.00	14700	100.00	14700	100.00	14700	100.00	0
29	Fino Payment Bank	393	367	93.38	393	100.00	393	100.00	393	100.00	393	100.00	393
	Total	7296035	4280186	58.66	1097956	15.05	1641335	22.50	4786457	65.60	5759802	78.94	732438

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

For Bank Customers													
2. Digital coverage for business (Current Accounts)													
Sr. No.	Bank Name	Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts Covered with Debit/	% 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 Account 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	32478	14216	43.77	16306	50.21	6214	19.13	8504	26.18	17526	53.96	12
2	Bank of India	14825	7999	53.96	6354	42.86	6096	41.12	7703	51.96	12875	86.85	14627
3	Bank of Maharashtra	300	100	33.33	75	25.00	90	30.00	100	33.33	100	33.33	150
4	Canara Bank	2052	920	44.83	938	45.71	0	0.00	683	33.28	1276	62.18	6
5	Central Bank of India	3806	1874	49.24	696	18.29	15	0.39	323	8.49	2234	58.70	375
6	Indian Overseas Bank	8900	5623	63.18	7000	78.65	145	1.63	2014	22.63	7100	79.78	520
7	Indian Bank	7410	1621	21.88	1647	22.23	1302	17.57	703	9.49	2911	39.28	211
8	Punjab and Sind Bank	516	307	59.50	106	20.54	20	3.88	133	25.78	208	40.31	0
9	Punjab National Bank	10670	3714	34.81	3957	37.09	1701	15.94	3629	34.01	5705	53.47	2780
10	State Bank of India	31581	15425	48.84	21581	68.34	1821	5.77	21581	68.34	23621	74.79	2852
11	UCO Bank	6104	0	0.00	925	15.15	285	4.67	1708	27.98	2342	38.37	3762
12	Union Bank of India	14784	5292	35.80	1774	12.00	227	1.54	2034	13.76	7434	50.28	338
13	Aws Bank	11771	6120	51.99	4475	38.02	830	7.05	4870	41.37	9983	84.81	260
14	Bandhan Bank	11321	9524	84.13	1231	10.87	78	0.69	9609	84.88	9937	87.77	65
15	Federal Bank	1431	641	44.79	420	29.35	229	16.00	490	34.24	905	63.24	335
16	HDFC Bank Ltd.	7322	0	0.00	7258	99.13	553	7.55	7258	99.13	7294	99.62	195
17	ICICI Bank Ltd.	11472	11176	97.42	6331	55.19	1371	11.95	8492	74.02	11176	97.42	0
18	IDBI Bank	6120	5818	95.07	3891	63.58	587	9.59	2354	38.46	0	0.00	0
19	Indusind Bank	6522	0	0.00	3481	53.37	127	1.95	2928	44.89	0	0.00	0
20	Karur Vysya Bank	1317	855	64.92	300	22.78	0	0.00	306	23.23	991	75.25	0
21	Kotak Mahindra Bank	600	304	50.67	506	84.33	13	2.17	252	42.00	526	87.67	0
22	South Indian Bank	1268	286	22.56	293	23.11	44	3.47	260	20.50	491	38.72	0
23	Ujjivan SF Bank	1165	845	72.53	0	0.00	0	0.00	1047	89.87	1047	89.87	0
24	Jana SF Bank	699	385	55.08	25	3.58	0	0.00	136	19.46	136	19.46	0
25	PBGB	1598	106	6.63	0	0.00	0	0.00	470	29.41	475	29.72	698
26	WBSCB (HDCCB)	443	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
27	IPPB	3	3	100.00	0	0.00	3	100.00	3	100.00	3	100.00	0
28	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
29	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
	Total	196478	93154	47.41	89570	45.59	21751	11.07	87590	44.58	126296	64.28	27186

Fixation of Targets for POS/QR for Howrah district: - As per RBI letter FIDD.CO.LBS. No.71339/02.01.001/2021-22 dated July 14, 2021, Howrah district in the State has been selected under the scaled up version of the pilot programme of Expanding and Deepening of the Digital Payments Ecosystem for making the district 100% digitally enabled by September 30, 2022. UCO bank is the Nodal Bank to whom the district has been allocated, which would ensure implementation of the programme in the districts.

Further, SLBC have fixed bank wise target for merchants/ traders/ business/ utility service providers which may be digitally covered through provision of payments options such a POS/ QR etc. for all the banks operating in the Howrah district after assessment/survey in the district and shared with RBI, Kolkata and LDM of respective district.

Payment Banks operations:

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

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

IPPB has an extensive network of 25 branches with 6918 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.

Fino Payment Bank has a network of 18367 Bank Mitras and one Branch.

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

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

Basic Data of Payment Banks as on 31.12.2021:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	Dec, 2020	1553765	55.48	986	0.55
IPPB	Mar, 2021	1688308	63.11	5606	0.60
IPPB	June, 2021	1734288	70.46	5840	0.63
IPPB	Sept, 2021	1963301	76.80	7029	0.72
IPPB	Dec, 2021	1991258	94.73	7029	0.81
Airtel Payment Bank	Dec, 2020	2418841	50.39	0	0.00
Airtel Payment Bank	Mar, 2021	2647000	59.90	0	0.00
Airtel Payment Bank	June, 2021	2806000	69.04	0	0.00
Airtel Payment Bank	Sept, 2021	2979000	76.17	0	0
Airtel Payment Bank	Dec, 2021	3131065	88.51	0	0
Fino Payment Bank	Dec, 2021	10244	0.49	22	0.001

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	Dec, 2020	304661	21.04	446447	9.48
IPPB	Dec, 2021	431414	50.56	340814	9.41
Airtel Payment Bank	Dec, 2020	92000	5.22	808819	88.90
Airtel Payment Bank	Dec, 2021	127393	16.93	589403	253.16
Fino Payment Bank	Dec, 2021	11886	0.59	53828	0.85

AGENDA-15

Financial Literacy Camps & Awareness Drive and review of status of Financial Education in School: -

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 has been 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.**

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

Financial literacy camps conducted by Financial literacy centres is mentioned below: -

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Mar, 21	314	20600	147	5360	461	25960
June, 21	31	905	64	2252	95	3157
Sept, 21	186	10816	225	14972	411	25788
Dec, 21	180	5689	582	22356	762	28045

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

During the Quarter	Dec,2020	March,2021	June,2021	Sept,2021	Dec,2021
Total Camps	312	561	524	1103	1753

Observation: While FLCs will hold minimum of two (2) special 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.

District wise progress of FLC during December, 2021 quarter of FY 2021-22 is given hereunder.

District wise camp conducted by FLCs and rural branches during the December, 2021 quarter							
State	West Bengal						
During the Quarter	December						
Year	2021						
Sr. No.	District	No of special camps conducted by FLCs during the quarter	No. of participants	No of target specific camps conducted by FLCs during the quarter	No. of participants	Camp conducted by Rural branches during the quarter	Total camps conducted during the quarter
1	24 Pgs (N)	5	182	16	471	115	136
2	24 Pgs (S)	6	206	13	386	41	60
3	Alipurduar	0	0	0	0	78	78
4	Bankura	6	174	12	304	15	33
5	Birbhum	19	596	63	2062	82	164
6	Coochbehar	21	486	21	486	21	63
7	Darjeeling	3	56	24	650	58	85
8	Dakhin Dinajpur	0	0	7	236	10	17
9	Hooghly	36	1001	36	1001	209	281
10	Howrah	5	273	39	1165	15	59
11	Jalpaiguri	0	0	0	0	82	82
12	Jhargram	5	120	5	120	5	15
13	Kalimpong	0	0	0	0	0	0
14	Kolkata	3	65	3	65	3	9
15	Malda	3	85	2	75	5	10
16	Murshidabad	0	0	0	0	379	379
17	Nadia	11	697	11	697	11	33
18	Paschim Bardhaman	0	0	8	248	75	83
19	Paschim Medinipur	2	95	2	95	147	151
20	Purba Bardhaman	1	50	11	440	56	68
21	Purba Medinipur	22	813	274	12988	303	599
22	Purulia	8	227	11	304	19	38
23	Uttar Dinajpur	24	563	24	563	24	72
	Total	180	5689	582	22356	1753	2515

Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

Review of status of Financial Education in School: -

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

AGENDA-16

Review of functioning of RSETIs & setting up of 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 31.12.2021 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
April – Dec, 2020	80	1723	153	8.88	65.13
April – Dec, 2021	169	4389	748	17.04	71.98
Cumulative, Dec, 20	4683	1223897	91172	73.59	59.60
Cumulative, Dec 21	5037	132439	93913	70.91	62.48

- RSETIs of Howrah is 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.
- RESTI 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 31.12.2021 since inception (Cummulative)											
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	240	7062	3536	1275	4811	8	4819	68.24	73.50
2	West Midnapore (Debra)	Indian Bank	210	6596	4216	603	4819	251	5070	76.86	87.49
3	North 24 Parganas	Bank of India	291	7478	3517	2202	5719	124	5843	78.14	61.50
4	Coochbehar	Central Bank of India	149	3547	1298	1118	2416	34	2450	69.07	53.73
5	Darjeeling	Central Bank of India	119	3106	1544	778	2322	44	2366	76.18	66.49
6	Jalpaiguri	Central Bank of India	269	5583	3304	733	4037	264	4301	77.04	81.84
7	Purba Midnapore	Punjab National Bank	249	7209	2728	2371	5099	49	5148	71.41	53.50
8	Berhampore	Canara Bank	318	9139	3590	2931	6521	0	6521	71.35	55.05
9	Malda	State Bank of India	244	7123	2652	1528	4180	594	4774	67.02	63.44
10	Nadia (Haringhata)	State Bank of India	231	5816	1841	2069	3910	74	3984	68.50	47.08
11	Burdwan	UCO Bank	264	6711	2770	1817	4587	0	4587	68.35	60.39
12	Hooghly	UCO Bank	283	7133	4269	663	4932	0	4932	69.14	86.56
13	Howrah	UCO Bank	230	6594	4533	58	4591	3	4594	69.67	98.74
14	Bankura (Ranbahal)	Punjab National Bank	326	7641	2666	1596	4262	607	4869	63.72	62.55
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	220	6106	2796	1320	4116	206	4322	70.78	67.93
16	Howrah	Punjab National Bank	645	16315	3448	9180	12628	653	13281	81.40	27.30
17	Purulia	Punjab National Bank	194	4953	1696	910	2606	0	2606	52.61	65.08
18	South 24 Parganas	Punjab National Bank	327	8601	4072	1127	5199	121	5320	61.85	78.32
19	Uttar Dinajpur	Punjab National Bank	228	5726	2254	1792	4046	80	4126	72.06	55.71
	Total		5037	132439	56730	34071	90801	3112	93913	70.91	62.48

RSETI wise settlement & credit linkage % during FY 2021-22 (01.04.2021 to 31.12.2021)											
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	8	236	31	12	43	0	43	18.22	72.09
2	West Midnapore (Debra)	Indian Bank	6	148	72	0	72	0	72	48.65	100.00
3	North 24 Parganas	Bank of India	13	414	86	0	86	0	86	20.77	100.00
4	Coochbehar	Central Bank of India	6	177	65	27	92	0	92	51.98	70.65
5	Darjeeling	Central Bank of India	6	171	59	25	84	0	84	49.12	70.24
6	Jalpaiguri	Central Bank of India	5	91	0	0	0	0	0	0.00	#DIV/0!
7	Purba Midnapore	Punjab National Bank	10	337	126	48	174	0	174	51.63	72.41
8	Berhampore	Canara Bank	6	155	0	0	0	0	0	0.00	#DIV/0!
9	Malda	State Bank of India	10	237	3	3	6	0	6	2.53	50.00
10	Nadia (Haringhata)	State Bank of India	11	197	0	4	4	0	4	2.03	0.00
11	Burdwan	UCO Bank	11	275	0	0	0	0	0	0.00	#DIV/0!
12	Hooghly	UCO Bank	9	226	12	0	12	0	12	5.31	100.00
13	Howrah	UCO Bank	10	277	0	0	0	0	0	0.00	#DIV/0!
14	Bankura (Ranbahal)	Punjab National Bank	12	213	40	6	46	0	46	21.60	86.96
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	9	253	2	0	2	0	2	0.79	100.00
16	Howrah	Punjab National Bank	9	240	0	0	0	0	0	0.00	#DIV/0!
17	Purulia	Punjab National Bank	7	141	0	0	0	0	0	0.00	#DIV/0!
18	South 24 Parganas	Punjab National Bank	12	347	9	28	37	0	37	10.66	24.32
19	Uttar Dinajpur	Punjab National Bank	9	254	32	56	88	2	90	35.43	36.36
	Total		169	4389	537	209	746	2	748	17.04	71.98

AGENDA- 17

Social Security Schemes (Including PMJDY, 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 31.12.2021 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2020	36646275	13473.64	3190693
31.12.2020	39686422	12839.51	2266732
31.03.2021	40397438	13247.08	2332637
31.12.2021	43952494	15059.30	2785304

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2020	25019200	28627762
31.12.2020	24979485	31467593
31.03.2021	25287761	32255660
31.12.2021	27474014	36073923

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2020	10227585	2686728	1509104	13481007
31.12.2020	11939070	3378847	2402361	17720278
31.03.2021	13598596	3837712	2751682	20187990
31.12.2021	16225873	4866099	2802365	23894337

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
31.12.2020	PMSBY	2133	1507	165	461
	PMJJBY	6267	5738	263	266
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278
31.12.2021	PMSBY	2237	1805	164	309
	PMJJBY	8620	7933	365	727

APY Campaign:

A campaign titled Citizens Choice has been launched by PFRDA where the performance of the SLBCs and LDMs were assessed. Against the fresh enrolment target of 517200 in the current FY, the banks have achieved 475191 enrolment upto 31-12-2021 (Achievement is 92 %).

Saturation drive for Jan Suraksha Schemes: -

Department of Financial Services (DFS), GoI has started saturation drive for Jan suraksha schemes to connect every entitled person with Government's insurance and pension schemes. SLBC organised special meeting on saturation drive for Jan Suraksha schemes held on 01.10.2021 and prepared road maps for 100 % achievement in PMJSS. All member banks agreed and confirmed for wholehearted participation in the Saturation drive and to make the programme a grand success.

Bank wise cumulative enrolment position under social security schemes as on 31.12.2021 (as per PMJDY portal)

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes	% of Enrolment
1	Bank of Baroda	2813204	165355	920932	112568	1198855	42.62%
2	Bank of India	1607849	306746	922510	151157	1380413	85.85%
3	Bank of Maharashtra	52013	5972	18872	6036	30880	59.37%
4	Canara Bank	662331	84968	327581	106251	518800	78.33%
5	Central Bank of India	1076537	164622	419726	147255	731603	67.96%
6	Indian Bank	3236140	281473	338392	327044	946909	29.26%
7	Indian Overseas Bank	288203	47779	137682	44031	229492	79.63%
8	Punjab National Bank	8730859	558550	3146290	303238	4008078	45.91%
9	Punjab & Sind Bank	17636	5492	29664	6658	41814	237.09%
10	State Bank of India	15927693	2577060	7809382	1101102	11487544	72.12%
11	UCO Bank	1516268	117640	298891	60878	477409	31.49%
12	Union Bank of India	896055	90289	367795	84400	542484	60.54%
	PSU Banks	36824788	4405946	14737717	2450618	21594281	58.64%
13	Axis Bank Ltd	53399	11123	39948	60792	111863	209.49%
14	Bandhan Bank	0	0	0	11296	11296	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0	29	29	#DIV/0!
16	City Union Bank Ltd	80	154	380	45	579	723.75%
17	Dhanlaxmi Bank Ltd.	0	0	0	185	185	#DIV/0!
18	ESAF SF Bank	0	0	0	0	0	#DIV/0!
19	Federal Bank Ltd	4235	1849	4622	339	6810	160.80%
20	HDFC Bank Ltd	126136	38130	73253	22317	133700	106.00%
21	ICICI Bank Ltd	39502	14254	33708	4054	52016	131.68%
22	IDBI Bank Ltd.	31011	24012	86697	21160	131869	425.23%
23	IDFC Bank Ltd.	0	366	1622	0	1988	#DIV/0!
24	Indusind Bank Ltd	9552	298	8146	68	8512	89.11%
25	Jammu & Kashmir Bank Ltd	239	23	44	11	78	32.64%
26	Jana Small Finance Bank	0	0	0	0	0	#DIV/0!
27	Karnataka Bank Ltd.	0	0	0	1711	1711	#DIV/0!
28	Karur Vysya Bank Ltd	1622	1568	2403	371	4342	267.69%
29	Kotak Mahindra Bank Ltd	851	4215	6434	674	11323	1330.55%
30	Lakshmi Vilas Bank Ltd	67	39	109	45	193	288.06%
31	Ratnakar Bank Ltd	0	67	119	18	204	#DIV/0!
32	South Indian Bank Ltd	305	975	1847	1064	3886	1274.10%
33	SIDBI	0	0	0	0	0	#DIV/0!
34	Tamilnad Mercantile Bank Ltd	0	277	809	430	1516	#DIV/0!
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	62	224	291	16	531	856.45%
	PVT Banks	267061	97574	260432	124625	482631	180.72%
38	BGVB (PNB)	5111474	145994	757460	111695	1015149	19.86%
39	PBGB (UCO)	1267601	137619	285183	52205	475007	37.47%
40	UBKGB (CBI)	481570	78966	185081	63222	327269	67.96%
	RRBs	6860645	362579	1227724	227122	1817425	26.49%
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	43952494	4866099	16225873	2802365	23894337	54.36%

Bank wise cumulative report of PMJDY accounts as on 31.12.2021 (as per PMJDY portal)

(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	1812642	1000562	1161535	1651669	2813204	758.26	100581	2677547	2690556
2	Bank of India	1308583	299266	669849	938000	1607849	604.86	130499	1341074	1497843
3	Bank of Maharashtra	13200	38813	24206	27807	52013	12.90	16931	47337	47969
4	Canara Bank	535475	126856	288344	373987	662331	245.46	31617	212656	555859
5	Central Bank of India	995268	81269	425706	650831	1076537	302.36	107676	627492	937127
6	Indian Bank	2723357	512783	1346359	1889781	3236140	1366.40	84419	1454499	2829960
7	Indian Overseas Bank	105656	182547	125301	162902	288203	104.05	23937	271271	234417
8	Punjab & Sind Bank	2311	15325	9503	8133	17636	8.64	233	15097	11567
9	Punjab National Bank	7888723	842136	3626452	5104407	8730859	2908.61	755901	3868154	7533861
10	State Bank of India	9001081	6926612	7124130	8803563	15927693	6011.13	275978	15024160	12173482
11	UCO Bank	1010915	505353	597200	919068	1516268	449.73	108256	540652	1253444
12	Union Bank of India	620121	275934	367529	528526	896055	205.27	170016	288200	803184
	PSUs Total	26017332	10807456	15766114	21058674	36824788	12977.67	1806044	26368139	30569269
13	Axis Bank Ltd	3674	49725	25781	27618	53399	16.26	16539	23252	31016
14	City Union Bank Ltd	0	80	58	22	80	0.02	6	70	35
15	Federal Bank Ltd	1079	3156	2859	1376	4235	1.47	907	1778	2852
16	HDFC Bank Ltd	7586	118550	17914	108222	126136	23.41	11487	126124	47745
17	ICICI Bank Ltd	25651	13851	19387	20115	39502	5.55	23065	39502	32399
18	IDBI Bank Ltd.	6021	24990	17977	13034	31011	9.88	2893	22667	22294
19	IndusInd Bank Ltd	208	9344	6700	2852	9552	1.50	904	3494	8186
20	Jammu & Kashmir Bank Ltd	0	239	163	76	239	0.09	31	238	133
21	Karur Vysya Bank	615	1007	933	689	1622	0.29	271	1611	1175
22	Kotak Mahindra Bank Ltd	131	720	628	223	851	0.13	282	83	285
23	Lakshmi Vilas Bank Ltd	37	30	32	35	67	0.01	8	51	21
24	South Indian Bank Ltd	8	297	130	175	305	0.11	39	197	234
25	Yes Bank Ltd	2	60	51	11	62	0.01	5	59	45
	PBVTs Total	45012	222049	92613	174448	267061	58.74	56437	219126	146420
26	BGVB (PNB)	5057997	53477	2125325	2986149	5111474	1494.22	719727	420769	3948934
27	PBGB (UCO)	1103582	164019	442712	824889	1267601	348.79	152338	47864	993972
28	UBKGB (CBI)	336023	145547	207200	274370	481570	179.87	50758	418116	415328
	RRBS Total	6497602	363043	2775237	4085408	6860645	2022.88	922823	886749	5358234
	Grand Total	32559946	11392548	18633964	25318530	43952494	15059.30	2785304	27474014	36073923

District wise cumulative report of PMJDY accounts as on 31.12.2021 (as per PMJDY portal)

(Amount in Crore)

Sr. No.	District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Balance	RupayCard Issued	Aadhaar Seeded
1	Alipurduar	154994	75479	98849	131624	230473	69.69	24927	185094	196824
2	Bankura	1764271	252028	895818	1120481	2016299	864.47	109627	1140684	1636949
3	Bardhaman	2248488	991486	1225564	2014410	3239974	960.45	157537	2099148	2614745
4	Birbhum	1660812	412927	880960	1192779	2073739	649.95	136767	1280668	1685179
5	Dakshin Dinajpur	877339	178716	452127	603928	1056055	263.06	68832	597138	848755
6	Darjiling	282606	320922	252096	351432	603528	308.09	42936	495483	499570
7	Howrah	1190701	611630	740481	1061850	1802331	671.88	86871	1198548	1520363
8	Hooghly	1437487	672359	866081	1243765	2109846	840.40	96982	1318590	1811204
9	Jalpaiguri	1074457	564644	701062	938039	1639101	536.91	108438	1258196	1369209
10	Coochbehar	1002690	425304	627098	800896	1427994	299.23	95787	1119474	1183551
11	Kolkata	6175	750730	344522	412383	756905	321.07	75574	560166	590751
12	Maldah	2446016	405273	1199572	1651717	2851289	791.15	258697	1447563	2380454
13	Murshidabad	2770177	1105013	1657022	2218168	3875190	1069.37	242202	2610015	3197877
14	Nadia	1835675	896701	1159594	1572782	2732376	918.59	187139	1758744	2166706
15	North 24 Parganas	2239254	1596967	1598994	2237227	3836221	1441.87	200636	2576582	3181166
16	Paschim Medinipur	2311976	409312	1155709	1565579	2721288	1155.49	125812	1520778	2246564
17	Purba Medinipur	2216519	195288	1061452	1350355	2411807	1091.29	102837	1401514	1993435
18	Purulia	1486816	285635	799106	973345	1772451	775.37	129681	1018767	1452432
19	South 24 Parganas	3705465	742191	1890319	2557337	4447656	1574.42	310605	2706357	3666606
20	Uttar Dinajpur	1848028	499943	1027538	1320433	2347971	456.56	223417	1190505	1831583
Grand Total		32559946	11392548	18633964	25318530	43952494	15059.29739	2785304	27474014	36073923

Bank wise enrolment position under APY during FY 2021-22 (01.04.2021 to 31.12.2021)

Sr.No.	Bank Name	ATAL 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	291	70	20370	19627	67	96.35%
2	Bank of India	366	70	25620	31003	85	121.01%
3	Bank of Maharashtra	37	70	2590	1773	48	68.46%
4	Canara Bank	413	70	28910	26060	63	90.14%
5	Central Bank of India	328	70	22,960	18,336	56	79.86%
6	Indian Bank	602	70	42140	51129	85	121.33%
7	Indian Overseas Bank	152	70	10640	9569	63	89.93%
8	Punjab National Bank	1231	70	86170	24723	20	28.69%
9	Punjab & Sind Bank	41	70	2,870	671	16	23.38%
10	State Bank of India	1200	70	84000	208757	174	248.52%
11	UCO Bank	387	70	27090	13521	35	49.91%
12	Union Bank of India	297	70	20790	13578	46	65.31%
	PSU Banks	5345	840	374150	418747	78	111.92%
13	Axis Bank Ltd	299	70	20,930	3,630	12	17.34%
14	Bandhan Bank	384	30	11520	3904	10	33.89%
15	Catholic Syrian Bank Ltd.	3	30	90	0	0	0.00%
16	City Union Bank Ltd	2	30	60	1	1	1.67%
17	DCB Bank Ltd.	4	30	120	0	0	0.00%
18	Dhanlaxmi Bank Ltd.	5	30	150	23	5	15.33%
19	ESAF SF Bank	0	0	0	0	0	0.00%
20	Federal Bank Ltd	30	30	900	18	1	2.00%
21	HDFC Bank Ltd	230	70	16100	1635	7	10.16%
22	ICICI Bank Ltd	198	70	13,860	317	2	2.29%
23	IDBI Bank Ltd.	96	70	6720	3646	38	54.26%
24	IDFC Bank Ltd.	2	30	60	0	0	0.00%
25	Indusind Bank Ltd	34	30	1020	21	1	2.06%
26	Jammu & Kashmir Bank Ltd	2	30	60	1	1	1.67%
27	Jana Small Finance Bank	0	0	0	0	0	0.00%
28	Karnataka Bank Ltd.	20	30	600	273	14	45.50%
29	Karur Vysya Bank Ltd	16	30	480	31	2	6.46%
30	Kotak Mahindra Bank Ltd	41	30	1230	212	5	17.24%
31	Lakshmi Vilas Bank Ltd	4	30	120	0	0	0.00%
32	Ratnakar Bank Ltd	8	30	240	16	2	6.67%
33	South Indian Bank Ltd	19	30	570	570	30	100.00%
34	Standard Chatered Bank	17	30	510	0	0	0.00%
35	Tamilnad Mercantile Bank Ltd	1	30	30	130	130	433.33%
36	Ujjivan Small Finance Bank	0	0	0	0	0	0.00%
37	Utkarsh Small Finance Bank	0	0	0	0	0	0.00%
38	Yes Bank Ltd	16	30	480	0	0	0.00%
	PVT Banks	1431	820	75850	14428	10	19.02%
39	BGVB (PNB)	587	70	41090	15311	26	37.26%
40	PBGB (UCO)	231	70	16170	15896	69	98.31%
41	UBKGB (CBI)	142	70	9940	10809	76	108.74%
	RRBs	960	210	67200	42016	44	62.52%
	Grand Total	7736	1870	517200	475191	61	91.88%

AGENDA-18

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

We request all member banks to upload the reporting files in the said portal from the December 31, 2021 quarter onwards.

- Member banks facing any problem of uploading the data in the portal may escalate the issue to SLBC for necessary guidance.

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

Bank wise progress on Data Management System: - Portal is made live. Some banks have already given data in the portal on test basis as mentioned below:

Bank Name	Status
Axis Bank	Data uploaded successfully
Indusind Bank	Data uploaded successfully
Karur Vyas Bank	Data uploaded successfully

We request all member banks to upload the reporting files in the said portal from the March 31, 2022 quarter onwards.

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- 19

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

SLBC proposes to hold the quarterly review meeting in the FY 2022-23 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
March, 2022	12.05.2022	Thursday
June, 2022	10.08.2022	Wednesday
September, 2022	11.11.2022	Friday
December, 2022	13.02.2023	Monday

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

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

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

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

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

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

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

AGENDA- 20

Miscellaneous:

1)Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

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

2) Status of SLBC report submitted by Member Banks,etc.

Status of SLBC report submitted by Banks for December, 2021			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	29.01.2022
2	Bank of India	Submitted	03.02.2022
3	Bank of Maharashtra	Submitted	31.01.2022
4	Canara Bank	Submitted	31.01.2022
5	Central Bank of India	Submitted	03.02.2022
6	Indian Bank	Submitted	31.01.2022
7	Indian Overseas Bank	Submitted	03.02.2022
8	Punjab National Bank	Submitted	13.01.2022
9	Punjab & Sind Bank	Submitted	02.02.2022
10	State Bank of India	Submitted	02.02.2022
11	UCO Bank	Submitted	03.02.2022
12	Union Bank of India	Submitted	21.01.2022
13	Axis Bank	Submitted	03.02.2022
14	Au Small finance Bank	Submitted	28.01.2022
15	Bandhan Bank	Submitted	31.01.2022
16	Catholic Syrian Bank Ltd.	Submitted	18.01.2022
17	City Union Bank Ltd.	Submitted	21.01.2022
18	Dhanlaxmi Bank Ltd.	Submitted	02.02.2022
19	ESAF SF Bank	Submitted	13.01.2022
20	Federal Bank	Submitted	20.01.2022
21	HDFC Bank	Submitted	18.01.2022
22	ICICI Bank	Submitted	19.01.2022
23	IDBI Bank	Submitted	27.01.2022
24	IDFC First Bank	Submitted	19.01.2022
25	Indusind Bank	Submitted	17.01.2022
26	Jana Small Finance Bank	Submitted	27.01.2022
27	Karnataka Bank Ltd.	Submitted	24.01.2022
28	Karur Vysya Bank	Submitted	29.01.2022
29	Kotak Mahindra Bank	Submitted	09.01.2022
30	Lakshmi Vilas Bank (DBS)	Submitted	02.02.2022
31	Ratnakar Bank Ltd	Submitted	27.01.2022
32	South Indian Bank Ltd.	Submitted	18.01.2022
33	Tamilnad Mercantile Bank	Submitted	29.01.2022
34	Ujjivan Small Finance Bank	Submitted	20.01.2022
35	Utkarsh Small Finance Bank	Submitted	15.01.2022
36	YES Bank	Submitted	19.01.2022
37	BGVV (PNB)	Submitted	31.01.2022
38	PBGB (UCO)	Submitted	17.01.2022
39	UBKGB (CBI)	Submitted	19.01.2022
40	WB State Co-Op Bank Ltd.	Submitted	28.01.2022
41	WBSCARD Bank Ltd.	Submitted	24.01.2022

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

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor,
11, Hemanta Basu Sarani,
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/154th SLBC Meeting/ 871 /2021

Date: 30.12.2021

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

Re: Minutes of the 154th SLBC, West Bengal meeting held on 28.12.2021

The 154th SLBC meeting for the state of West Bengal was held on 28.12.2021 in virtual mode to review the progress made in various banking parameters till quarter ending September, 2021. After a brief inaugural speech on significant developments taken place in September 2021 quarter by Sri Nabin Kumar Dash, Chief General Manager & Convener, SLBC West Bengal, the meeting commenced under the chairmanship of Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal. Sh. Ch. S.S. Mallikarjuna Rao, MD & CEO, Punjab National Bank; Sri H.K. Diwedi, Chief Secretary, GoWB; Dr. Manoj Pant, Principal Secretary, Finance Dept; Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation; Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB; Sri Pradip Kumar Majumder, Advisor- Agriculture & Allied Departments, Govt of West Bengal; Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB; Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Department of Financial Services, Go; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri R. Kesavan, RD, RBI; Dr. A.R. Khan, CGM, NABARD; Smt. Ruma Dey, CGM, SBI, LHO and Sri Sandeep J Gaware, CGM, Canara Bank were among other notable dignitaries who had participated in the meeting.

At the outset, Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB briefly narrated that CD ratio of the state stood at 60.85% as on September 2021. In the current FY upto September 2021, banks have strived their best to disburse (i) Rs.27952 cr (32% of annual target) registering Y-o-Y growth of 68% in Agriculture sector, (ii) Rs.45782 cr (45% of annual target) registering Y-o-Y growth of 36% in MSME sector, (iii) Rs.5430.26 cr registering Y-o-Y growth of 49.63% in NRLM SHG, (iv) Rs.7694.02 cr registering Y-o-Y growth of 117.33% in Pradhan Mantri Mudra Yojana scheme, (v) Rs.80613 cr (36% of annual target) registering Y-o-Y growth of 50% in overall Priority sector. By cumulative focused attention of all member banks, total deposit & total advance of the state of West Bengal have posted a positive Y-o-Y growth of 12.77% & 3.77% respectively. He also mentioned that, WBSCB, PNB, BGVB, UCO Bank, ICICI Bank, HDFC Bank and Axis Bank have on boarded in West Bengal Student Credit Card. He requested all other banks to expedite the process of getting nod from their respective boards. He thanked all member banks for providing uninterrupted, seamless, tireless services to the public, braving all odds during the unprecedented COVID-19.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal encouraged the Banks for their collective endeavor in lending as well as implementation of various government schemes. Citing positive growth in State GDP, he requested member banks to remain focused in ACP achievement for the FY 2021-22. Dr. Mitra stressed upon the need of enhanced level of action from the Banks in view of still persisting considerable gaps between ACP and achievement which are to be met within a very short period of last quarter only of the Financial Year. Different Sub Committees under SLBC should look into this matter urgently to ensure achievement of ACP target.

Page 1 of 5



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

E-mail: slbc.westbengal@pnb.co.in

United Tower, 8th Floor,
11, Hemanta Basu Sarani,
Kolkata- 700 001

Telephone: 033-2262-7365, 033-2231-1716

Ref. No: SLBC/WB/154th SLBC Meeting/ 871 /2021

Date: 30.12.2021

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

Re: Minutes of the 154th SLBC, West Bengal meeting held on 28.12.2021

The 154th SLBC meeting for the state of West Bengal was held on 28.12.2021 in virtual mode to review the progress made in various banking parameters till quarter ending September, 2021. After a brief inaugural speech on significant developments taken place in September 2021 quarter by Sri Nabin Kumar Dash, Chief General Manager & Convener, SLBC West Bengal, the meeting commenced under the chairmanship of Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal. Sh. Ch. S.S. Mallikarjuna Rao, MD & CEO, Punjab National Bank; Sri H.K. Diwedi, Chief Secretary, GoWB; Dr. Manoj Pant, Principal Secretary, Finance Dept; Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation; Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB; Sri Pradip Kumar Majumder, Advisor- Agriculture & Allied Departments, Govt of West Bengal; Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB; Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Department of Financial Services, Go; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri R. Kesavan, RD, RBI; Dr. A.R. Khan, CGM, NABARD; Smt. Ruma Dey, CGM, SBI, LHO and Sri Sandeep J Gaware, CGM, Canara Bank were among other notable dignitaries who had participated in the meeting.

At the outset, Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB briefly narrated that CD ratio of the state stood at 60.85% as on September 2021. In the current FY upto September 2021, banks have strived their best to disburse (i) Rs.27952 cr (32% of annual target) registering Y-o-Y growth of 68% in Agriculture sector, (ii) Rs.45782 cr (45% of annual target) registering Y-o-Y growth of 36% in MSME sector, (iii) Rs.5430.26 cr registering Y-o-Y growth of 49.63% in NRLM SHG, (iv) Rs.7694.02 cr registering Y-o-Y growth of 117.33% in Pradhan Mantri Mudra Yojana scheme, (v) Rs.80613 cr (36% of annual target) registering Y-o-Y growth of 50% in overall Priority sector. By cumulative focused attention of all member banks, total deposit & total advance of the state of West Bengal have posted a positive Y-o-Y growth of 12.77% & 3.77% respectively. He also mentioned that, WBSCB, PNB, BGVB, UCO Bank, ICICI Bank, HDFC Bank and Axis Bank have on boarded in West Bengal Student Credit Card. He requested all other banks to expedite the process of getting nod from their respective boards. He thanked all member banks for providing uninterrupted, seamless, tireless services to the public, braving all odds during the unprecedented COVID-19.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal encouraged the Banks for their collective endeavor in lending as well as implementation of various government schemes. Citing positive growth in State GDP, he requested member banks to remain focused in ACP achievement for the FY 2021-22. Dr. Mitra stressed upon the need of enhanced level of action from the Banks in view of still persisting considerable gaps between ACP and achievement which are to be met within a very short period of last quarter only of the Financial Year. Different Sub Committees under SLBC should look into this matter urgently to ensure achievement of ACP target.

Page 1 of 5



2. MSME:

Dr. Amit Mitra congratulated member banks for their satisfactory performance in MSME sector by disbursing Rs.45782 cr as on 30.09.2021 achieving 45% of the ACP target. This disbursement figure further rose to Rs.56817 crore as on 30.11.2021 achieving 56% of the target. He requested all member banks to put their best effort in MSME sector to achieve 65% to 70% of ACP target by the end of 31.12.2021. He reiterated that GoWB have set up a target of 72000 and 28000 Artisan Credit Card and Weavers Credit Card disbursement respectively for this financial year. He requested member banks to exert special attention on that. He also noted that 550 no of clusters have been identified by MSME Dept. and requested member banks/ LDMs to complete the process of necessary adoption of all those clusters at the earliest. He was very much happy to note that 12000 units/ borrowers out of those clusters have been benefited by receiving institutional credit from member banks.

Sri Swaroop Udaykumar, Director, MSME Deptt, GoWB appraised the house that the performance of banks in MSME remained satisfactory and requested member banks to give focused attention in this sector to achieve ACP target by 31.03.2022. Dr. Amit Mitra requested for arranging Sub-Committee meeting on MSME in the first week of January' 2022 to further discuss on progress made under MSME.

Sri Sakshi Gopal Saha, General Manager, SLBC WB informed the house that GoWB is going to organize weekly camps at Gram panchayat level from 01.01.2022 to 31.03.2022 preferably on Wednesday/ Thursday. As per SOP, these camps will be fully utilized for submission of loan applications under Artisan Credit Card, Matsyajibi Credit Card, Weavers Credit Card etc along with related documents and for according sanction letters by bank branches. SLBC has suitably instructed all member banks in this regard to reap the benefit out of that in order to achieve ACC & WCC target by the end of 31.03.2022.

Sri Debduitta Bandyopadhyay, Hony. Regional Secretary, FASII highlighted that sometimes Banglashree subsidy is being released by GoWB lately. He requested banks to explore the possibility of sanctioning bridge loan against the subsidy amount to meet the timely requirement of borrowers.

(Action Point 2: Member banks)

3. Agriculture & KCC:

Dr. Amit Mitra noted that banks have disbursed Rs.27952 cr in agriculture upto 30.09.2021 thus achieving 32% of ACP target for this financial year. Again, banks have disbursed Rs.5805 cr in 13.87 lakh KCCs during this financial year upto 30.09.2021. Achievement in KCC is not much satisfactory as out of a target of financing 35 lakh KCC borrowers only 40% of the physical target has been achieved. He requested member banks to strictly abide by the instructions came out in the last Sub-Committee meeting on Agriculture held on 26.11.2021. He also congratulated member banks for sanctioning 14.42 lakh fresh KCCs to the landless farmers viz. Oral Lessees, Share Croppers and Tenant farmers during KCC Saturation Campaign held in last financial year. He suggested the member banks to concentrate on (a) Animal Husbandry, (b) Fishery, (c) Food processing, as having immense potentiality in these sectors and there is ample scope to grow. West Bengal being largest state in fruit production and 2nd largest state in terms of vegetable production, there is ample scope for flourishing in food processing. Again, there is a very good scope in Animal Husbandry & Fishery in the state of West Bengal. Banks have to focus in Animal Husbandry & Fishery, so that the state becomes self-sufficient in these sectors and can export to other states also. He requested member banks to utilize the weekly GP level camps which are going to be organized by GoWB from 01.01.2022 to 31.03.2022.

Sri Onkar Singh Meena, Secretary, Agriculture Department, GoWB requested member banks & LDMs to take care of some points/ suggestions/ issues related to agriculture lending, which are enumerated below:

- i) From the interactions made with DDAs/ LDMs, it was revealed that decisions/ instructions coming out from SLBC Sub Committee meeting is not being percolated to the grass root level or branch people in many cases. Member Banks to take care of that and advise their branch people suitably for necessary compliance of the instructions emerged from the meetings.

Page 3 of 5



- ii) Out of total disbursement of Rs.27952 cr in agriculture sector, disbursement in KCC stands at only Rs.5805 cr. Again Farm credit disbursement in some districts namely Hooghly, Purba Bardhaman, Purba Medinipur is not at par though these districts have sufficient resources available with them.
- iii) It was also informed by many DDAs that branches are rejecting KCC forms mentioning documents are incomplete. Bank branches should contact the applicant borrower for submission of requisite documents. But practically branches are dumping those proposals at ADA offices. With the help of Duare Sarkar Camps and Weekly camps at Panchayat level, bank branches may do this correction job at the camps by themselves and sanction those KCC cases.
- iv) Many cases in KCC IMS portal are lying pending with some major banks. He requested all banks to clear the pendency by mid of January and give them loans during Boro season starting from 15.01.2022.
- v) Banks may focus into different farm mechanization schemes and get benefit of interest subvention being provided by GoWB.

Sri H.K. Diwedi, Chief Secretary apprised the participants about the scope and potential for agriculture financing in the state as a whole with particular emphasis on financing fishery through Matsyajibi Credit Card and financing animal husbandry sector through KCC (AH). He also informed that various initiatives taken by the state for acquiring self-sufficiency in poultry egg production and putting infrastructure through setting up of layers' firm have increased potential of credit absorption in this segment.

Sri Ch. S.S. Mallikarjuna Rao noted the suggestions and requested member banks to act upon that. Sri S. G. Saha appraised the house that PNB has disposed of all the cases as per KCC IMS portal thus making the pendency nil in portal. And SBI & Indian Bank are also involved in the same task in a war footing manner to dispose of the pending cases as per KCC IMS portal by 31.12.2021. Dr. Amit Mitra requested to convene a sub-committee meeting in first week of January'2022 involving all LDMs in the state.

Sri R. Kesavan, Regional Director, RBI highlighted that so far disbursement against ACP target is remained satisfactory in the state of West Bengal till 30.09.2021. But, banks to strive their best in Agriculture sector to achieve the ACP target which will also help banks to achieve the target under overall priority sector.

Dr.A. R. Khan, CGM, NABARD highlighted that in recent times many new schemes under Agri credit have been rolled out, like financing to FPOs/ FPCs etc. Banks should exert energetic approach in these sectors and to bring them under the ambit of institutional credit. If, banks properly utilize these huge scopes, then the ACP target will be easier to achieve for them at the end of this financial year. Again BLBC level credit monitoring specially agriculture credit to be strengthened. BLBC level meetings are the actual platform from where these issues are to be taken care of and actual action starts. So, timely arranging BLBC meetings focusing on Agriculture credit along with higher level participation will pave the way of reaching the overall ACP target.

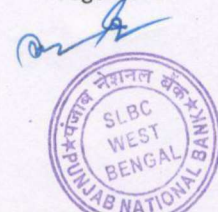
(Action Point 3: Member banks)

4. Self Help Group:

Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation was happy over banks' SHG performance. Banks have disbursed Rs.5430.26 crore in SHGs as on 30.09.2021 and ticket size have been subsequently increased to Rs.1.60 lakh from Rs.1.32 lakh. He was very much optimistic that this year the state of West Bengal will again surpass the target by a big margin. Dr. Amit Mitra congratulated all bankers and requested to maintain this momentum to exceed the target. He also requested bankers to increase the average ticket size to the national level of Rs.2.50 lakh atleast.

Smt. Shaon Sen, Addl. Director, SUDA also praised bankers for their commendable job in SHG-NULM and informed the house that 82% of the SHG Credit linkage target under NULM as set by Govt. of India have already been achieved by this time. She was also very much optimistic that banks will not only achieve the target but also surpass the target in the current financial year.

Page 4 of 5



Dr. Amit Mitra highlighted that West Bengal stands at third position in India in terms of total number of SHGs and in this financial year banks have achieved 73% of physical target in terms of number of SHG accounts. Though, having such huge number of SHGs in state portfolio, West Bengal stands at fourth position in terms of disbursement in India which should justifiably be second position at least. Again, NPA % in SHGs stands at a very impressive level of 2.08% only. Such low level of delinquency ratio in SHGs gives banks a huge scope in financing SHGs with minimum risk. He urged upon member banks to remain focused in SHG sector and to achieve the target both in number of SHGs and disbursement amount in order to achieve second position in terms of disbursement in India by 31.03.2022.

(Action Point 4: Member banks)

5. CD Ratio:

Dr. Amit Mitra highlighted that, though the CD ratio of the state has increased to 60.85% as on 30.09.2021 from 60.58% as on 30.06.2021, but it is still far behind from the national CD ratio of 72.20%. Banks and LDMs have to give extra efforts in this score to increase the CD ratio at least to national average. He congratulated LDMs of Coochbehar, Dakshin Dinajpur, Uttar Dinajpur & Malda for higher CD ratio in their districts. He also highlighted that CD ratio of North 24 Parganas and Hooghly have improved but still below 40%. He requested LDMs of these districts specially to take care of the issue.

Sri S. G. Saha appraised the house that these two districts have convened special sub-committee meeting under DCC under the chairmanship of District Magistrate/ Addl. District Magistrate and formulated monitorable action plan to reach the minimum benchmark target. However, LDM North 24 Parganas have assured that they are going to surpass the 40% target by 31.12.2021. And for Hooghly, it will take some time and the 40% target will probably be achieved by 31.03.2022.

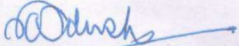
(Action Point 5: LDM Hooghly, North 24 Parganas)

6. Duare Sarkar Campaign and GP wise weekly camp:

Sri H.K. Diwedi, Chief Secretary, GoWB appraised the house that Duare Sarkar Campaign, a citizen-centric outreach initiative of Govt. of West Bengal, will be organized during the period from 02.01.2022 to 10.01.2022 and 20.01.2022 to 30.01.2022. Again GP wise weekly camps will be organized throughout the state from 01.01.2022 to 31.03.2022. Banks and LDMs should remain cautious that the bank counter of such camps are remain attended by bank personnel. For Duare Sarkar Camps, banks will collect account opening forms like previous occasion and also to open those accounts within shortest possible time so that women applicants can get the benefit of Lakshmir Bhandar scheme at the earliest. Again being Aadhaar card mandatory for getting DBT in accounts, bank people to accept the account-aadhaar link forms in the Duare Sarkar counter. Banks are also requested to accept prefilled loan application forms under Artisan Credit Card, Weavers Credit Card, Matsyajibi Credit Card, Kishan Credit Card, KCC for Animal Husbandry etc. in the camps. GoWB is going to mobilise borrowers in camp mode and will sponsor a large number of proposals in these camps. Banks should take every possible step to get the benefit out of these camps. Sympathetic and positive approach to these applicant-borrowers, will definitely help the banks to achieve the ACP target by end of this financial year.

(Action Point 6: LDMs and Member banks)

The meeting ended with vote of thanks by Sri Ch. S.S. Mallikarjuna Rao, MD & CEO, PNB to the chair & other participants.


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





CONVENOR BANK

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can **BANK** upon !