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

Quarterly Review March, 2022

Date : 07.06.2022
Time : 10.30 AM
KOLKATA

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

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**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 156th SLBC Meeting

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General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on March, 2022)	9621
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 31.03.2022)	Rs.110055
Per Capita Advance (as on 31.03.2022)	Rs.57743

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	March 2022
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	4258 (43.13%)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1828 (18.52)
Metro/Urban	3285 (39.92%)	3270 (39.73%)	3394 (40.47%)	3556 (41.17%)	3785 (38.34%)
Total	8228	8230	8385	8637	9871

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	March 2021	March 2022
Rural	2571	2761	2674	2479	2470
Semi- urban	2191	2161	2125	2301	2314
Urban	3041	3120	3147	3929	4372
Metro	2346	2693	2757	3044	2760
Total	10149	10735	10703	11753	11916

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

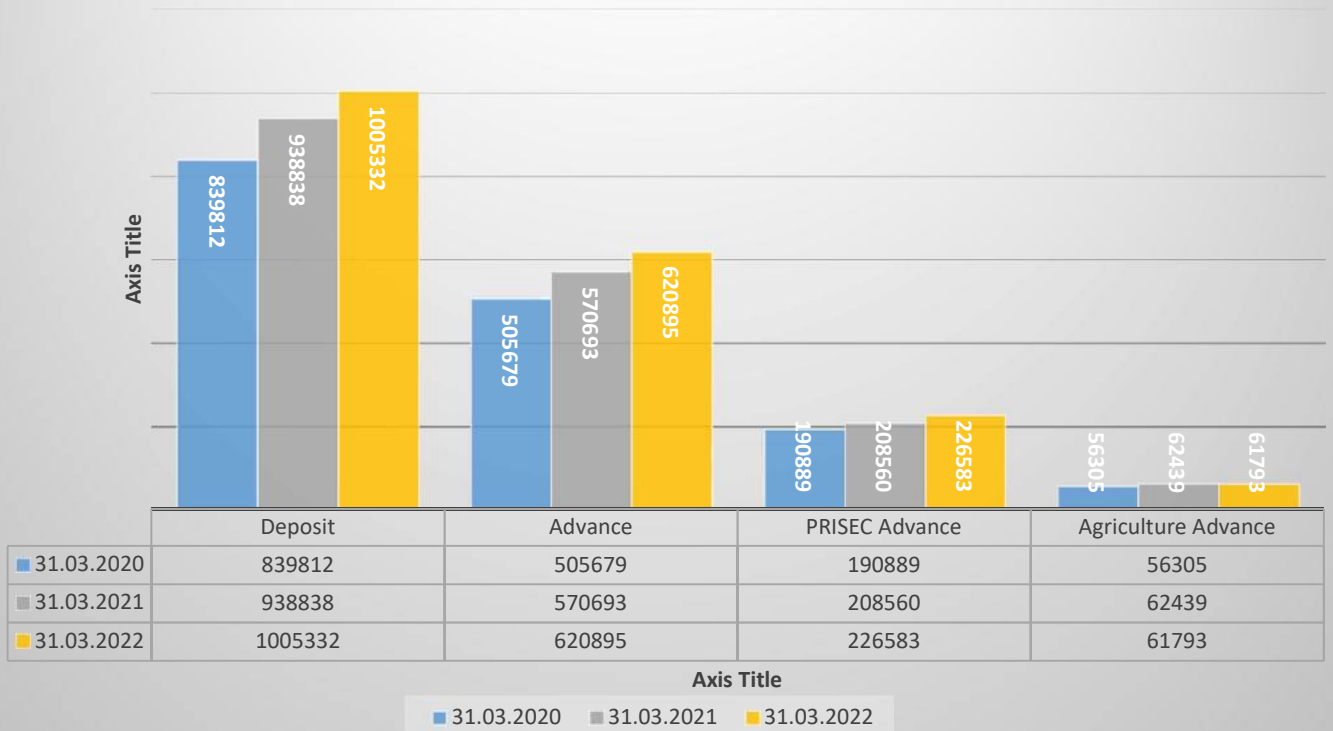
Parameter	March 2019	March 2020	March 2021	March 2022
No. of Branches	8230	8385	8637	9871
Total Deposits	762840	839812	938838	1005332
Total Advances (with RIDF)	492580	505679	570693	620895
CD Ratio	64	60	61	62
C+I: Deposit Ratio	75	71	68	68
Priority Sector Advances (PSA)	202660	190889	208560	226583
% of PSA to ANBC	42	44	41	40
Agriculture Advances	52130	56305	62439	61793
% of Agri Advances to ANBC	13	13	12	11
MSME	100510	94297	108295	109460
Education Loans	2627	2525	2709	2807
Housing Loans	44194	51080	57991	69064
DRI Advances	420	455	264	263
% of DRI Advances to ANBC	0.09	0.10	0.05	0.05
Advances to SC/ST Communities	16430	19997	15608	18182
Adv. to Women Entrepreneurs	39287	55085	68035	70882
% of Adv to Women to ANBC	8	12	13	13
Weaker Section Advances	56423	63267	62316	61070
% of Weaker Advances to ANBC	12	14	12	11
Minority Community Advances	31122	39380	40020	40132
% of Minority Co Adv. to Prisec	16	20	19	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

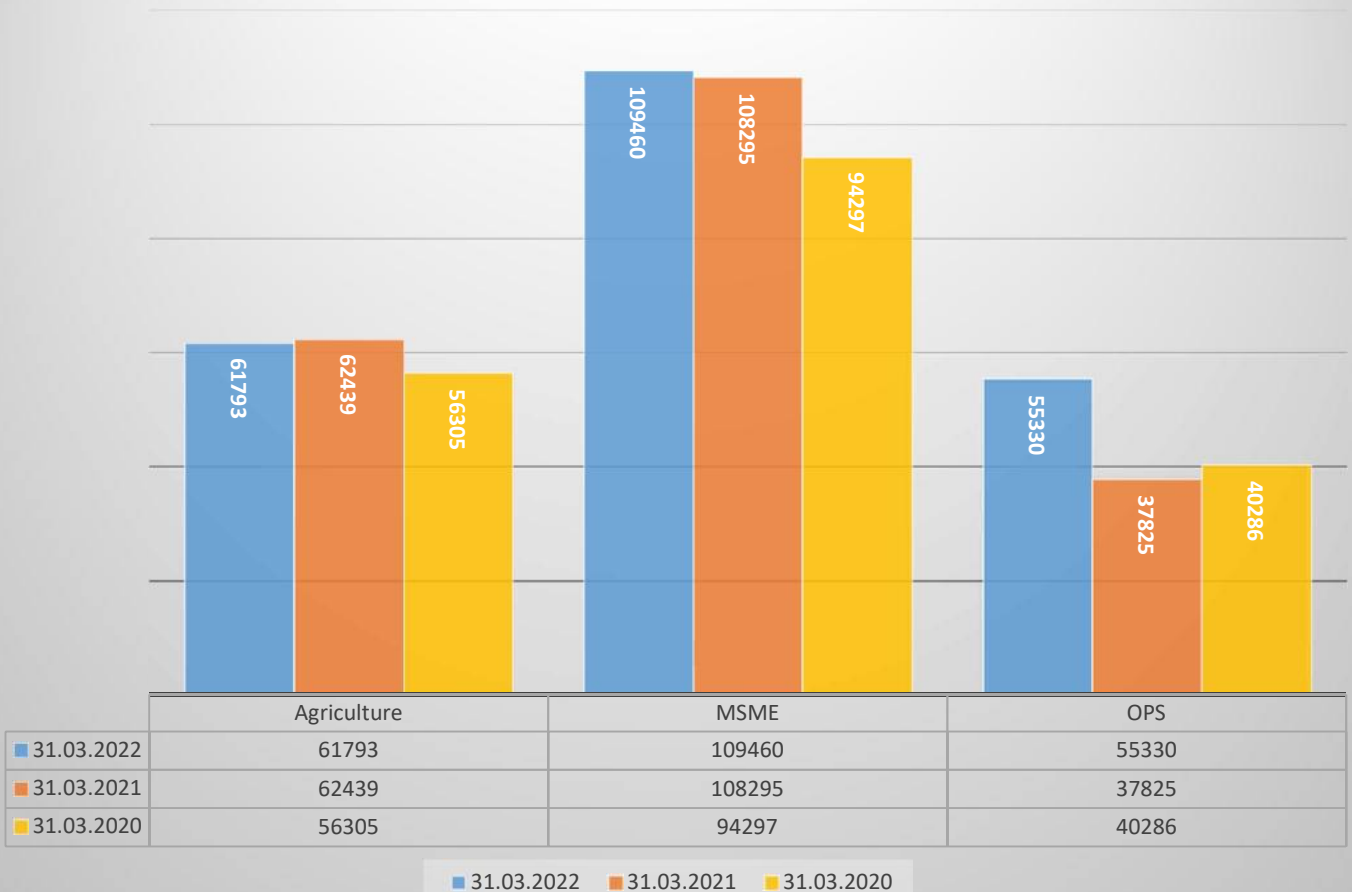
(Amount Rs in crore)

Sl.	Parameter	FY 2020-21			FY 2021-22		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	77236	57008	74	87603	74690	85
2	MSME	90237	87166	97	102036	102379	100
3	OPS	33128	13229	40	36182	23101	64
	Total PRISEC	200601	157403	79	225822	200170	89
4	NPS	67934	205384	302	88314	223555	253
	Grand Total	268535	362787	135	314136	423725	135

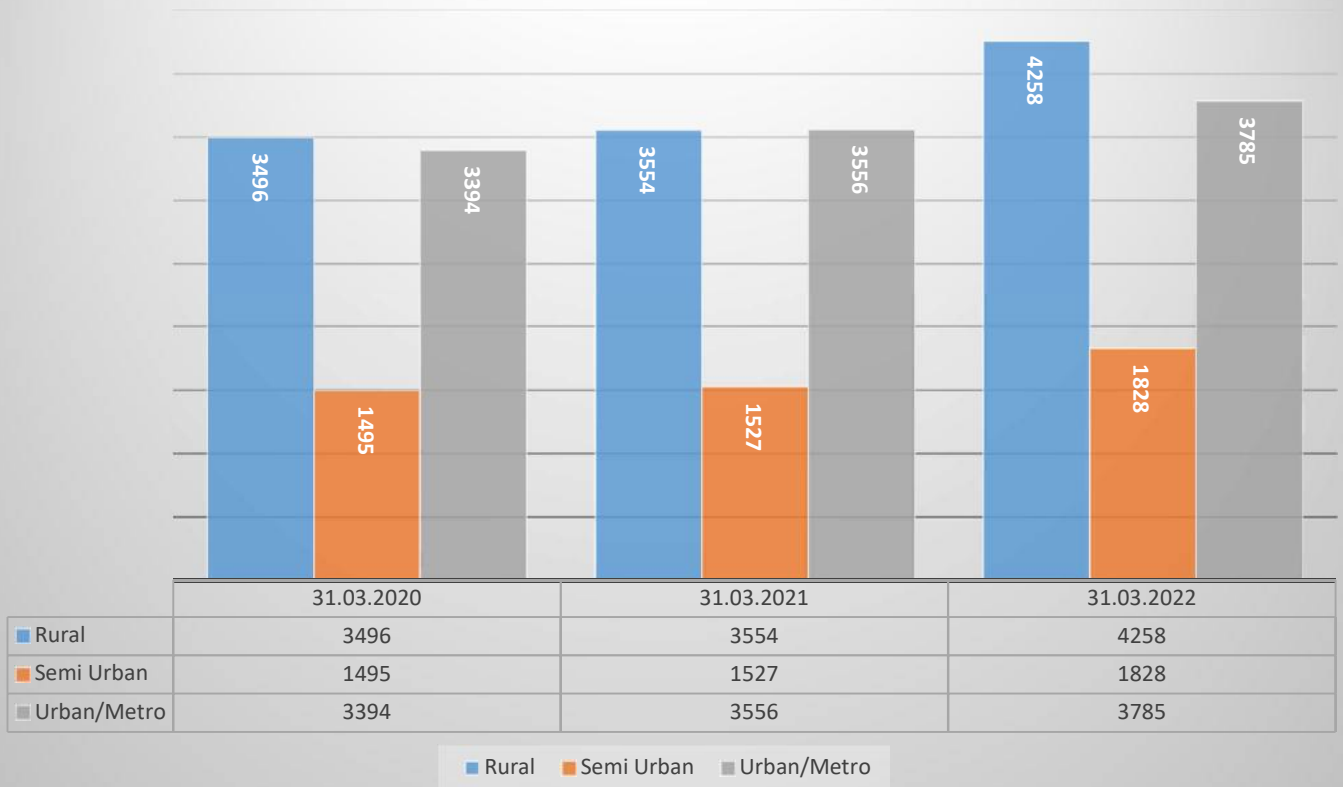
Banking Key Indicators (Amount in Crore)



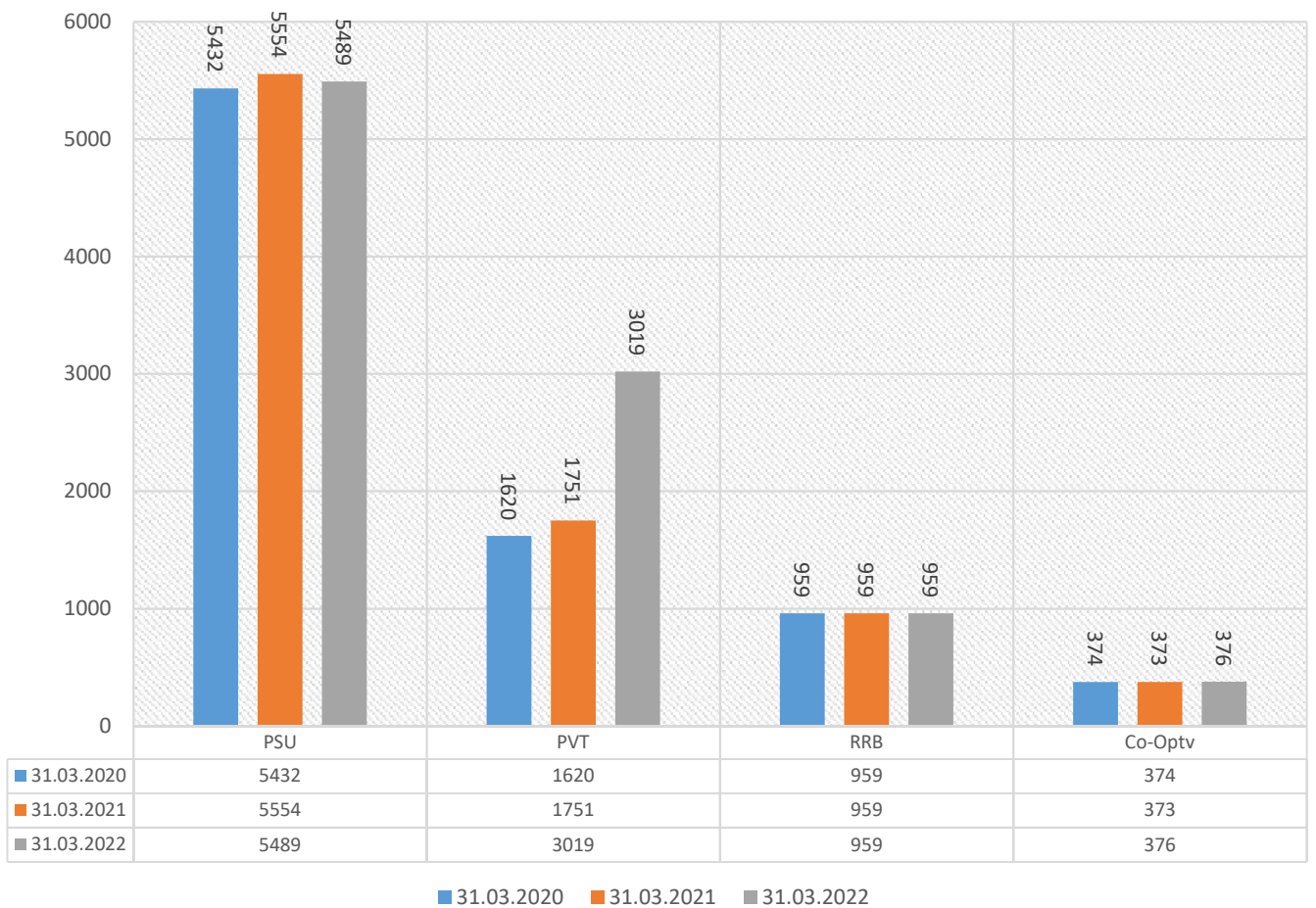
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



AGENDA NOTES FOR 156th SLBC Meeting

AGENDA: 1

Confirmation of the Proceedings of the 155th SLBC meeting held on 08.03.2022 and review of action points thereof

The proceedings and action points of 155th SLBC Meeting for West Bengal, held in Kolkata on 8th of March, 2022 through VC, was circulated under cover of Convener Bank's letter to the members on 16.03.2022. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 155th SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 155th SLBC meeting dated 08.03.2022 are given below.

Sr.	Action Points	Compliance status
1	<p>Implementation of West Bengal Student Credit Card.</p> <p>Member banks to exert their whole hearted effort to increase sanction and disbursement as well.</p> <p>Banks to consider the issues of submission of asset & liabilities, PAN Card, ITR copies of parents for sanctioning of loan - in a pragmatic manner.</p>	<p>As per information received, Central Bank of India, Federal Bank, IDBI bank and Indian Bank have not on boarded in the scheme till now. Other banks have already been on boarded.</p> <p>Member banks have sanctioned 42506 cases, out of which 21372 number cases have been accorded final sanction as on 31.03.2022. However, banks have accorded final sanction to 23746 cases out of total 42868 sanctioned cases as on 24.05.2022.</p> <p>Implementing banks have been requested to explore the possibility of considering these issues as per their extant guidelines. Since, State Government is acting as guarantor of WBSCC, banks may take care of these issues in a sympathetic view.</p>
2.	<p>To increase MSME lending to achieve ACP target for FY 2021-22.</p> <p>Banks to focus on financing Artisan Credit Card & Weavers Credit Card.</p>	<p>Member banks outperformed in MSME sector and altogether have disbursed in Rs.102379 crore in MSME, thus achieving 100.34% of our ACP target of Rs.102037 crore as on 31.03.2022 and have registered a positive growth of 17.45% and 43.30% on Y-O-Y basis and Q-O-Q basis respectively.</p> <p>As on 31.03.2022, member banks have sanctioned 4798 no of ACCs and 1338 no of WCCs. Member banks have been requested to exert special focus in this particular sector and to dispose of pending proposals in a time bound manner. Member banks have also been advised not to reject any proposal on flimsy ground.</p>

<p>Banks to explore opportunity in MSME cluster financing.</p> <p>MSME disbursement figure of Bandhan Bank have been drastically reduced from June'2021 figure, may be due to reclassification of MSME portfolio.</p>	<p>SLBC received list of 550 no of clusters from Department of MSME, GoWB which includes 252 no of clusters already adopted by the member banks previously. As per the information received from the LDMs, 336 clusters have been adopted by bank branches, 212 clusters found to be ineligible/ inactive and 2 clusters have no existence. All the LDMs have been advised to generate fresh credit proposals in consultation with General Manager, DIC/Line Departments of respective district and to send such proposals to bank branches for cluster financing. MSME department has also been requested to instruct suitably to the GM, DIC / Line Departments to provide necessary support to the LDMs in this regard.</p> <p>Member banks have cumulatively disbursed 11124 no of proposals under clusters amounting to Rs.958.58 Cr as on 31.03.2022.</p> <p>It is observed that Bandhan Bank have disbursed Rs.90.03 crore against a target of Rs.7289.55 cr as on 31.03.2022 which is 1.24% of the ACP Target fixed for the Bank for FY 2021-22. It is also observed that the performance of the bank has come down drastically by 99.38% Y-o-Y basis.</p> <p>The issue was again taken up with Bandhan Bank and SLBC tried to sort out the issue with kind intervention of Institutional Finance Dept. Bandhan Bank assured that they will make necessary changes and submit revised data in this regard as on 31.03.2022. But, we have not received the revised data and as a result the state performance has been impacted severely.</p>
<p>3. 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>Banks to explore Farmer Producer Organisation (FPO), Agriculture Infrastructure Fund (AIF), Custom Hiring Centre (CHC) financing.</p>	<p>Member banks have exerted their best effort in Agriculture sector and altogether have disbursed in Rs.74690.18 cr in Agriculture, thus achieving 85.26% of our ACP target of Rs.87603 cr as on 31.03.2022 and have registered a positive growth of 31.02% and 45.96% on Y-O-Y basis and Q-O-Q basis respectively.</p> <p>Average KCC ticket size has increased to Rs.47417/- as on 31.03.2022 from Rs.43430/- as on 31.03.2021. However, all member banks have been asked to keep a special focus on it. WB state Cooperative Bank, having KCC ticket size of Rs.22306/- as on 31.03.2022, have been advised specially to increase their KCC ticket size, as they are the major players in our state in KCC segment.</p> <p>All member banks have been requested to keep focussed attention on these sectors. Banks have so far financed 68 FPOs against a target of financing 165 FPOs in FY 2021-22.</p> <p>It is worth mentioning that, member banks, within a very short span of time (three months), have sanctioned 250 no of AIF proposals amounting 193.49 cr. and 197 no of</p>

		proposals has been disbursed amounting to Rs.109.97 cr as on 31.03.2022. Out of 250 no of AIF proposals so sanctioned, 176 no of proposals amounting Rs.58.33 cr. comes under Custom Hiring Centre (CHC).
4.	<p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks are to concentrate in financing NULM groups also.</p>	<p>Member banks altogether have disbursed Rs.14445.31 cr in 727262 no of accounts as on 31.03.2022, thus achieving 123.64% and 96.25% of the target of number of accounts and disbursement amount respectively. Average ticket size has increased to Rs.1.99 lakh as on 31.03.2022 from Rs.1.77 lakh as on 31.12.21 and Rs.1.29 lakh 31.03.2021.</p> <p>It is worth mentioning that, our state has bagged second position and fourth position in Pan India in terms of number of SHGs disbursed and disbursement amount respectively for the FY 2021-22.</p> <p>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. 119.41 cr to 7330 SHGs, Rs. 16.55 cr to 1351 SEP-I, Rs. 2.21 cr to 105 SEP-G as on 31.03.2022 in FY 2021-22.</p>
5.	CD ratio of the state to be improved	Overall CD Ratio of the state has increased to 61.76% as on 31.03.2022 from 60.89% as on 31.12.2021 and 60.79% as on 31.03.2021. CD ratio of Hooghly have increased to 36.26% as on 31.03.2022 from 34.45% as on 31.12.2021 and 27.08% as on 31.03.2021 and we expect that in next 2-3 quarter, it will surpass the minimum 40% benchmark target. Again CD ratio of Darjeeling, Kolkata and Uttar Dinajpur has shown positive trend with respect to December' 2021 figure.
6.	Restructuring of loans in natural calamity affected districts in the state.	Member banks have been advised to extend relief to the affected farmers through restructuring of loans and providing need based finance on merit ground.
7.	Finalization and adoption of ACP for FY 2022-23.	The Annual Credit Plan was finalized and adopted in the 155 th SLBC Meeting held on 08.03.2022. District wise and Bank wise targets have already been distributed amongst the member banks and LDMS. Member banks have also been requested to achieve the targets on continuous basis with deployment of credit on uniform manner so that the full potential of the State is taken care of duly to ensure further economic growth of the state.

AGENDA – 3

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

All the banks operating in the State have cumulatively disbursed Rs.200170.58 crore in Priority Sector, i.e. 88.64 % of the Annual target of Rs. 225822.08 crore during the period from April to March of the current financial year 2021-22. The achievement was Rs.157403 crore against Annual target of Rs. 200601 crore during the period from April to March of FY 2020-21 in Priority Sector.

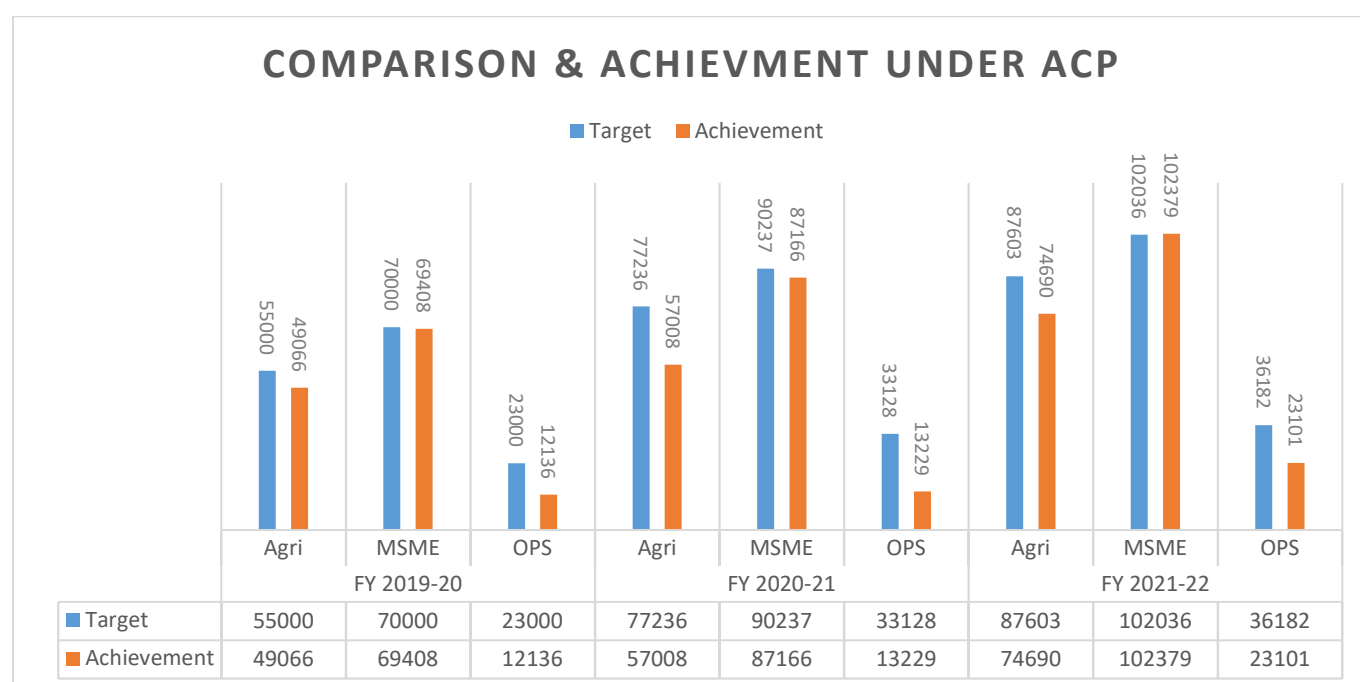
Achievement under Agriculture sector is 85.26 % amounting Rs.74690.18 crore, the achievement in MSME sector is 100.34% amounting Rs.102379.49 crore and achievement in Other Priority sector is 63.84 % amounting Rs. 23100.91 crore as on 31.03.2022 which was Rs.57008 crore, Rs.87166 crore and Rs.13229 crore in Agriculture, MSME & OPS sector respectively as on 31.03.2021.

Disbursement in Non-Priority sector is Rs 223554.77 crore i.e. 253.14 % of the ACP of Rs. 88314.14 crore which results in overall disbursement of Rs. 423725.35 crore i.e. 134.89 % of ACP of Rs. 314136.22 crore as on 31.03.2022.

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

Sector	FY 2019-20			FY 2020-21			FY 2021-22		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	55000	49066	89	77236	57008	74	87603	74690	85
MSME	70000	69408	99	90237	87166	97	102036	102379	100
OPS	23000	12136	53	33128	13229	40	36182	23101	64
PRISEC	148000	130610	88	200601	157403	79	225822	200170	89
NPS	18000	142121	789	67934	205384	302	88314	223555	253
TOTAL	166000	272731	164	268535	362787	135	314136	423725	135

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



Statement showing disbursement in Agriculture under Priority Sector for the quarter ended March, 2022

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	23005	1298.00	1731	384.00	9896	584.00	182649	2652.67	34632	2266.00	85.42
2	Bank of India	218951	1686.28	77	27.77	24329	1427.44	313492	3843.00	243357	3141.49	81.75
3	Bank of Maharashtra	1409	34.43	0	0.00	0	0.00	16641	134.20	1409	34.43	25.66
4	Canara Bank	80550	1237.00	234	56.00	4456	1325.00	350701	4158.64	85240	2618.00	62.95
5	Central Bank of India	77576	2654.51	30	10.14	248	187.45	327439	3565.41	77854	2852.10	79.99
6	Indian Bank	415121	5439.21	2399	160.12	19812	859.32	620547	6523.10	437332	6458.65	99.01
7	Indian Overseas Bank	6532	487.34	592	223.12	743	371.03	102138	1163.49	7867	1081.49	92.95
8	Punjab & Sind Bank	0	0.00	0	0.00	240	94.54	17531	166.45	240	94.54	56.80
9	Punjab National Bank	517209	10996.03	4597	456.22	29464	3229.43	1220992	15623.14	551270	14681.68	93.97
10	State Bank of India	306971	9450.00	30	27.00	12926	1402.26	1212375	14450.74	319927	10879.26	75.29
11	UCO Bank	110716	3186.78	319	389.73	36	7.01	351599	4065.41	111071	3583.52	88.15
12	Union Bank of India	53358	1608.50	53	23.14	1136	720.36	206152	2566.70	54547	2352.00	91.64
Total PSU		1811398	38078.08	10062	1757.24	103286	10207.84	4922256	58912.95	1924746	50043.16	84.94
13	Axis Bank	15262	625.00	47	184.00	219	753.00	190366	1705.46	15528	1562.00	91.59
14	Bandhan Bank	219421	1381.74	21810	146.37	95333	784.54	650990	4621.00	336564	2312.65	50.05
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.06	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.05	0	0.00	1	3.50	4	0.09	2	3.55	4082.99
18	Federal Bank	17031	227.85	1	8.97	375	283.56	20367	50.35	17407	520.38	1033.53
19	HDFC Bank	36098	382.76	17	39.88	288	295.55	134621	1065.11	36403	718.19	67.43
20	ICICI Bank	52180	453.22	9	56.50	71	317.21	112294	1027.51	52260	826.93	80.48
21	IDBI Bank	40992	276.80	9	0.06	716	42.97	77063	850.63	41717	319.83	37.60
22	IDFC First Bank	28447	88.26	0	0.00	0	0.00	4	0.12	28447	88.26	76089.22
23	Indusind Bank	1223272	3045.27	0	0.00	3	25.50	30887	246.90	1223275	3070.77	1243.73
24	Karnataka Bank Ltd.	15	4.26	0	0.00	17	9.62	1752	8.85	32	13.88	156.84
25	Karur Vysya Bank	580	15.56	0	0.00	0	0.00	4997	34.15	580	15.56	45.56
26	Kotak Mahindra Bank	3749	100.88	10	5.44	460	341.56	1393	35.20	4219	447.89	1272.42
27	Lakshmi Vilas Bank (DBS)	64	0.75	0	0.00	0	0.00	4	0.06	64	0.75	1290.88
28	Ratnakar Bank Ltd	58571	186.37	1	0.14	5	65.40	3945	17.25	58577	251.91	1460.36
29	South Indian Bank Ltd.	125	12.08	0	0.00	0	0.00	2309	25.70	125	12.08	47.00
30	SIDBI	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	76	82.88	4	0.03	76	82.88	284811.00
32	YES Bank	866	2.73	4	40.00	239	902.98	8712	11.35	1109	945.71	8332.10
Total PVT		1696674	6803.60	21908	481.36	97803	3908.27	1239718	9699.83	1816385	11193.22	115.40
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	9824	32.64	0	0.00	0	0.00	4	0.12	9824	32.64	28137.93
35	Jana Small Finance Bank	28773	122.88	0	0.00	0	0.00	2120	18.75	28773	122.88	655.36
36	Ujjivan Small Finance Bank	110814	523.00	0	0.00	0	0.00	56842	357.80	110814	523.00	146.17
37	Utkarsh Small Finance Bank	7519	29.93	0	0.00	0	0.00	4	0.06	7519	29.93	51514.63
Total Small Finance		156930	708.45	0	0.00	0	0.00	58970	376.72	156930	708.45	188.05
38	BGVB (PNB)	341409	2983.79	11	4.12	204	13.63	945185	8668.97	341624	3001.54	34.62
39	PBGB (UCO)	115656	2144.25	0	0.00	13	14.13	213894	2357.35	115669	2158.38	91.56
40	UBKGB (CBI)	61309	1867.02	0	0.00	0	0.00	172240	1756.30	61309	1867.02	106.30
Total RRB		518374	6995.06	11	4.12	217	27.76	1331319	12782.62	518602	7026.94	54.97
41	WB State Co-Op Bank Ltd.	1628567	5394.39	4	0.79	270	89.20	797143	5685.65	1628841	5484.38	96.46
42	WBSCARD Bank Ltd.	3924	234.03	0	0.00	0	0.00	59760	145.35	3924	234.03	161.01
Total Co-Optv		1632491	5628.42	4	0.79	270	89.20	856903	5831.00	1632765	5718.41	98.07
Grand Total		5815867	58213.60	31985	2243.51	201576	14233.07	8409166	87603.12	6049428	74690.18	85.26

Statement showing disbursement in MSME under Priority Sector for the quarter ended March, 2022

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC						
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the end of the quarter				
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		No.		Amount		No.	Amount	% of Ach.
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	6198	1684.00	3831	1454.00	465	486.00	118	10.00	99	13.00	102260	4061.55	10711	3647.00	89.79		
2	Bank of India	44585	3801.47	604	806.52	49	163.91	0	0.00	0	0.00	116443	4547.52	45238	4771.90	104.93		
3	Bank of Maharashtra	1793	91.25	175	92.55	7	36.94	0	0.00	0	0.00	23609	458.82	1975	220.74	48.11		
4	Canara Bank	3737	2524.24	207	136.14	25	590.61	0	0.00	2307	1669.52	152875	6189.24	6276	4920.51	79.50		
5	Central Bank of India	14406	1229.11	1093	962.18	29	500.33	782	26.31	4218	304.45	100318	3778.27	20528	3022.38	79.99		
6	Indian Bank	86248	5372.30	45221	2099.21	359	329.21	69	4.01	0	0.00	166262	8132.99	131897	7804.73	95.96		
7	Indian Overseas Bank	12114	1156.88	288	1122.19	103	1025.64	0	0.00	0	0.00	58421	2056.96	12505	3304.71	160.66		
9	Punjab & Sind Bank	373	21.28	781	662.32	136	91.20	0	0.00	1	15.00	5074	352.92	1291	789.80	223.79		
8	Punjab National Bank	91297	7295.48	19215	4357.69	1168	4412.66	0	0.00	0	0.00	313627	16936.91	111680	16065.83	94.86		
10	State Bank of India	40682	6836.87	3139	4192.21	360	2964.40	0	0.00	0	0.00	295840	16633.91	44181	13993.48	84.13		
11	UCO Bank	76892	2100.10	5624	1999.98	141	753.18	5	1.92	0	0.00	97878	5151.53	82662	4855.18	94.25		
12	Union Bank of India	16167	1851.01	1676	1497.14	240	720.71	65	12.45	25	235.60	92066	4404.41	18173	4316.91	98.01		
Total PSU		394492	33963.99	81854	19382.13	3082	12074.79	1039	54.69	6650	2237.57	1524673	72705.02	487117	67713.17	93.13		
13	Axis Bank	3020	983.00	1743	1486.00	536	1516.00	1	2.00	0	0.00	62766	3574.48	5300	3987.00	111.54		
14	Bandhan Bank	1225	60.13	10	11.64	6	18.26	0	0.00	0	0.00	90526	7289.55	1241	90.03	1.24		
15	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		
16	City Union Bank Ltd.	87	11.20	10	7.00	0	0.00	0	0.00	0	0.00	0	0.00	97	18.20	#DIV/0!		
17	Dhanlaxmi Bank Ltd.	4	0.42	0	0.00	0	0.00	0	0.00	0	0.00	535	11.68	4	0.42	3.60		
18	Federal Bank	551	162.73	394	627.20	91	446.78	0	0.00	0	0.00	16761	110.99	1036	1236.71	1114.24		
19	HDFC Bank	11081	826.02	4311	2835.37	2522	2142.10	0	0.00	0	0.00	39356	2255.82	17914	5803.49	257.27		
20	ICICI Bank	4446	2571.52	3307	4339.28	995	2327.36	0	0.00	0	0.00	40658	2435.95	8748	9238.16	379.24		
21	IDBI Bank	10627	510.03	428	114.48	37	134.40	0	0.00	0	0.00	39775	1238.60	11092	758.91	61.27		
22	IDFC First Bank	888	113.87	172	89.66	68	21.80	0	0.00	0	0.00	3458	116.90	1128	225.33	192.75		
23	Indusind Bank	279291	1797.04	1688	899.61	148	453.50	0	0.00	0	0.00	25813	519.40	281127	3150.14	606.50		
24	Karnataka Bank Ltd.	86	13.08	36	18.25	6	16.99	0	0.00	0	0.00	756	20.03	128	48.32	241.22		
25	Karur Vysya Bank	241	6.44	128	106.91	14	85.62	0	0.00	0	0.00	10918	149.71	383	198.97	132.90		
26	Kotak Mahindra Bank	1551	398.33	1488	862.87	1288	955.22	0	0.00	0	0.00	12735	403.15	4327	2216.42	549.78		
27	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		
28	Ratnakar Bank Ltd	6894	65.65	41	519.57	31	132.34	0	0.00	0	0.00	266	20.43	6966	717.56	3511.47		
29	South Indian Bank Ltd.	5	2.06	0	0.00	4	1.26	0	0.00	0	0.00	3804	113.11	9	3.32	2.94		
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	56	26.00	23	0.52	56	26.00	4960.09		
31	Tamilnad Mercantile Bank	81	34.51	11	9.68	0	0.00	0	0.00	0	0.00	958	24.56	92	44.19	179.95		
32	YES Bank	2305	604.69	1220	921.59	409	1353.21	0	0.00	0	0.00	5599	257.31	3934	2879.49	1119.07		
Total PVT		322385	8160.84	14987	12849.10	6155	9604.84	1	2.00	56	26.00	355741	18571.67	343584	30642.77	165.00		
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!		
34	ESAF SF Bank	9597	34.80	0	0.00	0	0.00	0	0.00	0	0.00	78	2.10	9597	34.80	1660.13		
35	Jana Small Finance Bank	2131	39.99	7	0.87	3	0.63	0	0.00	0	0.00	2405	60.32	2141	41.49	68.78		
36	Ujjivan Small Finance Bank	400	26.56	75	50.93	1	0.92	0	0.00	0	0.00	8826	495.82	476	78.41	15.81		
37	Utkarsh Small Finance Bank	6	0.38	0	0.00	0	0.00	0	0.00	0	0.00	23	23.38	6	0.38	1.63		
Total Small Finance		12134	101.74	82	51.80	4	1.55	0	0.00	0	0.00	11332	581.62	12220	155.08	26.66		
38	BGVB (PNB)	118526	1449.97	1157	66.49	79	20.51	3224	44.12	16726	81.31	145642	2427.74	139712	1662.40	68.48		
39	PBGB (UCO)	45713	1331.62	7	13.60	0	0.00	0	0.00	0	0.00	26346	2505.65	45720	1345.22	53.69		
40	UBKGB (CBI)	32198	564.70	0	0.00	0	0.00	242	5.56	0	0.00	19355	1281.26	32440	570.26	44.51		
Total RRB		196437	3346.29	1164	80.09	79	20.51	3466	49.68	16726	81.31	191343	6214.64	217872	3577.88	57.57		
41	WB State Co-Op Bank Ltd.	2216	203.41	0	0.00	0	0.00	567	30.65	149	37.61	110350	3888.52	2932	271.67	6.99		
42	WBS CARD Bank Ltd.	427	18.91	0	0.00	0	0.00	0	0.00	0	0.00	7166	75.06	427	18.91	25.19		
Total Co-Optv		2643	222.32	0	0.00	0	0.00	567	30.65	149	37.61	117516	3963.57	3359	290.58	7.33		
Grand Total		928091	45795.17	98087	32363.11	9320	21701.69	5073	137.02	23581	2382.49	2200605	102036.53	1064152	102379.49	100.34		

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended March, 2022

(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	75	49.00	45.45	2471	207.96	1079	39.00	18.75	3843	581.43	3885	558.00	95.97
2	Bank of India	41639	107.61	2	1.00	0.93	2068	207.36	1333	17.95	8.66	3526	542.12	3341	362.86	66.93
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	1564	34.79	17.38	5046	531.60	2070	246.17	46.31
5	Central Bank of India	41209	113.64	0	0.00	0.00	2425	219.93	659	9.30	4.23	3287	554.91	2035	183.14	33.00
6	Indian Bank	60304	149.49	63	80.40	53.78	3625	290.01	2558	241.61	83.31	6225	725.35	2598	702.21	96.81
7	Indian Overseas Bank	13977	39.65	189	67.17	169.39	1799	76.12	209	3.67	4.82	2867	200.81	1145	170.67	84.99
8	Punjab & Sind Bank	6604	6.43	0	0.00	0.00	1353	10.82	10	1.62	14.97	2301	67.01	132	21.22	31.67
9	Punjab National Bank	114960	306.34	6	44.03	14.37	7838	529.08	4324	65.01	12.29	13405	1525.05	5317	492.04	32.26
10	State Bank of India	115890	308.66	0	0.00	0.00	8280	542.83	4098	208.09	38.33	14111	1521.29	30524	1810.00	118.98
11	UCO Bank	33731	88.74	0	0.00	0.00	2317	170.39	3973	15.15	8.89	4045	429.71	2709	1207.89	281.09
12	Union Bank of India	27525	79.08	42	318.65	402.97	2396	146.09	1078	30.74	21.04	2744	408.65	848	287.20	70.28
Total PSU		531934	1421.29	377	560.25	39.42	38053	2611.60	20935	669.94	25.65	62119	7164.00	54814	6089.03	84.99
13	Axis Bank	21462	50.07	5	96.00	191.74	1532	92.76	309	18.00	19.41	1846	226.57	3218	170.00	75.03
14	Bandhan Bank	29689	25.33	0	0.00	0.00	1264	25.33	0	0.00	0.00	3666	42.08	4863	242.72	576.78
15	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
16	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!
17	Dhanlaxmi Bank Ltd.	1	0.14	0	0.00	0.00	1	0.14	0	0.00	0.00	1	0.33	4	0.48	146.52
18	Federal Bank	6856	2.17	0	0.00	0.00	373	2.97	13	0.61	20.61	821	17.29	102	13.48	77.97
19	HDFC Bank	14920	56.91	0	0.00	0.00	1191	107.16	945	12.08	11.28	2508	281.75	10812	83.43	29.61
20	ICICI Bank	21361	61.71	36	203.09	329.11	1176	115.05	370	16.99	14.77	2434	303.71	1559	279.66	92.08
21	IDBI Bank	6763	23.68	0	0.00	0.00	839	41.37	176	3.81	9.21	1288	118.15	2654	281.21	238.02
22	IDFC First Bank	1	0.18	0	0.00	0.00	305	0.18	0	0.00	0.00	240	0.44	25	4.46	1021.17
23	Indusind Bank	8078	9.11	21	92.89	1019.47	283	15.78	0	0.00	0.00	528	72.45	0	0.00	0.00
24	Karnataka Bank Ltd.	6588	0.66	0	0.00	0.00	18	0.78	0	0.00	0.00	26	2.32	52	8.29	356.64
25	Karur Vysya Bank	2	1.06	0	0.00	0.00	55	1.45	11	1.03	71.02	84	19.48	150	29.18	149.76
26	Kotak Mahindra Bank	6558	7.33	0	0.00	0.00	19	9.40	0	0.00	0.00	25	116.89	23	4.55	3.89
27	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
28	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
29	South Indian Bank Ltd.	6557	4.19	0	0.00	0.00	28	4.31	0	0.00	0.00	305	81.50	0	0.00	0.00
30	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
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	5	1.01	924.91
32	YES Bank	6589	11.45	5	2.45	21.41	25	12.65	0	0.00	0.00	33	167.85	180	11.75	7.00
Total PVT		135429	255.27	69	406.44	159.22	7121	430.66	1858	52.62	12.22	14064	1462.28	23728	1130.43	77.31
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.18	0	0.00	0.00	1	0.18	0	0.00	0.00	1	0.44	1	0.01	2.29
35	Jana Small Finance Bank	2	0.72	0	0.00	0.00	4	0.72	0	0.00	0.00	30	6.90	858	16.64	241.23
36	Ujivan Small Finance Bank	6633	3.01	0	0.00	0.00	197	9.81	0	0.00	0.00	564	143.51	8616	113.45	79.05
37	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.09	0	0.00	0.00	1	0.22	9	1.93	883.70
Total Small Finance		6637	4.00	0	0.00	0.00	203	10.80	0	0.00	0.00	596	151.07	9484	132.03	87.40
38	BGVB (PNB)	41	138.32	0	0.00	0.00	4702	418.76	610	6.62	1.58	7864	1053.89	358	34.28	3.25
39	PBGB (UCO)	1790	1.09	0	0.00	0.00	702	32.00	224	1.98	6.19	2633	542.86	525	54.94	10.12
40	UBKGB (CBI)	26918	3.51	0	0.00	0.00	1364	108.66	11	0.17	0.16	1579	287.79	322	34.16	11.87
Total RRB		28749	142.93	0	0.00	0.00	6768	559.42	845	8.77	1.57	12076	1884.54	1205	123.38	6.55
41	WB State Co-Op Bank Ltd.	40919	10.57	0	0.00	0.00	829	6.42	878	21.31	332.10	3140	7.60	1580	242.15	3186.81
42	WBSCARD Bank Ltd.	195	0.51	0	0.00	0.00	409	0.94	0	0.00	0.00	515	1.69	579	23.11	1370.54
Total Co-Optv		41114	11.08	0	0.00	0.00	1238	7.36	878	21.31	289.55	3655	9.28	2159	265.26	2856.96
Grand Total		743862	1834.56	446	966.69	52.69	53383	3619.85	24516	752.64	20.79	92511	10671.16	91390	7740.13	72.53

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended March,2022

(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	16	10.00	7.41	1491	44.12	18	2.00	4.53	22766	960.85	13245	594.00	61.82
2	Bank of India	643	136.72	0	0.00	0.00	2065	44.16	0	0.00	0.00	34104	1017.62	10	0.72	0.07
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	3658	53.21	5.23
5	Central Bank of India	947	144.05	7	5.04	3.50	1928	46.50	2	0.001	0.00	30432	1086.56	0	0.00	0.00
6	Indian Bank	1223	190.06	251	19.20	10.10	3655	61.40	78	2.09	3.40	56599	1413.27	799	2.99	0.21
7	Indian Overseas Bank	294	49.53	0	0.00	0.00	1213	16.19	0	0.00	0.00	13281	354.95	527	15.13	4.26
9	Punjab & Sind Bank	80	7.61	0	0.00	0.00	557	2.66	0	0.00	0.00	7143	35.32	97	1.32	3.74
8	Punjab National Bank	3276	383.25	6	0.03	0.01	6641	126.18	3	0.03	0.02	109110	2922.40	460	1.85	0.06
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	11	4.20	4.28	1201	32.10	13	2.85	8.88	22118	708.48	514	6.38	0.90
Total PSU		12414	1775.15	293	42.99	2.42	29992	583.12	115	7.00	1.20	492227	13337.50	19310	675.60	5.07
13	Axis Bank	341	60.27	0	0.00	0.00	1148	20.44	0	0.00	0.00	12971	467.48	20932	91.00	19.47
14	Bandhan Bank	314	8.98	0	0.00	0.00	1834	9.68	0	0.00	0.00	45518	287.65	1771591	10971.01	3814.03
15	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!
16	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!
17	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!
18	Federal Bank	30	1.93	0	0.00	0.00	196	0.94	0	0.00	0.00	4560	7.62	18	0.08	0.99
19	HDFC Bank	223	71.20	0	0.00	0.00	859	23.30	0	0.00	0.00	10127	520.59	30289	89.48	17.19
20	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
21	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
22	IDFC First Bank	1	0.15	151	0.45	303.55	94	0.09	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	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
24	Karnataka Bank Ltd.	14	0.51	0	0.00	0.00	19	0.26	1	0.29	109.56	296	1.19	57	2.75	230.55
25	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
26	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
27	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!
28	Ratnakar Bank Ltd	1	0.81	0	0.00	0.00	46	0.46	0	0.00	0.00	122	1.05	11684	31.84	3034.33
29	South Indian Bank Ltd.	10	3.14	0	0.00	0.00	63	1.91	0	0.00	0.00	1097	2.78	7	1.93	69.50
30	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!
31	Tamilnad Mercantile Bank	1	0.04	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	22	27.28	0	0.00	0.00	25	4.96	0	0.00	0.00	454	27.87	33	5.30	19.02
Total PVT		1419	298.14	155	0.51	0.17	5981	104.99	3	8.71	8.30	98983	2166.50	1834994	11194.50	516.71
33	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!
34	ESAF SF Bank	1	0.15	0	0.00	0.00	1	0.09	0	0.00	0.00	0	0.00	2231	8.75	#DIV/0!
35	Jana Small Finance Bank	2	0.59	0	0.00	0.00	3	0.35	0	0.00	0.00	112	0.53	55248	304.64	57413.53
36	Ujivan Small Finance Bank	41	3.44	0	0.00	0.00	122	0.48	0	0.00	0.00	3829	74.16	151784	682.20	919.87
37	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!
Total Small Finance		45	4.25	0	0.00	0.00	127	0.98	0	0.00	0.00	3941	74.69	209309	1004.34	1344.62
38	BGVB (PNB)	3726	223.37	1	9.94	4.45	3610	59.67	0	0.00	0.00	68588	1029.06	6159	94.54	9.19
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	6159	94.54	7.59
41	WB State Co-Op Bank Ltd.	963	2.59	28	0.27	10.43	2408	4.27	0	0.00	0.00	42270	129.19	39249	603.06	466.79
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	28	0.27	8.95	2945	4.44	0	0.00	0.00	53052	144.83	39249	603.06	416.40
Grand Total		18931	2333.76	477	53.71	2.30	44392	754.26	118	15.71	2.08	754228	16968.85	2109021	13572.04	79.98

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended March, 2022

(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	5685	141.00	13.92	344047	8751.38	63661	7165.00	81.87
2	Bank of India	215000	1182.00	161497	1521.38	128.71	513981	10446.12	293281	8295.92	79.42
3	Bank of Maharashtra	16500	113.00	0	0.00	0.00	50507	730.68	3644	305.81	41.85
4	Canara Bank	292500	1970.00	74652	836.91	42.48	599120	12378.16	98809	7877.18	63.64
5	Central Bank of India	182000	1069.00	116	0.10	0.01	507986	9509.27	101085	6071.96	63.85
6	Indian Bank	248000	1970.00	105497	3036.21	154.12	918440	17485.66	575576	15311.88	87.57
7	Indian Overseas Bank	83000	507.00	11512	76.31	15.05	193991	3957.70	22442	4642.84	117.31
9	Punjab & Sind Bank	27500	169.00	0	0.00	0.00	40643	649.22	1770	908.50	139.94
8	Punjab National Bank	463500	3377.00	143266	1639.40	48.55	1789850	38352.36	673066	31350.50	81.74
10	State Bank of India	430500	2814.00	107154	829.96	29.49	1767692	36913.96	398732	26890.88	72.85
11	UCO Bank	111000	1238.00	40244	1082.10	87.41	532629	10892.43	200415	9661.74	88.70
12	Union Bank of India	149000	743.00	25465	492.58	66.30	354783	8443.69	75226	7318.93	86.68
Total PSU		2411500	16165.00	675088	9655.95	59.73	7613667	158510.62	2507707	125801.14	79.36
13	Axis Bank	171000	1126.00	36604	7193.00	638.81	292432	6197.51	45292	5924.00	95.59
14	Bandhan Bank	1655000	14072.00	1454782	7919.94	56.28	823801	12309.61	2114259	13616.40	110.62
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	1022	28.98	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	97	18.20	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	544	12.55	10	4.45	35.48
18	Federal Bank	11000	225.00	8937	173.82	77.25	49964	194.27	18576	1771.26	911.76
19	HDFC Bank	198500	1013.00	80353	289.73	28.60	203805	4381.83	96363	6706.68	153.06
20	ICICI Bank	171000	1126.00	47175	431.30	38.30	190161	4605.34	62974	10573.24	229.59
21	IDBI Bank	137900	732.00	0	0.00	0.00	134382	2528.13	55644	1363.84	53.95
22	IDFC First Bank	11000	507.00	91410	279.26	55.08	4103	118.06	29751	318.51	269.78
23	Indusind Bank	6600	450.00	2025877	4868.82	1081.96	69737	940.45	1504805	6314.92	671.48
24	Karnataka Bank Ltd.	0	0.00	14	1.75	#DIV/0!	9469	34.60	270	73.53	212.48
25	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	16613	208.70	1124	244.74	117.27
26	Kotak Mahindra Bank	9900	113.00	3797	142.90	126.46	21118	591.77	8570	2668.86	451.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	63	0.73	#DIV/0!	32	1.63	66	0.87	53.41
28	Ratnakar Bank Ltd	248200	1126.00	77245	235.71	20.93	4640	52.88	77344	1013.60	1916.73
29	South Indian Bank Ltd.	6600	62.00	0	0.00	0.00	14173	236.63	141	17.33	7.32
30	SIDBI	550	7.00	0	0.00	0.00	32	0.81	56	26.00	3192.21
31	Tamilnad Mercantile Bank	220	3.00	0	0.00	0.00	967	24.85	173	128.08	515.46
32	YES Bank	11000	113.00	0	0.00	0.00	21459	520.71	5261	3844.70	738.35
Total PVT		2638470	20675.00	3826257	21536.97	104.17	1858455	32989.32	4020776	54629.21	165.60
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0.00	21627	75.81	#DIV/0!	87	3.26	21653	76.20	2339.35
35	Jana Small Finance Bank	6600	450.00	72182	326.54	72.56	4678	88.87	87020	485.64	546.45
36	Ujjivan Small Finance Bank	148900	563.00	264353	1217.18	216.20	77054	1088.04	271690	1397.06	128.40
37	Utkarsh Small Finance Bank	27000	62.00	7519	29.93	48.27	32	23.96	7580	40.99	171.08
Total Small Finance		182500	1075.00	365681	1649.46	#DIV/0!	81851	1204.13	387943	1999.90	166.09
38	BGVB (PNB)	248200	1632.00	324029	2788.56	170.87	1179358	14019.77	488464	4809.32	34.30
39	PBGB (UCO)	176500	1182.00	131456	2819.40	238.53	266214	5591.41	162138	3560.52	63.68
40	UBKGB (CBI)	104800	732.00	58244	689.56	94.20	240116	3532.25	94082	2471.61	69.97
Total RRB		529500	3546.00	513729	6297.52	177.60	1685688	23143.43	744684	10841.45	46.84
41	WB State Co-Op Bank Ltd.	259200	1745.00	817209	1428.02	81.83	998023	9734.80	1673508	6622.84	68.03
42	WBSCARD Bank Ltd.	22000	56.00	0	0.00	0.00	79392	239.78	4930	276.05	115.13
Total Co-Optv		281200	1801.00	817209	1428.02	79.29	1077415	9974.58	1678438	6898.89	69.16
Grand Total		6043170	43262.00	6197964.2	40567.92	93.77	12317077	225822.08	9339548	200170.58	88.64

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended March, 2022

(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	122	29.00	64.46	1890	501.23	745	201.00	40.10
2	Bank of India	172	71.77	0	0.00	0.00	391	46.31	31	2.87	6.20	1986	496.73	1361	363.35	73.15
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	33	0.99	1.24	366	51.57	135	24.44	47.40	1940	552.20	1915	387.83	70.23
5	Central Bank of India	145	56.90	0	0.00	0.00	326	36.64	112	10.98	29.97	1417	365.26	1174	113.56	31.09
6	Indian Bank	245	104.17	93	68.11	65.38	608	67.44	75	11.04	16.37	3364	752.83	7166	899.12	119.43
7	Indian Overseas Bank	68	26.33	0	0.00	0.00	169	16.92	10	0.10	0.59	961	189.61	235	48.17	25.41
8	Punjab & Sind Bank	35	10.52	0	0.00	0.00	72	6.23	2	1.16	18.63	520	384.27	14	6.03	1.57
9	Punjab National Bank	481	205.70	229	34.60	16.82	707	133.43	1280	34.24	25.66	5755	1413.95	2983	593.98	42.01
10	State Bank of India	478	208.95	0	0.00	0.00	734	134.51	3887	80.67	59.97	5715	1415.89	66252	5855.00	413.52
11	UCO Bank	144	55.41	0	0.00	0.00	277	35.76	0	0.00	0.00	2093	385.31	544	100.04	25.96
12	Union Bank of India	102	50.28	2	11.80	23.47	194	32.28	106	15.40	47.71	1510	352.18	1073	280.50	79.65
	Total PSU	2181	944.94	358	125.50	13.28	4191	608.78	5760	209.90	34.48	27513	6936.59	83462	8848.58	127.56
13	Axis Bank	78	93.07	5	0.66	0.71	128	59.87	0	0.00	0.00	953	647.01	1230	802.00	123.95
14	Bandhan Bank	174	50.11	0	0.00	0.00	266	32.51	0	0.00	0.00	1538	315.66	1409	169.37	53.66
15	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
16	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!
17	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
18	Federal Bank	13	8.71	0	0.00	0.00	15	4.91	5	0.88	18.01	63	67.10	182	66.13	98.55
19	HDFC Bank	73	69.18	0	0.00	0.00	152	44.46	142	2.57	5.78	855	554.81	0	0.00	0.00
20	ICICI Bank	71	84.14	0	0.00	0.00	147	54.07	73	21.02	38.87	853	674.97	3381	2117.69	313.75
21	IDBI Bank	48	15.41	1	2.00	12.98	121	9.94	7	0.41	4.12	883	111.61	1483	341.26	305.76
22	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
23	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
24	Karnataka Bank Ltd.	10	4.86	1	0.08	1.65	16	2.25	0	0.00	0.00	160.637	204.09	32	12.81	6.28
25	Karur Vysya Bank	3	1.43	184	2.76	192.41	3	0.60	1	0.05	7.52	48	70.07	171	38.96	55.60
26	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
27	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
28	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
29	South Indian Bank Ltd.	3	0.74	2	19.75	2657.07	28	0.30	0	0.00	0.00	182	34.88	0	0.00	0.00
30	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
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	16	4.22	21421.32
32	YES Bank	6	2.76	0	0.00	0.00	7	1.64	0	0.00	0.00	44	101.30	108	60.73	59.95
	Total PVT	533	369.09	193	25.25	6.84	984	231.81	228	24.92	10.75	6489	3521.73	8012	3613.17	102.60
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.08	0	0.00	0.00
35	Jana Small Finance Bank	2	2.28	0	0.00	0.00	2	1.01	0	0.00	0.00	52	145.23	33	4.59	3.16
36	Ujjivan Small Finance Bank	31	2.46	0	0.00	0.00	50	1.93	0	0.00	0.00	237	21.31	770	61.85	290.20
37	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.04	0	0.00	0.00
	Total Small Finance	35	4.77	0	0.00	0.00	54	2.94	0	0.00	0.00	291	166.66	803	66.43	39.86
38	BGVB (PNB)	233	13.92	0	0.00	0.00	258	9.95	0	0.00	0.00	2142	85.05	52	8.28	9.74
39	PBGB (UCO)	75	3.19	0	0.00	0.00	178	2.17	0	0.00	0.00	1321	24.98	3	1.05	4.20
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	55	9.33	8.08
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	551	150.75	20.12	5992	861.30	5988	234.82	45.23	39197	10766.42	92332	12537.52	278.10

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended March, 2022

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	13427	817.69	2956	88.00	10.76	39662	3090.83	7489	245.00	7.93
2	Bank of India	16062	822.12	13384	440.75	53.61	54833	3102.67	8598	6990.04	225.29
3	Bank of Maharashtra	1832	163.02	52	2.54	1.56	8746	167.21	369	15.78	9.44
4	Canara Bank	15127	911.01	8773	319.08	35.03	56160	3470.96	12295	1846.74	53.21
5	Central Bank of India	9577	621.35	4891	168.39	27.10	52904	2484.82	6054	414.90	16.70
6	Indian Bank	24531	1206.42	19152	1309.12	108.51	78289	4457.29	35201	2599.21	58.31
7	Indian Overseas Bank	6393	304.47	1151	24.17	7.94	22220	1138.29	1634	417.75	36.70
9	Punjab & Sind Bank	3503	249.17	131	3.44	1.38	5104	354.13	559	622.64	175.82
8	Punjab National Bank	37967	2273.37	10318	460.42	20.25	156248	8891.14	25826	12932.82	145.46
10	State Bank of India	42781	2308.34	196474	6179.00	267.68	163818	8897.88	405276	9011.91	101.28
11	UCO Bank	14548	622.35	4135	333.70	53.62	51387	2383.17	976	2937.45	123.26
12	Union Bank of India	8723	580.86	6102	540.80	93.10	28561	2201.05	8158	8350.20	379.37
Total PSU		194472	10880.16	267519	9869.41	90.71	717931	40639.45	512435	46384.44	114.14
13	Axis Bank	6242	1100.78	11255	787.00	71.49	27792	4097.47	55091	9537.00	232.75
14	Bandhan Bank	13264	475.11	21850	268.62	56.54	57823	2125.56	721835	13659.06	642.61
15	Catholic Syrian Bank Ltd.	2	0.72	0	0.00	0.00	1	0.88	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.45	0	0.00	0.00	1	3.03	184	3.54	116.92
18	Federal Bank	391	188.21	809	9.11	4.84	1712	616.34	10755	2597.20	421.39
19	HDFC Bank	6120	860.13	45703	2223.91	258.56	19281	2947.52	166020	45619.06	1547.71
20	ICICI Bank	6323	991.78	24588	1291.83	130.25	18430	3644.38	470546	27371.90	751.07
21	IDBI Bank	4650	183.18	3176	98.34	53.68	11905	651.26	2919	2407.43	369.66
22	IDFC First Bank	100	62.49	0	0.00	0.00	1	60.70	344339	4468.74	7361.43
23	Indusind Bank	1119	510.20	0	0.00	0.00	7280	1499.62	225777	14475.62	965.29
24	Karnataka Bank Ltd.	641	208.56	102	8.99	4.31	1785.99	241.06	86	25.01	10.37
25	Karur Vysya Bank	531	76.47	1340	40.13	52.48	1554	70.64	0	0.00	0.00
26	Kotak Mahindra Bank	2269	445.39	0	0.00	0.00	4555	437.07	44424	3863.10	883.87
27	Lakshmi Vilas Bank (DBS)	1	0.04	41	0.75	2130.68	1	0.03	6	74.61	232429.91
28	Ratnakar Bank Ltd	170	167.73	1028	4675.26	2787.40	620	216.84	300	4686.98	2161.53
29	South Indian Bank Ltd.	1035	36.29	0	0.00	0.00	1910	48.47	105	28.60	59.01
30	SIDBI	1860	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	129	49.13	279147.73	1	0.02	17	75.71	473187.50
32	YES Bank	160	99.95	6996	332.64	332.82	863	146.29	63684	13260.37	9064.16
Total PVT		44879	5409.50	117017	9785.72	180.90	155517	16807.20	2106088	142153.94	845.79
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	9	0.71	#DIV/0!
34	ESAF SF Bank	1	0.07	0	0.00	0.00	1	0.06	158	27.68	43182.53
35	Jana Small Finance Bank	103	142.27	0	0.00	0.00	1152	154.70	11199	122.83	79.40
36	Ujjivan Small Finance Bank	1220	41.93	1084	21.18	50.51	4864	243.22	27143	193.37	79.51
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.03	18	2.81	8753.89
Total Small Finance		1325	184	1084	21	11.49	6018	398	38527	347	87.28
38	BGVB (PNB)	16884	131.84	7162	186.54	141.49	77769	406.19	10808	246.44	60.67
39	PBGB (UCO)	11178	40.25	1086	31.53	78.34	31477	241.70	5863	86.18	35.66
40	UBKGB (CBI)	1833	2.05	3493	118.74	5791.07	18926	64.99	8429	153.88	236.79
Total RRB		29895	174.14	11741	336.81	193.42	128172	712.88	25100	486.50	68.24
41	WB State Co-Op Bank Ltd.	9718	13.69	7717	642.84	4696.31	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	7717	642.84	3485.98	62814	119.85	3098	603.44	503.48
Grand Total		282014	16667	405078	20656	123.94	1070452	58677	2685248	189976	323.76

District wise Achievement in Priority sector against ACP as on 31.03.2022

(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	612.91	47.42	516.55	317.89	61.54	310.05	262.18	84.56	2119.21	1192.98	56.29
2	Bankura	4432.30	4067.20	91.76	3723.11	3875.03	104.08	921.43	116.23	12.61	9076.84	8058.46	88.78
3	Birbhum	4634.15	4362.79	94.14	3723.15	3935.65	105.71	1356.10	327.89	24.18	9713.40	8626.33	88.81
4	Coochbehar	3725.89	2535.87	68.06	2135.52	1509.15	70.67	953.34	1068.24	112.05	6814.75	5113.26	75.03
5	Dakshin Dinajpur	3862.15	3129.42	81.03	3804.44	3847.55	101.13	799.64	297.26	37.17	8466.23	7274.23	85.92
6	Darjeeling	997.02	1024.75	102.78	1905.14	1757.49	92.25	922.99	802.41	86.94	3825.15	3584.66	93.71
7	Hooghly	4611.24	2236.62	48.50	4333.84	1925.31	44.43	1581.11	792.36	50.11	10526.19	4954.29	47.07
8	Howrah	2141.08	1299.15	60.68	11440.81	12423.13	108.59	1079.36	985.43	91.30	14661.25	14707.71	100.32
9	Jalpaiguri	2303.21	1770.37	76.87	2490.94	2471.05	99.20	998.51	209.17	20.95	5792.66	4450.59	76.83
10	Jhargram	2117.51	1691.06	79.86	1774.40	1791.74	100.98	741.29	284.90	38.43	4633.20	3767.70	81.32
11	Kalimpong	297.35	159.76	53.73	325.45	280.29	86.12	106.79	54.93	51.44	729.59	494.98	67.84
12	Kolkata	614.55	245.31	39.92	13792.23	15172.05	110.00	7156.76	5861.20	81.90	21563.54	21278.56	98.68
13	Malda	5751.32	5566.76	96.79	2407.38	2636.12	109.50	2949.97	833.15	28.24	11108.67	9036.03	81.34
14	Murshidabad	7606.64	7557.60	99.36	5388.68	5289.51	98.16	1827.15	924.12	50.58	14822.47	13771.23	92.91
15	Nadia	6393.07	6123.00	95.78	6232.77	6014.10	96.49	1699.48	922.12	54.26	14325.32	13059.22	91.16
16	Paschim Burdwan	306.48	225.18	73.47	5049.93	5682.11	112.52	434.81	410.87	94.49	5791.22	6318.17	109.10
17	Paschim Medinipur	8432.24	7822.15	92.76	5371.25	5527.40	102.91	1925.64	718.15	37.29	15729.13	14067.70	89.44
18	Purba Burdwan	8142.25	6593.16	80.97	4038.52	4669.88	115.63	1457.78	826.60	56.70	13638.55	12089.64	88.64
19	Purba Medinipur	5567.84	6294.26	113.05	5109.98	5330.23	104.31	1995.45	1197.27	60.00	12673.27	12821.76	101.17
20	Purulia	3438.91	3195.83	92.93	2881.61	2751.64	95.49	1100.24	823.87	74.88	7420.76	6771.34	91.25
21	Uttar Dinajpur	2929.71	2437.78	83.21	954.75	844.12	88.41	967.27	884.76	91.47	4851.73	4166.66	85.88
22	N-24 Parganas	3746.11	2188.63	58.42	7597.55	6905.56	90.89	3101.21	3732.09	120.34	14444.87	12826.28	88.79
23	S-24 Parganas	4259.48	3550.61	83.36	7038.54	7422.48	105.45	1796.06	765.72	42.63	13094.08	11738.81	89.65
	Total	87603.11	74690.18	85.26	102036.54	102379.49	100.34	36182.43	23100.92	63.85	225822.08	200170.58	88.64

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2022

(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	34678	530.00	1301	185.00	12798	598.00	48777	1313.00
2	Bank of India	265237	1591.46	186	45.37	27371	1032.87	292794	2669.70
3	Bank of Maharashtra	2273	58.94	0	0.00	581	42.94	2854	101.88
4	Canara Bank	117741	1117.79	187	74.80	10551	372.29	128479	1564.88
5	Central Bank of India	141241	1531.77	61	14.49	559	159.73	141861	1705.99
6	Indian Bank	394689	3409.86	357	136.46	2184	1011.69	397230	4558.01
7	Indian Overseas Bank	16217	241.69	1319	40.20	2166	369.88	19702	651.77
8	Punjab & Sind Bank	0	0.00	0	0.00	499	110.15	499	110.15
9	Punjab National Bank	750307	6247.06	4046	932.05	41853	2989.05	796206	10168.16
10	State Bank of India	519665	4776.00	36	11.00	39452	1019.00	559153	5806.00
11	UCO Bank	186573	2397.26	493	145.70	40	1.79	187106	2544.75
12	Union Bank of India	54280	1345.20	136	65.40	1326	675.50	55742	2086.10
Total PSU		2482901	23247.03	8122	1650.47	139380	8382.89	2630403	33280.39
13	Axis Bank	35997	1380.00	88	240.00	659	1427.00	36744	3047.00
14	Bandhan Bank	266275	1468.48	99166	484.02	182798	1170.79	548239	3123.29
15	Catholic Syrian Bank Ltd.	4	0.20	5	0.39	10	0.34	19	0.93
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	1	0.05	0	0.00	1	3.10	2	3.15
18	Federal Bank	12244	168.13	1	8.97	160	207.70	12405	384.80
19	HDFC Bank	109848	452.79	16	19.96	337	437.23	110201	909.97
20	ICICI Bank	63969	728.90	1	10.00	68	222.43	64038	961.33
21	IDBI Bank	63363	337.99	36	1.65	1338	83.04	64737	422.68
22	IDFC First Bank	35408	74.07	0	0.00	0	0.00	35408	74.07
23	Indusind Bank	1214001	2687.10	0	0.00	0	0.00	1214001	2687.10
24	Karnataka Bank Ltd.	32	7.67	6	3.42	46	42.65	84	53.74
25	Karur Vysya Bank	454	14.89	0	0.00	15	0.20	469	15.09
26	Kotak Mahindra Bank	10385	321.23	9	6.02	269	272.00	10663	599.26
27	Lakshmi Vilas Bank (DBS)	64	0.75	0	0.00	0	0.00	64	0.75
28	Ratnakar Bank Ltd	268208	441.85	0	0.00	2	12.78	268210	454.63
29	South Indian Bank Ltd.	385	95.36	0	0.00	0	0.00	385	95.36
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	76	82.88	76	82.88
32	YES Bank	967	2.00	5	84.00	260	352.00	1232	438.00
Total PVT		2081605	8181.46	99333	858.43	186039	4314.14	2366977	13354.04
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	11289	29.84	0	0.00	0	0.00	11289	29.84
35	Jana Small Finance Bank	44816	149.03	0	0.00	0	0.00	44816	149.03
36	Ujjivan Small Finance Bank	209092	596.32	0	0.00	0	0.00	209092	596.32
37	Utkarsh Small Finance Bank	8119	18.47	0	0.00	0	0.00	8119	18.47
Total Small Finance		273316	793.66	0	0.00	0	0.00	273316	793.66
38	BGVV (PNB)	492567	4194.62	89	17.82	25816	8.26	518472	4220.70
39	PBGB (UCO)	121387	1630.04	24	0.29	13	12.78	121424	1643.11
40	UBKGB (CBI)	143586	1958.78	0	0.00	0	0.00	143586	1958.78
Total RRB		757540	7783.44	113	18.11	25829	21.04	783482	7822.59
41	WB State Co-Op Bank Ltd.	1769941	5465.27	207	6.08	342	74.89	1770490	5546.24
42	WBSCARD Bank Ltd.	214067	996.30	0	0.00	0	0.00	214067	996.30
Total Co-Optv		1984008	6461.57	207	6.08	342	74.89	1984557	6542.54
Grand Total		7579370	46467.16	107775	2533.09	351590	12792.96	8038735	61793.22

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2022

(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	24227	1596.00	8180	1445.00	2098	2298.00	1979	99.00	463	27.00	36947	5465.00
2	Bank of India	105942	3120.55	936	1025.66	64	146.29	0	0.00	0	0.00	106942	4292.50
3	Bank of Maharashtra	3299	334.47	288	244.62	1252	420.98	0	0.00	0	0.00	4839	1000.07
4	Canara Bank	50202	2019.81	4147	1420.14	247	475.56	0	0.00	1375	427.45	55971	4342.96
5	Central Bank of India	38533	757.76	1883	740.36	55	140.88	2844	44.70	11618	2502.49	54933	4186.19
6	Indian Bank	119725	5272.22	15341	3527.89	294	884.01	64	5.65	0	0.00	135424	9689.77
7	Indian Overseas Bank	22830	1047.99	414	281.68	201	208.35	0	0.00	0	0.00	23445	1538.02
8	Punjab & Sind Bank	4851	283.59	383	276.91	57	102.20	0	0.00	1	14.00	5292	676.70
9	Punjab National Bank	207350	6597.16	33132	4642.22	1536	2287.59	0	0.00	0	0.00	242018	13526.96
10	State Bank of India	66784	3813.54	5737	3187.49	580	1956.73	0	0.00	0	0.00	73101	8957.76
11	UCO Bank	29036	1014.60	59350	1936.76	31	418.67	57	2.06	0	0.00	88474	3372.09
12	Union Bank of India	36489	2358.60	4125	2450.20	585	721.80	78	32.25	39	235.45	41316	5798.30
Total PSU		709268	28216.29	133916	21178.93	7000	10061.06	5022	183.66	13496	3206.39	868702	62846.32
13	Axis Bank	12068	2216.00	5656	3393.00	1894	3184.00	3	24.00	0	0.00	19621	8817.00
14	Bandhan Bank	3617	73.51	31	40.77	33	113.01	0	0.00	0	0.00	3681	227.30
15	Catholic Syrian Bank Ltd.	18	0.67	0	0.00	0	0.00	0	0.00	0	0.00	18	0.67
16	City Union Bank Ltd.	131	120.34	27	10.00	0	0.00	0	0.00	0	0.00	158	130.34
17	Dhanlaxmi Bank Ltd.	6	0.97	1	0.32	0	0.00	0	0.00	0	0.00	7	1.29
18	Federal Bank	427	169.01	313	331.17	68	176.43	0	0.00	0	0.00	808	676.62
19	HDFC Bank	107703	2032.00	15238	4642.67	3149	3237.48	0	0.00	0	0.00	126090	9912.15
20	ICICI Bank	13304	3104.60	8866	3733.55	1855	1672.87	0	0.00	0	0.00	24025	8511.01
21	IDBI Bank	13608	737.65	380	355.86	39	122.31	0	0.00	0	0.00	14027	1215.82
22	IDFC First Bank	12534	290.80	799	291.13	198	47.47	0	0.00	0	0.00	13531	629.41
23	Indusind Bank	522466	1945.62	9125	1271.33	227	379.29	0	0.00	0	0.00	531818	3596.23
24	Karnataka Bank Ltd.	589	225.28	334	288.12	37	158.12	0	0.00	0	0.00	960	671.52
25	Karur Vysya Bank	151	55.59	107	72.48	0	0.00	0	0.00	0	0.00	258	128.07
26	Kotak Mahindra Bank	4092	1072.13	2532	1593.15	848	932.31	0	0.00	0	0.00	7472	3597.59
27	Lakshmi Vilas Bank (DBS)	4	0.19	1	0.18	0	0.00	0	0.00	0	0.00	5	0.37
28	Ratnakar Bank Ltd	8025	34.14	27	50.94	13	49.31	0	0.00	0	0.00	8065	134.39
29	South Indian Bank Ltd.	260	60.04	244	326.41	37	78.12	0	0.00	0	0.00	541	464.57
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	115	87.08	115	87.08
31	Tamilnad Mercantile Bank	81	34.51	11	9.68	0	0.00	0	0.00	0	0.00	92	44.19
32	YES Bank	4235	846.00	2645	907.00	1116	1044.00	0	0.00	0	0.00	7996	2797.00
Total PVT		703319	13019.04	46337	17317.77	9514	11194.72	3	24.00	115	87.08	759288	41642.61
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	14145	39.11	0	0.00	0	0.00	0	0.00	0	0.00	14145	39.11
35	Jana Small Finance Bank	4293	86.64	10	1.95	3	0.61	0	0.00	0	0.00	4306	89.20
36	Ujivan Small Finance Bank	80360	240.55	115	54.09	1	0.90	0	0.00	0	0.00	80476	295.54
37	Utkarsh Small Finance Bank	33	8.83	0	0.00	0	0.00	0	0.00	0	0.00	33	8.83
Total Small Finance		98831	375.13	125	56.04	4	1.51	0	0.00	0	0.00	98960	432.67
38	BGVB (PNB)	142711	1968.01	1672	92.36	92	33.66	4420	42.76	17204	89.83	166099	2226.62
39	PBGB (UCO)	79913	1345.46	18	36.12	0	0.00	0	0.00	0	0.00	79931	1381.58
40	UBKGB (CBI)	39499	215.10	0	0.00	0	0.00	802	14.42	0	0.00	40301	229.52
Total RRB		262123	3528.57	1690	128.48	92	33.66	5222	57.18	17204	89.83	286331	3837.72
41	WB State Co-Op Bank Ltd.	15204	508.79	0	0.00	0	0.00	1231	56.41	713	45.03	17148	610.23
42	WBSCARD Bank Ltd.	1404	90.31	0	0.00	0	0.00	0	0.00	0	0.00	1404	90.31
Total Co-Optv		16608	599.10	0	0.00	0	0.00	1231	56.41	713	45.03	18552	700.54
Grand Total		1790149	45738.13	182068	38681.21	16610	21290.95	11478	321.25	31528	3428.33	2031833	109459.87

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2022

(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	745	732.00	580	15.00	3725	850.00	9896	172.00	22198	11404.00	37144	13173.00	159401	24123.00
2	Bank of India	0	0.00	123	19.46	4804	1095.15	28244	523.97	44289	10700.06	77460	12338.64	503242	21226.87
3	Bank of Maharashtra	0	0.00	15	6.32	746	190.43	237	8.84	2824	1344.62	3822	1550.21	12914	3008.51
4	Canara Bank	64	7.36	389	33.76	3335	713.54	13070	463.28	21296	8557.47	38154	9775.41	238417	16706.00
5	Central Bank of India	0	0.00	271	50.69	3174	617.39	13835	319.94	14548	1186.20	31828	2174.22	239142	8887.46
6	Indian Bank	37	131.35	21	2.59	6924	1272.32	48894	2111.12	30709	9571.93	86585	13089.31	642359	30352.58
7	Indian Overseas Bank	89	14.87	21	3.89	471	77.13	7417	182.91	41438	3621.13	49436	3899.93	112404	6818.15
8	Punjab & Sind Bank	0	0.00	8	3.02	118	33.30	489	7.09	2124	1345.31	2739	1388.72	11251	2436.18
9	Punjab National Bank	275	645.23	5428	89.86	16465	2779.31	46157	931.40	113391	24966.86	181716	29412.67	1285654	57239.88
10	State Bank of India	0	0.00	916	262.83	60819	12746.00	423185	15141.00	362259	32351.73	847179	60501.56	1617127	87800.09
11	UCO Bank	0	0.00	46	1.75	3545	672.14	9091	582.21	4782	7298.89	17464	8554.99	308815	15652.00
12	Union Bank of India	3	12.50	335	66.80	2368	697.72	20045	937.98	8175	16476.00	30926	18191.00	141784	29192.40
Total PSU		1213	1543.31	8153	555.97	106494	21744.43	620560	21381.74	668033	128824.20	1404453	174049.66	5272510	303443.12
13	Axis Bank	11	0.12	0	0.00	5901	2504.00	33015	1491.00	131385	11167.88	170312	15163.00	431695	28164.00
14	Bandhan Bank	0	0.00	0	0.00	3374	276.23	36677	498.01	1250118	13744.02	1290169	14518.25	4388517	29778.21
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	3	0.48	0	0.00	40	17.30	43	17.78	80	19.38
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	158	130.34
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	5	1.34	27	0.03	200	150.39	232	151.76	269	158.70
18	Federal Bank	0	0.00	7	0.94	894	212.61	1490	18.08	15995	2181.30	18386	2412.93	32210	3544.72
19	HDFC Bank	0	0.00	35	1.10	5737	973.01	82574	2670.38	1074321	21638.00	1162667	25282.49	1509968	37033.04
20	ICICI Bank	2	56.50	91	23.55	12889	5953.56	69328	2037.05	384007	19063.82	466317	27134.49	563950	37776.35
21	IDBI Bank	0	0.00	4	0.43	5360	1117.57	3861	250.21	17182	2466.90	26407	3835.11	123791	7489.77
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	394461	3319.05	394461	3319.05	443827	4059.73
23	Indusind Bank	0	0.00	0	0.00	1	0.02	0	0.00	252967	9401.95	252968	9401.98	2000568	15690.28
24	Karnataka Bank Ltd.	3	5.53	3	0.38	292	104.73	446	35.01	1516	214.57	2260	360.22	4074	1318.44
25	Karur Vysya Bank	187	3.68	1	0.41	168	35.18	1271	38.12	147	417.14	1774	494.53	2646	662.32
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	50357	3052.62	50357	3052.62	68581	7267.94
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	52	0.80	69	538.67	131	540.14	996	545.72
28	Ratnakar Bank Ltd	0	0.00	0	0.00	16	1.87	395	1691.30	68	1674.04	479	3367.21	338904	4045.23
29	South Indian Bank Ltd.	3	34.64	3	0.51	48	18.46	84	1.29	1420	359.81	1558	414.71	2624	990.12
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	115	87.08
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	16	4.22	129	49.13	17	75.71	162	129.06	335	257.14
32	YES Bank	0	0.00	0	0.00	142	60.00	12152	484.00	64804	2935.00	77098	3479.00	86626	6736.00
Total PVT		206	100.47	144	27.32	34856	11263.95	241501	9264.41	3639074	92418.16	3915781	113074.31	9999934	185754.50
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	4	0.15	4	0.15	4	0.15
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	98	26.10	98	26.10	31132	106.69
35	Jana Small Finance Bank	0	0.00	0	0.00	33	4.57	0	0.00	13111	132.90	13144	137.47	187104	814.29
36	Ujjivan Small Finance Bank	39	0.09	0	0.00	1969	150.16	2210	34.80	39656	299.87	43874	484.92	574208	2242.81
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	15	1.33	15	1.33	13630	68.33
Total Small Finance		39	0.09	0	0.00	2002	154.72	2210	34.80	52884	460.35	57135	649.97	806078.00	3232.27
38	BGVB (PNB)	0	0.00	0	0.00	47	11.41	25458	451.63	9528	191.01	35033	654.05	731354	7474.84
39	PBGB (UCO)	0	0.00	0	0.00	14	4.08	3047	65.02	7315	131.15	10376	200.25	215357	3439.51
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	20634	413.37	827	24.34	21461	437.71	207513	2767.67
Total RRB		0	0.00	0	0.00	61	15.49	49139	930.02	17670	346.50	66870	1292.01	1154224	13682.02
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	21352	1914.04	502192	9902.99	523544	11817.03	2467673	20080.23
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	220589	1273.74
Total Co-Optv		0	0.00	0	0.00	0	0.00	21352	1914.04	502192	9902.99	523544	11817.03	2688262	21353.97
Grand Total		1458	1643.87	8297	583.30	143413	33178.59	934762	33525.00	4879853	231952.20	5967783	300882.97	19921008	527465.88

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2022

(Amt.in Rs. Crore)

S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34895	379.00	15798	998.00	12865	539.00	1465	459.00	3156	4375.00	45	0.30
2	Bank of India	311506	2433.48	96153	1026.36	31226	368.32	24599	331.76	156055	1933.44	80	0.72
3	Bank of Maharashtra	3271	314.26	617	36.74	608	13.84	869	151.64	1177	112.04	0	0.00
4	Canara Bank	351435	3174.71	52331	902.27	21963	431.71	25312	581.00	53418	1435.20	9191	12.58
5	Central Bank of India	2824	53.45	697	10.00	4261	66.58	341	13.92	62079	607.34	746	11.40
6	Indian Bank	295001	5401.10	47010	789.21	21521	512.97	121002	4211.12	31002	119.21	477	53.11
7	Indian Overseas Bank	25321	193.34	5710	58.37	647	8.51	2589	25.67	15666	352.31	156	0.20
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	823322	6836.53	171092	8478.55	109171	1475.38	120170	1898.00	317079	5833.28	15104	182.13
10	State Bank of India	556399	6426.76	262596	8511.60	101774	2919.58	80961	2601.12	272596	9557.84	80	0.60
11	UCO Bank	2266983	2805.65	48410	523.90	49425	618.13	7951	138.23	120497	1896.69	400	1.76
12	Union Bank of India	88683	1396.58	18338	415.60	9227	523.40	0	0.00	20125	865.30	158	0.15
Total PSU		4759640	29414.86	718752	21750.60	362688	7477.42	385259	10411.46	1052850	27087.65	26437	262.95
13	Axis Bank	210541	1872.00	78212	1128.00	37819	133.00	0	0.00	210909	1822.00	0	0.00
14	Bandhan Bank	2310973	9323.53	1578658	9598.26	868944	5546.31	69866	465.61	3938358	22520.03	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	22	0.98	0	0.00	0	0.00	110	4.10	0	0.00
18	Federal Bank	10389	144.25	3569	94.93	177	3.59	1160	24.11	4767	154.45	0	0.00
19	HDFC Bank	296708	784.65	110755	397.43	1071	12.90	17130	43.48	334574	1414.69	0	0.00
20	ICICI Bank	61209	791.24	54240	1333.38	7809	134.56	0	0.00	110582	9763.87	0	0.00
21	IDBI Bank	21411	378.65	18225	239.36	1607	128.36			1224	5.58	1	0.01
22	IDFC First Bank	100049	204.27	18777	35.24	17804	34.05	16727	30.36	100049	204.27	0	0.00
23	Indusind Bank	2325381	4580.50	792739	2082.78	613708	1192.30	0	0.00	13107	266.04	0	0.00
24	Karnataka Bank Ltd.	254	6.61	444	19.04	37	1.81	253	12.77	730	52.01	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	10898	470.99	4717	251.43	109	13.06	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	65	0.87	3	0.16	1	0.001	0	0.00	22	0.25	0	0.00
28	Ratnakar Bank Ltd	338279	541.01	59350	101.47	55597	95.57	102577	143.19	338286	541.34	0	0.00
29	South Indian Bank Ltd.	0	0.00	15	0.07	3	0.06	3	0.18	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	243	0.00	0	0.00	743	16.00	0	0.00
Total PVT		5686157	19098.58	2719726	15282.53	1604929	7295.57	207716	719.70	5053461	36764.64	1	0.01
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	31027	80.26	1310	3.45	966	2.23	502	1.28	31027	80.26	0	0.00
35	Jana Small Finance Bank	156211	476.81	51290	169.22	24663	77.71	11230	38.29	148436	447.84	0	0.00
36	Ujjivan Small Finance Bank	511767	1415.21	106955	310.70	125806	387.93	17767	68.22	556306	1667.85	0	0.00
37	Utkarsh Small Finance Bank	13316	60.61	25	5.52	5788	12.60	947	2.40	13296	60.32	0	0.00
Total Small Finance		712321	2032.90	159580	488.90	157223	480.47	30446	110.19	749065	2256.27	0	0.00
38	BGVB (PNB)	513974	4434.99	152355	1703.85	142501	1048.18	14358	104.87	138564	1289.52	0	0.00
39	PBGB (UCO)	158223	2352.42	49185	778.67	37400	663.36	14454	300.80	95072	1913.77	0	0.00
40	UBKGB (CBI)	136407	1861.84	2185	26.65	12808	172.85	2138	29.79	29620	514.55	11	0.00
Total RRB		808604	8649.25	203725	2509.17	192709	1884.39	30950	435.46	263256	3717.84	11	0.00
41	WB State Co-Op Bank Ltd.	1447595	1874.20	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		1447595	1874.20	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
Grand Total		13414317	61069.79	3934675	40132.43	2418795	18182.03	880266	12022.71	8140669	70882.47	26449	262.96

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2021-22 (01.04.2021 to 31.03.2022)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 31.03.2022		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Bank of Baroda	82700	827.00	2005	34.20	2.42	4.14	898	29.56	2265	59.00
2	Bank of India	98000	962.00	42260	517.49	43.12	53.79	13540	170.31	5877	120.00
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	68764	713.46	51.70	71.20	7844	119.03	8011	83.62
5	Central Bank of India	827000	749.00	1051	16.63	0.13	2.22	17946	189.28	272	11.13
6	Indian Bank	185000	1390.00	101236	1329.12	54.72	95.62	47495	828.28	189211	4832.11
7	Indian Overseas Bank	39000	394.00	3802	55.45	9.75	14.07	258	3.08	1598	14.26
8	Punjab & Sind Bank	8200	77.00	0	0.00	0.00	0.00	0	0.00	0	0.00
9	Punjab National Bank	364000	2758.00	22019	342.84	6.05	12.43	17187	327.80	6797	172.17
10	State Bank of India	380000	2814.00	262596	2707.21	69.10	96.21	57588	1462.33	9615	338.15
11	UCO Bank	49700	310.00	5422	82.67	10.91	26.67	2265	47.85	2610	52.89
12	Union Bank of India	147700	1104.00	8568	856.20	5.80	77.55	2538	85.65	5264	115.85
	Total PSU	2322200	12455.00	517763	6660.81	22.30	53.48	167584	3266.29	231595	5809.43
13	Axis Bank	82700	625.00	16738	529.00	20.24	84.64	4464	32.00	0	0.00
14	Bandhan Bank	94300	957.00	960475	7723.08	1018.53	807.01	511062	4250.16	40891	363.94
15	Catholic Syrian Bank Ltd.	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	330	3.00	14	0.15	4.24	4.90	0	0.00	0	0.00
18	Federal Bank	9300	73.00	5015	118.45	53.92	162.27	179	1.99	1734	18.27
19	HDFC Bank	82700	422.00	26062	113.18	31.51	26.82	46	0.88	3796	46.02
20	ICICI Bank	82700	535.00	42912	664.10	51.89	124.13	1079	16.79	0	0.00
21	IDBI Bank	41400	208.00	10714	96.77	25.88	46.52	438	20.03	0	0.00
22	IDFC First Bank	3900	17.00	12767	38.82	327.36	228.36	8280	26.63	10860	33.00
23	Indusind Bank	19300	169.00	2787455	10181.50	14442.77	6024.56	170	3.71	17496734	53621.55
24	Karnataka Bank Ltd.	330	3.00	26	3.19	7.88	106.33	4	0.38	17	1.91
25	Karur Vysya Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	13300	96.00	1035	66.64	7.78	69.41	41	2.35	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	2	0.03	#DIV/0!	#DIV/0!	0	0.00	0	0.00
28	Ratnakar Bank Ltd	4900	28.00	16172	49.04	330.04	175.14	14080	43.95	35378	110.10
29	South Indian Bank Ltd.	4800	39.00	3	0.01	0.06	0.02	0	0.00	2	0.10
30	SIDBI	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	330	3.00	0	0.00	0.00	0.00	0	0.00	0	0.00
32	YES Bank	6800	62.00	329	68.00	4.84	109.68	0	0.00	0	0.00
	Total PVT	448080	3249.00	3879719	19651.96	865.85	604.86	539843	4398.87	17589412	54194.89
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	3154	11.55	#DIV/0!	#DIV/0!	2059	5.75	1232	4.29
35	Jana Small Finance Bank	3600	33.00	22320	108.94	620.00	330.12	12967	58.39	7052	31.25
36	Ujjivan Small Finance Bank	16500	163.00	51079	253.52	309.57	155.53	66506	314.38	8753	49.22
37	Utkarsh Small Finance Bank	330	2.00	25	5.52	7.58	276.00	5788	12.60	947	2.40
	Total Small Finance	20430	198	76578	379.5278203	374.83	191.68	87320	391.12042	17984	87.154461
38	BGVB (PNB)	104800	1008.00	142551	981.23	136.02	97.34	38951	351.64	108951	856.45
39	PBGB (UCO)	82700	377.00	33394	777.63	40.38	206.27	29451	789.45	12113	356.83
40	UBKGB (CBI)	41300	197.00	2185	25.65	5.29	13.02	12808	172.85	2138	29.79
	Total RRB	228800	1582.00	178130	1784.51	77.85	112.80	81210	1313.94	123202	1243.07
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	5127	58.20	165.39	342.35	1472	47.10	1262	38.54
	Total Co-Optv	85800	540.00	81378	148.17	94.85	27.44	91131	898.34	168518	303.43
	Grand Total	3084880	17826.00	4656990	28245.45	150.96	158.45	879768	9877.43	18112727	61550.82

AGENDA – 4

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 61.76% as on 31.03.2022 whereas it was 60.79% on 31.03.2021. For calculation of CD Ratio of the State as on 31st March,2022 the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	31.03.2022
Total Deposit (A)	1005331.58
Total Advance utilized in the State (B=C+D)	615426.33
Out of which outstanding of credit sanctioned from the State (C)	527465.88
Credit sanctioned from outside State but utilized in West Bengal (D)	87960.45
RIDF Support (E)	5469.16
Total Advance to be reckoned (F=B+E)	620895.49
CD Ratio (F*100 / A)	61.76 %

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly
31.03.2020	29.22
31.03.2021	27.08
31.03.2022	36.26

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.

Hooghly: - CD ratio of Hooghly stands at 36.26% as on 31.03.2022. In the last District Level Sub Committee meeting on CD Ratio held on 23.05.2022, 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 40% of CD ratio by 30.06.2022.

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 31.03.2022						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March,2021	CD Ratio as on March, 2022		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	48.18	6759.24	3219.86	47.64
2	Bankura	PNB	45.01	14925.00	7351.00	49.25
3	Birbhum	UCO	41.09	16300.93	8149.04	49.99
4	Coochbehar	CBI	77.36	9688.07	7701.00	79.49
5	Dakshin Dinajpur	PNB	62.21	4991.90	3087.30	61.85
6	Darjeeling	CBI	64.40	25658.34	14775.94	57.59
7	Hooghly	UCO	27.08	49446.15	17928.44	36.26
8	Howrah	UCO	41.86	39702.08	18367.51	46.26
9	Jalpaiguri	CBI	59.09	11409.66	7226.08	63.33
10	Jhargram	PNB	40.03	4152.35	1699.20	40.92
11	Kalimpong	SBI	40.04	1762.85	786.24	44.60
12	Kolkata	SBI	64.06	416656.02	256683.01	61.61
13	Malda	PNB	55.83	13144.87	7533.75	57.31
14	Murshidabad	PNB	42.62	22857.17	10060.86	44.02
15	Nadia	PNB	50.02	32225.00	16192.00	50.25
16	Paschim Burdwan	SBI	41.59	43512.44	18526.68	42.58
17	Paschim Medinipur	PNB	43.37	26461.20	12422.80	46.95
18	Purba Burdwan	UCO	45.58	25760.33	13211.02	51.28
19	Purba Medinipur	PNB	42.65	30659.01	14050.40	45.83
20	Purulia	PNB	54.58	8214.00	3993.00	48.61
21	Uttar Dinajpur	PNB	60.63	8468.98	5132.12	60.60
22	24 Pgs. (N)	Indian	35.01	155008.72	62459.45	40.29
23	24 Pgs. (S)	PNB	44.44	37567.28	16909.19	45.01
CD Ratio as on March, 2021			51.20	1005331.58	527465.88	52.47
Amount sanctioned from outside State but fund utilised in the State of West Bengal					87960.45	
RIDF Support					5469.16	
Total Advances in the State					620895.49	
Credit Deposit Ratio			60.79			61.76

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2022

(Amt. in Crore)

Sl No.	Name of Banks	CD Ratio as on March,2021	As on March, 2022				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	69.30	35304.00	24123.00	68.33	0.00	68.33
2	Bank of India	49.18	36123.92	21226.87	58.76	0.00	58.76
3	Bank of Maharashtra	105.87	2411.60	3008.51	124.75	0.00	124.75
4	Canara Bank	56.66	26950.00	16706.00	61.99	0.00	61.99
5	Central Bank of India	33.12	26683.89	8887.46	33.31	0.00	33.31
6	Indian Bank	37.05	75104.00	30352.58	40.41	0.00	40.41
7	Indian Overseas Bank	43.96	15789.03	6818.15	43.18	0.00	43.18
8	Punjab & Sind Bank	158.72	2378.11	2436.18	102.44	0.00	102.44
9	Punjab National Bank	44.03	127108.98	57239.88	45.03	0.00	45.03
10	State Bank of India	34.42	243793.52	87800.09	36.01	30716.00	48.61
11	UCO Bank	40.85	38938.00	15652.00	40.20	0.00	40.20
12	Union Bank of India	80.06	35617.13	29192.40	81.96	0.00	81.96
Total PSU		43.67	666202.18	303443.12	45.55	30716.00	50.16
13	Axis Bank	54.56	59054.00	28164.00	47.69	0.00	47.69
14	Bandhan Bank	91.61	40302.83	29778.21	73.89	0.00	73.89
15	Catholic Syrian Bank Ltd.	51.25	55.42	19.38	34.97	0.00	34.97
16	City Union Bank Ltd.	0.00	235.56	130.34	55.33	0.00	55.33
17	Dhanlaxmi Bank Ltd.	202.42	73.64	158.70	215.51	0.00	215.51
18	Federal Bank	84.97	4544.23	3544.72	78.00	0.00	78.00
19	HDFC Bank	52.91	61960.96	37033.04	59.77	0.00	59.77
20	ICICI Bank	67.80	52396.22	37776.35	72.10	0.00	72.10
21	IDBI Bank	37.59	14728.79	7489.77	50.85	0.00	50.85
22	IDFC First Bank	156.64	2525.69	4059.73	160.74	0.00	160.74
23	Indusind Bank	125.27	11746.47	15690.28	133.57	0.00	133.57
24	Karnataka Bank Ltd.	113.22	1361.64	1318.44	96.83	0.00	96.83
25	Karur Vysya Bank	94.24	1141.25	662.32	58.03	0.00	58.03
26	Kotak Mahindra Bank	77.68	8073.97	7267.94	90.02	0.00	90.02
27	Lakshmi Vilas Bank (DBS)	603.27	99.62	545.72	547.80	0.00	547.80
28	Ratnakar Bank Ltd	97.27	6278.11	4045.23	64.43	0.00	64.43
29	South Indian Bank Ltd.	117.92	1390.53	990.12	71.20	0.00	71.20
30	SIDBI	#DIV/0!	0.00	87.08	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	306.11	671.92	257.14	38.27	0.00	38.27
32	YES Bank	71.48	8119.00	6736.00	82.97	0.00	82.97
Total PVT		68.81	274759.86	185754.50	67.61	0.00	67.61
33	Au Small finance Bank	0.00	237.83	0.15	0.06	0.00	0.06
34	ESAF SF Bank	175.45	32.72	106.69	326.07	0.00	326.07
35	Jana Small Finance Bank	63.69	1338.17	814.29	60.85	0.00	60.85
36	Ujjivan Small Finance Bank	211.07	1351.54	2242.81	165.95	0.00	165.95
37	Utkarsh Small Finance Bank	46.47	200.97	68.33	34.00	0.00	34.00
Total Small Finance		123.83	3161.23	3232.27	102.25	0.00	102.25
38	BGVB (PNB)	40.94	17958.88	7474.84	41.62	10495.08	100.06
39	PBGB (UCO)	54.09	6252.47	3439.51	55.01	2283.33	91.53
40	UBKGB (CBI)	67.59	3857.75	2767.67	71.74	1106.09	100.42
Total RRB		47.38	28069.10	13682.02	48.74	13884.50	98.21
41	WB State Co-Op Bank Ltd.	62.80	32883.62	20080.23	61.06	19787.35	121.24
42	WBSCARD Bank Ltd.	546.52	255.60	1273.74	498.33	145.21	555.14
Total Co-Optv		66.23	33139.22	21353.97	64.44	19932.56	124.59
Grand Total		51.20	1005331.58	527465.88	52.47	64533.06	58.89
Amount sanctioned from outside State but fund utilised in the State of West Bengal				87960.45			
RIDF Support				5469.16			
Total Credit in the State				620895.49			
Credit Deposit Ratio		60.79			61.76		
Total Credit + Investment				685428.55			
Total Credit + Investment Deposit Ratio					68.18		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2022

(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	83	106	297	2412.00	4089.00	12224.00	16579.00	35304.00
2	Bank of India	143	83	88	68	382	7962.15	5877.26	9484.11	12800.40	36123.92
3	Bank of Maharashtra	3	4	20	16	43	68.54	106.52	561.45	1675.09	2411.60
4	Canara Bank	156	80	85	65	386	3008.00	2604.00	8681.00	12657.00	26950.00
5	Central Bank of India	147	67	72	47	333	6520.68	5020.66	9241.19	5901.36	26683.89
6	Indian Bank	267	93	133	107	600	16334.00	10987.00	22059.00	25724.00	75104.00
7	Indian Overseas Bank	31	21	47	53	152	1341.43	741.29	5566.92	8139.39	15789.03
8	Punjab & Sind Bank	4	4	15	17	40	43.62	45.82	677.11	1611.56	2378.11
9	Punjab National Bank	594	196	229	201	1220	24189.25	24288.72	45782.95	32848.07	127108.98
10	State Bank of India	554	237	277	301	1369	47147.70	37479.99	75986.15	83179.68	243793.52
11	UCO Bank	148	70	86	77	381	8173.00	7255.46	13196.42	10313.12	38938.00
12	Union Bank of India	70	55	92	69	286	3462.96	3063.89	14438.83	14651.45	35617.13
Total PSU		2167	968	1227	1127	5489	120663.33	101559.61	217899.13	226080.12	666202.18
13	Axis Bank	36	86	195	0	317	1784.00	7427.00	49843.00	0.00	59054.00
14	Bandhan Bank	913	404	245	103	1665	6451.73	4908.58	16754.52	12188.00	40302.83
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	55.42	55.42
16	City Union Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	235.56	235.56
17	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	44.46	29.18	73.64
18	Federal Bank	6	3	5	16	30	94.44	31.49	337.23	4081.08	4544.23
19	HDFC Bank	30	46	80	101	257	1250.37	2924.03	16066.17	41720.38	61960.96
20	ICICI Bank	24	47	81	90	242	978.69	2289.71	16970.52	32157.31	52396.22
21	IDBI Bank	12	23	31	21	87	1038.34	1837.81	5401.91	6450.73	14728.79
22	IDFC First Bank	1	1	12	11	25	0.00	0.00	826.44	1699.25	2525.69
23	Indusind Bank	5	20	31	44	100	250.56	558.65	1470.71	9466.54	11746.47
24	Karnataka Bank Ltd.	1	2	9	8	20	19.88	47.93	416.69	877.14	1361.64
25	Karur Vysya Bank	1	1	3	9	14	59.30	40.63	108.56	932.76	1141.25
26	Kotak Mahindra Bank	1	1	6	34	42	62.57	58.86	641.19	7311.35	8073.97
27	Lakshmi Vilas Bank (DBS)	1	0	0	3	4	25.96	0.00	0.00	73.66	99.62
28	Ratnakar Bank Ltd	0	2	4	15	21	0.00	45.41	220.40	6012.30	6278.11
29	South Indian Bank Ltd.	1	0	6	12	19	20.57	0.00	372.52	997.44	1390.53
30	SIDBI	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	671.92	671.92
32	YES Bank	0	1	12	15	28	0.00	97.00	903.00	7119.00	8119.00
Total PVT		1032	637	722	488	2879	12036.41	20267.10	110377.33	132079.02	274759.86
33	Au Small finance Bank	0	0	0	2	2	0.00	0.00	0.00	237.83	237.83
34	ESAF SF Bank	0	1	1	2	4	0.00	0.55	1.19	30.98	32.72
35	Jana Small Finance Bank	3	12	11	13	39	10.38	153.81	250.22	923.76	1338.17
36	Ujjivan Small Finance Bank	37	15	22	9	83	153.11	237.22	538.36	422.85	1351.54
37	Utkarsh Small Finance Bank	0	0	0	12	12	0.00	0.00	0.00	200.97	200.97
Total Small Finance		40	28	34	38	140	163.49	391.57	789.77	1816.40	3161.23
38	BGVB (PNB)	496	68	23	0	587	14287.41	2261.73	1409.74	0.00	17958.88
39	PBGB (UCO)	204	16	7	3	230	5171.20	706.11	256.85	118.31	6252.47
40	UBKGB (CBI)	88	47	7	0	142	1692.40	1801.52	363.83	0.00	3857.75
Total RRB		788	131	37	3	959	21151.01	4769.36	2030.42	118.31	28069.10
41	WB State Co-Op Bank Ltd.	197	64	88	16	365	15110.09	3826.55	6255.12	7691.86	32883.62
42	WBSCARD Bank Ltd.	11	0	0	0	11	255.60	0.00	0.00	0.00	255.60
Total Co-Optv		208	64	88	16	376	15365.69	3826.55	6255.12	7691.86	33139.22
43	India Post Payment Bank	23	0	4	0	27	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		23	0	4	1	28	0.00	0.00	0.00	0.00	0.00
Grand Total		4258	1828	2112	1673	9871	169379.93	130814.19	337351.76	367785.71	1005331.58

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2022

(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	648.00	1120.00	3401.00	18954.00	24123.00	26.87	27.39	27.82	114.33	68.33
2	Bank of India	2994.41	1817.71	2811.39	13603.36	21226.87	37.61	30.93	29.64	106.27	58.76
3	Bank of Maharashtra	35.54	87.10	426.35	2459.52	3008.51	51.85	81.77	75.94	146.83	124.75
4	Canara Bank	1623.00	1244.00	2057.00	11782.00	16706.00	53.96	47.77	23.70	93.09	61.99
5	Central Bank of India	1776.78	1052.75	1777.02	4280.90	8887.46	27.25	20.97	19.23	72.54	33.31
6	Indian Bank	3165.60	1960.60	3777.15	21449.23	30352.58	19.38	17.84	17.12	83.38	40.41
7	Indian Overseas Bank	287.01	196.69	1015.17	5319.28	6818.15	21.40	26.53	18.24	65.35	43.18
8	Punjab & Sind Bank	19.14	17.76	262.77	2136.51	2436.18	43.88	38.76	38.81	132.57	102.44
9	Punjab National Bank	10615.94	4692.20	10501.83	31429.90	57239.88	43.89	19.32	22.94	95.68	45.03
10	State Bank of India	13543.26	11114.19	21266.90	41875.74	87800.09	28.73	29.65	27.99	50.34	36.01
11	UCO Bank	1938.90	1528.47	3600.46	8584.17	15652.00	23.72	21.07	27.28	83.24	40.20
12	Union Bank of India	729.43	815.51	3781.35	23866.11	29192.40	21.06	26.62	26.19	162.89	81.96
Total PSU		37377.02	25646.99	54678.40	185740.72	303443.12	30.98	25.25	25.09	82.16	45.55
13	Axis Bank	344.00	231.00	27589.00	0.00	28164.00	19.28	3.11	55.35	#DIV/0!	47.69
14	Bandhan Bank	15244.12	7448.55	4987.58	2097.96	29778.21	236.28	151.75	29.77	17.21	73.89
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	19.38	19.38	#DIV/0!	#DIV/0!	#DIV/0!	34.97	34.97
16	City Union Bank Ltd.	0.00	0.00	0.00	130.34	130.34	#DIV/0!	#DIV/0!	#DIV/0!	55.33	55.33
17	Dhanlaxmi Bank Ltd.	0.00	0.00	34.43	124.27	158.70	#DIV/0!	#DIV/0!	77.44	425.87	215.51
18	Federal Bank	109.27	96.65	167.13	3171.67	3544.72	115.71	306.95	49.56	77.72	78.00
19	HDFC Bank	1077.41	2769.44	7459.13	25727.05	37033.04	86.17	94.71	46.43	61.67	59.77
20	ICICI Bank	295.63	1436.53	11490.67	24553.52	37776.35	30.21	62.74	67.71	76.35	72.10
21	IDBI Bank	404.41	540.00	2067.23	4478.13	7489.77	38.95	29.38	38.27	69.42	50.85
22	IDFC First Bank	119.45	45.76	537.85	3356.66	4059.73	#DIV/0!	#DIV/0!	65.08	197.54	160.74
23	Indusind Bank	3475.64	1104.15	1816.31	9294.17	15690.28	1387.14	197.64	123.50	98.18	133.57
24	Karnataka Bank Ltd.	24.81	42.13	323.70	927.80	1318.44	124.80	87.90	77.68	105.78	96.83
25	Karur Vysya Bank	22.10	17.14	50.85	572.23	662.32	37.27	42.19	46.84	61.35	58.03
26	Kotak Mahindra Bank	336.32	0.95	307.62	6623.05	7267.94	537.53	1.61	47.98	90.59	90.02
27	Lakshmi Vilas Bank (DBS)	4.81	0.00	0.00	540.91	545.72	18.53	#DIV/0!	#DIV/0!	734.33	547.80
28	Ratnakar Bank Ltd	0.00	60.65	44.58	3940.00	4045.23	#DIV/0!	133.56	20.23	65.53	64.43
29	South Indian Bank Ltd.	5.04	0.00	212.79	772.29	990.12	24.50	#DIV/0!	57.12	77.43	71.20
30	SIDBI	0.00	0.00	0.00	87.08	87.08	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	257.14	257.14	#DIV/0!	#DIV/0!	#DIV/0!	38.27	38.27
32	YES Bank	0.00	1.00	423.00	6312.00	6736.00	#DIV/0!	1.03	46.84	88.66	82.97
Total PVT		21463.01	13793.95	57511.87	92985.66	185754.50	178.32	68.06	52.10	70.40	67.61
33	Au Small finance Bank	0.00	0.00	0.00	0.15	0.15	#DIV/0!	#DIV/0!	#DIV/0!	0.06	0.06
34	ESAF SF Bank	0.00	19.24	9.55	77.90	106.69	#DIV/0!	3498.18	802.52	251.45	326.07
35	Jana Small Finance Bank	118.50	219.76	231.44	244.59	814.29	1141.19	142.88	92.50	26.48	60.85
36	Ujjivan Small Finance Bank	355.67	593.88	933.64	359.61	2242.81	232.30	250.35	173.42	85.04	165.95
37	Utkarsh Small Finance Bank	0.00	0.00	0.00	68.33	68.33	#DIV/0!	#DIV/0!	#DIV/0!	34.00	34.00
Total Small Finance		474.17	832.88	1174.64	750.58	3232.27	290.03	212.70	148.73	41.32	102.25
38	BGVB (PNB)	6198.29	860.27	416.28	0.00	7474.84	43.38	38.04	29.53	#DIV/0!	41.62
39	PBGB (UCO)	3001.80	309.15	101.74	26.82	3439.51	58.05	43.78	39.61	22.67	55.01
40	UBKGB (CBI)	1797.74	854.50	115.43	0.00	2767.67	106.22	47.43	31.73	#DIV/0!	71.74
Total RRB		10997.83	2023.92	633.45	26.82	13682.02	52.00	42.44	31.20	22.67	48.74
41	WB State Co-Op Bank Ltd.	8663.33	2467.76	2972.60	5976.54	20080.23	57.33	64.49	47.52	77.70	61.06
42	WBCARD Bank Ltd.	1273.74	0.00	0.00	0.00	1273.74	498.33	#DIV/0!	#DIV/0!	#DIV/0!	498.33
Total Co-Optv		9937.07	2467.76	2972.60	5976.54	21353.97	64.67	64.49	47.52	77.70	64.44
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		80249.10	44765.50	116970.96	285480.33	527465.88	47.38	34.22	34.67	77.62	52.47

Position of ATMs & BC Outlets in West Bengal as on 31.03.2022

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	327	366	350	133	1176
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharastra	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	67	52	55	28	202	745	256	103	4	1108
6	Indian Bank	32	61	75	76	244	1153	6	162	4	1325
7	Indian Overseas Bank	14	18	24	28	84	60	11	11	3	85
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0
9	Punjab National Bank	548	302	368	344	1562	2403	471	124	11	3009
10	State Bank of India	760	849	1858	817	4284	4595	501	428	13	5537
11	UCO Bank	56	46	65	53	220	345	90	4	0	439
12	Union Bank of India	103	96	182	139	520	84	92	219	85	480
Total PSU		1849	1648	2975	1913	8385	10339	1990	1515	268	14112
13	Axis Bank	385	355	740	0	1480	2045	2	0	0	2047
14	Bandhan Bank	1	15	66	38	120	0	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0	0	0	0	0
16	City Union Bank Ltd.	10	0	0	2	12	0	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0	0	0	0	0
18	Federal Bank	2	3	4	17	26	0	0	0	0	0
19	HDFC Bank	29	101	230	234	594	519	79	24	7	629
20	ICICI Bank	67	79	151	238	535	8	0	0	0	8
21	IDBI Bank	26	34	63	50	173	0	0	0	0	0
22	IDFC First Bank	0	0	7	11	18	0	0	0	0	0
23	Indusind Bank	8	33	32	95	168	0	0	0	0	0
24	Karnataka Bank Ltd.	1	0	6	9	16	0	0	0	0	0
25	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
26	Kotak Mahindra Bank	1	1	6	66	74	0	0	0	0	0
27	Lakshmi Vilas Bank (DBS)	1	0	0	4	5	0	0	0	0	0
28	Ratnakar Bank Ltd	0	2	4	10	16	12488	9826	13843	9935	46092
29	South Indian Bank Ltd.	1	0	6	6	13	0	0	0	0	0
30	SIDBI	0	0	0	1	1	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	0	0
32	YES Bank	0	1	14	21	36	0	0	0	0	0
Total PVT		535	626	1337	820	3318	15060	9907	13867	9942	48776
33	Au Small finance Bank	0	0	0	2	2	0	0	0	0	0
34	ESAF SF Bank	0	1	0	2	3	0	1	0	1	2
35	Jana Small Finance Bank	0	2	1	2	5	10	0	0	0	10
36	Ujjivan Small Finance Bank	14	15	23	9	61	0	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	0	9	9	0	0	0	0	0
Total Small Finance		14	18	24	24	80	10	1	0	1	12
38	BGVB (PNB)	0	0	0	0	0	2491	57	0	0	2548
39	PBGB (UCO)	1	0	0	0	1	601	0	0	0	601
40	UBKGB (CBI)	0	0	0	0	0	384	0	0	0	384
Total RRB		1	0	0	0	1	3476	57	0	0	3533
41	WB State Co-Op Bank Ltd.	71	22	36	3	132	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		71	22	36	3	132	0	0	0	0	0
43	India Post Payment Bank	0	0	0	0	0	7283	1717	47	0	9047
44	Airtel Payment Bank	0	0	0	0	0	30741	0	0	0	30741
45	Fino Payment Bank	0	0	0	0	0	18367	0	0	0	18367
Total of Payment Banks		0	0	0	0	0	38024	1717	47	0	39788
Grand Total		2470	2314	4372	2760	11916	66909	13672	15429	10211	106221

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

Negative trend is shown in only 1 (one) District (Alipurduar) as on March, 2022 in comparison to December, 2021. The district must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 31.12.2021	As on 31.03.2022	Increase/Decrease (+) (-)
1.	Bankura	46.13	49.25	+
2.	Birbhum	44.35	49.99	+
3.	Coochbehar	75.51	79.49	+
4.	Dakshin Dinajpur	61.29	61.85	+
5.	Darjeeling	57.26	57.59	+
6.	Hooghly	34.45	36.26	+
7.	Howrah	44.80	46.26	+
8.	Jalpaiguri	59.19	63.33	+
9.	Jhargram	40.02	40.92	+
10.	Kalimpong	40.47	44.60	+
11.	Kolkata	59.17	61.61	+
12.	Malda	56.73	57.31	+
13.	Murshidabad	42.85	44.02	+
14.	Nadia	50.16	50.25	+
15.	Paschim Burdwan	42.48	42.58	+
16.	Paschim Medinipur	45.55	46.95	+
17.	Purba Burdwan	49.31	51.28	+
18.	Purba Medinipur	45.69	45.83	+
19.	Purulia	48.02	48.61	+
20.	Uttar Dinajpur	59.92	60.60	+
21.	24 Pgs. (N)	40.26	40.29	+
22.	24 Pgs. (S)	44.76	45.01	+
23.	Alipurduar	49.10	47.64	-

AGENDA-5

Deployment of Credit in Agriculture including

- (i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery including MJCC)
- (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
31.03.2020	55000	49066	89
31.03.2021	77236	57008	74
31.03.2022	87603	74690	85

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 March,2022 of the financial year 2021-22 is Rs. 74690.18 crore, which was Rs. 57008 crore upto the March, 2021 of the financial year 2020-21. With Rs. 58213.60 crore deployments in Farm Credit at 78% 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 31.03.2022:

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
31.03.2022	2018100	2297591	1504811	25109

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 7.67 lakh proposals have been rejected by the member banks after according 15.04 lakh sanction of KCC leading to 0.25 lakh cases of pendency at branch level of different banks.

Further, 106424 no of KCC proposals have been sponsored upto 31.03.2022 as per the KCC-IMS Agriculture portal for the FY 2021-22, out of that 13163 no of proposals have been sanctioned, having a pendency of 86481 no of proposals at different bank branch level.

Though the subject KCC campaign is already over but as advised by the Hon'ble Principal 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 upto March 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
31.03.2020	35,00,000	23,73,411	68
31.03.2021	46,00,000	26,08,512	57
31.03.2022	35,00,000	29,10,678	83

Bank wise KCC position as on 31.03.2022											
											(Amount in Crore)
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2021 to 31.03.2022)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.03.2022	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	2948	53.56	12056	102.50	15004	156.06	60.02	22715	151.15
2	Bank of India	117000	18709	171.15	66931	334.65	85640	505.80	73.20	196496	893.71
3	Bank of Maharashtra	2200	774	18.98	635	15.45	1409	34.43	64.05	2273	50.55
4	Canara Bank	28500	10750	77.00	8980	57.00	19730	134.00	69.23	45245	326.42
5	Central Bank of India	32500	1126	6.75	32411	191.22	33537	197.97	103.19	78092	442.11
6	Indian Bank	148500	65214	981.12	165211	751.12	230425	1732.24	155.17	394689	3409.86
7	Indian Overseas Bank	7000	846	6.46	3183	18.80	4029	25.26	57.56	8577	56.72
8	Punjab & Sind Bank	50	11	0.15	0	0.00	11	0.15	22.00	47	0.85
9	Punjab National Bank	407000	81621	1076.72	238647	1639.53	320268	2716.25	78.69	688579	4024.86
10	State Bank of India	285000	33004	791.00	197846	1323.86	230850	2114.86	81.00	235438	1744.00
11	UCO Bank	40000	6758	73.99	39863	369.52	46621	443.51	116.55	71258	399.28
12	Union Bank of India	25000	16245	256.30	28717	1019.00	44962	1275.30	179.85	119275	1236.25
	Total PSU	1117750	238006	3513.18	794480	5822.65	1032486	9335.83	92.37	1862684	12735.76
13	Axis Bank	2750	3708	358.00	12883	1018.00	16591	1376.00	603.31	12655	1020.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1500	2922	45.19	0	0.00	2922	45.19	194.80	2353	57.30
19	HDFC Bank	24500	35862	302.88	113	12.58	35975	315.47	146.84	109778	438.98
20	ICICI Bank	2500	3470	138.64	0	0.00	3470	138.64	138.80	3734	147.96
21	IDBI Bank	10000	0	0.00	0	0.00	0	0.00	0.00	10632	127.62
22	IDFC First Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DE	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	4	0.07	0	0.00	4	0.07	#DIV/0!	4	0.05
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Ba	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	173	0.38	0	0.00	173	0.38	17.30	267	0.30
	Total PVT	42250	46139	845.16	12996	1030.58	59135	1875.74	139.96	139423	1792.20
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Ban	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujivan Small Finance B	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Small Finance	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	BGVB (PNB)	270000	9007	27.61	159636	439.98	168643	467.59	62.46	277402	715.27
39	PBGB (UCO)	60000	12453	120.14	44092	405.54	56545	525.68	94.24	75964	595.14
40	UBKGB (CBI)	25000	4252	27.16	45079	449.81	49331	476.97	197.32	76686	816.43
	Total RRB	355000	25712	174.91	248807	1295.33	274519	1470.24	77.33	430052	2126.84
41	WB State Co-Op Bank	1985000	68546	120.99	1475992	4468.54	1544538	4589.53	77.81	2039919	4550.32
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	68546	120.99	1475992	4468.54	1544538	4589.53	77.81	2039919	4550.32
	Grand Total	3500000	378403	4654.24	2532275	12617.10	2910678	17271.34	83.16	4472078	21205.12

NB: All the banks operating in the State have disbursed 2910678 number of KCCs including renewal cases upto March quarter of FY 2021-22 registering 83.16 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs.17271.34 crore as on 31.03.2022. The Average ticket size of outstanding KCC loans is Rs. 47,417/- as on 31.03.2022 thus it has increased from Rs. 43,430/- on 31.03.2021.

District wise KCC position as on 31.03.2022							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2021 to 31.03.2022(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.03.2022	
			No.	Amount		No.	Amount
1	Alipurduar	38500	24782	162.67	64.37	32003	299.75
2	Bankura	198000	181205	990.43	91.52	165474	727.26
3	Birbhum	240000	201149	1088.81	83.81	228706	895.48
4	Coochbehar	190000	158373	783.41	83.35	200143	1086.59
5	Dakshin Dinajpur	115000	77537	535.33	67.42	180792	830.86
6	Darjeeling	18500	17604	118.28	95.16	26325	240.12
7	Hooghly	395000	266969	1274.83	67.59	341789	1704.19
8	Howrah	95000	41642	223.87	43.83	75783	348.00
9	Jalpaiguri	40000	25647	237.54	64.12	80373	502.26
10	Jhargram	55000	38419	198.37	69.85	100955	412.66
11	Kalimpong	10000	9041	95.76	90.41	11031	108.15
12	Kolkata	0	0	0.00	#DIV/0!	0	0.00
13	Malda	110000	171364	916.01	155.79	226930	829.49
14	Murshidabad	95000	73973	427.33	77.87	146729	669.34
15	Nadia	110000	64240	356.20	58.40	197820	1041.50
16	Paschim Burdwan	25000	14792	106.40	59.17	14501	113.77
17	Paschim Medinipur	245000	270316	1664.78	110.33	196737	1196.60
18	Purba Burdwan	280000	289429	2062.46	103.37	557957	2550.26
19	Purba Medinipur	750000	560331	3625.65	74.71	557064	2376.00
20	Purulia	35000	51254	298.54	146.44	108514	376.92
21	Uttar Dinajpur	55000	47316	352.63	86.03	314343	1337.32
22	24 Pgs. (N)	230000	182134	926.95	79.19	311387	1586.78
23	24 Pgs. (S)	170000	143161	825.11	84.21	396722	1971.82
Grand Total		3500000	2910678	17271.35	83.16	4472078	21205.12

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 31.03.2022 for Rabi 2021-22 is as follows,

As on	Total Enrolment
31.03.2021	44.38 Lakh
31.03.2022	66.17 Lakh

A total no. of 66.17 lakh farmers are enrolled in Rabi 2021-22 season where a total no. of 44.38 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.

Recently, in the special sub-committee on Animal Husbandry & Fishery held on 19.05.2022, some issues related to "KCC IMS ARD portal" has been highlighted are mentioned below:

- Appearance of the names of amalgamated entities (Banks) in the portal instead of that of the merged entities.
- Non- availability of rejection column for reporting by branches
- In the portal, schematic information on Dairy, Poultry, Goatery & Piggery is not available
- Putting in the system of prompt updation of login credentials of the bank officials

Hence, concerned department of GoWB has been requested to take suitable measures for resolution of these issues.

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
100000

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 31.03.2022:

During	Dairy		Poultry		Goatery		Piggery		Fishery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
FY 20-21	70082	14146	4514	1444	7138	2124	1210	809	30770	6904
FY 21-22	52519	15662	5688	1526	8828	2346	708	292	2809	1457

Bank wise progress under Animal Husbandry & Fishery during the FY 2021-22 (01.04.2021-31.03.2022)

(Amount in Crore)

Sr. No.	Bank Name	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.
1	Bank of Baroda	840	501	3.50	84	53	0.41	127	61	0.49	2	1	0.01	17	12	0.06
2	Bank of India	2492	1047	7.85	242	94	1.92	411	140	1.02	6	3	0.02	42	18	0.16
3	Bank of Maharashtra	3	0	0.00	1	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
4	Canara Bank	952	206	1.26	100	26	0.21	146	31	0.40	8	2	0.07	224	38	1.34
5	Central Bank of India	2259	325	1.71	217	8	0.08	454	13	0.13	79	3	0.02	30	11	0.06
6	Indian Bank	4699	1920	7.53	356	99	1.24	678	289	1.01	17	10	0.15	116	29	0.26
7	Indian Overseas Bank	423	125	0.61	27	8	0.07	92	12	0.04	9	0	0.00	39	21	0.08
8	Punjab National Bank	10479	3164	23.89	1379	184	2.86	2116	309	1.33	105	4	0.04	657	121	1.58
9	Punjab & Sindh Bank	43	0	0.00	5	0	0.00	4	0	0.00	0	0	0.00	0	0	0.00
10	State Bank of India	12464	2052	8.60	1512	494	11.42	2273	302	2.68	222	89	0.63	834	528	1.90
11	UCO Bank	2814	812	5.28	196	8	0.15	367	101	0.42	9	2	0.01	49	31	0.29
12	Union Bank of India	910	485	5.60	95	47	1.85	130	52	2.10	6	3	0.05	15	12	0.15
13	Axis Bank	13	0	0.00	3	0	0.00	4	0	0.00	0	0	0.00	0	0	0.00
14	Bandhan Bank	283	0	0.00	41	0	0.00	47	0	0.00	3	0	0.00	6	0	0.00
15	Federal Bank	7	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	1	0	0.00
16	HDFC Bank	101	0	0.00	10	0	0.00	9	0	0.00	0	0	0.00	0	0	0.00
17	ICICI Bank	20	0	0.00	3	0	0.00	2	0	0.00	0	0	0.00	1	17	10.00
18	IDBI Bank	192	0	0.00	21	0	0.00	34	0	0.00	0	0	0.00	2	0	0.00
19	IDFC First Bank	1	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
20	Indusind Bank	7	0	0.00	0	0	0.00	2	0	0.00	0	0	0.00	0	0	0.00
21	BGVB (PNB)	6578	2590	13.94	807	329	3.74	1139	724	6.56	50	50	0.35	187	110	1.50
22	PBGB (UCO)	2657	689	4.95	206	51	0.85	403	56	0.17	1	0	0.00	61	56	0.64
23	UBKGB (CBI)	1219	787	5.19	111	68	0.59	154	83	0.31	33	17	0.05	39	27	0.26
24	WB State Co-Op Bank	3063	959	6.44	272	57	1.04	236	173	1.28	158	108	0.75	489	426	2.72
	Grand Total	52519	15662	96.35	5688	1526	26.43	8828	2346	17.94	708	292	2.15	2809	1457	21.00

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2022:

During	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
FY 20-21	136905	783.34	49528	389.52	65951	407.12	32816	257.06
FY 21-22	127960	1308.75	37893	494.68	111912	679.20	22954	369.13

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2021-2022 (01.04.2021 - 31.03.2022) (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	12534	207.00	738	39.00	296	21.00	269	17.00	135	11.50	889	38.00	96	86.50	8048	878.00	23005	1298.00
2	Bank of India	142187	808.10	2125	18.34	554	8.62	166	5.31	779	5.26	177	6.04	4847	43.83	68116	790.78	218951	1686.28
3	Bank of Maharashtra	1409	34.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1409	34.43
4	Canara Bank	18030	134.00	901	11.60	1518	11.83	70	7.93	66	0.36	7	0.07	28	0.75	59930	1070.46	80550	1237.00
5	Central Bank of India	29635	1040.67	52	0.32	33	0.07	17	0.45	5	0.08	4	3.07	2	0.43	47828	1609.42	77576	2654.51
6	Indian Bank	2952	1231.11	1678	6.71	21	0.22	96	1.19	286	1.08	21	1.01	394689	3409.86	15378	788.03	415121	5439.21
7	Indian Overseas Bank	4850	75.26	84	0.41	29	0.35	15	0.59	14	1.92	91	1.97	187	2.23	1262	404.61	6532	487.34
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	221690	2480.68	1376	32.14	376	15.93	1249	29.67	674	13.44	217	2.74	101555	300.70	190072	8120.73	517209	10996.03
10	State Bank of India	152303	2114.86	1765	6.80	462	1.22	355	11.20	212	2.72	107	5.00	56	4.20	151711	7304.00	306971	9450.00
11	UCO Bank	74829	1180.36	153	14.45	133	2.49	16	0.37	94	5.18	41	0.40	47	3.18	35403	1980.35	110716	3186.78
12	Union Bank of India	44962	1325.30	565	9.20	125	9.10	105	5.98	36	0.85	28	2.36	2950	100.41	4587	155.30	53358	1608.50
Total PSU		705381	10631.77	9437	138.97	3547	70.83	2358	79.69	2301	42.39	1582	60.66	504457	3952.09	582335	23101.68	1811398	38078.08
13	Axis Bank	3722	355.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11540	270.00	15262	625.00
14	Bandhan Bank	0	0.00	101200	760.38	33527	272.70	28496	237.14	0	0.00	0	0.00	0	0.00	56198	111.52	219421	1381.74
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05	0	0.00	1	0.05
18	Federal Bank	16985	226.11	23	0.39	12	0.05	3	0.03	1	0.00	0	0.00	0	0.00	7	1.28	17031	227.85
19	HDFC Bank	376	190.98	34	56.42	1	1.00	10	0.03	0	0.00	384	1.28	21696	71.22	13597	61.83	36098	382.76
20	ICICI Bank	1867	65.28	0	0.00	23	13.00	0	0.00	0	0.00	0	0.00	50290	374.94	0	0.00	52180	453.22
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40992	276.80	40992	276.80
22	IDFC First Bank	0	0.00	1624	4.46	555	1.67	143	0.47	1511	4.51	0	0.00	1699	5.19	22915	71.96	28447	88.26
23	Indusind Bank	89859	382.03	0	0.00	65767	140.26	0	0.00	0	0.00	0	0.00	531669	1228.26	535977	1294.72	1223272	3045.27
24	Karnataka Bank Ltd.	0	0.00	0	0.00	1	0.24	1	0.42	0	0.00	0	0.00	0	0.00	13	3.60	15	4.26
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	580	15.56	0	0.00	580	15.56
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3749	100.88	0	0.00	3749	100.88
27	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	64	0.75	64	0.75
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	58571	186.37	0	0.00	58571	186.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	125	12.08	125	12.08
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	866	2.73	866	2.73
Total PVT		112809	1219.40	102881	821.66	99886	428.92	28653	238.09	1512	4.51	384	1.28	668255	1982.48	682294	2107.27	1696674	6803.60
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	835	3.05	513	1.74	487	1.77	0	0.00	0	0.00	0	0.00	7989	26.08	9824	32.64
35	Jana Small Finance Bank	0	0.00	311	1.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	28462	121.48	28773	122.88
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	110814	523.00	110814	523.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7519	29.93	7519	29.93
Total Small Finance		0	0.00	1146	4.45	513	1.74	487	1.77	0	0.00	0	0.00	0	0.00	154784	700.49	156930	708.45
38	BGVB (PNB)	19909	411.09	4929	43.56	1719	8.45	2377	28.53	12125	136.71	0	0.00	300350	2355.45	0	0.00	341409	2983.79
39	PBGB (UCO)	56545	525.68	8258	256.23	4688	151.05	3221	106.21	4855	155.59	0	0.00	22	1.35	38067	948.14	115656	2144.25
40	UBKGB (CBI)	48534	487.52	114	0.60	25	0.24	21	0.21	43	0.19	103	1.32	9	0.61	12460	1376.33	61309	1867.02
Total RRB		124988	1424.29	13301	300.39	6432	159.74	5619	134.95	17023	292.49	103	1.32	300381	2357.41	50527	2324.47	518374	6995.06
41	WB State Co-Op Bank Ltd.	1544538	4589.53	959	6.44	1193	7.62	57	1.04	988	6.35	2	0.08	307	8.98	80523	774.35	1628567	5394.39
42	WBSCARD Bank Ltd.	0	0.00	236	36.84	341	10.35	719	39.15	1130	23.39	486	65.21	212	59.09	0	0.00	3124	234.03
Total Co-Optv		1544538	4589.53	1195	43.28	1534	17.97	776	40.19	2118	29.74	488	65.29	519	68.07	80523	774.35	1631691	5628.42
Grand Total		2487716	17864.99	127960	1308.75	111912	679.20	37893	494.68	22954	369.13	2557	128.55	1473612	8360.05	1550463	29008.25	5815067	58213.61

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.03.2022:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.03.21	275637	1568.82	71074	767.92	88390	645.68	133557	787.13
31.03.22	230207	1687.07	67881	858.34	138963	927.07	73139	738.04

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2022 (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	22715	151.15	571	19.50	301	14.00	161	5.00	761	13.00	421	8.50	341	19.50	9407	299.35	34678	530.00
2	Bank of India	196496	893.71	2338	19.45	792	10.57	711	19.29	826	6.21	662	16.11	4972	48.56	58440	577.56	265237	1591.46
3	Bank of Maharashtra	2273	58.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2273	58.94
4	Canara Bank	44040	322.00	963	23.54	502	30.60	156	1.41	131	1.86	11	0.68	99	4.80	71839	732.90	117741	1117.79
5	Central Bank of India	67628	393.05	497	4.15	163	1.28	204	2.55	252	1.51	460	11.67	54	0.95	71983	1116.61	141241	1531.77
6	Indian Bank	1554	531.11	1678	6.71	21	0.22	96	1.19	286	1.08	11	1.01	377222	2649.01	13821	219.53	394689	3409.86
7	Indian Overseas Bank	8577	56.72	128	1.91	108	2.36	36	0.31	15	1.85	109	0.87	31	2.05	7213	175.62	16217	241.69
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	685792	4945.06	12054	197.01	3539	57.22	6286	162.67	21281	352.51	6488	15.39	14867	517.20	0	0.00	750307	6247.06
10	State Bank of India	235438	1744.00	1604	39.82	648	62.06	417	64.30	259	3.65	1872	20.29	1357	56.88	278070	2785.00	519665	4776.00
11	UCO Bank	71258	752.62	1794	21.15	301	2.77	761	16.10	672	2.01	985	11.17	1253	8.71	109549	1582.73	186573	2397.26
12	Union Bank of India	45825	915.48	725	25.20	234	12.85	185	18.50	52	0.82	27	9.85	3685	265.30	3547	97.20	54280	1345.20
Total PSU		1381596	10763.84	22352	358.44	6609	193.93	9013	291.32	24535	384.50	11046	95.54	403881	3572.96	623869	7586.50	2482901	23247.03
13	Axis Bank	12555	994.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	23442	386.00	35997	1380.00
14	Bandhan Bank	0	0.00	138878	755.12	57379	325.11	45915	272.56	0	0.00	0	0.00	0	0.00	24103	115.69	266275	1468.48
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	0.20	4	0.20
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05	0	0.00	1	0.05
18	Federal Bank	12182	164.64	23	1.39	12	0.51	4	0.22	1	0.05	1	0.05	0	0.00	21	1.28	12244	168.13
19	HDFC Bank	329	140.64	106	28.81	4	0.22	232	0.85	0	0.00	7225	8.73	28539	178.91	73413	94.62	109848	452.79
20	ICICI Bank	3852	237.74	0	0.00	105	50.00	0	0.00	0	0.00	0	0.00	60012	441.16	0	0.00	63969	728.90
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	63363	337.99	63363	337.99
22	IDFC First Bank	0	0.00	6678	10.25	1344	2.00	373	0.81	7726	15.74	0	0.00	4516	9.35	14771	35.93	35408	74.07
23	Indusind Bank	92100	458.24	0	0.00	60896	117.18	0	0.00	0	0.00	0	0.00	502365	978.83	558640	1132.85	1214001	2687.10
24	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.69	3	0.66	0	0.00	0	0.00	0	0.00	24	6.32	32	7.67
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	454	14.89	0	0.00	454	14.89
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10385	321.23	0	0.00	10385	321.23
27	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	64	0.75	64	0.75
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	268208	441.85	0	0.00	268208	441.85
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	385	95.36	385	95.36
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	967	2.00	967	2.00
Total PVT		121018	1995.26	145685	795.56	119745	495.71	46527	275.11	7727	15.79	7226	8.78	874480	2386.26	759197	2208.99	2081605	8181.46
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	1167	3.20	557	1.55	528	1.61	0	0.00	0	0.00	2	0.00	9035	23.48	11289	29.84
35	Jana Small Finance Bank	0	0.00	7029	18.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	37787	130.43	44816	149.03
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	209092	596.32	209092	596.32
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8119	18.47	8119	18.47
Total Small Finance		0	0.00	8196	21.80	557	1.55	528	1.61	0	0.00	0	0.00	2	0.00	264033	768.70	273316	793.66
38	BGVB (PNB)	277402	715.27	5849	61.34	1983	18.52	2630	40.12	13237	198.58	0	0.00	191466	3160.79	0	0.00	492567	4194.62
39	PBGB (UCO)	75964	595.14	14789	330.67	7663	174.20	6422	148.39	4229	96.83	0	0.00	151	5.42	12169	279.39	121387	1630.04
40	UBKGB (CBI)	75333	824.17	176	0.94	140	0.59	29	0.32	63	0.40	209	2.33	35	2.05	67601	1127.98	143586	1958.78
Total RRB		428699	2134.58	20814	392.95	9786	193.31	9081	188.83	17529	295.81	209	2.33	191652	3168.26	79770	1407.37	757540	7783.44
41	WB State Co-Op Bank Ltd.	1594936	4550.32	1010	12.79	987	5.98	115	3.22	634	5.82	161	2.41	721	40.70	171377	844.03	1769941	5465.27
42	WBSCARD Bank Ltd.	0	0.00	32150	105.53	1279	36.59	2617	98.25	22714	36.12	33718	521.35	879	88.21	120710	110.25	214067	996.30
Total Co-Optv		1594936	4550.32	33160	118.32	2266	42.57	2732	101.47	23348	41.94	33879	523.76	1600	128.91	292087	954.28	1984008	6461.57
Grand Total		3526249	19444.00	230207	1687.07	138963	927.07	67881	858.34	73139	738.04	52360	630.41	1471615	9256.40	2018956	12925.84	7579370	46467.16

Matsya Jeebi Credit Card(MJCC): -

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

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

Govt of West Bengal have fixed up a target of 84100 nos of fresh Matya jeebi Credit Card (MJCC) in December 2021 for the financial year 2021-22. During this FY 2021-22, member banks have sanctioned 5088 nos of MJCC upto 31.03.2022.

Again, for FY 2022-23 the target of 100000 nos of fresh MJCC has been fixed by GoWB. Member banks are requested to explore the possibilities of fresh sanction under MJCC, so that the stipulated target can be achieved.

Daily Reporting Format(As on 31.03.2022)					
SI No.	Bank Name	Matsya Jeebi Credit Card (MJCC)			
		No Sponsored	No Sanctioned	No Rejected	No Pending
1	Bank of Baroda	388	11	5	372
2	Bank of India	1259	300	183	776
3	Bank of Maharashtra	1	0	0	1
4	Canara Bank	1183	70	42	1071
5	Central Bank of India	1247	82	380	785
6	Indian Bank	2805	544	63	2198
7	Indian Overseas Bank	196	43	8	145
8	Punjab National Bank	7058	1165	125	5768
9	Punjab & Sindh Bank	73	6	0	67
10	State Bank of India	9293	429	383	8481
11	UCO Bank	743	50	37	656
12	Union Bank of India	204	19	12	173
13	Axis Bank	56	1	0	55
14	Bandhan Bank	100	4	5	91
15	Federal Bank	3	0	0	3
16	HDFC Bank	36	0	0	36
17	ICICI Bank	2	0	0	2
18	IDBI Bank	47	0	0	47
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	1	0	0	1
21	BGVB (PNB)	5414	204	78	5132
22	PBGB (UCO)	640	76	18	546
23	UBKGB (CBI)	569	131	256	182
24	WB State Co-Op Bank	11682	1953	216	9513
Total		43000	5088	1811	36101

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, 44.72 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 7.28 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. 68 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 31.03.2022: -

FPO financing report as on 31.03.2022				
Sr. No.	Bank Name	Target of FPOs	Achievement	% of Achievement
		(No.)	(No.)	(No.)
1	Bank of Baroda	10	6	60.00%
2	Bank of India	10	0	0.00%
3	Bank of Maharashtra	1	0	0.00%
4	Canara Bank	12	4	33.33%
5	Central Bank of India	10	0	0.00%
6	Indian Overseas Bank	5	0	0.00%
7	Indian Bank	15	0	0.00%
8	Punjab & Sindh Bank	1	0	0.00%
9	Punjab National Bank	20	10	50.00%
10	State Bank of India	20	5	25.00%
11	UCO Bank	10	0	0.00%
12	Union Bank of India	10	0	0.00%
13	Axis Bank	5	0	0.00%
14	Federal Bank	1	0	0.00%
15	HDFC Bank	5	0	0.00%
16	ICICI Bank	5	0	0.00%
17	IDBI Bank	2	0	0.00%
18	BGVB	5	6	120.00%
19	PBGB	5	0	0.00%
20	UBKGB	5	0	0.00%
21	WBSCB	8	37	462.50%
	Total	165	68	41.21%

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 31.03.2022:

AIF PROGRESS AS ON 31.03.2022								
(Amount in Rs Crore)								
Sr.No.	Bank Name	Total Applications	Sanctioned		Disbursed		Rejected	Pending
			No.	Amount	No.	Amount	No.	No.
1	Bank Of Baroda	16	4	0.76	3	0.55	5	7
2	Bank Of India	45	28	16.05	26	15.58	8	9
3	Bank of Maharashtra	3	0	0.00	0	0.00	0	3
4	Canara Bank	20	6	34.92	5	17.62	12	2
5	Central Bank Of India	14	1	4.00	1	0.53	5	8
6	Indian Bank	12	3	4.53	3	3.53	2	7
7	Indian Overseas Bank	1	0	0.00	0	0.00	0	1
8	Punjab National Bank	211	104	80.85	94	52.71	27	80
9	State Bank Of India	114	53	18.76	36	8.84	31	30
10	UCO Bank	15	1	0.13	0	0.00	5	9
11	Union Bank of India	18	10	8.43	8	6.08	4	4
	Sub Total of PSU Banks	469	210	168.43	176	105.44	99	160
12	Axis Bank	8	0	0.00	0	0.00	1	7
13	DCB Bank	1	0	0.00	0	0.00	0	1
14	HDFC Bank	3	1	1.95	1	1.50	0	2
15	ICICI Bank	0	0	0.00	0	0.00	0	0
16	IDBI BANK LTD	6	1	1.89	0	0.00	0	5
17	IndusInd Bank	0	0	0.00	0	0.00	0	0
18	NABKISAN Finance Ltd	3	0	0.00	0	0.00	0	3
	Sub Total of PVT Banks	21	2	3.84	1	1.50	1	18
19	Bangiya Gramin Vikash Bank	10	0	0.00	0	0.00	6	4
20	Paschim Banga Gramin Bank	3	0	0.00	0	0.00	0	3
21	Uttarbanga Kshetriya Gramin Bank	2	0	0.00	0	0.00	2	0
	Sub Total of RRBs	15	0	0.00	0	0.00	8	7
22	WB State Co-operative Bank Ltd	78	38	21.23	20	3.03	0	40
	Sub Total of Co-Op Banks	78	38	21.23	20	3.03	0	40
	Grand Total	583	250	193.49	197	109.97	108	225

Custom Hiring Center (CHC):-

Indian agriculture is undergoing a gradual shift from dependence on human power and animal power to mechanical power because increasing cost for upkeeping of animal and growing scarcity of human labour. Further, use of mechanical power has a direct bearing on the productivity of crops apart from reducing the drudgery and facilitating timeliness of agricultural operations. Thus there is a strong need for taking farm mechanization. Mechanical power is largely consumed in big land holdings and is still beyond the reach of small/marginal holdings which constitutes around 80% of the total land holdings. This is due to the fact that the small/marginal farmers, by virtue of their economic condition are unable to own farm machinery on their own or through institutional credit. Therefore, in order to bring farm machinery available within the reach of small/marginal holdings, collective ownership or Custom Hiring Centres needs to be promoted in a big way. Subsidy schemes are also being formulated to encourage entrepreneurs and agri graduates to set up custom hiring centres. Therefore, keeping in view the emphasis of agricultural farm machinery and the need for taking the farm machinery within the reach of small/marginal farmers, institutional credit needs to be made available for CHCs.

Objectives: -

- To make available various farm machinery / equipments to small and marginal farmers
- To offset the adverse economies of scale due to high cost of individual ownership
- To improve mechanization in places with low farm power availability
- To provide hiring services for various agricultural machinery/implements applied for different operations.
- To expand mechanized activities during cropping seasons in large areas especially in small and marginal holdings.
- To provide hiring services for various high value crop specific machines applied for different operations.

Bank wise progress in the state under CHC as on 31.03.2022:

Bank wise progress under Custom Hiring Centre (CHC) during FY 2021-22				
(Amount in Rs. Crore)				
Sr. No.	Bank Name	No. of beneficiary	Total sanctioned cost of the CHC	Total Subsidy amount
1	Bandhan Bank	6	1.93	0.78
2	Bank Of Baroda	7	2.30	0.89
3	Bank Of India	12	4.30	1.71
4	Bangiya Gramin Vikash Bank	8	2.62	1.05
5	Central Bank Of India	1	0.23	0.09
6	Indian Bank	7	2.55	1.01
7	Paschim Banga Gramin Bank	8	3.17	1.11
8	Punjab National Bank	50	15.56	6.28
9	State Bank Of India	47	15.57	6.22
10	Uco Bank	2	0.80	0.31
11	Union Bank Of India	6	2.03	0.79
12	WB State Co-operative Bank	22	7.26	2.90
Grand Total		176	58.33	23.14

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

Background:

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

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

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

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

Bank wise flow of credit to Small & Marginal Farmers under ACP 2021-22

(Position from 01.04.2021-31.03.2022)

(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	4875	45.21	108.57	13670	108.00
2	Bank of India	87770	98187	508.10	111.87	196496	893.71
3	Bank of Maharashtra	1290	385	3.95	29.84	1305	29.66
4	Canara Bank	19640	66994	485.04	341.11	97719	746.14
5	Central Bank of India	15000	69818	864.57	465.46	127116	1378.59
6	Indian Bank	34200	63222	99.11	184.86	397230	4558.01
7	Indian Overseas Bank	1280	2305	10.12	180.08	10464	80.52
8	Punjab & Sind Bank	15	0	0.00	0.00	0	0.00
9	Punjab National Bank	201600	101187	727.12	50.19	810552	6695.82
10	State Bank of India	162400	102940	798.00	63.39	50948	4787.00
11	UCO Bank	22100	94777	621.71	428.86	115028	832.71
12	Union Bank of India	3460	17562	565.20	507.57	36642	931.20
Total PSU		553245	622252.4	4728.13	112.47	1857170	21041.37
13	Axis Bank	10900	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	585033	4521.28	#DIV/0!	1198868	6419.54
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	100	12524	163.38	12524.00	8914	1158.22
19	HDFC Bank	85700	3978	29.82	4.64	9224	110.04
20	ICICI Bank	2800	34466	264.32	1230.93	42740	408.66
21	IDBI Bank	5100	0	0.00	0.00	0	0.00
22	IDFC First Bank	0	20962	65.28	#DIV/0!	26172	55.38
23	Indusind Bank	0	2921463	8943.42	#DIV/0!	1203755	2416.98
24	Karnataka Bank Ltd.	0	243	4.78	#DIV/0!	282	8.17
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	3460	99.46	#DIV/0!	9947	321.34
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	63	0.74
28	Ratnakar Bank Ltd	0	23468	65.44	#DIV/0!	268208	441.85
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		104600	3605597	14157.18	3447.03	2768173	11340.91
33	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	9824	32.64	#DIV/0!	11289	29.84
35	Jana Small Finance Bank	0	15012	58.36	#DIV/0!	26420	80.02
36	Ujjivan Small Finance Bank	0	110215	521.11	#DIV/0!	205404	591.35
37	Utkarsh Small Finance Bank	0	7519	29.93	#DIV/0!	8119	18.47
Total Small Finance		0	142570	642.05	#DIV/0!	251232	719.68
38	BGVB (PNB)	125000	321902	3045.42	257.52	488314	3982.54
39	PBGB (UCO)	24700	100803	1996.12	408.11	118302	1578.49
40	UBKGB (CBI)	24900	49051	580.68	196.99	136407	1860.84
Total RRB		174600	471756	5622.22	270.19	743023	7421.87
41	WB State Co-Op Bank Ltd.	1189600	1628567	5394.39	136.90	1501101	4719.45
42	WBSCARD Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1189600	1628567	5394.39	136.90	1501101	4719.45
Grand Total		2022045	6470742	30543.97	320.01	7120699	45243.28

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2021-22

(Position from 01.04.2021-31.03.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Bank of Baroda	760	9	0.05	1.18	348	1.20
2	Bank of India	6800	5344	23.00	78.59	34226	96.13
3	Bank of Maharashtra	150	0	0.00	0.00	0	0.00
4	Canara Bank	900	408	1.60	45.33	746	2.10
5	Central Bank of India	7600	5818	72.05	76.55	10593	114.88
6	Indian Bank	8400	456	5.02	5.43	3369	8.05
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	5712	28.82	35.70	70194	150.16
10	State Bank of India	18300	9774	32.86	53.41	80086	168.58
11	UCO Bank	3000	579	0.98	19.30	10412	61.85
12	Union Bank of India	2400	0	0.00	0.00	0	0.00
Total PSU		65220	28100	164.38	43.08	209974	602.95
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	35	0.30	#DIV/0!	64	0.39
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	300	0	0.00	0.00	0	0.00
19	HDFC Bank	300	0	0.00	0.00	0	0.00
20	ICICI Bank	300	0	0.00	0.00	0	0.00
21	IDBI Bank	15300	3102	14.29	20.27	10290	23.85
22	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		18500	3137	14.59	16.96	10354	24.24
33	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
Total Small Finance		0	0	0.00	#DIV/0!	0	0.00
38	BGVB (PNB)	15200	432	0.61	2.84	432	0.52
39	PBGB (UCO)	15200	2482	19.29	16.33	18380	165.56
40	UBKGB (CBI)	7700	3976	25.64	51.64	12551	42.17
Total RRB		38100	6890	45.54	18.08	31363	208.25
41	WB State Co-Op Bank Ltd.	76000	36112	22.71	47.52	28022	13.84
42	WBSCARD Bank Ltd.	31000	0	0.00	0.00	0	0.00
Total Co-Optv		107000	36112	22.71	33.75	28022	13.84
Grand Total		228820	74239	247.22	32.44	279713	849.28

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

(Position from 01.04.2021-31.03.2022)

(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	815	3.05	8.23	17961	55.77
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	2327	28.82	55.40	4237	45.95
6	Indian Bank	9200	1511	9.01	16.42	13001	53.59
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	45813	233.78
10	State Bank of India	14500	4182	9.56	28.84	43321	105.56
11	UCO Bank	7600	451	3.96	5.93	5123	7.09
12	Union Bank of India	6800	0	0.00	0.00	0	0.00
Total PSU		87400	13106	64.41	15.00	130669	512.63
13	Axis Bank	2300	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	1600	0	0.00	0.00	0	0.00
19	HDFC Bank	2300	0	0.00	0.00	0	0.00
20	ICICI Bank	2300	0	0.00	0.00	0	0.00
21	IDBI Bank	3800	0	0.00	0.00	0	0.00
22	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	0	0	0.00	#DIV/0!	0	0.00
24	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		12300	0	0.00	0.00	0	0.00
33	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00
Total Small Finance		0	0	0.00	#DIV/0!	0	0.00
38	BGVB (PNB)	15200	0	0.00	0.00	108	1.89
39	PBGB (UCO)	7600	0	0.00	0.00	0	0.00
40	UBKGB (CBI)	3800	476	5.48	12.53	1391	9.27
Total RRB		26600	476	5.48	1.79	1499	11.16
41	WB State Co-Op Bank Ltd.	24800	36112	22.70	145.61	28021	13.83
42	WBSCARD Bank Ltd.	1500	0	0.00	0.00	0	0.00
Total Co-Optv		26300	36112	22.70	137.31	28021	13.83
Grand Total		152600	49694	92.59	32.56	160189	537.62

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

(Position from 01.04.2021-31.03.2022)

(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	3125	48.10	31.25	3125	47.10
2	Bank of India	66500	79230	748.91	119.14	81607	747.23
3	Bank of Maharashtra	15	774	18.98	5160.00	774	14.81
4	Canara Bank	27000	14750	89.42	54.63	13175	86.71
5	Central Bank of India	48000	3490	43.23	7.27	6355	68.93
6	Indian Bank	101000	2005	28.21	1.99	29001	137.21
7	Indian Overseas Bank	3500	310	3.15	8.86	310	3.42
8	Punjab & Sind Bank	22	0	0.00	0.00	0	0.00
9	Punjab National Bank	337000	151369	1334.02	44.92	297617	2103.28
10	State Bank of India	340000	143298	1275.00	42.15	127230	1320.00
11	UCO Bank	87000	1123	8.02	1.29	1123	8.02
12	Union Bank of India	16000	10125	275.20	63.28	22342	495.20
Total PSU		1036037	409599	3872.24	39.54	582659	5031.91
13	Axis Bank	14000	0	0.00	0.00	0	0.00
14	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
16	City Union Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
18	Federal Bank	120	2502	43.46	2085.00	1712	27.24
19	HDFC Bank	7200	30429	329.06	422.63	5969	23.81
20	ICICI Bank	7100	0	0.00	0.00	0	0.00
21	IDBI Bank	3300	0	0.00	0.00	0	0.00
22	IDFC First Bank	0	0	0.00	#DIV/0!	0	0.00
23	Indusind Bank	16	0	0.00	0.00	0	0.00
24	Karnataka Bank Ltd.	0	243	4.78	#DIV/0!	282	8.17
25	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	#DIV/0!	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	23510	83.09	#DIV/0!	4	0.05
29	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
30	SIDBI	0	0	0.00	#DIV/0!	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00
32	YES Bank	0	0	0.00	#DIV/0!	0	0.00
Total PVT		31736	56684	460.39	178.61	7967	59.27
33	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	8350	27.75	#DIV/0!	9595	25.36
35	Jana Small Finance Bank	0	28773	122.88	#DIV/0!	44816	149.03
36	Ujjivan Small Finance Bank	0	110814	523.00	#DIV/0!	209092	596.32
37	Utkarsh Small Finance Bank	0	7519	29.93	#DIV/0!	8119	18.47
Total Small Finance		0	155456	703.56	#DIV/0!	271622	789.18
38	BGVB (PNB)	214000	9007	27.61	4.21	9483	24.65
39	PBGB (UCO)	35000	12453	120.14	35.58	12408	114.28
40	UBKGB (CBI)	34100	4252	27.16	12.47	4252	27.87
Total RRB		283100	25712	174.91	9.08	26143	166.80
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	681702	5267.55	44.53	906214	6088.55

AGENDA – 6

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 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													
Year : 2021-2022 (upto the quarter ended : March 31, 2022)													
(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-7

Deployment of Credit in MSME

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

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. 102379.49 Crore under MSME as against the said target of Rs. 102036.53 Crore with achievement of 100.34 % of the total target upto March quarter of FY 2021-22.

The disbursement in MSME for the last 3 (three) financial years is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2020	70000	69408	99
31.03.2021	90237	87166	97
31.03.2022	102036	102379	100

The disbursement during the period April to March of the financial year 2021-22 is Rs. 102379.49 Crore with a Y-O-Y increase of 17.45% over the disbursement of Rs. 87166 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
31.03.2021	1610	1117	70
31.03.2022	1834	967	53

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.

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 31.03.2022									
(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	1663	47.15	346	108.33	79	151.72	2088	307.20
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	14523	295.15	718	138.98	45	109.18	15286	543.31
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	956	228.90	83	362.64	11800	1057.47
10	State Bank of India	10926	266.41	902	179.86	80	180.27	11908	626.54
11	UCO Bank	7689	116.78	383	94.73	48	115.33	8120	326.84
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
	Total PSU	79123	1815.91	6103	1287.63	454	1924.96	85680	5028.50
13	Axis Bank	8	0.36	531	255.90	0	0.00	539	256.26
14	Bandhan Bank	185	3.51	1	0.10	0	0.00	186	3.61
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	76983	188.57	528	100.16	14	31.44	77525	320.17
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	3252	9.10	178	56.52	11	18.36	3441	83.98
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	46019	8511.94	1114	12845.06	315	5148.69	47448	26505.69
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	3	1.47	5	108.17	8	109.64
26	Kotak Mahindra Bank	7	0.31	11	4.42	11	54.54	29	59.27
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	9.19	1	9.19
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total PVT	126479	8714.91	2401	13277.48	373	5447.71	129253	27440.10
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	796	16.10	5	1.10	0	0.00	801	17.20
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total Small Finance	1801	18.35	5	1.10	0	0.00	1806	19.45
38	BGVV (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.	1050	19.56	0	0.00	0	0.00	1050	19.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total Co-Optv	1050	19.56	0	0.00	0	0.00	1050	19.56
	Grand Total	221927	10823.25	8662	14597.47	835	7396.56	231424	32817.28

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 31.03.2022:

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 31.03.2022		Disbursement from 01.04.2021 to 31.03.2022		Cumulative Achievement till 31.03.2022 (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	5037	161.27	4950	143.28	438.58	58.09%
3	Bank of Maharashtra	257.00	1060	34.61	26	0.68	26	0.68	35.29	13.73%
4	Canara Bank	473.00	14967	286.59	4091	245.37	3403	228.01	514.60	108.79%
5	Central Bank of India	197.00	7663	149.00	777	53.95	743	52.02	201.02	102.04%
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	393	32.01	393	32.01	100.20	65.49%
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%
9	Punjab National Bank	1717.00	18335	1310.29	5526	727.71	3935	527.88	1838.17	107.06%
10	State Bank of India	1149.00	36422	1149.00	80	40.00	75	38.00	1187.00	103.31%
11	UCO Bank	522.00	13186	268.33	2507	78.75	2149	43.61	311.94	59.76%
12	Union Bank of India	694.00	5711	320.29	1198	142.20	1195	140.95	461.24	66.46%
	Total PSU	8068.00	155792	4917.22	29167	1697.15	26401	1405.07	6322.29	78.36%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	814389	1030.18	816713	1208.84	816713	1202.63	2232.81	86.51%
15	Catholic Syrian Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	28.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
18	Federal Bank	66.00	300	64.90	0	0.00	0	0.00	64.90	98.33%
19	HDFC Bank	1197.00	3009	1178.19	9472	911.23	2765	674.57	1852.76	154.78%
20	ICICI Bank	1404.00	3626	777.78	41	71.99	536	405.11	1182.89	84.25%
21	IDBI Bank	250.00	1658	216.33	1234	111.51	133	35.09	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	228	37.34	697923	761.73	344294	566.54	603.88	150.97%
24	Karnataka Bank Ltd.	75.00	229	75.00	61	29.79	61	29.79	104.79	139.72%
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	66.00	6	11.90	4	2.13	3	2.05	13.95	21.14%
29	South Indian Bank Ltd.	100.00	188	89.57	49	90.17	49	90.07	179.64	179.64%
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	7.00	22	7.00	19	4.85	19	4.85	11.85	169.29%
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%
	Total PVT	7714.00	825552	4058.58	1525516	3192.24	1164573	3010.71	7069.29	91.64%
33	Au Small finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
35	Jana Small Finance Bank	0.00	45	0.75	4482	12.76	4482	12.76	13.51	#DIV/0!
36	Ujivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Small Finance	0.00	45.00	0.75	4482	12.76	4482.00	12.76	13.51	#DIV/0!
38	BGVB (PNB)	156.00	6150	63.23	357	8.18	336	7.42	70.65	45.29%
39	PBGB (UCO)	189.00	1714	24.20	234	4.33	234	4.33	28.53	15.10%
40	UBKGB (CBI)	8.00			1	0.01	1	0.01	0.01	0.13%
	Total RRB	353.00	7864	87.43	592	12.52	571	11.76	99.19	28.10%
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Total Co-Optv	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	Grand Total	16135.00	989253	9063.98	1559757	4914.67	1196027	4440.29	13504.27	83.70%

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 31.03.2022:

As on	Sponsored	Sanctioned	Amount (in Cr.)
30.09.2020	4628	212	0.82
31.03.2021	7266	896	4.13
31.03.2022	8222	1301	6.35

Bank wise Progress under Handloom Weavers Mudra as on 31.03.2022						
(Amount in Lakh)						
Sr. No.	Bank Name	Sponsored	Sanctioned		Returned	Pending
		No.	No.	Amount	No.	No.
1	Bank of Baroda	119	28	20.00	91	0
2	Bank of India	1060	181	90.50	569	310
3	Canara Bank	69	40	18.80	15	14
4	Central Bank of India	288	86	39.00	195	7
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	1071	146
8	State Bank of India	1743	36	18.00	934	773
9	UCO Bank	334	53	21.50	219	62
10	Union Bank of India	343	156	77.40	187	0
Sub Total of PSU Banks		6305	895	432.70	3305	2105
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	1.00	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	1301	635.20	4722	2199

PMSVANidhi (Street vendors) scheme:

A special meeting on PM SVANidhi scheme was convened on 29.01.2021 wherein some actionable points have been emerged for Member Banks, LDMs & line Departments of GoWB and accordingly it was communicated to all the stake holders along with RBI & NABARD. GoWB has implemented the scheme starting from January, 2021 in the State of West Bengal. Accordingly, most of the ULBs have updated vendors list at their end. A ready list of 80000 vendors is available at the end of the ULBs who have already benefitted by one time grant of GoWB. For B category of borrowers one SRN (Survey

Reference Number) is required only. For C & D category of borrowers only Letter of Recommendation (LoR) is required, who are not enlisted under the ULBs. All ULBs have been informed by SUDA to issue LoR preferably in camp mode. Banks to come forward, take proactive steps for sanctioning as well as disbursing the loans under PMSVANidhi. In West Bengal “Tuesday” & “Thursday” have been observed as “Street vendors’ Day” in a week.

Progress of PMSVNidhi Scheme as on 31.03.2022 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	2956	1229	340	978	33	53	749
2	Bank of India	2135	1037	1035	1087	44	84	11
3	Bank of Maharashtra	37	25	25	11	1	1	1
4	Canara Bank	1335	893	867	406	46	152	36
5	Central Bank of India	1213	458	402	315	24	115	440
6	Indian Bank	2915	1931	1448	426	111	349	558
7	Indian Overseas Bank	585	208	207	322	13	14	55
8	Punjab & Sind Bank	146	53	35	57	8	0	36
9	Punjab National Bank	5484	2648	2358	2592	187	284	244
10	State Bank of India	8936	6022	5091	2707	396	121	207
11	Union Bank of India	1207	826	718	329	18	154	52
12	UCO Bank	1479	470	339	583	48	32	426
	PSU Total	28428	15800	12865	9813	929	1359	2815
13	Axis Bank	79	1	0	3	16	0	75
14	Bandhan Bank	413	4	1	182	33	0	227
15	Federal Bank	7	0	0	0	1	0	7
16	HDFC Bank	498	385	15	68	35	0	45
17	ICICI Bank	23	0	0	0	15	0	23
18	IDBI Bank	300	44	35	230	8	2	26
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	17	2	2	9	0	0	6
23	Karur Vysya Bank	1	0	0	0	0	0	1
24	Kotak Mahindra Bank	2	0	0	0	3	0	2
25	RBL Bank	0	0	0	0	1	0	0
26	Ujjivan SF Bank	51	1	1	0	0	0	50
27	Yes Bank	1	0	0	1	0	0	0
	PVT Total	1400	437	54	497	113	2	466
28	BGVB (PNB)	303	249	178	53	17	3	1
29	PBGB (UCO)	54	36	36	13	1	0	5
30	UBKGB (CBI)	120	91	84	27	6	0	2
	RRBS Total	477	376	298	93	24	3	8
31	Arohan Fin Service	0	0	0	0	2	0	0
32	Annapurna Finance	0	0	0	0	1	0	0
33	Belghoria Janakalyan Samity	0	0	0	0	1	0	0
34	Centrum Micro Credit Ltd	0	0	0	0	4		0
35	Fincare SF Bank	1	0	0	1	0	0	0
36	Vedika Credit Capital	0	0	0	0	1	0	0
	MFIs Total	1	0	0	1	9	0	0
37	KDCCB	2	1	1	0	0	1	1
38	NCCB	8	0	0	0	0	0	8
	Sub Total	10	1	1	0	0	1	9
	Grand Total	30316	16614	13218	10404	1075	1365	3298

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2021-22

(Position from 01.04.2021-31.03.2022)

(Amt.in Rs. Crore)

SI.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	28	0.30	112	0.73
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	0.00	131	0.10
6	Indian Bank	1600	39	0.79	501	1.62
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	22	0.15	41	1.54
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	95	1.25	829	4.05
13	Axis Bank	200	0	0.00	0	0.00
14	Bandhan Bank	200	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	200	0	0.00	0	0.00
20	ICICI Bank	200	0	0.00	0	0.00
21	IDBI Bank	200	46	1.04	55	1.51
22	IDFC First Bank	100	0	0.00	0	0.00
23	Indusind Bank	100	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
28	Ratnakar Bank Ltd	100	0	0.00	0	0.00
29	South Indian Bank Ltd.	100	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
32	YES Bank	200	0	0.00	0	0.00
Total PVT		2300	46	1.04	55	1.51
33	Au Small finance Bank	0	0	0.00	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00
35	Jana Small Finance Bank	100	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
Total Small Finance		300	0	0.00	0	0.00
38	BGVB (PNB)	2000	9229	19.83	14838	63.05
39	PBGB (UCO)	1000	626	2.91	1262	4.83
40	UBKGB (CBI)	1000	1821	8.09	3109	11.71
Total RRB		4000	11676	30.83	19209	79.59
41	WB State Co-Op Bank Ltd.	2000	23	0.21	23	0.20
42	WBSCARD Bank Ltd.	1000	0	0.00	0	0.00
Total Co-Optv		3000	23	0.21	23	0.20
Grand Total		24000	11840	33.33	20116	85.35

Bank wise flow of credit to General Credit Card (GCC) under ACP 2021-22						
(Position from 01.04.2021-31.03.2022)						
(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	49	0.13	1137	5.64
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	38	0.10
6	Indian Bank	1200	1455	3.01	15002	74.99
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	382	22.97	1581	52.72
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	35	0.85	215	1.35
Total PSU		12200	1964	27.92	25983	213.56
13	Axis Bank	500	0	0.00	0	0.00
14	Bandhan Bank	100	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	100	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	100	0	0.00	0	0.00
18	Federal Bank	100	0	0.00	0	0.00
19	HDFC Bank	700	11257	1099.62	111768	2123.26
20	ICICI Bank	700	0	0.00	18	2.74
21	IDBI Bank	500	85	2.21	90	2.61
22	IDFC First Bank	100	0	0.00	0	0.00
23	Indusind Bank	300	0	0.00	0	0.00
24	Karnataka Bank Ltd.	100	0	0.00	0	0.00
25	Karur Vysya Bank	100	0	0.00	0	0.00
26	Kotak Mahindra Bank	100	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00
28	Ratnakar Bank Ltd	100	0	0.00	0	0.00
29	South Indian Bank Ltd.	100	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
32	YES Bank	300	1422	198.92	2841	308.00
Total PVT		4100	12764	1300.75	114717	2436.61
33	Au Small finance Bank	0	0	0.00	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00
35	Jana Small Finance Bank	100	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
Total Small Finance		300	0	0.00	0	0.00
38	BGVB (PNB)	8200	25292	114.40	41767	242.64
39	PBGB (UCO)	7000	6312	37.69	10825	45.14
40	UBKGB (CBI)	5000	639	1.43	2513	5.17
Total RRB		20200	32243	153.52	55105	292.95
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	46971	1482.19	195805	2943.12

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 completed the process of branch mapping and necessary adoption of those clusters. All member banks are requested to explore each and every possibility of financing those adopted clusters.

As on	Sponsored	Sanctioned	Amount (in Crore)
31.03.2020	1524	976	23.41
31.03.2021	10949	9078	281.80
31.03.2022	13963	10392	914.16

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on March 31, 2022

Sr No.	District	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanctioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanctioned 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	69	35	0.75	21	0.59	39	0.68	24	0.48	41	1.20	42	0.89
2	Bankura	237	92	3.75	47	2.05	0	0.00	0	0.00	155	1.25	57	0.75
3	Birbhum	247	147	0.74	147	0.74	66	0.33	66	0.33	0	0.00	0	0.00
4	Coochbehar	1704	1688	19.52	1462	16.91	6	0.05	2	0.03	47	1.45	36	1.06
5	Dakshin Dinajpur	33	16	0.14	16	0.14	0	0.00	0	0.00	5	0.09	4	0.07
6	Darjeeling	2067	2067	640.89	2067	640.89	0	0.00	0	0.00	12	0.42	12	0.42
7	Hooghly	0	0	0.00	0	0.00	0	0.00	0	0.00	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	49	23	1.50	23	1.10	0	0.00	0	0.00	1	0.25	0	0.00
10	Jhargram	8	8	0.04	8	0.04	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	39	19	0.65	19	0.65	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	302	27	0.55	21	0.13	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	74	0	0.00	0	0.00	62	0.16	62	0.16	0	0.00	0	0.00
14	Murshidabad	32	18	0.17	18	0.17	240	1.83	240	1.83	0	0.00	0	0.00
15	Nadia	1067	195	29.75	170	25.20	645	3.22	300	1.50	40	8.25	29	5.95
16	Paschim Medinipur	3754	2956	112.03	2956	112.03	14	0.54	14	0.54	59	2.35	59	2.35
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	46	28	0.69	22	0.52	0	0.00	0	0.00	43	0.83	41	0.80
21	Uttar Dinajpur	1998	1765	21.08	1765	21.08	0	0.00	0	0.00	0	0.00	0	0.00
22	24 Pgs. (N)	113	91	9.00	71	7.95	21	2.43	21	2.43	39	8.71	39	8.71
23	24 Pgs. (S)	32	22	0.81	15	0.63	0	0.00	0	0.00	17	0.28	12	0.20
	Total	13963	10392	941.16	10043	929.92	1114	9.40	750	7.46	459	25.08	331	21.2

Latest position of MSME clusters adoption						
Sr.No.	District Name	Number of Clusters	Cluster adopted by Banks	No such cluster	Inactive/Ineligible	Pending
1	Alipurduar	4	4	0	0	0
2	Bankura	30	25	0	5	0
3	Birbhum	19	5	0	14	0
4	Coochbehar	16	16	0	0	0
5	Dakshin Dinajpur	6	6	0	0	0
6	Darjeeling	14	10	1	3	0
7	Hooghly	26	17	0	9	0
8	Howrah	37	37	0	0	0
9	Jalpaiguri	4	0	0	4	0
10	Jhargram	6	5	0	1	0
11	Kalimpong	12	4	0	8	0
12	Kolkata	7	7	0	0	0
13	Malda	23	15	0	8	0
14	Murshidabad	38	6	0	32	0
15	Nadia	83	62	0	21	0
16	North 24 Parganas	27	15	0	12	0
17	Paschim Bardhaman	7	3	0	4	0
18	Paschim Medinipur	24	11	1	12	0
19	Purba Bardhaman	76	38	0	38	0
20	Purba Medinipur	34	9	0	25	0
21	Purulia	20	7	0	13	0
22	South 24 Parganas	19	16	0	3	0
23	Uttar Dinajpur	18	18	0	0	0
Grand Total		550	336	2	212	0

SLBC received list of 550 no of clusters from Department of MSME, GoWB which includes 252 no of clusters already adopted by the member banks previously. As per the information received from the LDMs, 336 clusters have been adopted by bank branches, 212 clusters found to be ineligible/ inactive and 2 clusters have no existence. All the LDMs have been advised to generate fresh credit proposals in consultation with General Manager, DIC/Line Departments of respective district and to send such proposals to bank branches for cluster financing. MSME department has also been requested to instruct suitably to the GM, DIC / Line Departments to provide necessary support to the LDMs in this regard.

AGENDA – 8

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

❖ MUDRA Loans:

Upto Quarter of March 2022, all the Financial Institutions together have disbursed Rs.28016.65 Crore against sanction amount of Rs.28960.05 Crore. Performance of the Banks in the State of West Bengal from 01.04.2021 to 31.03.2022 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2021-22 as on 31.03.2022:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	136578	207.88	153536	3730.81	49268	3605.37	339382	7544.06
PVT	2116914	5345.74	936053	9265.14	6341	432.73	3059308	15043.61
RRB	18374	60.46	42241	1101.73	3154	233.32	63769	1395.51
NON-NBFC MFI	0	0.00	0	0.00	0	0.00	0	0.00
NBFC MFI	1104488	3255.45	38472	224.99	0	0.00	1142960	3480.44
NBFC	70834	295.82	5213	160.04	2361	145.49	78408	601.35
Small Fin.	134723	486.23	51813	408.56	4	0.29	186540	895.08
Total	3581911	9651.58	1227328	14891.27	61128	4417.20	4870367	28960.05

Comparative study for last 3 years & disbursement during FY 2021-22:

(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	8208.0	110269	3242.91	5865209	25877.07
31.03.20	5663056	17234.96	407186	5769.0	43122	3255.24	6113364	26259.20
31.03.21	4143432	9316.51	1248968	15597.3	53188	3515.19	5445588	28429.06
31.03.22	3581911	9614.84	1227328	14352.1	61128	4049.64	4870367	28016.65

Bank wise performance of MUDRA loan from 01.04.2021 to 31.03.2022 is annexed below:

Bank wise performance in MUDRA loan as on 31.03.2022

(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	2567	6.35	5.99	4351	105.28	97.80	1707	144.30	133.13	8625	255.93	236.92
2	Bank of India	32627	25.03	19.66	12900	258.51	237.32	2570	204.37	182.52	48097	487.91	439.50
3	Bank of Maharashtra	20526	50.00	49.98	726	14.10	14.09	174	14.03	13.98	21426	78.13	78.05
4	Canara Bank	18574	13.53	13.47	10385	259.06	257.96	2507	209.90	209.43	31466	482.49	480.86
5	Central Bank of India	24655	5.02	3.07	3101	79.54	61.95	946	77.71	65.34	28702	162.27	130.36
6	Indian Bank	3082	7.47	7.45	8021	223.95	223.17	2511	199.36	199.04	13614	430.78	429.66
7	Indian Overseas Bank	2630	8.28	8.26	4096	65.18	64.59	275	21.33	20.44	7001	94.79	93.29
8	Punjab & Sind Bank	124	0.32	0.28	459	11.90	10.99	182	15.46	15.04	765	27.68	26.31
9	Punjab National Bank	15626	45.87	36.17	73947	1752.76	1381.45	26589	1781.64	1511.45	116162	3580.27	2929.07
10	State Bank of India	5484	12.33	11.49	18518	549.93	544.01	8335	651.09	650.48	32337	1213.35	1205.98
11	UCO Bank	5664	15.51	5.46	9407	235.85	153.33	1687	138.41	105.95	16758	389.77	264.74
12	Union Bank of India	5019	18.17	16.68	7625	174.75	165.65	1785	147.77	142.69	14429	340.69	325.02
	Public Sector Commercial Banks	136578	207.88	177.96	153536	3730.81	3212.31	49268	3605.37	3249.49	339382	7544.06	6639.76
13	Axis Bank	111416	339.36	339.36	4239	98.59	98.59	1588	130.24	130.24	117243	568.19	568.19
14	Bandhan Bank	395252	1515.26	1515.26	788986	8184.03	8184.03	102	2.88	2.88	1184340	9702.17	9702.17
15	Federal Bank	27	0.13	0.13	12	0.43	0.43	26	2.29	2.01	65	2.85	2.57
16	HDFC Bank	37153	109.28	109.28	570	11.48	11.48	726	47.65	47.65	38449	168.41	168.41
17	ICICI Bank	0	0.00	0.00	314	11.87	11.87	519	39.12	39.12	833	50.99	50.99
18	IDBI Bank Limited	3670	12.30	12.30	567	15.37	15.37	550	38.83	38.83	4787	66.50	66.50
19	IDFC Bank Limited	52025	144.79	144.79	10890	93.65	93.59	749	47.40	47.40	63664	285.84	285.78
20	IndusInd Bank	1506216	3204.46	3204.46	130422	848.06	848.06	2036	120.79	120.79	1638674	4173.31	4173.31
21	Jammu & Kashmir Bank	1	0.00	0.00	11	0.33	0.33	2	0.18	0.18	14	0.51	0.51
22	Karnataka Bank	3	0.01	0.00	32	0.90	0.39	26	2.11	0.89	61	3.02	1.28
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	10282	17.41	17.41	0	0.00	0.00	0	0.00	0.00	10282	17.41	17.41
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	869	2.74	2.74	1	0.04	0.04	5	0.33	0.33	875	3.11	3.11
	Private Sector Commercial Banks	2116914	5345.74	5345.73	936053	9265.14	9264.57	6341	432.73	431.23	3059308	15043.61	15041.53
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.	351945	955.89	955.89	15938	92.03	92.03	0	0.00	0.00	367883	1047.92	1047.92
29	ASA International India Microfinance Pvt. L	114372	349.85	349.85	1935	12.13	12.13	0	0.00	0.00	116307	361.98	361.98
30	Belstar Investment and Finance Private Lit	27855	94.86	94.86	1151	6.91	6.91	0	0.00	0.00	29006	101.77	101.77
31	Fusion Microfinance Pvt. Ltd.	26719	89.25	85.96	686	3.90	3.82	0	0.00	0.00	27405	93.15	89.78
32	Grameen Shakti Microfinance Services Pvt	8909	27.93	27.93	568	3.30	3.30	0	0.00	0.00	9477	31.23	31.23
33	JAGARAN MICROFIN PVT LTD.	39018	99.32	99.32	541	3.40	3.40	0	0.00	0.00	39559	102.72	102.72
34	MADURA MICRO FINANCE LIMITED	11673	37.25	37.25	0	0.00	0.00	0	0.00	0.00	11673	37.25	37.25
35	Midland Microfinance Limited	2461	7.85	7.85	0	0.00	0.00	0	0.00	0.00	2461	7.85	7.85
36	Muthoot Microfin Ltd	17506	61.16	61.16	3251	19.11	19.11	0	0.00	0.00	20757	80.27	80.27
37	Samasta Microfinance Limited	127131	387.04	387.04	521	3.11	3.11	0	0.00	0.00	127652	390.15	390.15
38	Sarala Development & Microfinance Privat	60471	139.40	139.40	140	0.83	0.83	0	0.00	0.00	60611	140.23	140.23
39	Satin Creditcare Network Limited	43313	153.73	153.73	0	0.00	0.00	0	0.00	0.00	43313	153.73	153.73
40	SATYA MicroCapital Limited	14884	52.26	52.26	3903	23.03	23.03	0	0.00	0.00	18787	75.29	75.29
41	SVATANTRA MICROFIN PRIVATE LIMITED	108224	356.71	356.71	8455	49.13	49.13	0	0.00	0.00	116679	405.84	405.84
42	Utrayan Financial Services Private Li ited	40775	110.64	110.64	1383	8.11	8.11	0	0.00	0.00	42158	118.75	118.75
43	VEDIKA CREDIT CAPITAL LTD	25961	58.97	58.97	0	0.00	0.00	0	0.00	0.00	25961	58.97	58.97
44	Village Financial Services Pvt Ltd	83271	273.34	273.34	0	0.00	0.00	0	0.00	0.00	83271	273.34	273.34
	NBFC-Micro Finance Institutions	1104488	3255.45	3252.16	38472	224.99	224.91	0	0.00	0.00	1142960	3480.44	3477.07
45	Bajaj Finance Limited	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	Cholamandalam Investment & Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	Fullerton India Credit Company	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	Hinduja Leyland Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
49	India Infoline Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
50	Indostar Capital Finance	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
51	L & T Finance	70759	295.50	295.50	0	0.00	0.00	0	0.00	0.00	70759	295.50	295.50
52	Loantap	0	0.00	0.00	1	0.02	0.02	0	0.00	0.00	1	0.02	0.02
53	Magma Fincorp	25	0.10	0.10	327	7.61	7.61	41	2.62	2.62	393	10.33	10.33
54	Mahindra & Mahindra Financial Services	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
55	Neogrowth credit	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
56	Shriram Transport Finance Co.	50	0.22	0.22	4885	152.41	152.41	2320	142.87	142.87	7255	295.50	295.50
57	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	70834	295.82	295.82	5213	160.04	160.04	2361	145.49	145.49	78408	601.35	601.35
58	ESAF Small Finance Bank	11157	39.46	39.46	273	1.89	1.89	0	0.00	0.00	11430	41.35	41.35
59	Jana Small Finance Bank Limited	1	0.00	0.00	93	1.79	1.79	0	0.00	0.00	94	1.79	1.79
60	Ujivan Small Finance Bank	119745	432.77	432.77	51447	404.88	404.88	0	0.00	0.00	171192	837.65	837.65
61	Utkarsh Small Finance Bank	3820	14.00	13.85	0	0.00	0.00	4	0.29	0.29	3824	14.29	14.14
	Small Finance Banks	134723	486.23	486.08	51813	408.56	408.56	4	0.29	0.29	186540	895.08	894.93
62	Bangiya Gramin Vikash Bank (PNB)	10882	35.58	32.21	9968	158.82	138.87	329	23.15	12.97	21179	217.55	184.05
63	Paschim Banga Gramin Bank (UCO)	7405	24.46	24.46	31518	931.34	931.34	2821	209.87	209.87	41744	1165.67	1165.67
64	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	18374	60.46	57.09	42241	1101.73	1081.78	3154	233.32	223.14	63769	1395.51	1362.01
	Grand Total	3581911	9651.58	9614.84	1227328	14891.27	14352.17	61128	4417.20	4049.64	4870367	28960.05	28016.65

District wise performance in MUDRA loan as on 31.03.2022

[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	140355	378.38	378.32	31271	310.97	306.98	699	48.37	40.84	172325	737.72	726.14
2	Bankura	69987	173.73	172.28	16892	241.28	219.43	1640	117.85	106.47	88519	532.86	498.18
3	Bardhaman	146304	445.46	443.23	59100	829.50	822.81	3340	246.63	242.05	208744	1521.59	1508.09
4	Birbhum	120063	333.30	330.15	46286	756.59	734.04	1911	143.06	134.61	168260	1232.95	1198.80
5	Cooch Behar	74586	198.49	197.94	51500	552.65	545.28	1747	113.25	89.68	127833	864.39	832.90
6	Dakshin Dinajpur	104446	270.26	270.04	23885	248.73	241.74	670	47.07	42.04	129001	566.06	553.82
7	Darjiling	97008	248.37	247.80	49147	567.84	558.58	2086	161.64	151.85	148241	977.85	958.23
8	Howrah	176119	487.27	484.63	93056	1242.59	1221.43	2296	178.30	165.89	271471	1908.16	1871.95
9	Hugli	159487	452.82	449.49	73668	918.96	898.49	3778	277.02	255.29	236933	1648.80	1603.27
10	Jalpaiguri	177543	440.49	439.91	57965	590.72	575.42	2008	142.28	119.19	237516	1173.49	1134.52
11	Jhargram	15402	43.94	43.87	3757	62.36	54.79	506	34.00	31.78	19665	140.30	130.44
12	Kalimpong	807	2.50	2.50	1133	13.22	13.16	50	3.59	3.34	1990	19.31	19.00
13	Kolkata	154365	394.33	391.77	56930	774.59	754.09	6515	524.23	500.07	217810	1693.15	1645.93
14	Maldah	195384	544.80	544.37	59765	664.47	640.32	1591	110.87	100.76	256740	1320.14	1285.45
15	Murshidabad	504698	1338.90	1336.75	149465	1439.72	1377.81	3235	229.36	209.29	657398	3007.98	2923.85
16	Nadia	230784	614.95	613.60	88611	1042.43	1025.23	3232	233.76	212.06	322627	1891.14	1850.89
17	North 24 Parganas	322240	835.02	829.58	126334	1493.25	1442.86	5546	414.43	380.37	454120	2742.70	2652.81
18	Other	122859	440.65	440.65	16102	253.68	253.61	3110	192.89	192.89	142071	887.22	887.15
19	Paschim Medinipur	120499	333.09	330.52	34370	535.94	483.94	4444	309.22	277.90	159313	1178.25	1092.36
20	Purba Bardhaman	114543	280.65	280.04	19375	236.81	227.84	2514	177.92	164.20	136432	695.38	672.08
21	Purba Medinipur	156957	454.97	453.20	48402	703.44	606.20	4253	296.09	245.95	209612	1454.50	1305.35
22	Puruliya	31534	84.94	82.92	9880	166.65	142.32	1295	89.33	82.97	42709	340.92	308.21
23	South 24 Parganas	248939	600.76	597.99	83250	942.30	914.99	3746	259.38	241.09	335935	1802.44	1754.07
24	Uttar Dinajpur	97002	253.51	253.29	27184	302.58	290.81	916	66.66	59.06	125102	622.75	603.16
Total		3581911	9651.58	9614.84	1227328	14891.27	14352.17	61128	4417.20	4049.64	4870367	28960.05	28016.65

❖ STAND-UP INDIA (SUI)

SUI Loans have been extended to 11912 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1508.39 Crore as on 31.03.2022. The addition of 1912 nos of beneficiaries in the current fiscal against a base of 10001 loanees (as on 31-03-2021) 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
31.03.20	2966	4643	7609	388.60	713.32	1101.91
31.03.21	3965	6036	10001	442.83	852.72	1295.55
31.03.22	4295	7429	11912	469.40	1038.98	1508.39

STAND UP INDIA PROGRESS REPORT AS ON 31.03.2022									
(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	297	269	710	356	1066	68.56	32.96	101.52
2	Bank of India	382	285	1173	1490	2661	150.81	278.79	429.60
3	Bank of Maharashtra	43	5	5	35	40	0.55	4.25	4.80
4	Canara Bank	386	198	472	374	846	75.05	67.63	142.68
5	Central Bank of India	333	36	23	65	88	2.93	11.94	14.87
6	Indian Bank	600	451	116	365	481	15.21	69.11	84.32
7	Indian Overseas Bank	152	121	33	88	121	2.69	9.22	11.91
8	Punjab & Sind Bank	40	0	0	0	0	0.00	0.00	0.00
9	Punjab National Bank	1220	912	1201	1291	2492	96.01	147.09	243.10
10	State Bank of India	1369	476	314	1028	1532	24.92	132.08	157.00
11	UCO Bank	381	146	61	298	359	9.65	56.57	66.22
12	Union Bank of India	286	75	11	113	124	1.35	12.75	14.10
Total PSU		5489	2974	4119	5503	9810	447.73	822.39	1270.12
13	Axis Bank	317	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1665	0	0	0	0	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
16	City Union Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	3	3	0	110	110	0.00	4.10	4.10
18	Federal Bank	30	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	257	78	6	127	133	0.26	12.13	12.40
20	ICICI Bank	242	15	0	46	46	0.00	10.34	10.34
21	IDBI Bank	87	0	0	0	0	0.00	0.00	0.00
22	IDFC First Bank	25	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	100	71	81	769	850	10.25	99.52	109.77
24	Karnataka Bank Ltd.	20	20	37	730	767	1.81	52.01	53.82
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	42	25	7	92	99	2.85	31.73	34.58
27	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	21	0	0	0	0	0.00	0.00	0.00
29	South Indian Bank Ltd.	19	0	0	0	0	0.00	0.00	0.00
30	SIDBI	0	0	0	0	0	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
32	YES Bank	28	0	0	0	0	0.00	0.00	0.00
Total PVT		2879	212	131	1874	2005	15.17	209.83	225.01
33	Au Small finance Bank	2	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	4	0	0	0	0	0.00	0.00	0.00
35	Jana Small Finance Bank	39	0	0	0	0	0.00	0.00	0.00
36	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	12	0	0	0	0	0.00	0.00	0.00
Total Small Finance		140	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	52	23	44	67	2.83	5.46	8.29
39	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
40	UBKGB (CBI)	142	19	22	8	30	3.67	1.30	4.97
Total RRB		959	71	45	52	97	6.50	6.76	13.26
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		28	0	0	0	0	0.00	0.00	0.00
Grand Total		9871	3257	4295	7429	11912	469.40	1038.98	1508.39

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 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
31.03.20	15124	516.39	2280	91.00	2135	83.48
31.03.21	12303	419.91	1846	67.74	2045	74.04
31.03.22	11127	388.20	2712	93.97	2301	85.27

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 31.03.2022

(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	286	9.00	83	3.12	68	2.03	68	1.98	142	3.88	52.31	50.67
2	Bankura	130	3.90	274	8.04	57	1.43	49	1.18	44	1.02	126	3.82	33.85	26.06
3	Bardhaman	130	3.90	426	9.25	81	1.53	64	1.36	68	1.44	272	5.66	52.31	36.99
4	Birbhum	130	3.90	299	8.46	93	2.43	91	2.47	92	2.57	151	4.40	70.77	65.83
5	Coochbehar	130	3.90	605	15.44	74	1.93	63	1.58	60	1.49	466	11.32	46.15	38.11
6	Darjeeling	120	3.60	250	7.41	78	2.23	67	1.90	69	1.96	127	3.82	57.50	54.52
7	Hooghly	120	3.60	337	10.68	71	1.98	56	1.62	56	1.67	196	6.18	46.67	46.41
8	Howrah	120	3.60	393	10.93	94	2.31	72	1.73	70	1.74	177	4.97	58.33	48.26
9	Jalpaiguri	120	3.60	546	12.18	143	4.49	135	4.28	131	4.12	342	6.03	109.17	114.51
10	Jhargram	120	3.60	41	1.28	14	0.38	12	0.43	9	0.40	15	0.43	7.50	11.14
11	Kalimpong	120	3.60	84	2.14	30	0.69	18	0.48	12	0.35	40	1.11	10.00	9.66
12	Kolkata	120	3.60	137	2.19	28	0.30	20	0.21	13	0.15	70	1.16	10.83	4.05
13	Maldah	120	3.60	381	12.76	75	2.27	54	1.60	51	1.46	161	5.14	42.50	40.47
14	Medinipur East	450	13.47	1956	82.84	691	31.37	694	33.37	653	32.17	655	24.39	145.11	238.83
15	Murshidabad	253	7.59	816	29.13	250	8.01	217	7.05	203	6.67	447	16.39	80.24	87.89
16	Nadia	120	3.60	671	34.68	69	3.13	64	2.88	63	2.71	201	8.13	52.50	75.17
17	North Dinajpur	120	3.60	123	4.25	76	2.48	67	2.12	64	2.06	37	1.29	53.33	57.21
18	North 24 Parganas	200	6.00	1427	50.30	271	9.68	252	9.33	232	8.68	773	26.98	116.00	144.63
19	Paschim Burdwan	120	3.60	51	1.39	14	0.51	8	0.28	9	0.37	28	0.35	7.50	10.22
20	Paschim Medinipur	170	5.10	523	19.20	82	2.53	70	2.35	68	2.27	247	7.33	40.00	44.58
21	Purulia	120	3.60	207	6.29	26	0.58	30	0.92	30	0.91	100	2.91	25.00	25.35
22	South Dinajpur	120	3.60	250	10.52	57	1.87	67	2.99	62	2.90	128	5.25	51.67	80.44
23	South 24 Parganas	300	9.00	1044	39.94	255	8.70	191	6.81	174	6.20	565	21.22	58.00	68.88
Total		3583	107.46	11127	388.28	2712	93.97	2429	88.96	2301	85.27	5466	172.16	64.22	79.35

Bank wise performance of PMEGP loan from 01.04.2021 to 31.03.2022 is annexed below:

Bank wise PMEGP loan performance from 01.04.2021 to 31.03.2022															
Sr.No.	Bank	Target for 2021-22		Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	BANK OF BARODA	190	5.70	343	10.19	52	1.82	41	1.51	38	1.46	155	4.40
2	BANK OF INDIA	175	5.25	934	30.18	326	9.49	290	8.47	280	8.00	310	9.52	160.00	152.34
3	BANK OF MAHARASHTRA	45	1.35	38	1.73	10	0.44	7	0.34	9	0.44	5	0.22	20.00	32.50
4	CANARA BANK	285	8.55	650	24.67	188	7.53	150	6.83	147	6.75	454	16.57	51.58	79.00
5	CENTRAL BANK OF INDIA	215	6.45	489	15.92	87	3.48	57	2.12	58	2.27	307	9.39	26.98	35.21
6	INDIAN BANK	405	12.15	1070	34.76	211	7.08	196	6.84	180	6.09	502	15.92	44.44	50.13
7	INDIAN OVERSEAS BANK	130	3.90	164	5.45	49	2.08	44	1.92	43	1.84	91	2.83	33.08	47.20
8	PUNJAB AND SIND BANK	10	0.30	71	2.19	32	0.91	32	0.87	32	0.89	33	0.93	320.00	297.53
9	PUNJAB NATIONAL BANK	640	19.20	2248	85.35	527	16.09	496	15.48	455	14.02	856	28.56	71.09	73.04
10	STATE BANK OF INDIA	583	17.49	2033	62.38	311	8.54	235	6.96	199	6.18	1617	49.57	34.13	35.34
11	UCO BANK	160	4.80	381	9.52	73	1.15	61	1.00	65	1.07	178	4.17	40.63	22.20
12	UNION BANK OF INDIA	195	5.85	332	10.46	79	2.16	63	1.74	55	1.43	187	5.65	28.21	24.48
Total PSU		3033	90.99	8753	292.79	1945	60.77	1672	54.08	1561	50.45	4695	147.73	51.47	55.45
13	AXIS BANK LTD	0	0.00	6	0.26	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	16	0.49	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	FEDERAL BANK	0	0.00	1	0.09	0	0.00	0	0.00	0	0.00	1	0.09	#DIV/0!	#DIV/0!
16	HDFC BANK	0	0.00	3	0.08	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	ICICI BANK LIMITED	0	0.00	31	1.38	8	0.65	13	1.03	13	1.03	0	0.00	#DIV/0!	#DIV/0!
18	IDBI BANK	55	1.65	358	26.48	185	14.75	196	15.75	204	16.45	67	4.22	370.91	996.68
19	INDUSIND BANK	0	0.00	2	0.00	0	0.00	0	0.00	0	0.00	1	0.00	#DIV/0!	#DIV/0!
20	KARNATAKA BANK LTD	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
Total PVT		55	1.65	418	28.79	193	15.40	209	16.78	217	17.48	69	4.31	394.55	1059.13
21	BGVB (PNB)	115	3.45	632	20.25	206	6.08	173	5.00	162	4.67	358	11.47	140.87	135.31
22	PBGB (UCO)	125	3.75	34	0.96	6	0.20	3	0.14	3	0.14	7	0.25	2.40	3.66
23	UBKGB (CBI)	115	3.45	380	7.95	93	2.56	83	2.15	85	2.27	241	4.29	73.91	65.86
Total RRB		355	10.65	1046	29.16	305	8.84	259	7.28	250	7.08	606	16.02	70.42	66.46
24	THE WBSCB	140	4.17	910	37.47	269	8.97	289	10.82	273	10.26	96	4.08	195.00	246.11
Co-Op Banks Total		140	4.17	910	37.47	269	8.97	289	10.82	273	10.26	96	4.08	195.00	246.11
Grand Total		3583	107.46	11127	388.20	2712	93.97	2429	88.96	2301	85.27	5466	172.13	64.22	79.35

❖ **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/ Prakarpa 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
31.03.2020	32607	17180	467.59	19885	150.03	5110	37.05
31.03.2021	23	145	4.26	7986	73.29	749	5.87
31.03.2022	0	0	0.00	0	0.00	749	5.87

In current financial year, no application sponsored by department to member banks as per information received from concerned department of GoWB.

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. During this financial year upto March,2022, member banks have sanctioned total 4798 no. of ACC.

Bank wise performance of ACC as on 31.03.2022 is annexed below:

Sl No.	Bank Name	Artisan Credit Card (ACC)			
		Sponsored	Sanctioned	Rejected	Pending
		No.	No.	No.	No.
1	Bank of Baroda	1603	125	75	1403
2	Bank of India	2345	338	68	1939
3	Bank of Maharashtra	6	0	0	6
4	Canara Bank	1582	170	9	1403
5	Central Bank of India	2183	473	382	1328
6	Indian Bank	5339	413	409	4517
7	Indian Overseas Bank	501	41	80	380
8	Punjab National Bank	11005	1066	856	9083
9	Punjab & Sindh Bank	28	8	3	17
10	State Bank of India	13035	688	2309	10038
11	UCO Bank	2050	242	41	1767
12	Union Bank of India	1318	138	40	1140
13	Axis Bank	74	0	0	74
14	Bandhan Bank	258	2	55	201
15	Federal Bank	0	0	0	0
16	HDFC Bank	74	0	0	74
17	ICICI Bank	84	0	0	84
18	IDBI Bank	66	0	0	66
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	14	0	0	14
21	BGVB (PNB)	3915	593	513	2809
22	PBGB (UCO)	1937	180	63	1694
23	UBKGB (CBI)	746	316	107	323
24	WB State Co-Op Bank	648	5	76	567
Total		48811	4798	5086	38927

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.

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 WCC. During this financial year upto March,2022, member banks have sanctioned total 1338 no. of WCC.

Bank wise performance of WCC as on 31.03.2022 is annexed below:

SI No.	Bank Name	Weavers Credit Card (WCC)			
		Sponsored	Sanctioned	Rejected	Pending
		No.	No.	No.	No.
1	Bank of Baroda	636	21	0	615
2	Bank of India	831	39	10	1088
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	193	15	1	685
5	Central Bank of India	228	89	1	123
6	Indian Bank	1963	17	3	2518
7	Indian Overseas Bank	59	0	0	135
8	Punjab National Bank	2087	156	205	1807
9	Punjab & Sindh Bank	0	0	0	0
10	State Bank of India	2788	94	1185	1862
11	UCO Bank	435	9	8	468
12	Union Bank of India	786	18	2	754
13	Axis Bank	23	0	0	23
14	Bandhan Bank	56	0	23	41
15	Federal Bank	0	0	0	0
16	HDFC Bank	2	0	0	2
17	ICICI Bank	0	0	0	0
18	IDBI Bank	21	0	0	26
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	0	0	0
21	BGVB (PNB)	1726	824	248	927
22	PBGB (UCO)	900	25	0	875
23	UBKGB (CBI)	152	31	117	4
24	WB State Co-Op Bank	164	0	0	134
Total		13050	1338	1803	12087

AGENDA – 9

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
31.03.20	150000	578652	102442	538259	9191.07
31.03.21	150000	613960	87289	921749	11913.62
31.03.22	150000	588203	232200	727262	14455.31

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 quarter march, 2022, disbursed credit linkage of SHG stood at Rs. 14455.31 Crore (96.25 % of financial target) covering 727262 no of groups (123.64 % of physical target) as against Credit Linkage of Rs.11913.62 crore covering 921749 no of groups at the end of March, 2021.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.03.2022 stood at Rs.16032.02 crore.

It was also opined that the Banks are to allow & encourage SHGs for availing working capital finance only. Cash credit facility also increases credit absorption power of the SHGs.

The field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Recently, in order to facilitate effective SHG loan applications, DAY NRLM has developed “Online SHG loan application system”. It will help to submit loan applications to the bank branches timely and effective monitoring by Higher authorities of the Banks. Credentials for logging into the MoRD portal have been already shared with member banks. All member banks are requested to implement the “Online SHG loan application system” as directed by MoRD.

Bank wise performance DAY-NRLM for April-March, 2022 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.03.2022											
(Amount in Crore)											
Sl. No.	Bank Name	Target for 2021-22		Total Sanction		Total Disbursement as on 31.03.2022		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	5770	142.99	8292	112.30	129.80	1.35	120.16%	64.89%
2	Bank of India	20814	531.40	19361	489.30	26199	515.93	446.74	1.97	125.87%	97.09%
3	Bank of Maharashtra	0	0.00	0	0.00	12	0.14	1.16	1.17	0.00%	0.00%
4	Canara Bank	14650	380.58	13986	351.44	17883	274.91	352.68	1.54	122.07%	72.23%
5	Central Bank of India	30292	838.69	30946	857.06	36668	599.69	856.13	1.64	121.05%	71.50%
6	Indian Bank	48602	1304.16	46782	1229.34	50768	874.76	1008.56	1.72	104.46%	67.07%
7	Indian Overseas Bank	2258	59.84	2334	59.11	2678	66.41	58.81	2.48	118.60%	110.99%
8	Punjab and Sind Bank	0	0.00	0	0.00	119	1.14	1.38	0.96	0.00%	0.00%
9	Punjab National Bank	97353	2603.84	95932	2592.66	118781	2518.33	2707.51	2.12	122.01%	96.72%
10	State Bank of India	84272	2271.15	89404	2315.49	93179	1986.15	1944.61	2.13	110.57%	87.45%
11	UCO Bank	23355	614.42	23027	641.84	29372	442.36	471.47	1.51	125.76%	72.00%
12	Union Bank of India	7155	179.73	6037	147.32	9071	168.62	170.49	1.26	91.14%	45.82%
PSB total		335652	8956.86	333579	8826.54	393022	7560.74	8149.34	1.92	117.09%	84.41%
13	HDFC Bank	0	0.00	0	0.00	1	0.04	0.03	3.63	0.00%	0.00%
14	ICICI Bank	0	0.00	0	0.00	1	0.01	0.01	1.00	0.00%	0.00%
15	IDBI Bank	321	7.81	229	5.69	272	4.61	8.55	1.69	84.74%	59.06%
Pvt. Bank total		321	7.81	229	5.69	274	4.66	8.59	1.70	85.36%	59.66%
16	BGVB (PNB)	102228	2845.13	101974	2918.62	139711	2418.53	3453.04	1.73	136.67%	85.01%
17	PBGB (UCO)	59010	1650.51	68950	1971.87	71649	2401.22	1788.20	3.35	121.42%	145.48%
18	UBKGB (CBI)	27992	858.35	28524	898.20	39049	733.63	1141.46	1.88	139.50%	85.47%
RRB Total		189230	5353.99	199448	5788.69	250409	5553.38	6382.70	2.22	132.33%	103.72%
19	Co-Operative Bank	63000	700.00	83598	1344.86	83557	1336.53	1491.39	1.60	132.63%	190.93%
Co-Op Bank total		63000	700.00	83598	1344.86	83557	1336.53	1491.39	1.60	132.63%	190.93%
Grand Total		588203	15018.65	616854	15965.78	727262	14455.31	16032.02	1.99	123.64%	96.25%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.03.2022											
(Amount in Crore)											
Sl No.	District	Target 2021-22		Sanctioned		Disbursement		Outstanding	% of Achievement		Average Disbursement
		No	Amount	No	Amount	No	Amount	Amount	No	Amount	Amount in lakh
1	Alipurduar	12235	325.86	14195	379.52	14566	265.03	360.06	119.05%	81.33%	1.82
2	Bankura	29110	765.13	29048	805.16	32729	664.71	744.73	112.43%	86.87%	2.03
3	Birbhum	50988	1,316.81	51039	1316.83	48236	1237.25	1030.52	94.60%	93.96%	2.56
4	Coochbehar	28810	830.47	27015	838.63	38990	678.98	1012.75	135.33%	81.76%	1.74
5	Dakshin Dinajpur	14598	412.50	15115	403.94	15772	224.70	302.40	108.04%	54.47%	1.42
6	Darjeeling	3928	155.36	4587	144.40	12521	253.78	327.48	318.76%	163.36%	2.03
7	Hooghly	19739	639.69	25794	733.05	32416	721.53	658.44	164.22%	112.80%	2.23
8	Howrah	23863	613.24	24840	762.30	27599	712.47	627.54	115.66%	116.18%	2.58
9	Jalpaiguri	14989	447.34	17191	501.29	23649	465.57	621.46	157.78%	104.08%	1.97
10	Jhargram	9400	240.00	10980	275.69	10634	184.39	220.82	113.13%	76.83%	1.73
11	Kalimpong	1880	79.35	2138	73.56	2309	61.34	62.15	122.82%	77.31%	2.66
12	Malda	28051	714.11	27577	711.81	35403	577.51	793.20	126.21%	80.87%	1.63
13	Murshidabad	31883	789.40	33762	794.28	48466	736.67	932.81	152.01%	93.32%	1.52
14	Nadia	24190	726.44	23004	566.23	28020	448.29	592.22	115.83%	61.71%	1.60
15	North 24 Parganas	38018	909.99	36636	921.99	42590	691.21	833.39	112.03%	75.96%	1.62
16	Paschim Bardhaman	8257	170.25	7721	171.94	7472	185.56	138.90	90.49%	109.00%	2.48
17	Paschim Medinipur	29762	873.07	31748	882.09	38767	849.08	952.12	130.26%	97.25%	2.19
18	Purba Bardhaman	37805	1,040.84	39624	1130.22	37165	1075.22	906.10	98.31%	103.30%	2.89
19	Purba Medinipur	43328	1,323.50	41866	1412.50	50598	1464.56	1535.15	116.78%	110.66%	2.89
20	Purulia	20472	467.19	15689	360.36	17682	260.66	354.14	86.37%	55.79%	1.47
21	Siliguri M.P.	8076	228.00	8234	239.76	53753	1010.37	1026.20	665.59%	443.15%	1.88
22	South 24 Parganas	31893	882.48	32856	852.08	23612	341.42	498.47	74.04%	38.69%	1.45
23	Uttar Dinajpur	13928	367.68	12597	343.33	108	1.82	1.06	0.78%	0.49%	1.68
24	Kolkata	0	0.00	0	0.00	648	6.65	8.51	100.00%	100.00%	1.03
Total		525203	14,318.65	533256	14620.92	643705	13118.78	14540.63	122.56%	91.62%	2.04
Co-Operative Bank		63000	700.00	83598	1344.86	83557	1336.53	1491.39	132.63%	190.93%	1.60
Grand Total		588203	15,018.65	616854	15965.78	727262	14455.31	16032.02	123.64%	96.25%	1.99

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 the financial year, 2931 no of SEP-Individual proposals were sponsored to banks, out of which 1371 cases have so far been sanctioned & 1351 cases have been disbursed. 303 proposals under SEP-Groups were sponsored to the banks, out of which only 113 cases have so far been sanctioned & 105 cases have been disbursed while 11350 proposals have been sponsored under SHG Credit Linkage, out of which 7712 cases have been sanctioned & 7330 cases have been disbursed by Member banks.

Comparison of DAY-NULM performance upto the March 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
31.03.2020	22390	13967	8344	120.30
31.03.2021	17700	15684	7487	98.52
31.03.2022	17790	14584	8786	138.17

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

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

Bank wise performance report of SHG Credit Linkage under DAY NULM as on March 2022 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	524	396	6.45	408	6.65	124
2	Bank of India	5124	995	14.46	948	757	12.34	738	12.03	188
3	Bank of Maharashtra	8	5	0.08	5	5	0.08	5	0.08	0
4	Canara Bank	3377	686	9.44	803	546	8.90	541	8.82	114
5	Central Bank of India	2159	469	7.12	297	165	2.69	172	2.80	127
6	Indian Bank	10840	2170	31.89	1777	1011	16.48	959	15.63	765
7	Indian Overseas Bank	1388	317	4.50	222	124	2.02	115	1.87	86
8	Punjab & Sind Bank	387	73	1.08	48	42	0.68	36	0.59	5
9	Punjab National Bank	16694	2776	40.19	2242	1321	21.53	1230	20.04	922
10	State Bank of India	7956	1476	24.12	1184	827	13.48	759	12.37	354
11	UCO Bank	5156	986	14.47	677	480	7.82	460	7.50	187
12	Union Bank of India	2852	565	8.15	588	261	4.25	238	3.88	221
Total of PSUs		59133	11351	168.05	9315	5935	96.72	5661	92.25	3093
13	IDBI Bank	1311	149	2.09	68	17	0.28	16	0.26	38
Total of PVTs		1311	149	2.09	68	17	0.28	16	0.26	38
14	BGVB (PNB)	3483	818	12.31	805	731	11.87	648	10.52	73
15	PBGB (UCO)	805	192	2.78	188	162	2.64	168	2.74	18
16	UBKGB (CBI)	1370	218	3.33	293	249	4.06	249	4.06	42
Total of RRBs		5658	1228	18.42	1286	1142	18.57	1065	17.32	133
17	W.B. St. Co-op.Bk	4177	972	12.08	681	618	10.07	588	9.58	61
Total of Co-Optvs		4177	972	12.08	681	618	10.07	588	9.58	61
Grand Total		70279	13700	200.62	11350	7712	125.64	7330	119.41	3325

District wise performance report of SHG Credit Linkage under DAY NULM as on March 2022 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	145	87	1.42	83	1.35	15
2	Bankura	2323	260	3.90	227	255	4.15	229	3.73	2
3	Birbhum	3515	785	11.78	633	319	5.20	332	5.41	171
4	CoochBehar	1656	390	6.31	238	182	2.96	184	3.00	37
5	Dakshin Dinajpur	1732	370	7.15	303	327	5.33	292	4.76	4
6	Darjeeling	2138	339	5.07	339	239	3.89	240	3.91	86
7	Hooghly	5696	1245	18.23	870	670	10.91	707	11.52	242
8	Howrah	1668	400	6.00	168	135	2.20	135	2.20	37
9	Jalpaiguri	1456	396	5.25	149	71	1.16	69	1.12	82
10	Jhargram	454	75	1.13	83	52	0.85	52	0.85	31
11	Kalimpong	124	52	0.78	23	10	0.16	8	0.13	14
12	Kolkata	1457	250	3.75	361	224	3.65	169	2.75	195
13	Malda	964	250	3.51	243	130	2.12	126	2.05	94
14	Murshidabad	5285	1060	16.40	841	460	7.49	437	7.12	192
15	Nadia	5754	1143	17.07	854	672	10.95	684	11.14	340
16	North 24 Parganas	15576	2815	38.34	2152	1431	23.31	1294	21.08	669
17	Paschim Burdwan	2745	600	6.54	274	137	2.23	141	2.30	135
18	Paschim Medinipur	3775	697	10.47	591	481	7.84	462	7.53	74
19	Purba Burdwan	3252	638	9.44	743	627	10.21	560	9.12	196
20	Purba Medinipur	3344	480	7.13	578	552	8.99	451	7.35	151
21	Purulia	1230	155	2.18	108	110	1.79	110	1.79	7
22	South 24 Parganas	3489	730	10.82	1206	379	6.17	400	6.52	465
23	Uttar Dinajpur	2068	430	5.90	221	162	2.64	165	2.69	86
Grand Total		70279	13700	200.62	11350	7712	125.64	7330	119.41	3325

Bank wise performance report of SEP-I under DAY NULM as on March 2022 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	37	0.45	52	0.64	6
2	Bank of India	355	5.21	579	218	2.67	215	2.63	32
3	Bank of Maharashtra	8	0.04	0	0	0.00	0	0.00	4
4	Canara Bank	236	3.31	231	82	1.00	82	1.00	6
5	Central Bank of India	160	2.18	53	19	0.23	18	0.22	7
6	Indian Bank	542	6.93	152	83	1.02	63	0.77	4
7	Indian Overseas Bank	95	1.27	121	35	0.43	35	0.43	3
8	Punjab & Sind Bank	8	0.13	4	3	0.04	3	0.04	4
9	Punjab National Bank	748	10.33	288	143	1.75	143	1.75	16
10	State Bank of India	469	6.11	119	54	0.66	61	0.79	9
11	UCO Bank	386	4.19	183	61	0.75	60	0.74	12
12	Union Bank of India	201	2.33	248	183	2.32	186	2.28	10
Total of PSUs		3414	44.47	2064	918	11.32	918	11.29	113
13	Bandhan Bank	0	0.00	230	190	2.28	190	2.28	0
14	IDBI Bank	28	0.41	11	4	0.05	3	0.04	6
15	Ujjivan Small Finance Bank	0	0.00	20	11	0.13	11	0.13	0
Total of PVTs		28	0.406	261	205	2.46	204	2.45	6
16	BGVB (PNB)	213	3.53	182	65	0.79	48	0.59	7
17	PBGB (UCO)	30	0.38	172	94	1.15	88	1.08	3
18	UBKGB (CBI)	34	0.51	53	26	0.32	31	0.38	10
Total of RRBs		277	4.42	407	185	2.26	167	2.05	20
19	W.B. St. Co-op.Bk	61	0.78	199	63	0.77	62	0.76	28
Total of Co-Optvs		61	0.78	199	63	0.77	62	0.76	28
Grand Total		3780	50.07	2931	1371	16.82	1351	16.55	167

District wise performance report of SEP-I under DAY NULM as on March 2022 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	22	0.27	15	0.18	4
3	Birbhum	205	1.31	315	123	1.51	123	1.51	3
4	CoochBehar	135	2.00	158	49	0.60	68	0.83	5
5	Dakshin Dinajpur	80	1.23	44	10	0.12	10	0.12	2
6	Darjeeling	100	1.34	61	51	0.62	53	0.65	2
7	Hooghly	355	3.87	198	163	2.00	160	1.96	5
8	Howrah	89	1.23	12	34	0.42	34	0.42	1
9	Jalpaiguri	126	1.87	62	30	0.37	30	0.37	6
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	21	0.26	3	0.04	8
13	Malda	55	0.40	83	3	0.04	3	0.04	6
14	Murshidabad	270	4.26	214	75	0.92	71	0.87	10
15	Nadia	260	3.86	427	152	1.86	143	1.75	7
16	North 24 Parganas	797	11.20	595	301	3.71	309	3.79	33
17	Paschim Burdwan	130	1.02	13	12	0.15	12	0.15	15
18	Paschim Medinipur	195	1.51	54	60	0.74	60	0.74	14
19	Purba Burdwan	170	2.06	82	93	1.14	87	1.07	18
20	Purba Medinipur	135	2.21	113	69	0.85	68	0.83	9
21	Purulia	75	1.05	48	20	0.25	20	0.25	4
22	South 24 Parganas	200	3.06	235	67	0.82	67	0.82	5
23	Uttar Dinajpur	133	2.33	64	16	0.20	15	0.18	5
Grand Total		3780	50.07	2931	1371	16.82	1351	16.55	167

Bank wise performance report of SEP-G under DAY NULM as on March 2022 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	34	10	0.21	9	0.19	1
2	Bank of India	25	1.05	18	5	0.11	5	0.11	1
3	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
4	Canara Bank	17	0.70	29	8	0.17	9	0.19	1
5	Central Bank of India	10	0.43	12	3	0.06	3	0.06	1
6	Indian Bank	52	2.02	47	27	0.57	25	0.53	0
7	Indian Overseas Bank	5	0.24	4	1	0.02	1	0.02	0
8	Punjab & Sind Bank	3	0.13	1	0	0.00	0	0.00	1
9	Punjab National Bank	56	1.98	31	13	0.27	13	0.27	1
10	State Bank of India	31	0.85	27	11	0.23	11	0.23	1
11	UCO Bank	23	0.64	26	7	0.15	7	0.15	1
12	Union Bank of India	13	0.35	4	1	0.02	1	0.02	1
Total of PSUs		246	8.75	233	86	1.81	84	1.77	9
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	17	5	0.11	5	0.11	0
15	PBGB (UCO)	3	0.08	16	3	0.06	3	0.06	0
16	UBKGB (CBI)	9	0.30	4	2	0.04	0	0.00	0
Total of RRBs		35	1.01	37	10	0.21	8	0.17	0
17	W.B. St. Co-op.Bk	27	0.34	33	17	0.36	13	0.27	0
Total of Co-Optvs		27	0.34	33	17	0.36	13	0.27	0
Grand Total		310	10.18	303	113	2.38	105	2.21	9

District wise performance report of SEP-G under DAY NULM as on March 2022 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	3	0.06	1
3	Birbhum	14	0.43	33	19	0.40	18	0.38	0
4	CoochBehar	10	0.33	10	4	0.08	4	0.08	1
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	1
7	Hooghly	30	1.02	23	9	0.19	10	0.21	0
8	Howrah	9	0.44	8	1	0.02	1	0.02	1
9	Jalpaiguri	11	0.37	6	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	9	3	0.06	3	0.06	0
14	Murshidabad	28	0.62	26	8	0.17	9	0.19	1
15	Nadia	18	0.71	28	7	0.15	8	0.17	1
16	North 24 Parganas	63	2.74	31	13	0.27	10	0.21	1
17	Paschim Burdwan	10	0.25	16	5	0.11	5	0.11	0
18	Paschim Medinipur	18	0.35	18	6	0.13	6	0.13	0
19	Purba Burdwan	16	0.44	39	17	0.36	10	0.21	0
20	Purba Medinipur	14	0.31	26	11	0.23	11	0.23	0
21	Purulia	8	0.04	6	2	0.04	2	0.04	1
22	South 24 Parganas	14	0.28	8	2	0.04	1	0.02	1
23	Uttar Dinajpur	11	0.48	0	0	0.00	0	0.00	0
Grand Total		310	10.18	303	113	2.38	105	2.21	9

AGENDA – 10

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 FY 2021-22 as on 31.03.2022:

(Amt. in Rs. Crore)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2019	60000	221371	2091.00	221371	2088.19
31.03.2020	60000	434749	4755.85	434617	4624.42
31.03.2021	61000	521121	4615.20	518661	4602.00
31.03.2022	61000	557682	5041.38	586636	6240.77

Bank wise progress of JLGs as on 31.03.2022 is annexed.

Progress of JLG in FY 2021-22 as on 31.03.2022								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2021-22 (01.04.21 to 31.03.2022)		JLGs Credit Linked (Disbursed) during the year 2021-22 (01.04.21 to 31.03.2022)		Outstanding position of JLGs as on 31.03.2022	
			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	26	0.40	26	0.40	56	0.93
3	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
4	Canara Bank	3000	1192	28.29	1192	28.29	1457	16.70
5	Central Bank of India	2400	240	0.23	221	0.20	306	2.34
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		364.78
10	State Bank of India	9000	18	0.33	18	0.33	49	59.00
11	UCO Bank	2700	2	0.04	83	1.32	245	2.92
12	Union Bank of India	900	8	0.09	8	0.09	3	0.13
Total PSU		36200	1546	30.56	1608	31.82	2116	446.80
13	Axis Bank	1000	19698	49.31	19698	49.31	191891	310.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0	0.00	0	0.00	0	0.00
19	HDFC Bank	1800	13322	207.42	13322	207.42	58080	462.19
20	ICICI Bank	1400	0	0.00	0	0.00	0	0.00
21	IDBI Bank	500	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	500	19015	58.86	19015	58.86	35593	64.22
23	Indusind Bank	500	158091	2805.00	185021	3999.10	179819	3184.07
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	788	0.79
28	Ratnakar Bank Ltd	2000	15503	235.75	15503	235.75	158760	541.17
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	0	0.00	168	2.74	212	2.49
Total PVT		8700	225629	3356.34	252727	4553.17	625143	4564.93
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	8863	43.12	8863	43.12	12716	56.45
35	Jana Small Finance Bank	500	3197	84.07	3197	84.07	21771	166.45
36	Ujjivan Small Finance Bank	3000	295620	1431.01	295620	1431.01	561925	1689.32
37	Utkarsh Small Finance Bank	1000	7519	29.93	7519	29.93	13285	52.29
Total Small Finance		5000	315199	1588.13	315199	1588.13	609697	1964.51
38	BGVB (PNB)	6000	7147	21.93	8941	23.22	13889	27.03
39	PBGB (UCO)	500	238	4.16	238	4.16	1393	20.67
40	UBKGB (CBI)	1600	252	0.92	252	0.92	2544	8.88
Total RRB		8100	7637	27.01	9431	28.30	17826	56.58
41	WB State Co-Op Bank Ltd.	3000	7671	39.34	7671	39.34	11194	45.44
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00
Total Co-Optv		3000	7671	39.34	7671	39.34	11194	45.44
Grand Total		61000	557682	5041.38	586636	6240.77	1265976	7078.27

AGENDA-11

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

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March 2019,2020, 2021 and 2022 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	31.03.2020	31.03.2021	31.03.2022
2527.60	2525.20	2709.73	2807.13

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

(Amount Rs in crore)

March, 2019		March, 2020		March, 2021		March, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
18812	874.93	28719	686.57	21374	563.39	30504	987.47

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

Target	Achievement	% of Achievement
4481.14	987.47	22.04%

With disbursement of Rs.987.47 Crore against annual target of Rs.4481.14 crore for FY 2021-22, the achievement is 22.04 % which is very low. Banks are to scout for quality education loan proposals aggressively.

Progress of Education Loan as on 31.03.2022

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1201	68.00	3681	155.00
2	Bank of India	1364	20.82	4267	126.49
3	Bank of Maharashtra	50	3.01	304	22.69
4	Canara Bank	1699	59.23	4544	178.42
5	Central Bank of India	771	20.28	2621	125.12
6	Indian Bank	2633	252.65	4141	146.17
7	Indian Overseas Bank	219	3.77	911	23.66
9	Punjab & Sind Bank	12	2.78	191	7.96
8	Punjab National Bank	5604	99.25	18106	444.73
10	State Bank of India	7985	288.76	20460	1037.50
11	UCO Bank	3973	15.15	3663	78.05
12	Union Bank of India	1184	46.14	2887	232.00
Total PSU		26695	879.84	65776	2577.79
13	Axis Bank	309	18.00	837	61.00
14	Bandhan Bank	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
18	Federal Bank	18	1.50	34	2.28
19	HDFC Bank	1087	14.65	2614	62.34
20	ICICI Bank	443	38.01	622	47.34
21	IDBI Bank	183	4.22	564	19.56
22	IDFC First Bank	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	13	0.84
25	Karur Vysya Bank	12	1.08	1	0.41
26	Kotak Mahindra Bank	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00
28	Ratnakar Bank Ltd	34	0.09	73	0.10
29	South Indian Bank Ltd.	0	0.00	17	1.20
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		2086	77.55	4775	195.07
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	610	6.62	719	6.65
39	PBGB (UCO)	224	1.98	425	7.53
40	UBKGB (CBI)	11	0.17	75	1.43
Total RRB		845	8.77	1219	15.61
41	WB State Co-Op Bank Ltd.	878	21.31	880	18.66
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		878	21.31	880	18.66
Grand Total		30504	987.47	72650	2807.13

(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, PBGB, Union Bank of India, State bank of India, Bank of Baroda, Bank of India, Canara Bank etc. have already approved the scheme.

Bank wise progress of WBSCC as on 31.03.2022 is annexed.

Bank wise Progress Report of in WBSCC scheme as on 31.03.2022						
SI No.	Bank Name	Total applications forwarded	Total Provisionally Approved	Pending as on 31.03.2022	Total Sanctioned	Total Rejected
1	All Co-Operative Banks	7316	895	6421	8066	0
2	Axis Bank	5861	1220	4641	271	0
3	BGVB	1413	742	671	1597	0
4	Bank of Baroda	3294	2400	894	5	0
5	Bank of India	318	3	315	0	0
6	Canara Bank	1949	1227	722	304	0
7	Central Bank of India	191	3	188	0	0
8	Federal Bank	6	0	6	0	0
9	HDFC Bank	5792	3453	2339	322	0
10	ICICI Bank	3796	1236	2560	600	0
11	IDBI Bank	52	0	52	0	0
12	Indian Bank	386	1	385	1	0
13	Indian Overseas Bank	64	2	62	0	0
14	PBGB	191	39	152	318	0
15	Punjab National Bank	21259	5180	16079	6477	0
16	State Bank of India	13787	4217	9570	693	0
17	UCO Bank	4320	424	3896	2186	0
18	Union Bank of India	683	92	591	532	0
19	UBKGB	46	0	46	0	0
TOTAL		70724	21134	49590	21372	0

Housing Loan

A report on Bank wise outstanding balance under Housing loan scheme as on March 2019,2020,2021 and 2022 is furnished below:

Outstanding Position:

(Amount Rs in crore)

31.03.2019	31.03.2020	31.03.2021	31.03.2022
44194.24	51079.89	57991.19	69063.87

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

(Amount Rs in crore)

March, 2019		March, 2020		March, 2021		March, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
120019	11290.62	163058	14495.29	186234	13327.85	183722	20277.65

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	20277.65	95%

With disbursement of Rs.20277.65 Crore against annual target of Rs. 21437.58 crore for FY 21-22, the achievement is 94.59%. It worth mentioning that member banks have achieved the target by showing 52.14 % Y-o-Y growth.

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 31.03.2022

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	4630	759.00	24979	3970.00
2	Bank of India	4702	726.21	26686	2912.18
3	Bank of Maharashtra	210	47.63	1842	502.69
4	Canara Bank	3985	634.00	11583	1554.45
5	Central Bank of India	3209	296.70	11110	1353.81
6	Indian Bank	9764	1601.33	25786	4067.51
7	Indian Overseas Bank	1380	218.84	5193	666.60
8	Punjab & Sind Bank	146	27.25	2461	287.08
9	Punjab National Bank	8300	1086.02	68028	6541.09
10	State Bank of India	96776	7665.00	178966	24506.00
11	UCO Bank	3253	1307.93	15699	1776.01
12	Union Bank of India	1921	567.70	11533	2310.02
Total PSU		138276	14937.61	383866	50447.44
13	Axis Bank	4448	972.00	13682	3139.00
14	Bandhan Bank	6272	412.10	11728	752.38
15	Catholic Syrian Bank Ltd.	0	0.00	3	0.48
16	City Union Bank Ltd.	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	4	0.48	33	3.84
18	Federal Bank	284	79.61	1425	281.48
19	HDFC Bank	10812	83.43	21427	1669.55
20	ICICI Bank	4940	2397.35	21901	7019.58
21	IDBI Bank	4137	622.47	23414	3113.48
22	IDFC First Bank	25	4.46	274	36.89
23	Indusind Bank	0	0.00	3	0.12
24	Karnataka Bank Ltd.	84	21.10	818	164.22
25	Karur Vysya Bank	321	68.14	313	59.81
26	Kotak Mahindra Bank	23	4.55	88	18.47
27	Lakshmi Vilas Bank (DBS)	0	0.00	15	1.17
28	Ratnakar Bank Ltd	81	0.20	517	6.92
29	South Indian Bank Ltd.	0	0.00	155	29.19
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	21	5.23	21	5.23
32	YES Bank	288	72.48	410	77.00
Total PVT		31740	4743.60	96227	16378.81
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	1	0.01	31	0.04
35	Jana Small Finance Bank	891	21.22	1917	29.36
36	Ujjivan Small Finance Bank	9386	175.30	20891	330.44
37	Utkarsh Small Finance Bank	9	1.93	25	4.09
Total Small Finance		10287	198.47	22864	363.93
38	BGVB (PNB)	410	42.56	4596	284.20
39	PBGB (UCO)	528	55.99	3215	211.12
40	UBKGB (CBI)	322	34.16	2090	140.23
Total RRB		1260	132.71	9901	635.55
41	WB State Co-Op Bank Ltd.	1580	242.15	7136	1051.01
42	WBSCARD Bank Ltd.	579	23.11	5118	187.13
Total Co-Optv		2159	265.26	12254	1238.14
Grand Total		183722	20277.65	525112	69063.87

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 31.03.2022

(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	4156	510.00	898	102.00	898	94.00	2978	65.20	898	19.76	2189	45.96
2	Bank of India	3356	525.70	558	90.14	706	83.35	2685	59.28	565	66.68	1638	35.74	694	15.62
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	1828	388.08	388	89.24	388	9.20	1828	46.61	388	9.20	1291	28.29	382	9.07
5	Central Bank of India	1474	261.62	367	67.87	367	28.47	1482	70.29	796	60.28	379	6.58	116	3.34
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	615	102.07	82	11.70	104	12.55	634	104.29	82	11.70	245	6.28	76	1.93
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	5814	926.02	561	61.11	354	23.17	5579	131.12	816	17.69	5548	134.93	514	12.11
10	State Bank of India	21156	4910.00	1982	380.00	2699	157.00	34353	842.00	10164	285.00	27095	632.00	5791	141.00
11	UCO Bank	1423	239.26	255	41.19	254	36.50	1230	36.45	340.26	8.45	397	9.03	153	3.97
12	Union Bank of India	1039	165.85	205	41.42	192	28.75	725	15.20	120	2.10	603	12.98	0	0.00
Total PSU		47161	8852.06	5296	884.67	5962	472.99	56315	1476.41	14169.3	480.86	44185	1001.94	8071	192.43
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	Bandhan Bank	184	23.52	77	10.80	184	23.10	77	10.42	0	0.00	13	0.29	6	0.13
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	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
17	Dhanlaxmi Bank Ltd.	2	0.22	0	0.00	0	0.00	2	0.05	0	0.00	2	0.05	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	3100	688.70	548	99.38	548	99.38	3100	71.25	548	13.55	3100	71.25	548	13.55
21	IDBI Bank	2182	421.80	0	0.00	0	0.00	1114	221.76	0	0.00	814	15.07	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	112	16.09	16	2.27	16	2.27	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	49	16.45	2	1.22	2	1.22	9	0.18	0	0.00	9	0.18	0	0.00
27	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
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		5629	1166.78	643	113.67	750	125.97	4302	303.65	548	13.55	3938	86.83	554	13.68
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Ujivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	45	4.43	0	0.00	0	0.00	45	0.90	7	0.14	42	0.80	5	0.06
39	PBGB (UCO)	117	17.32	22	2.23	22	2.23	112	2.23	51	1.12	50	0.92	21	0.40
40	UBKGB (CBI)	87	15.16	17	2.96	17	2.45	87	2.32	57	1.52	80	2.13	51	1.36
Total RRB		249	36.91	39	5.19	39	4.68	244	5.45	115	2.78	172	3.85	77	1.82
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		53039	10055.75	5978	1003.54	6751	603.64	60861	1785.51	14832.3	497.19	48295	1092.62	8702	207.93

AGENDA- 12

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 13.05 % as of March, 2022 in the State of West Bengal. Amount Rs.68821.30 Crore as on March,2022 in comparison to Rs. 65074.00 Crore as on March, 2021.

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

(Rs. In crore)			
Year	Gross Advance	Gross NPA	% to Gross NPA
March,2017	367642.87	55049.25	14.97
March,2018	415115.06	64105.19	15.44
March,2019	427666.36	54012.04	12.63
March,2020	465133.58	57301.61	12.32
March,2021	480724.18	65074.00	13.54
March,2022	527465.88	68821.30	13.05

NPA level has been increased from March, 2021 to March, 2022 by Rs. 3747.30 crore. NPA witnessed in past which reached as high as 15.44 % in March 2018. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

During various forum of SLBC and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. Authorities are requested to kindly address this issue which will further improve the recovery position.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2022 stood at 63%,62% and 59% respectively.

Sector wise recovery Status as on 31.03.2022:

Sector	March, 2021			March, 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	15481	9193	60	19273	12005	63
MSME	14898	8023	54	18972	11801	62
OPS	5165	3255	63	9821	5776	59
Total Prised	35544	20471	58	45239	28330	63
NPS	35329	19624	56	60503	37838	62
Total	70873	40095	57	105742	66168	63

Observation: The effects of NCLT recovery process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed a lot to the reduction in NPA.

Sector wise NPA Position as on 31.03.2022

(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	1313.00	102.00	5465.00	442.00	4172.00	235.00	10950.00	779.00	13173.00	125.00	24123.00	904.00
2	Bank of India	2669.70	324.69	4292.50	809.24	1926.03	55.90	8888.23	1189.83	12338.64	172.99	21226.87	1362.82
3	Bank of Maharashtra	101.88	0.00	1000.07	0.00	356.35	0.00	1458.30	0.00	1550.21	0.00	3008.51	0.00
4	Canara Bank	1564.88	96.00	4342.96	943.00	1022.75	149.00	6930.59	1188.00	9775.41	3357.00	16706.00	4545.00
5	Central Bank of India	1705.99	185.52	4186.19	341.43	821.06	242.00	6713.24	768.95	2174.22	674.21	8887.46	1443.16
6	Indian Bank	4558.01	546.96	9689.77	851.23	3015.49	261.85	17263.27	1660.04	13089.31	2841.08	30352.58	4501.12
7	Indian Overseas Bank	651.77	257.80	1538.02	482.92	728.43	40.49	2918.22	781.21	3899.93	2755.65	6818.15	3536.86
8	Punjab & Sind Bank	110.15	0.00	676.70	0.00	260.61	0.00	1047.46	0.00	1388.72	0.00	2436.18	0.00
9	Punjab National Bank	10168.16	2152.64	13526.96	4213.39	4132.09	221.08	27827.21	6587.11	29412.67	8363.36	57239.88	14950.47
10	State Bank of India	5806.00	527.81	8957.76	221.51	12534.77	45.86	27298.53	795.18	60501.56	6079.57	87800.09	6874.75
11	UCO Bank	2544.75	146.54	3372.09	792.00	1180.17	1162.00	7097.01	2100.54	8554.99	5591.72	15652.00	7692.26
12	Union Bank of India	2086.10	440.58	5798.30	1464.30	3117.00	112.20	11001.40	2017.08	18191.00	7285.90	29192.40	9302.98
	Total PSU	33280.39	4780.54	62846.32	10561.02	33266.75	2525.38	129393.46	17866.94	174049.66	37246.48	303443.12	55113.42
13	Axis Bank	3047.00	0.00	8817.00	0.00	1137.00	0.00	13001.00	0.00	15163.00	0.00	28164.00	0.00
14	Bandhan Bank	3123.29	764.95	227.30	1.41	11909.37	1911.10	15259.95	2677.46	14518.25	1512.87	29778.21	4190.33
15	Catholic Syrian Bank Ltd.	0.93	0.00	0.67	0.00	0.00	0.00	1.60	0.00	17.78	0.00	19.38	0.00
16	City Union Bank Ltd.	0.00	0.00	130.34	0.00	0.00	0.00	130.34	0.00	0.00	0.00	130.34	0.00
17	Dhanlaxmi Bank Ltd.	3.15	0.00	1.29	0.05	2.50	0.00	6.94	0.05	151.76	11.61	158.70	11.66
18	Federal Bank	384.80	13.31	676.62	10.49	70.37	2.16	1131.79	25.96	2412.93	46.47	3544.72	72.43
19	HDFC Bank	909.97	78.73	9912.15	189.89	928.43	70.77	11750.55	339.39	25282.49	767.23	37033.04	1106.62
20	ICICI Bank	961.33	117.70	8511.01	102.67	1169.53	27.01	10641.87	247.38	27134.49	1563.76	37776.35	1811.14
21	IDBI Bank	422.68	71.98	1215.82	270.20	2016.16	29.34	3654.66	371.52	3835.11	0.00	7489.77	371.52
22	IDFC First Bank	74.07	4.14	629.41	42.70	37.20	2.68	740.68	49.52	3319.05	74.20	4059.73	123.72
23	Indusind Bank	2687.10	30.44	3596.23	60.71	4.98	0.00	6288.31	91.15	9401.98	0.00	15690.28	91.15
24	Karnataka Bank Ltd.	53.74	18.23	671.52	106.05	232.96	0.00	958.22	124.28	360.22	43.76	1318.44	168.04
25	Karur Vysya Bank	15.09	8.38	128.07	0.00	24.63	8.38	167.79	16.76	494.53	0.00	662.32	16.76
26	Kotak Mahindra Bank	599.26	12.63	3597.59	442.00	18.48	2.42	4215.33	457.05	3052.62	0.00	7267.94	457.05
27	Lakshmi Vilas Bank (DBS)	0.75	0.00	0.37	0.08	4.46	0.78	5.58	0.86	540.14	374.37	545.72	375.23
28	Ratnakar Bank Ltd	454.63	213.98	134.39	4.45	89.00	26.34	678.02	244.77	3367.21	471.76	4045.23	716.53
29	South Indian Bank Ltd.	95.36	0.00	464.57	0.00	15.48	0.00	575.41	0.00	414.71	0.00	990.12	0.00
30	SIDBI	0.00	0.00	87.08	0.00	0.00	0.00	87.08	0.00	0.00	0.00	87.08	0.00
31	Tamilnad Mercantile Bank	82.88	0.00	44.19	0.00	1.01	0.00	128.08	0.00	129.06	0.00	257.14	0.00
32	YES Bank	438.00	122.63	2797.00	442.00	22.00	242.00	3257.00	806.63	3479.00	0.00	6736.00	806.63
	Total PVT	13354.04	1457.10	41642.61	1672.70	17683.55	2322.98	72680.19	5452.78	113074.31	4866.03	185754.50	10318.81
33	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.00	0.15	0.00
34	ESAF SF Bank	29.84	1.60	39.11	7.16	11.64	2.78	80.59	11.54	26.10	0.00	106.69	11.54
35	Jana Small Finance Bank	149.03	16.37	89.20	4.68	438.60	51.29	676.82	72.34	137.47	1.31	814.29	73.65
36	Ujivan Small Finance Bank	596.32	51.28	295.54	79.82	866.04	21.15	1757.89	152.25	484.92	4.11	2242.81	156.36
37	Utkarsh Small Finance Bank	18.47	1.01	8.83	0.52	39.70	2.42	67.00	3.95	1.33	0.07	68.33	4.02
	Total Small Finance	793.66	70.26	432.67	92.18	1355.97	77.64	2582.31	240.08	649.97	5.49	3232.27	245.57
38	BGVB (PNB)	4220.70	283.57	2226.62	711.82	373.47	96.12	6820.79	1091.51	654.05	44.17	7474.84	1135.68
39	PBGB (UCO)	1643.11	147.31	1381.58	176.07	214.57	13.93	3239.26	337.31	200.25	20.93	3439.51	358.24
40	UBKGB (CBI)	1958.78	91.52	229.52	61.97	141.66	2.36	2329.96	155.85	437.71	13.99	2767.67	169.84
	Total RRB	7822.59	522.40	3837.72	949.86	729.70	112.41	12390.01	1584.67	1292.01	79.09	13682.02	1663.76
41	WB State Co-Op Bank Ltd.	5546.24	824.29	610.23	97.21	2106.73	145.17	8263.20	1066.66	11817.03	413.08	20080.23	1479.74
42	WBSCARD Bank Ltd.	996.30	0.00	90.31	0.00	187.13	0.00	1273.74	0.00	0.00	0.00	1273.74	0.00
	Total Co-Optv	6542.54	824.29	700.54	97.21	2293.86	145.17	9536.94	1066.66	11817.03	413.08	21353.97	1479.74
	Grand Total	61793.22	7654.59	109459.87	13372.97	55329.83	5183.58	226582.91	26211.13	300882.97	42610.16	527465.88	68821.30

STATUS OF PDR CASES AS ON 31.03.2022:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2022 there are 8054 PDR cases pending amounting Rs. 845.76 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
31.03.2021	9176	491.33	2186	31.18
31.03.2022	10101	873.10	2047	27.34

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2022									
Sl. No.	Bank	Outstanding cases as on 31.03.2021		Cases filed from 01.04.2021 to 31.03.2022		Cases Settled from 01.04.2021 to 31.03.2022		Pending cases as on 31.03.2022	
		No	Amount	No	Amount	No	Amount	No	Amount
		(Amount in Crore)							
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	2	0.12	2038	16.27	36	15.63
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	7	3.41	2038	16.27	5118	524.78
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	1053	47.47	0	0.00	3	0.06	1050	47.41
39	PBGB (UCO)	452	3.91	510	9.41	0	0.00	962	13.32
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1505	51.38	510	9.41	3	0.06	2012	60.73
41	WB State Co-Op Bank Ltd.	912	269.96	18	1.30	6	11.01	924	260.25
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	18	1.30	6	11.01	924	260.25
Grand Total		9566	858.98	535	14.12	2047	27.34	8054	845.76

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 2413 loan accounts as reported as on March 2022. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 31.03.2022						
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	1	0	1	0	2
2	Bankura	0	2	10	21	33
3	Birbhum	9	10	21	32	72
4	Coochbehar	1	7	9	12	29
5	Dakshin Dinajpur	0	2	6	46	54
6	Darjeeling	1	2	15	14	32
7	Hooghly	8	61	57	124	250
8	Howrah	12	19	74	118	223
9	Jalpaiguri	0	0	3	20	23
10	Jhargram	0	0	2	1	3
11	Kalimpong	0	1	0	0	1
12	Kolkata	4	1	378	25	408
13	Malda	0	1	18	40	59
14	Murshidabad	1	3	15	71	90
15	Nadia	0	3	5	44	52
16	Paschim Burdwan	10	7	40	59	116
17	Purba Burdwan	9	16	33	75	132
18	Paschim Medinipur	1	2	20	80	76
19	Purba Medinipur	1	3	30	34	68
20	Purulia	2	3	10	9	24
21	Uttar Dinajpur	0	0	3	38	41
22	24 Pgs. (N)	12	32	47	207	298
23	24 Pgs. (S)	28	44	17	251	340
Total		97	250	862	1204	2413

AGENDA – 13

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,

Performance of Digital Coverage & Provision of Digital Infrastructure of Nadia district as on 31.03.2022.

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
31.03.2021	5466086	5054141	92.46	84787	77197	91.05
31.03.2022	5657791	5584767	98.71	90039	81176	94.45

Bank	Digital coverage for individuals (Savings Accounts)																						
	Eligible Operative Savings Accounts		Debit RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD coverage				AEPS coverage			Coverage with at least one of the digital modes of payment (Debit/RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	
	No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts		% coverage for women accounts
Bank of Baroda	25506	9755	25287	99.14	9416	96.52	16114	63.18	5339	53.71	24714	96.89	7628	78.20	1477	5.79	39	0.40	25287	99.14	9416		96.52
Bank of India	434754	151365	416552	95.81	142277	94.00	95202	21.90	40315	26.63	110025	25.31	41154	27.19	429823	98.87	140382	92.74	433101	99.62	142284	94.00	0
Canara Bank	128082	64787	41906	32.72	17921	27.66	25419	19.85	9618	14.85	8618	6.73	2088	3.22	115391	90.09	59068	91.17	118081	92.19	60167	92.87	0
Central Bank of India	50910	18680	49280	96.80	14400	77.09	20346	39.96	8010	42.88	9870	19.39	2708	14.50	44890	88.18	16621	88.98	49951	98.12	16746	89.65	405
Indian Overseas Bank	29554	12547	13595	46.00	5716	45.56	1934	6.54	408	3.25	7646	25.87	2524	20.12	26941	91.16	11341	90.39	28833	97.56	11821	94.21	32070
Indian Bank	291584	171367	118151	40.52	33971	19.82	36390	12.48	10025	5.85	61466	21.08	23093	13.48	288146	98.82	160083	93.42	289222	99.19	119760	69.89	12657
Punjab National Bank	1382189	689965	687888	49.77	211274	30.62	69648	5.04	11492	1.67	271831	19.67	19165	2.78	1259360	91.11	428956	61.88	1368945	99.04	487461	70.65	20671
State Bank of India	1110485	535015	993886	88.60	463305	86.60	272608	24.55	65368	12.22	1055857	95.08	238667	44.29	999976	90.05	481674	90.03	1102344	99.27	530605	99.18	16705
UCO Bank	82082	48028	33576	40.91	14016	32.57	3462	4.22	1096	2.55	23772	28.96	9498	22.07	66119	80.55	34563	80.33	75361	91.81	38548	89.59	6721
Union Bank of India	105832	45312	85604	80.89	27083	59.77	15414	14.56	5801	12.80	14312	13.52	6716	14.82	92432	87.34	34111	75.28	104019	98.29	34202	75.48	689
Axis Bank	59826	16015	56353	94.19	14690	91.73	13605	22.74	2616	16.33	34008	56.84	6843	42.73	21087	35.25	5043	31.49	58161	97.22	15244	95.19	7334
Bandhan Bank	559875	428170	431259	77.03	261932	61.17	19906	3.45	4933	1.15	514162	91.84	386997	90.38	0	0.00	0	0.00	548031	97.88	422859	98.76	367
Federal Bank	2495	673	2330	93.39	621	92.27	2185	87.58	512	76.08	2360	94.59	600	89.15	117	4.69	15	2.23	2435	97.60	639	94.95	60
HDFC Bank Ltd.	33513	15878	32813	97.91	15707	98.92	24490	73.08	6997	44.07	24589	73.37	7076	44.56	16382	48.88	9316	58.67	33505	99.98	15876	99.99	6947
ICI Bank Ltd.	20864	4857	18684	89.55	4242	87.34	16352	78.37	3168	65.23	16733	80.20	3295	67.84	14909	71.46	3698	76.14	20848	99.92	4402	90.63	149
IDBI Bank	23879	8729	17925	75.07	6089	69.76	8845	37.04	2790	31.96	18742	78.49	2981	34.15	19976	83.66	7502	85.94	22642	94.82	8358	95.75	0
DFC First Bank	12949	8942	4582	35.38	2186	24.45	12949	100.00	8942	100.00	1623	12.53	535	5.98	10037	77.51	7416	82.93	12949	100.00	8942	100.00	0
Ratnakar Bank Ltd.	21132	19296	1714	8.11	295	1.53	652	3.09	135	0.70	1617	7.65	281	1.46	14622	69.19	14622	75.78	16795	79.48	15035	77.92	0
Ujjivan SF Bank	29770	23745	28927	97.17	23187	97.65	20854	70.05	16906	71.20	16333	54.86	10769	45.35	29604	99.44	23659	99.64	29604	99.44	23659	99.64	0
Yes Bank	92	23	92	100.00	23	100.00	92	100.00	23	100.00	92	100.00	23	100.00	0	0.00	0	0.00	92	100.00	23	100.00	0
BGV	776915	423482	666228	84.47	349612	82.56	0	0.00	0	0.00	0	0.00	0	0.00	769058	98.99	419483	99.06	769058	98.99	419483	99.06	69191
Nadia DCB Ltd.	330158	48470	120012	36.35	18982	39.16	0	0.00	0	0.00	0	0.00	0	0.00	283501	85.87	48431	99.92	330158	100.00	48470	100.00	29598
PPB	108308	58836	84652	78.16	41185	70.00	34108	31.49	12355	21.00	38523	35.57	14322	24.34	108308	100.00	58836	100.00	108308	100.00	58836	100.00	0
Airtel Payment Bank	36701	8531	36701	100.00	8531	100.00	36701	100.00	8531	100.00	36701	100.00	8531	100.00	36701	100.00	8531	100.00	36701	100.00	8531	100.00	0
Fino Payment Bank	336	98	317	94.35	77	78.57	336	100.00	98	100.00	336	100.00	98	100.00	336	100.00	98	100.00	336	100.00	98	100.00	336
	5657791	2807566	3948314	69.79	1686738	60.08	747012	13.20	225378	8.03	2293930	40.54	793892	28.28	4649193	82.17	1971488	70.22	5584767	98.71	2501465	89.10	204108

Bank	Digital coverage for Businesses (Current Accounts)									
	Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
		No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
Bank of Baroda	1199	883	73.64	1128	94.08	966	80.57	1128	94.08	5
Bank of India	15148	12721	83.98	10743	70.92	11589	76.51	13948	92.08	0
Canara Bank	3462	1805	52.14	1625	46.94	1964	56.73	3054	88.21	133
Central Bank of India	2624	1206	45.96	810	30.87	2048	78.05	2572	98.02	0
Indian Overseas Bank	861	204	23.69	215	24.97	707	82.11	819	95.12	63
Indian Bank	5991	4005	66.85	5314	88.70	2962	49.44	5882	98.18	134
Punjab National Bank	10052	2579	25.66	9344	92.96	988	9.83	9977	99.25	2781
State Bank of India	8841	6346	71.78	3062	34.63	1586	17.94	8571	96.95	8639
UCO Bank	665	130	19.55	540	81.20	267	40.15	654	98.35	12
Union Bank of India	5801	3613	62.28	2931	50.53	3700	63.78	5412	93.29	94
Axis Bank	5800	2258	38.93	434	7.48	3713	64.02	5220	90.00	598
Bandhan Bank	17614	2144	12.17	73	0.41	12859	73.00	16573	94.09	25
Federal Bank	78	13	16.67	72	92.31	8	10.26	72	92.31	6
HDFC Bank Ltd.	2590	2543	98.19	333	12.86	2543	98.19	2579	99.58	655
ICICI Bank Ltd.	2395	2193	91.57	2111	88.14	1853	77.37	2259	94.32	0
IDBI Bank	1805	1141	63.21	47	2.60	856	47.42	1534	84.99	0
IDFC First Bank	11	11	100.00	0	0.00	0	0.00	11	100.00	0
Ratnakar Bank Ltd.	442	148	33.48	80	18.10	223	50.45	371	83.94	0
Ujjivan SF Bank	326	245	75.15	5	1.53	300	92.02	300	92.02	0
Yes Bank	3	3	100.00	3	100.00	3	100.00	3	100.00	0
BGVV	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7156
Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2403
IPPB	237	237	100.00	2	0.84	213	89.87	237	100.00	0
Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
	85945	44428	51.69	38872	45.23	49348	57.42	81176	94.45	22704

Performance of Digital Coverage & Provision of Digital Infrastructure in Howrah as on 31.03.2022:

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
31.03.2022	9343067	7966628	85.27	789083	634835	80.45

Digital coverage for individuals (Savings Accounts)																							
Bank	Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage				Mobile Banking + UPI + USSD coverage				AEPS coverage				Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				No. of Operative SB Accounts Ineligible for digital coverage as per bank's approved policies
	No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no. of women accounts covered	% coverage for women accounts	
	Airtel Payment Bank	17318	3734	0	0.00	0	0.00	0	0.00	0	0.00	17318	100.00	3734	100.00	17318	100.00	3734	100.00	17318	100.00	3734	
Axis Bank	105156	34999	96606	91.87	30985	88.53	22044	20.96	5646	16.13	55845	53.11	13648	39.00	35420	33.68	9347	26.71	100772	95.83	32759	93.60	9384
Bandhan Bank	460975	358475	323364	70.15	224127	62.52	18576	4.03	4821	1.34	358400	77.75	327966	91.49	0	0.00	451281	97.90	451281	97.90	353616	98.64	519
Bank of Baroda	295056	58169	179697	60.90	35471	60.98	75149	25.47	14227	24.46	77112	26.13	16144	27.75	2147	0.73	141	0.24	179697	60.90	35471	60.98	28
Bank of India	1873932	843269	1225870	65.42	551642	65.42	182354	9.73	82196	9.75	462122	24.66	219976	26.09	1832995	97.82	823465	97.65	1699882	90.71	812567	96.36	164593
Bank of Maharashtra	5645	2456	5476	97.01	2318	94.38	1590	28.17	812	33.06	1125	19.93	812	33.06	122	2.16	58	2.36	5476	97.01	2318	94.38	220
Canara Bank	76647	33996	47306	61.72	19222	56.54	21133	27.57	8250	24.27	13510	17.63	4226	12.43	70809	92.38	31891	93.81	73446	95.82	32753	96.34	0
Central Bank of India	113715	45309	61012	53.65	22451	49.55	30515	26.83	9715	21.44	23815	20.94	8905	19.65	12215	10.74	4215	9.30	67784	59.61	23456	51.77	0
Federal Bank	7100	2500	5700	80.28	1428	57.12	5900	83.10	867	34.68	4950	69.72	850	34.00	920	12.96	460	18.40	5950	83.80	1580	63.20	0
Fino Payment Bank	257	74	238	92.61	68	91.89	257	100.00	74	100.00	257	100.00	74	100.00	257	100.00	74	100.00	257	100.00	74	100.00	0
HDFC Bank Ltd.	66959	27070	62753	93.72	25378	93.75	56798	84.83	18439	68.12	57212	85.44	18609	68.74	31950	47.72	13525	49.96	66877	99.88	27048	99.92	4005
ICICI Bank Ltd.	31399	10301	27532	87.68	8729	84.74	23763	75.68	6637	64.43	23576	75.09	6553	63.62	23779	75.73	7885	76.55	29599	94.27	8729	84.74	31
IDBI Bank	13000	6500	5000	38.46	5000	76.92	7500	57.69	1500	23.08	7500	57.69	1500	23.08	5000	38.46	1500	23.08	7500	57.69	5000	76.92	1000
Indian Bank	2315365	1456574	1360258	58.75	295897	20.31	685622	29.61	273879	18.80	1818659	78.55	790965	54.30	1910421	82.51	846789	58.14	1985652	85.76	765789	52.57	0
Indian Overseas Bank	57654	17100	31553	54.73	9322	54.51	260	0.45	60	0.35	2531	4.39	832	4.87	15623	27.10	2300	13.45	25632	44.46	7623	44.58	2756
Indusind Bank	18075	4116	18075	100.00	905	21.99	18075	100.00	2776	67.44	8409	46.52	2052	49.85	10423	57.67	0	0.00	18075	100.00	2776	67.44	0
IPPB	480	273	170	35.42	85	31.14	0	0.00	0	0.00	170	35.42	85	31.14	480	100.00	273	100.00	480	100.00	273	100.00	0
Jana SF Bank	16879	11369	16879	100.00	11369	100.00	614	3.64	233	2.05	2214	13.12	841	7.40	0	0.00	0	0.00	16879	100.00	11369	100.00	0
Karur Vysya Bank	23961	0	23071	96.29	0	0.00	12777	5.33	0	0.00	3434	14.33	0	0.00	3066	12.80	0	0.00	23019	96.07	0	0.00	0
Kotak Mahindra Bank	7393	2275	6659	90.07	1969	86.55	6798	91.95	2015	88.57	5545	75.00	1523	66.95	6984	94.47	2102	92.40	7087	95.86	2118	93.10	0
PBGB	404725	358211	36490	9.02	19252	5.37	0	0.00	0	0.00	11777	2.91	4009	1.12	386977	95.61	202885	56.64	386977	95.61	4009	1.12	24439
Punjab and Sind Bank	25430	10512	19430	76.41	9216	87.67	1326	5.21	430	4.09	8626	33.92	3592	34.17	13429	52.81	6557	62.38	17430	68.54	7546	71.78	8432
Punjab National Bank	658424	320022	397259	60.33	148817	46.50	155423	23.61	62206	19.44	137072	20.82	51449	16.08	391869	59.52	203271	63.52	527122	80.06	246172	76.92	7887
South Indian Bank	14260	5429	5933	41.61	2404	44.28	1302	9.13	502	9.25	3753	26.32	1492	27.48	2496	17.50	932	17.17	7296	51.16	2865	52.77	0
State Bank of India	1704297	794874	1419651	83.30	678252	85.33	374261	21.96	232542	29.26	325296	19.09	157049	19.76	1497352	87.86	683068	85.93	1542521	90.51	684052	86.06	357407
UCO Bank	561452	279424	178364	31.77	70656	25.29	15778	2.81	4300	1.54	140560	25.04	61799	22.12	446034	79.44	230215	82.39	497418	88.59	252125	90.23	64034
Ujjivan SF Bank	82892	67278	79980	96.49	65444	97.27	54934	66.27	47312	70.32	59524	71.81	45013	66.91	81189	97.95	66667	99.09	81189	97.95	66667	99.09	0
Union Bank of India	142249	59273	73503	51.67	9983	16.84	6725	4.73	1289	2.17	14213	9.99	4623	7.80	10212	7.18	2312	3.90	124012	87.18	8563	14.45	0
WBSCB (HDCCB)	242372	78253	2645	1.09	790	1.01	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
9343067	4891835	5710474	61.12	2251180	46.02	1767974	18.92	780728	15.96	3644525	39.01	1748321	35.74	6809487	72.88	3143666	64.26	7966628	85.27	3401052	69.53	644735	

Digital coverage for Businesses (Current Accounts)											
Bank	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts Ineligible for digital coverage as per bank's Board approved policies		
	Total No. of Eligible Operative Current/ Business Accounts	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered		% coverage	
	Airtel Payment Bank	0	0	0.00	0	0.00	0	0.00		0	0.00
Axis Bank	12992	4693	36.12	962	7.40	5236	40.30	10486	80.71	403	
Bandhan Bank	11474	1549	13.50	71	0.62	9868	86.00	10017	87.30	63	
Bank of Baroda	11286	6344	56.21	3244	28.74	4226	37.44	6344	56.21	3	
Bank of India	15928	8647	54.29	6980	43.82	9648	60.57	14845	93.20	0	
Bank of Maharashtra	350	100	28.57	90	25.71	100	28.57	100	28.57	150	
Canara Bank	2925	858	29.33	1083	37.03	574	19.62	1693	57.88	0	
Central Bank of India	3906	819	20.97	515	13.18	1045	26.75	2284	58.47	0	
Federal Bank	1700	1100	64.71	780	45.88	780	45.88	1510	88.82	0	
Fino Payment Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
HDFC Bank Ltd.	7684	7618	99.14	582	7.57	7618	99.14	7657	99.65	206	
ICICI Bank Ltd.	5696	4985	87.52	3237	56.83	4002	70.26	5217	91.59	0	
IDBI Bank	3000	2800	93.33	1500	50.00	2000	66.67	2000	66.67	200	
Indian Bank	633547	301486	47.59	388960	61.39	346784	54.74	522563	82.48	0	
Indian Overseas Bank	8900	7000	78.65	145	1.63	1014	11.39	7989	89.76	520	
Indusind Bank	7691	4036	52.48	173	2.25	3435	44.66	4036	52.48	0	
IPPB	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
Jana SF Bank	755	28	3.71	0	0.00	142	18.81	412	54.57	0	
Karur Vysya Bank	1348	306	22.70	0	0.00	327	24.26	1021	75.74	0	
Kotak Mahindra Bank	584	491	84.08	18	3.08	279	47.77	513	87.84	0	
PBGB	1547	0	0.00	0	0.00	546	35.29	546	35.29	0	
Punjab and Sind Bank	637	212	33.28	20	3.14	212	33.28	316	49.61	637	
Punjab National Bank	10850	4040	37.24	1740	16.04	3746	34.53	5986	55.17	2951	
South Indian Bank	1276	286	22.41	46	3.61	309	24.22	491	38.48	0	
State Bank of India	31982	15853	49.57	21822	68.23	1920	6.00	21988	68.75	8815	
UCO Bank	6245	957	15.32	332	5.32	1809	28.97	2477	39.66	3768	
Ujjivan SF Bank	1225	879	71.76	58	4.73	1103	90.04	1103	90.04	0	
Union Bank of India	5123	2378	46.42	398	7.77	1285	25.08	3241	63.26	0	
WBSCB (HDCCB)	432	0	0.00	0	0.00	0	0.00	0	0.00	0	
Total	789083	377465	47.84	432756	54.84	408008	51.71	634835	80.45	17716	

Achievement of POS/QR coverage 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.

POS/QR target vs Achievement as on 31.03.2022:

District	Rural			Semi-Urban			Urban/Metro		
	Target	Achiev.	% Ach.	Target	Achiev.	% Ach.	Target	Achiev.	% Ach.
Howrah	28350	8395	29.61%	31600	11879	37.59%	114250	32744	28.66%

Payment Banks operations:

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

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

IPPB has an extensive network of 27 branches with 9047 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 30741 Bank Mitras, 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 31.03.2022:**(Amount in Crore)**

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
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
IPPB	Mar, 2022	407640	8.02	3581	0.27
Airtel Payment Bank	June, 2021	2806000	69.04	0	0.00
Airtel Payment Bank	Sept, 2021	2979000	76.17	0	0.00
Airtel Payment Bank	Dec, 2021	3131065	88.51	0	0.00
Airtel Payment Bank	Mar, 2022	3290000	100.24	0	0.00
Fino Payment Bank	Dec, 2021	10244	0.49	22	0.001
Fino Payment Bank	Mar, 2022	14574	0.71	38	0.002

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	Mar, 2021	353263	22.77	525998	11.54
IPPB	Mar, 2022	386373	21.67	440640	12.28
Airtel Payment Bank	Mar, 2021	116000	18.88	893829	90.27
Airtel Payment Bank	Mar, 2022	100000	7.01	1564317	168.17
Fino Payment Bank	Mar, 2022	75167	23.31	60232	1.02

AGENDA-14

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 “Go Digital, Go Secure” which has been observed from February 14-18, 2022. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) Convenience of digital transactions
- b) Security of digital transactions and
- c) Protection of customers

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 Period	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
Mar, 22	211	7607	369	15671	580	23278
FY 20-21	433	24680	296	9509	729	34189
FY 21-22	608	25017	1240	55251	1848	80268

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

During the Quarter	March,2021	June,2021	Sept,2021	Dec,2021	March,2022
Total Camps	561	524	1103	1753	1555

During the year	Total Camps organised by Rural branches
FY 2020-21	1028
FY 2021-22	4935

It is worth mentioning that the camps conducted by Financial literacy centres and Rural Branches are showing 153.49 % and 380.05 % Y-o-Y growth respectively. Member banks are requested to increase the camps in rural branches to achieve the targets.

District wise progress of FLC during March, 2022 quarter of FY 2021-22 is given hereunder.

District wise camp conducted by FLCs and rural branches during the March, 2022 quarter							
State	West Bengal						
During the Quarter	March						
Year	2022						
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)	12	646	22	1016	255	125
2	24 Pgs (S)	14	365	4	115	304	42
3	Alipurduar	0	0	0	0	59	89
4	Bankura	6	174	12	304	168	12
5	Birbhum	21	740	63	2092	212	84
6	Coochbehar	28	737	28	737	124	28
7	Darjeeling	4	136	25	3803	76	55
8	Dakhin Dinajpur	0	0	10	381	79	10
9	Hooghly	0	0	25	740	237	0
10	Howrah	0	0	48	1385	115	85
11	Jalpaiguri	2	47	6	165	79	0
12	Jhargram	6	162	6	162	82	6
13	Kalimpong	0	0	0	0	14	0
14	Kolkata	1	35	1	35	3	0
15	Malda	10	577	10	577	184	90
16	Murshidabad	6	468	6	210	334	396
17	Nadia	18	1045	18	1045	230	29
18	Paschim Bardhaman	0	0	0	0	91	51
19	Paschim Medinipur	2	139	2	139	248	132
20	Purba Bardhaman	1	70	13	484	203	92
21	Purba Medinipur	35	965	22	901	177	55
22	Purulia	8	239	11	318	158	109
23	Uttar Dinajpur	37	1062	37	1062	97	65
	Total	211	7607	369	15671	3529	1555

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-15

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 31.03.2022 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
April – March, 2021	196	4290	307	7.16	55.12
April – March, 2022	339	9182	3017	32.86	73.66
Cumulative, March, 21	4799	126464	91554	72.40	59.64
Cumulative, March 22	5207	137232	100751	73.42	61.04

- RSETIs of West Midnapore, Howrah and North 24 Parganas are having 80% and above settlement percentage.
- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation.

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

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

RSETI wise settlement & credit linkage % upto 31.03.2022 since inception (Cumulative)											
Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	247	7303	3656	1373	5029	8	5037	68.97	72.70
2	West Midnapore (Debra)	Indian Bank	221	6899	4502	858	5360	251	5611	81.33	83.99
3	North 24 Parganas	Bank of India	296	7640	3827	2326	6153	124	6277	82.16	62.20
4	Coochbehar	Central Bank of India	153	3675	1365	1244	2609	34	2643	71.92	52.32
5	Darjeeling	Central Bank of India	123	3241	1571	829	2400	44	2444	75.41	65.46
6	Jalpaiguri	Central Bank of India	282	5873	3395	1026	4421	264	4685	79.77	76.79
7	Purba Midnapore	Punjab National Bank	258	7482	2995	2368	5363	49	5412	72.33	55.85
8	Berhampore	Canara Bank	332	9581	3781	2951	6732	0	6732	70.26	56.16
9	Malda	State Bank of India	249	7246	2795	2161	4956	594	5550	76.59	56.40
10	Nadia (Haringhata)	State Bank of India	237	5949	1889	2146	4035	74	4109	69.07	46.82
11	Burdwan	UCO Bank	274	7001	2938	1852	4790	0	4790	68.42	61.34
12	Hooghly	UCO Bank	292	7358	4608	701	5309	0	5309	72.15	86.80
13	Howrah	UCO Bank	238	6824	4735	62	4797	3	4800	70.34	98.71
14	Bankura (Ranbahal)	Punjab National Bank	337	7987	2679	2236	4915	607	5522	69.14	54.51
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	228	6327	2929	1600	4529	206	4735	74.84	64.67
16	Howrah	Punjab National Bank	665	16907	3619	9983	13602	656	14258	84.33	26.61
17	Purulia	Punjab National Bank	205	5227	1737	964	2701	0	2701	51.67	64.31
18	South 24 Parganas	Punjab National Bank	334	8773	4249	1435	5684	128	5812	66.25	74.75
19	Uttar Dinajpur	Punjab National Bank	236	5939	2318	1926	4244	80	4324	72.81	54.62
	Total		5207	137232	59588	38041	97629	3122	100751	73.42	61.04

RSETI wise settlement & credit linkage % during FY 2021-22 (01.04.2021 to 31.03.2022)											
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	15	477	104	82	186	0	186	38.99	55.91
2	West Midnapore (Debra)	Indian Bank	17	451	358	4	362	0	362	80.27	98.90
3	North 24 Parganas	Bank of India	18	576	344	0	344	0	344	59.72	100.00
4	Coochbehar	Central Bank of India	10	305	100	51	151	0	151	49.51	66.23
5	Darjeeling	Central Bank of India	10	306	59	32	91	0	91	29.74	64.84
6	Jalpaiguri	Central Bank of India	18	381	25	0	25	0	25	6.56	100.00
7	Purba Midnapore	Punjab National Bank	19	610	147	45	192	0	192	31.48	76.56
8	Berhampore	Canara Bank	20	597	71	20	91	0	91	15.24	78.02
9	Malda	State Bank of India	15	360	24	52	76	0	76	21.11	31.58
10	Nadia (Haringhata)	State Bank of India	17	330	0	4	4	0	4	1.21	0.00
11	Burdwan	UCO Bank	21	565	11	0	11	0	11	1.95	100.00
12	Hooghly	UCO Bank	18	451	344	35	379	0	379	84.04	90.77
13	Howrah	UCO Bank	18	507	27	0	27	0	27	5.33	100.00
14	Bankura (Ranbahal)	Punjab National Bank	23	559	43	18	61	0	61	10.91	70.49
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	17	474	127	49	176	0	176	37.13	72.16
16	Howrah	Punjab National Bank	29	832	171	150	321	3	324	38.94	53.27
17	Purulia	Punjab National Bank	18	415	33	43	76	0	76	18.31	43.42
18	South 24 Parganas	Punjab National Bank	19	519	146	123	269	7	276	53.18	54.28
19	Uttar Dinajpur	Punjab National Bank	17	467	81	84	165	0	165	35.33	49.09
	Total		339	9182	2215	792	3007	10	3017	32.86	73.66

AGENDA- 16

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 31.03.2022 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2020	36646275	13473.64	3190693
31.03.2021	40397438	13247.08	2332637
31.03.2022	44598971	15607.19	2790676

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2020	25019200	28627762
31.03.2021	25287761	32255660
31.03.2022	27927972	36851270

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2020	10227585	2686728	1509104	13481007
31.03.2021	13598596	3837712	2751682	20187990
31.03.2022	17334966	5321223	2997677	25653866

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
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278
31.03.2022	PMSBY	2309	1866	175	268
	PMJJBY	9039	8351	342	346

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 670586 enrolment upto 31-03-2022 (Achievement is 130 %).

Saturation drive for Jan Suraksha Schemes: -

Department of Financial Services (DFS), Gol has started saturation drive for Jan suraksha schemes to connect every entitled person with Government's insurance and pension schemes. SLBC organised special meeting on saturation drive for Jan Suraksha schemes held on 01.10.2021 and prepared road maps for 100 % achievement in PMJSS.

Recently, Department of Financial Services (DFS), Gol has revised timeline from 30.09.2022 to 30.09.2024 vide letter dated-20.04.2022. Target has been fixed by DFS as mentioned below-

Period	Target to Achieve
Upto Sept,22	40% of total target
Upto Sept,23	70% of total target
Upto Sept,24	100% of total target

The timeline for saturation drive in respect of PMJDY accounts remains unchanged.

In view of the above, all member banks are requested to participate wholeheartedly and exert their utmost effort for success of the campaign within the timeline prescribed by DFS.

Bank wise cumulative enrolment position uner social security schemes as on 31.03.2022 (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 uner Social security schemes	% of Enrolment
1	Bank of Baroda	2920716	179395	984671	118417	1282483	43.91%
2	Bank of India	1653190	317982	943781	163221	1424984	86.20%
3	Bank of Maharashtra	54791	7020	21571	6738	35329	64.48%
4	Canara Bank	700664	87028	332148	110753	529929	75.63%
5	Central Bank of India	1084553	168218	428487	157182	753887	69.51%
6	Indian Bank	3305056	291820	374797	350465	1017082	30.77%
7	Indian Overseas Bank	289599	47779	137682	49189	234650	81.03%
8	Punjab & Sind Bank	18624	5920	31222	7513	44655	239.77%
9	Punjab National Bank	8768812	578518	3222610	321610	4122738	47.02%
10	State Bank of India	16136637	2917750	8597876	1153724	12669350	78.51%
11	UCO Bank	1547567	126997	323417	69725	520139	33.61%
12	Union Bank of India	944680	94871	397699	93488	586058	62.04%
PSU Banks		37424889	4823298	15795961	2602025	23221284	62.05%
13	Axis Bank Ltd	62914	11146	40041	64698	115885	184.20%
14	Bandhan Bank	0	0	0	12075	12075	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0	29	29	#DIV/0!
16	City Union Bank Ltd	81	154	380	45	579	714.81%
17	Dhanlaxmi Bank Ltd.	0	0	0	193	193	#DIV/0!
18	ESAF SF Bank	0	0	0	0	0	#DIV/0!
19	Federal Bank Ltd	4250	1873	4684	440	6997	164.64%
20	HDFC Bank Ltd	126265	38360	74036	24523	136919	108.44%
21	ICICI Bank Ltd	39502	14254	33708	4190	52152	132.02%
22	IDBI Bank Ltd.	30951	24264	87646	23991	135901	439.08%
23	IDFC Bank Ltd.	0	368	1623	0	1991	#DIV/0!
24	Indusind Bank Ltd	9713	306	8161	72	8539	87.91%
25	Jammu & Kashmir Bank Ltd	239	23	44	12	79	33.05%
26	Jana Small Finance Bank	0	0	0	0	0	#DIV/0!
27	Karnataka Bank Ltd.	0	0	0	1915	1915	#DIV/0!
28	Karur Vysya Bank Ltd	1623	1576	2407	382	4365	268.95%
29	Kotak Mahindra Bank Ltd	850	4215	6434	850	11499	1352.82%
30	Lakshmi Vilas Bank Ltd	0	39	109	45	193	#DIV/0!
31	Ratnakar Bank Ltd	76	67	119	22	208	273.68%
32	South Indian Bank Ltd	304	977	1848	1241	4066	1337.50%
33	Tamilnad Mercantile Bank Ltd	0	281	814	497	1592	#DIV/0!
34	Ujjivan Small Finance Bank	0	0	0	0	0	#DIV/0!
35	Utkarsh Small Finance Bank	0	0	0	0	0	#DIV/0!
36	Yes Bank Ltd	66	224	291	16	531	804.55%
PVT Banks		276834	98127	262345	135236	495708	179.06%
37	BGVB (PNB)	5111474	145994	757460	127743	1031197	20.17%
38	PBGB (UCO)	1300349	163517	319508	64005	547030	42.07%
39	UBKGB (CBI)	485425	90287	199692	68668	358647	73.88%
RRBs		6897248	399798	1276660	260416	1936874	28.08%
40	WB State Co-Op Bank Ltd.	0	0	0	0	0	#DIV/0!
41	WBSCARD Bank Ltd.	0	0	0	0	0	#DIV/0!
Co-Op Banks		0	0	0	0	0	#DIV/0!
Grand Total		44598971	5321223	17334966	2997677	25653866	57.52%

Bank wise cumulative report of PMJDY accounts as on 31.03.2022 (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	1873596	1047120	1206677	1714039	2920716	850.11	106682	2702861	2794961
2	Bank of India	1346621	306569	686869	966321	1653190	654.04	138870	1360419	1545634
3	Bank of Maharashtra	13631	41160	25525	29266	54791	15.10	17107	50311	50771
4	Canara Bank	569479	131185	303589	397075	700664	264.25	32306	212656	582074
5	Central Bank of India	1001429	83124	423172	661381	1084553	318.61	77874	604339	946388
6	Indian Bank	2766955	538101	1373870	1931186	3305056	1375.80	93208	1482822	2839161
7	Indian Overseas Bank	105947	183652	125583	164016	289599	108.18	23818	273013	236174
8	Punjab & Sind Bank	4771	13853	8531	10093	18624	8.07	218	14644	14109
9	Punjab National Bank	7924061	844751	3640182	5128630	8768812	2972.70	762294	4116083	7707580
10	State Bank of India	9118826	7017811	7206740	8929897	16136637	6193.88	277868	15167287	12463420
11	UCO Bank	1031710	515857	609672	937895	1547567	496.07	109100	536183	1253444
12	Union Bank of India	655928	288752	388550	556130	944680	229.23	167061	294936	852596
	PSUs Total	26412954	11011935	15998960	21425929	37424889	13486.05	1806406	26815554	31286312
13	Axis Bank Ltd	4582	58332	30606	32308	62914	22.55	19230	23193	36400
14	City Union Bank Ltd	0	81	58	23	81	0.02	8	70	36
15	Federal Bank Ltd	1077	3173	2865	1385	4250	1.44	918	1759	2879
16	HDFC Bank Ltd	7588	118677	17986	108279	126265	22.73	11571	126253	47879
17	ICICI Bank Ltd	25651	13851	19387	20115	39502	5.55	23065	39502	32399
18	IDBI Bank Ltd.	6007	24944	17845	13106	30951	10.00	3060	22607	22320
19	IndusInd Bank Ltd	211	9502	6771	2942	9713	1.99	898	3586	8194
20	Jammu & Kashmir Bank Ltd	0	239	162	77	239	0.09	31	238	137
21	Karur Vysya Bank	615	1008	934	689	1623	0.29	267	1612	1186
22	Kotak Mahindra Bank Ltd	131	719	628	222	850	0.16	281	83	287
23	Lakshmi Vilas Bank Ltd	39	37	39	37	76	0.02	12	56	21
24	South Indian Bank Ltd	8	296	128	176	304	0.12	41	196	236
25	Yes Bank Ltd	1	65	55	11	66	0.01	9	63	44
	PBVTs Total	45910	230924	97464	179370	276834	64.97	59391	219218	152018
26	BGVB (PNB)	5057997	53477	2125325	2986149	5111474	1494.22	719727	420769	3948934
27	PBGB (UCO)	1132091	168258	454150	846199	1300349	383.73	154116	54719	1043968
28	UBKGB (CBI)	338758	146667	208127	277298	485425	178.23	51036	417712	420038
	RRBS Total	6528846	368402	2787602	4109646	6897248	2056.17	924879	893200	5412940
	Grand Total	32987710	11611261	18884026	25714945	44598971	15607.19	2790676	27927972	36851270

District wise cumulative report of PMJDY accounts as on 31.03.2022 (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	Zero Balance A/c's	RupayCard Issued	Aadhaar Seeded
1	Alipurduar	158300	75999	100726	133573	234299	70.44	25828	187887	201601
2	Bankura	1777987	256034	903226	1130795	2034021	910.88	110393	1156341	1663208
3	Bardhaman	2288805	1019441	1249734	2058512	3308246	1023.55	162005	2120033	2694767
4	Birbhum	1687658	418520	894147	1212031	2106178	690.94	137537	1293152	1721893
5	Dakshin Dinajpur	887256	182242	458479	611019	1069498	276.84	69188	609637	866516
6	Darjiling	283499	324104	252899	354704	607603	304.22	39228	497115	505456
7	Howrah	1213899	623905	752814	1084990	1837804	724.43	87032	1223229	1555885
8	Hooghly	1460953	685652	877321	1269284	2146605	892.93	97659	1342289	1850696
9	Jalpaiguri	1080811	570625	703657	947779	1651436	544.74	98754	1261183	1387182
10	Coochbehar	1012665	428248	631521	809392	1440913	310.65	89145	1123719	1201882
11	Kolkata	5968	767824	346596	427196	773792	301.52	76583	571364	611223
12	Maldah	2474441	420389	1219659	1675171	2894830	830.19	260460	1475938	2431437
13	Murshidabad	2832301	1112357	1686948	2257710	3944658	1128.46	245554	2645096	3271226
14	Nadia	1855878	911969	1174405	1593442	2767847	931.78	188398	1785680	2210492
15	North 24 Parganas	2271012	1639535	1627469	2283078	3910547	1532.57	201927	2621743	3254441
16	Paschim Medinipur	2331371	415429	1166225	1580575	2746800	1157.72	127043	1564499	2288608
17	Purba Medinipur	2231543	198985	1068418	1362110	2430528	1090.62	102780	1434964	2027457
18	Purulia	1506566	291588	810650	987504	1798154	806.92	133540	1044718	1489287
19	South 24 Parganas	3758299	759116	1918296	2599119	4517415	1611.12	314023	2761583	3749965
20	Uttar Dinajpur	1868498	509299	1040836	1336961	2377797	466.68	223599	1207802	1868048
Grand Total		32987710	11611261	18884026	25714945	44598971	15607.19	2790676	27927972	36851270

District wise cumulative enrolment position uner social security schemes as on 31.03.2022 (as per PMJDY portal)

Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes	% of Enrolment
1	Alipurduar	234299	92335	254468	40149	386952	165.15%
2	Bankura	2034021	184092	724578	90775	999445	49.14%
3	Bardhaman	3308246	450465	1296008	209877	1956350	59.14%
4	Birbhum	2106178	324888	786765	144188	1255841	59.63%
5	Dakshin Dinajpur	1069498	109714	367446	56908	534068	49.94%
6	Darjiling + Kalimpong	607603	206428	492330	76366	775124	127.57%
7	Howrah	1837804	266654	752008	143667	1162329	63.25%
8	Hooghly	2146605	318809	970377	176041	1465227	68.26%
9	Jalpaiguri	1651436	215252	539529	113528	868309	52.58%
10	Coochbehar	1440913	192156	553391	119415	864962	60.03%
11	Kolkata	773792	360356	1244283	136176	1740815	224.97%
12	Maldah	2894830	266737	871168	174857	1312762	45.35%
13	Murshidabad	3944658	387938	1526296	284148	2198382	55.73%
14	Nadia	2767847	253782	1035967	177673	1467422	53.02%
15	North 24 Parganas	3910547	492119	1730623	276179	2498921	63.90%
16	Paschim Medinipur + Jhargram	2746800	304237	1121653	187585	1613475	58.74%
17	Purba Medinipur	2430528	243593	931000	215230	1389823	57.18%
18	Purulia	1798154	144659	440114	68998	653771	36.36%
19	South 24 Parganas	4517415	344576	1166588	203582	1714746	37.96%
20	Uttar Dinajpur	2377797	162433	530374	102335	795142	33.44%
Grand Total		44598971	5321223	17334966	2997677	25653866	57.52%

Bank wise enrolment position uner APY during FY 2021-22 (01.04.2021 to 31.03.2022)

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	25476	88	125%
2	Bank of India	366	70	25620	43067	118	168%
3	Bank of Maharashtra	37	70	2590	2475	67	96%
4	Canara Bank	413	70	28910	30645	74	106%
5	Central Bank of India	328	70	22,960	28263	86	123%
6	Indian Bank	602	70	42140	74550	124	177%
7	Indian Overseas Bank	152	70	10640	14727	97	138%
8	Punjab National Bank	1231	70	86170	43095	35	50%
9	Punjab & Sind Bank	41	70	2,870	1526	37	53%
10	State Bank of India	1200	70	84000	261379	218	311%
11	UCO Bank	387	70	27090	22368	58	83%
12	Union Bank of India	297	70	20790	22666	76	109%
	PSU Banks	5345	840	374150	570237	107	152%
13	Axis Bank Ltd	299	70	20,930	7,536	25	36%
14	Bandhan Bank	384	30	11520	4683	12	41%
15	Catholic Syrian Bank Ltd.	3	30	90	1	1	2%
16	City Union Bank Ltd	2	30	60	0	1	2%
17	DCB Bank Ltd.	4	30	120	0	0	0%
18	Dhanlaxmi Bank Ltd.	5	30	150	31	6	21%
19	ESAF SF Bank	0	0	0	0	0	0%
20	Federal Bank Ltd	30	30	900	119	4	13%
21	HDFC Bank Ltd	230	70	16100	0	7	10%
22	ICICI Bank Ltd	198	70	13,860	453	2	3%
23	IDBI Bank Ltd.	96	70	6720	6477	67	96%
24	IDFC Bank Ltd.	2	30	60	3841	17	24%
25	Indusind Bank Ltd	34	30	1020	25	1	2%
26	Jammu & Kashmir Bank Ltd	2	30	60	2	1	3%
27	Jana Small Finance Bank	0	0	0	0	0	0%
28	Karnataka Bank Ltd.	20	30	600	477	24	80%
29	Karur Vysya Bank Ltd	16	30	480	42	3	9%
30	Kotak Mahindra Bank Ltd	41	30	1230	388	9	32%
31	Lakshmi Vilas Bank Ltd	4	30	120	0	0	0%
32	Ratnakar Bank Ltd	8	30	240	20	3	8%
33	South Indian Bank Ltd	19	30	570	747	39	131%
34	Standard Chatered Bank	17	30	510	0	0	0%
35	Tamilnad Mercantile Bank Ltd	1	30	30	197	197	657%
36	Ujjivan Small Finance Bank	0	0	0	0	0	0%
37	Utkarsh Small Finance Bank	0	0	0	0	0	0%
38	Yes Bank Ltd	16	30	480	0	0	0%
	PVT Banks	1431	820	75850	25039	17	33%
39	BGVB (PNB)	587	70	41090	31359	53	76%
40	PBGB (UCO)	231	70	16170	27696	120	171%
41	UBKGB (CBI)	142	70	9940	16255	114	164%
	RRBs	960	210	67200	75310	78	112%
	Grand Total	7736	1870	517200	670586	87	130%

AGENDA-17

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

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

Bank wise progress on Data Management System: - Portal has been made live. The following banks have already given data in the portal for quarter ended March 2022 on test basis.

Bank Name	Status
CSB Ltd.	Data uploaded successfully
HDFC	Data uploaded successfully
ICICI	Data uploaded successfully
IDFC First Bank	Data uploaded successfully
Karnataka Bank Ltd.	Data uploaded successfully
Karur Vysya Bank	Data uploaded successfully

We request all member banks to upload the reporting files in the said portal from the June 30,2022 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- 18

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- 19

Skill Initiatives taken by Agriculture Skill Council of India (ASCI) in Agri and allied sector:

Agriculture Skill Council of India (ASCI) is a Sector Skill Council working under the aegis of Ministry of Skill Development and Entrepreneurship, Govt. of India with the basic objective as advisory in nature and engage in creating occupational map, setting National Standards for different occupations for skill development in Agri and Allied sectors which are aligned to National Skill Qualification Framework(NSQF) as per Government norms. The logic behind to create the NSQF courses to bring the uniformity on vocational training which linked to national level certification. Since its inception in 2013, ASCI has facilitated more than 3.5 lakh youth in Short Term Training in various sectors of Agriculture and around 5.5 lakh recognition of Prior learning to Agriculture workers across India.

Credit linkage is the primary requirement for establishing a successful enterprise in the farm sector where the banks and other financial institution are playing a major role. Skill development training in structured way through institution to provide the necessary skills to make them competent followed by certification to judge the competency level and make them ready for setting up of micro enterprises are the area where ASCI is working through various Skill development programme viz PMKVY, RKVY, MIDH, PBSSD and various line Departments of Govt of West Bengal may get easy credit from the financial institution operating in West Bengal for setting up of their enterprises.

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 March, 2022

Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	27.04.2022
2	Bank of India	Submitted	13.05.2022
3	Bank of Maharashtra	Submitted	13.05.2022
4	Canara Bank	Submitted	20.04.2022
5	Central Bank of India	Submitted	12.05.2022
6	Indian Bank	Submitted	05.05.2022
7	Indian Overseas Bank	Submitted	02.05.2022
8	Punjab National Bank	Submitted	15.04.2022
9	Punjab & Sind Bank	Submitted	04.05.2022
10	State Bank of India	Submitted	07.05.2022
11	UCO Bank	Submitted	22.04.2022
12	Union Bank of India	Submitted	28.04.2022
13	Axis Bank	Submitted	02.05.2022
14	Au Small finance Bank	Submitted	18.04.2022
15	Bandhan Bank	Submitted	26.04.2022
16	Catholic Syrian Bank Ltd.	Submitted	27.04.2022
17	City Union Bank Ltd.	Submitted	04.05.2022
18	Dhanlaxmi Bank Ltd.	Submitted	26.04.2022
19	ESAF SF Bank	Submitted	26.04.2022
20	Federal Bank	Submitted	18.04.2022
21	HDFC Bank	Submitted	20.04.2022
22	ICICI Bank	Submitted	19.04.2022
23	IDBI Bank	Submitted	02.05.2022
24	IDFC First Bank	Submitted	26.04.2022
25	Indusind Bank	Submitted	26.04.2022
26	Jana Small Finance Bank	Submitted	29.04.2022
27	Karnataka Bank Ltd.	Submitted	26.04.2022
28	Karur Vysya Bank	Submitted	26.04.2022
29	Kotak Mahindra Bank	Submitted	11.04.2022
30	Lakshmi Vilas Bank (DBS)	Submitted	29.04.2022
31	Ratnakar Bank Ltd	Submitted	19.04.2022
32	South Indian Bank Ltd.	Submitted	22.04.2022
33	Tamilnad Mercantile Bank	Submitted	11.04.2022
34	Ujjivan Small Finance Bank	Submitted	19.04.2022
35	Utkarsh Small Finance Bank	Submitted	20.04.2022
36	YES Bank	Submitted	19.04.2022
37	BGVV (PNB)	Submitted	28.04.2022
38	PBGB (UCO)	Submitted	25.04.2022
39	UBKGB (CBI)	Submitted	27.04.2022
40	WB State Co-Op Bank Ltd.	Submitted	30.04.2022
41	WBSCARD Bank Ltd.	Submitted	29.04.2022

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

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

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

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

Ref. No: SLBC/WB/Sub Committee Meeting of ARD & Fishery / 30 /2022

Date: 19.05.2022

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

Re: Minutes of the SLBC Sub-Committee meeting on Animal Husbandry & Fishery Sub-Committee held on 19.05.2022.

One Special Sub Committee meeting on Animal Husbandry and Fishery was held on 19.05.2022 at Suchintan, United Tower, PNB Zonal Office. The meeting was graced by Sri Manas Dhar, Special Secretary & Director, Institutional Finance, Finance Department, GoWB, Dr. Krishna Prasad Mukherjee, Assistant Director, ARD Department, GoWB, Dr. Sri Kishore Dhara, Deputy Director, Fisheries Department, GoWB, Sri Sudyumna Pal, Deputy General Manager, NABARD, Sri Amit Das, Assistant General Manager, RBI, Sri Nabin Kumar Dash, Chief General Manager & Convener of SLBC, West Bengal, Sri Sakshi Gopal Saha, General Manager, SLBC, West Bengal and other dignitaries of the Line Departments and representatives of major member Banks.

Sri Sakshi Gopal Saha, General Manager, SLBC, West Bengal, welcomed all the participants in the meeting and appraised the house about sanction/ pending status of the sponsored proposals under both the schemes i.e Animal Husbandry and Fishery. Sri Saha requested the participants for having fruitful discussions in detail to sort out the different issues faced by the member banks. He acknowledged the cumulative efforts of all member banks including the support received from the Govt. Department for boosting up Agriculture & allied sector. Sri Saha requested Sri Manas Dhar to preside over the meeting.

Sri Manas Dhar, Director & Special Secretary, Institutional Finance, GoWB informed the house that Govt. of West Bengal has declared Animal Husbandry KCC and MJCC as flagship programme of our state. He appraised the member banks that though the sanction number is not reaching at desired level, the rejection number is getting higher. He requested the member banks to ensure that proposals be rejected only based on logical and justified reasons. He urged upon SLBC for sharing the reasons of rejection so that Line Department Officials may be made aware about the issues to ensure sponsoring quality proposals minimizing rejection in future. He stressed upon the need for collecting data from the respective line departments by the LDMs instead of individual Banks to minimize the data discrepancies.

District level official of the line department should coordinate the respective LDMs in this regard. He advised all the member banks to encourage the field functionaries by issuing guidelines, any kind of directives or creating awareness regarding these schemes from their respective controlling offices on frequent basis.

The agenda wise discussion and the action points emerged thereof are appended below:

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Target and Progress under Animal Husbandry KCC):

Sri Saha, General Manager, SLBC West Bengal briefly apprised the house about performance of the Banks during FY 2021-22, inter alia mentioning sanctioned figure of 19826 proposals involving loan amounting Rs.142.87 Cr. He also informed the house the following schematic target for FY 2022-23:

FY	Dairy	Poultry	Goatery	Total
2022-23	60600	7640	13760	82000

Underscoring the major reasons for rejection of the loan proposals, Sri Saha urged upon all the member banks to pay extra attention to ensure that rejections be made only on justifiable grounds and no eligible cases remain pending with the Banks for long.

Sri Dhar suggested all the member banks to pay focus on those borrowers who were already introduced to the banks through their existing KCC limits for raising crops and applied for KCC-AH to speed up disposal.

Dr. Mukherjee, Assistant Director, ARD Department, GoWB expressed his views on following areas with the request for suitable actions from Banks wherever required:

- i) Despite several Gram Panchayat level camps and District level review meetings, there was marginal increment in the sanctioned number in comparison to the sponsored applications.
- ii) Keeping in view the major reasons of rejection, ARD department had devised a certificate in respect of animal health and sheds under KCC-AH to be issued by the ARD officials post inspection of the live stocks and sheds which would henceforth be attached with each proposal.
- iii) He stressed upon the need of allowing block level Admin role to the BLDOs in KCC-IMS-ARD portal and real time data updation by the Banks therein for better monitoring of KCC-AH drive in the state.
- iv) He also stressed upon strengthening all the prospective FPCs, Milk Unions and Federations by extending credit support to ensure better marketability and value addition to their products for employment generation.

Sri Saha requested ARD department to share the list of prospective Clusters for exploring possibility of adoption of the same by the banks.

In this respect, Sri Dhar apprised the house that Animal Resources Development Department, Govt. of WB has already issued an advisory that land documents are not required for availing credit limit of up to Rs.1.60 lakh under KCC-AH vide their memo no. 1858/DARAH-13020(98)/1/2022, dated 06.05.2022.

Sri Dhar requested all the member banks to ensure disposal of the pending KCC animal husbandry proposals latest by 15th of June 2022.

(Action Point 1: Member Banks)

Target and Progress under Matsya Jeebi Credit Card (MJCC):

Sri Saha apprised the house that the banks' overall performance in MJCC during FY 2021-22 and also informed the house that target (No.) of Matsya Jeebi Credit Card (MJCC) finance for FY 2022-23:

FY	MJCC
2022-23	100000



He highlighted following pertinent issues of MJCC financing for proper redressal:

- As per revised SOP of MJCC no insurance is required up to Rs. 2 lakh, which is becoming a hindrance for the member bank to consider those fishery proposals, to protect the bank asset as well as to safeguard customer's interest in case of adverse condition and also to avoid adverse audit comments.
- As per the information received from some member banks and LDMs that many MJCC proposals were sponsored where the applicant's address is far distant from the bank branch & out of the service area of the branch.

Sri Dhar requested the fishery department to give their kind attention on this issues and sensitize the ground level officials to improve the quality of the proposals while sponsoring.

In response to a specific query from SBI, Sri Dhar informed that fish vending activity is not eligible to be covered under MJCC which line department should consider while sponsoring MJCC proposals.

Sri Dhar suggested that SLBC may coordinate with OIC and department of Fisheries, Govt. of WB to hold a special meeting for ironing out the glitches in the insurance scheme.

Dr. Dhara, Deputy Director, Fisheries Department, GoWB requested the member banks to clear the pending position at the earliest and latest by 15th of June 2022 either by sanctioning the eligible proposals or by rejecting the cases with proper rejection ground.

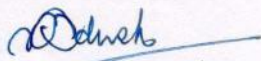
3. KCC IMS ARD & Fishery Portal:

Sri Saha highlighted the following portal related issues for suitable measures which may be initiated by the Line Department of Institutional Finance, GoWB.

- Appearance of the names of amalgamated entities (Banks) in the portal instead of that of the merged entities.
- Non-availability of Rejection column for reporting by the branches.
- In the ARD portal, schematic information on Dairy, Poultry, Goatery & Piggery is not available.
- Putting in the system of prompt updation of login credentials of the bank officials.

(Action Point 2: Line Departments)

There being no other points of discussion, the meeting ended with vote of thanks by Sri Sumit Basu Chief Manager, SLBC, West Bengal.


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





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/Proceedings /155th SLBC Meeting/ 963 /2022

Date: 09.03.2022

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

Re: Minutes of the 155th SLBC, West Bengal meeting held on 08.03.2022

The 155th SLBC meeting for the state of West Bengal was held on 08.03.2022 in virtual mode to review the progress made in various banking parameters till quarter ending December, 2021. After a brief inaugural speech on significant developments taken place in December 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. Swarup Kumar Saha, Executive Director, Punjab National Bank; Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation; Dr. Manoj Pant, Principal Secretary, Finance Dept; Sri Rajesh Pandey, Principal Secretary , Micro & Small Scale Enterprises and Textiles Deptt, GoWB; Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB; Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB; Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), Department of Financial Services, GoI; Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB, Sri R. Kesavan, RD, RBI; Dr. A.R. Khan, CGM, NABARD and Smt. Ruma Dey, CGM, SBI, LHO Kolkata, were among other notable dignitaries who had participated in the meeting.

At the outset, Sri Swarup Kumar Saha, Executive Director, Punjab National Bank welcomed all the participants and briefly narrated the macro-economic conditions in the country and the measures being taken by Government of India and Reserve Bank of India to normalise economic activity and bring traction in the recovery of the Indian economy. He highlighted that all member banks have disbursed Rs. 2.89 Lakh Crore i.e., 92% of the annual target under ACP 2021-22 as on December 2021. The achievement under Agriculture and MSME segment was 58% and 70% respectively during this period. Besides, achievement under Priority Sector stands at 59% and at 177% in non-Priority Sector as on December 2021. The total Deposits increased by 8.73% on YoY basis and advances grew by 5.90% on YoY basis. Agriculture advances grew by 57.55% on YoY basis and advances to MSME Sector registered a YoY growth of 25.21%; achievement under priority sector stands at 43% against the stipulated target of 40%; CD ratio of the banks in the state of West Bengal increased to 60.89% as on 31.12.2021 from 60.79% as on 31.03.2021 against the National average of 71.60%. More than 21.45 Lakh Kisan Credit Cards (KCCs) have been disbursed upto 31.12.2021 registering an achievement of 61% against annual target of 35 Lakh; Banks have freshly enrolled 475191 APYs achieving 92% of the target. Under WBSCC, banks have sanctioned more than 40,000 cases provisionally, out of which 14,500 cases have been accorded final sanction. He also narrated that, in terms of digital coverage for individuals, 95.90% and 78.94% of the individuals are covered under digital payment modes in Nadia and Howrah district respectively. The digital penetration in current accounts stand at 94.70% and 64.28%

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Howrah districts respectively. 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. He highlighted that the state Govt. has followed demand stimulation model like United Kingdom, Germany, Japan & USA in which people get money in their hands through some incentivizing schemes boosting demand in the market. As a whole, the state witnessed a positive GDP growth. He requested member banks to remain focused on ACP for the FY 2021-22 with an actionable strategy to meet the existing gap between target and achievement during the residual days of the FY. Followings are the excerpt of observations made during his brief speech along with responses from the dignitaries where asked for-

1. West Bengal Student Credit Card (WBSCC):

Dr. Amit Mitra appraised the house that performance under WBSCC is required to be lifted to the satisfactory level by disposing of the large number of proposals still lying pending with different bank branches. All member banks should take a note of that and try to dispose of all the pending proposals at the earliest possible time. Sri Manish Jain, Principal Secretary, Higher Education Deptt., GoWB highlighted that approximately 16000 provisionally sanctioned cases are lying pending for according final sanction, moreover a number of 51000 proposals are lying unattended by different bank branches. Again HED will conduct mobilization camps very soon to assess the fate of the provisionally approved applications. He also requested member banks to reconsider the rejected/ returned cases in a sympathetic view. Citing the fact that State Government is acting as guarantor under this scheme, Dr. Mitra requested member banks to consider in pragmatic manner the issues pertaining to the submission of assets & Liabilities, PAN Card, ITR copies of parents etc keeping in view the noble objective of the scheme, i.e. making available credit to the needy students for pursuing their higher studies. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB briefly appraised the house how in spite of having all the uniqueness of WBSCC scheme giving comfort to the banks, it failed to evoke commensurate response from the banks in terms of according timely sanction and disbursement of the sponsored cases. Dr Mitra requested member banks to look into all these issues on a serious note and accord final sanction to all of the pending cases & provisionally approved cases with simultaneous prompt disbursement at the earliest.

Sri Swarup Kumar Saha Executive Director, Punjab National Bank acknowledged all the concerns expressed by the government on WBSCC with sincere importance and requested all member banks to ensure their commensurate performance to the expectation of the State Government for an excellent outcome within the timeline of 25.03.2022 as advised by Dr. Amit Mitra.

(Action Point 1: Member banks)

2. MSME:

Dr. Amit Mitra congratulated member banks for their satisfactory performance in MSME sector by disbursing Rs.71443 cr as on 31.12.2021 thus achieving 70% of the ACP target. He requested all member banks to put their best possible effort in MSME sector to achieve 100% of the ACP target by 31.03.2022. Sri Sakshi Gopal Saha, General Manager, SLBC, West Bengal appraised the house that till the end of January 2022, there has been substantial increase in disbursement and with continuance of this pace in the coming days of the current financial year, banks are expected to comfortably surpass the MSME ACP target by 31.03.2022.

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Dr. Amit Mitra 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. But the progress under these schemes is very poor. State government is providing additional interest subvention of 4% over and above of 3% normal interest subvention on working capital under Weavers Mudra loans thereby bringing down the burden of interest on the beneficiaries at a bare minimum level. Banks must reap the benefit out of the scheme to increase their exposure in these employment generating schemes. Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Deptt, GoWB narrated that about 40000 and 12000 proposals under ACC & WCC respectively have been scouted by line department during Duare Sarkar Camps held during 15.02.2022 to 22.02.2022 and sent to bank branches, but sanction figure is yet to be encouraging. Sri S.G.Saha appraised the house that SLBC has already issued advisory to all member banks requesting disposal of ACC & WCC proposals that have been submitted by the line departments during end of February' 2022. SLBC is continuously following it up with member banks. Sri Manas Dhar, Special Secretary & Director, Institutional Finance, GoWB stressed upon the need of sensitizing the branches appropriately by the member banks for quick disposal of pending cases, reiterating continuance of these schemes since years long, pleading unawareness of which by the ground people cannot be acceptable.

Dr. Amit Mitra requested member banks to exert special attention in cluster financing. Sri S.G.Saha appraised the house that out of 550 number of clusters sent by Deptt. of MSME, 215 numbers of clusters have been mapped with nearest bank branches and adopted thereon. That process of branch mapping will be completed very soon. He also highlighted that, 9844 no of units out of those clusters have been benefited by receiving institutional credit from member banks. Dr. A.R. Khan, CGM, NABARD requested for sharing detailed report about functioning of some of the clusters for better understanding and it will help other banks/ branches to adopt the remaining clusters. Sri M Dhar told that some study report on Textile clusters is available and will be shared to the stake holders. Dr. A. Mitra requested to convene a Sub Committee meeting of MSME for detailed discussion on MSME clusters. He also requested member banks to ensure adoption of 100 more clusters by 31.03.2022. Dr Mitra also advised to examine the possibility of setting up of some kind of banking facilities in the clusters itself for facilitating smoother banking services to the units therein. Smt. Anindita Singharoy, Nodal Officer (SLBC West Bengal), DFS, Govt of India requested member banks to explore the possibility of registering the cluster members under the ambit of TREDIS and UPI interface during the process of cluster adoption, to promote Digital India. Sri R. Kesavan, Regional Director, RBI also voiced for extending finance to identified clusters and for sensitizing cluster members for getting TREDIS & UPI facilities. Being Digitization a burning issue of this time, banks to take necessary action in promoting digitization to all the customers.

Sri R. Pandey appraised the house that MSME disbursement figure of Bandhan bank has been drastically reduced possibly due to some error in MSME classification, thus adversely impacting overall state's performance. Bandhan Bank has been requested to undertake necessary rectification of the data by 31.03.2022. Sri R. Kesavan RD, RBI requested all member banks to exert due importance during Priority Sector classification in their system made at bank branches specially on MSME sector, as misclassification will lead to under-performance of banks in Priority Sector. So, bank branches should exert extra effort in classification of loans to avoid supervisory lapses. He also requested member banks to increase disbursement under other Priority Sector.

Sri Debdutta Bandyopadhyay, Hony. Regional Secretary, FASII requested banks to explore the possibility of financing power loom sector. Dr. Amit Mitra also voiced for same as many power loom clusters are active throughout the state in a complementary mode with the existing handloom sector units. Sri Swarup Kumar Saha Executive Director, Punjab National Bank assured that all the issues of MSME will be appropriately taken care of in co-ordination with the respective line department.

(Action Point 2: Member banks & LDMs)

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3. Agriculture & KCC:

Dr. Amit Mitra noted that banks have disbursed Rs.51171 cr in agriculture upto 31.12.2021 thus achieving 58% of ACP target for this financial year, which is quite satisfactory. Again, banks have disbursed Rs.11523 cr in 21.45 lakh KCCs during this financial year upto 31.12.2021, thus achieving 61% of the physical target of financing 35 lakh. He requested member banks to focus in KCC sector to achieve atleast 80% of the target in KCC by 31.03.2022 and also to focus in increasing the KCC ticket size. Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB also voiced for achieving overall Agriculture & KCC target and to increase the ticket size to a remarkable position. Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation highlighted that WB State co-operative bank have disbursed Rs.4360 cr in KCC, which is a very good figure. Sri Swarup Kumar Saha, Executive Director, Punjab National Bank highlighted that the average ticket size in KCC for PSU Banks, RRBs and WBSCB stands at Rs.66600/-, Rs.47048/- and Rs.26300/- respectively. He requested WB state Cooperative Bank to look into the KCC ticket size issue as they are major players in the state of West Bengal. Having more than 50% share of state's KCC portfolio, their lower KCC ticket size pulling down the overall state's KCC ticket size. Dr. M.V. Rao highlighted that tiny, small and marginal farmers having small pieces of land approach to WBSCB branches, which is the main reason of their lower ticket size.

Dr. Amit Mitra suggested the member banks to concentrate on (a) Animal Husbandry, (b) Fishery, (c) Food processing (d) Agri-Infrastructure Fund proposals etc. which have immense potentiality and ample scope to grow. He requested for convening one Sub Committee meeting of Animal Husbandry and Fishery within a few days to formulate actionable plan in order to give a push in these sectors. He further suggested that these schemes will also help banks to achieve the ACP target. Sri S G Saha appraised the house that in the previous FY banks have disbursed only 32% of the Agriculture ACP target during March quarter. So, if the same pace is maintained during current financial year, then banks will achieve at least 90% of the Agriculture ACP target positively by 31.03.2022.

(Action Point 3: Member banks)

4. Self Help Group:

Dr. Amit Mitra congratulated member banks for their excellent performance in SHG-NRLM and state of West Bengal is in 3rd position amongst all the states in India. Dr. M.V.Rao, ACS, Panchayat & Rural Development Deptt & Cooperation was also happy over banks' SHG performance. Banks have disbursed Rs.9002.74 crore in SHGs as on 31.12.2021 and ticket size have been subsequently increased to Rs.1.77 lakh. He highlighted that Co-operative banks have disbursed almost Rs.1500 crore during this year and he was very much optimistic that this year the state of West Bengal will again surpass the target by a big margin.

Sri S.G Saha appraised the house that banks have already disbursed Rs.11413 cr in 601616 number of accounts thus achieving 102% and 76% of the target of accounts disbursed and disbursement amount respectively as on 28.02.2022. Again ticket size have increased to Rs.1.90 lakh. Praising the performance, Dr. Amit Mitra requested member banks to give some more push in this sector in order to record better performance in the FY 2021-2022. He also requested the banks to give focus on increasing the ticket size of the loans to make this SHG movement meaningful towards the goal of attaining self-reliance by the SHGs. Sri Swarup Kumar Saha, Executive Director, Punjab National Bank requested the member banks to exert special effort in SHG financing.

(Action Point 4: Member banks)

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5. CD Ratio:

Dr. Amit Mitra highlighted that, though the CD ratio of the state has slightly increased to 60.89% as on 31.12.2021 from 60.85% as on 30.09.2021, but it is still far behind from the national average CD ratio of 71.60%. Banks and LDMs have to give extra efforts on this score to increase the CD ratio at least to national average. He noted that the districts of North Bengal have a good CD ratio in comparison to South Bengal districts. He congratulated LDMs and Nodal banks of Coochbehar, Dakshin Dinajpur, Jalpaiguri & Malda for higher CD ratio in their districts. He also highlighted that CD ratio of Darjeeling, Kolkata and Uttar Dinajpur have shown negative trend and decreased from Sep' 2021 figure. He requested LDMs and member banks of these districts to concentrate on that issue to increase it in March'2022.

(Action Point 5: LDM Darjeeling, Kolkata and Uttar Dinajpur)

6. Review of restructuring of loans in natural calamity affected districts in the state:

Sri R. Kesavan RD, RBI highlighted that West Bengal, being a coastal state, has witnessed some natural calamity during FY 2021-22 and nine districts have issued necessary circular on that. But the relief measures through rescheduling of existing loans and sanctioning fresh loans as extended by member banks was negligible. All member banks should take a note of that and to extend relief to the affected farmers through restructuring of loans and providing need based finance on merit ground.

(Action Point 6: Member banks)

7. Finalization and adoption of ACP for FY 2022-23:

Sri Swarup Kumar Saha highlighted that NABARD has published State focus paper and suggested a total Rs247307 crore disbursement target under overall Priority Sector for FY 2022-23. Sri M Dhar appraised that the survey is being done by NABARD collecting granular level data at district level and it may be adopted. Dr. Manoj Pant, Principal Secretary, Finance Dept., GoWB narrated that it is the target set for banks by themselves. So all member banks should take it forward for 100% compliance and to achieve the same in next financial year. All member banks unanimously accepted the proposed ACP as set by NABARD for coming FY 2022-23.

(Action Point 7: Member banks)

The meeting ended with vote of thanks by Sri S.G Saha, General Manager, SLBC to the chair & other participants.



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





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