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

Quarterly Review June, 2022

Date : 29.09.2022

Time : 11.30 AM

"NABANNA SABHAGHAR"

Shibpur, Howrah, West Bengal - 71102

कार्यसूची टिप्पणी AGENDA NOTES

CONVENOR BANK

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**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes for the 157th 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 June, 2022)	9608
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 30.06.2022)	Rs.112318
Per Capita Advance (as on 30.06.2022)	Rs.67250

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 2020	March 2021	June 2021	March 2022	June 2022
Rural	3496 (41.69%)	3554 (41.15%)	3540 (41.21%)	4258 (43.13%)	4265 (43.15%)
Semi- urban	1495 (17.83%)	1527 (17.68%)	1520 (17.69%)	1828 (18.52)	1831 (18.52%)
Metro/Urban	3394 (40.47%)	3556 (41.17%)	3529 (41.10%)	3785 (38.34%)	3788 (38.32%)
Total	8385	8637	8589	9871	9884

Position of ATMs in the State of West Bengal:

Population group	March 2020	March 2021	June 2021	March 2022	June 2022
Rural	2674	2479	2463	2470	2431
Semi- urban	2125	2301	2340	2314	2303
Urban	3147	3929	4017	4372	4401
Metro	2757	3044	3059	2760	2691
Total	10703	11753	11879	11916	11826

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

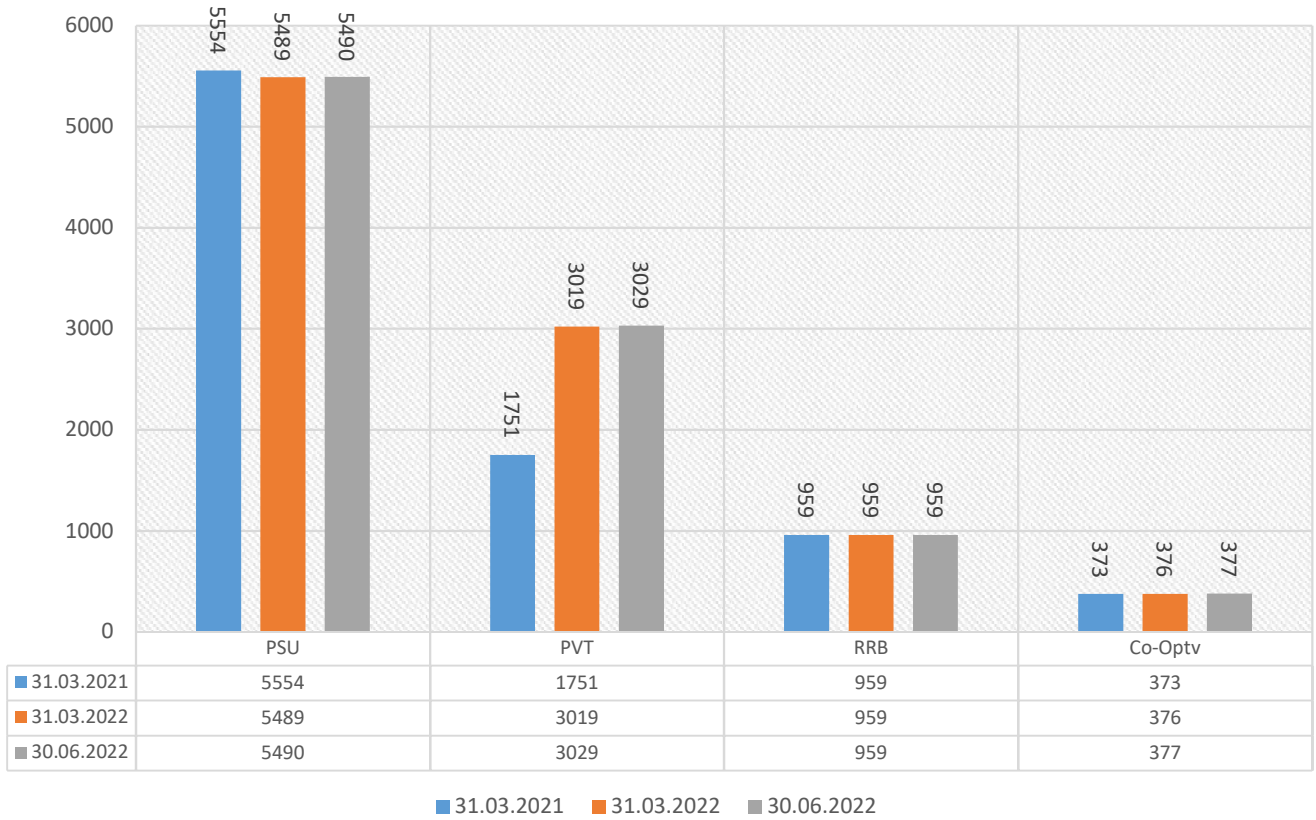
Parameter	March 2020	March 2021	June 2021	March 2022	June 2022
No. of Branches	8385	8637	8589	9871	9884
Total Deposits	839812	938838	953033	1005332	1026000
Total Advances (with RIDF)	505679	570693	572151	620895	624121
Total Business	1345491	1509531	1525184	1626227	1650120
CD Ratio	60	61	60	62	61
C+I: Deposit Ratio	71	68	67	68	67
Priority Sector Advances (PSA)	190889	208560	205866	226583	227620
% of PSA to ANBC	44	41	41	40	40
Agriculture Advances	56305	62439	61496	61793	61428
% of Agri Advances to ANBC	13	12	12	11	11
MSME	94297	108295	104498	109460	111660
Education Loans	2525	2709	2601	2807	2871
Housing Loans	51080	57991	61603	69064	73749
DRI Advances	455	264	252	263	189
% of DRI Advances to ANBC	0.10	0.05	0.05	0.05	0.04
Advances to SC/ST Communities	19997	15608	15141	18182	15907
Adv. to Women Entrepreneurs	55085	68035	61656	70882	67434
% of Adv to Women to ANBC	12	13	12	13	12
Weaker Section Advances	63267	62316	59556	61070	59679
% of Weaker Advances to ANBC	14	12	12	11	11
Minority Community Advances	39380	40020	39016	40132	38199
% of Minority Co Adv. to Prisec	20	19	20	19	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

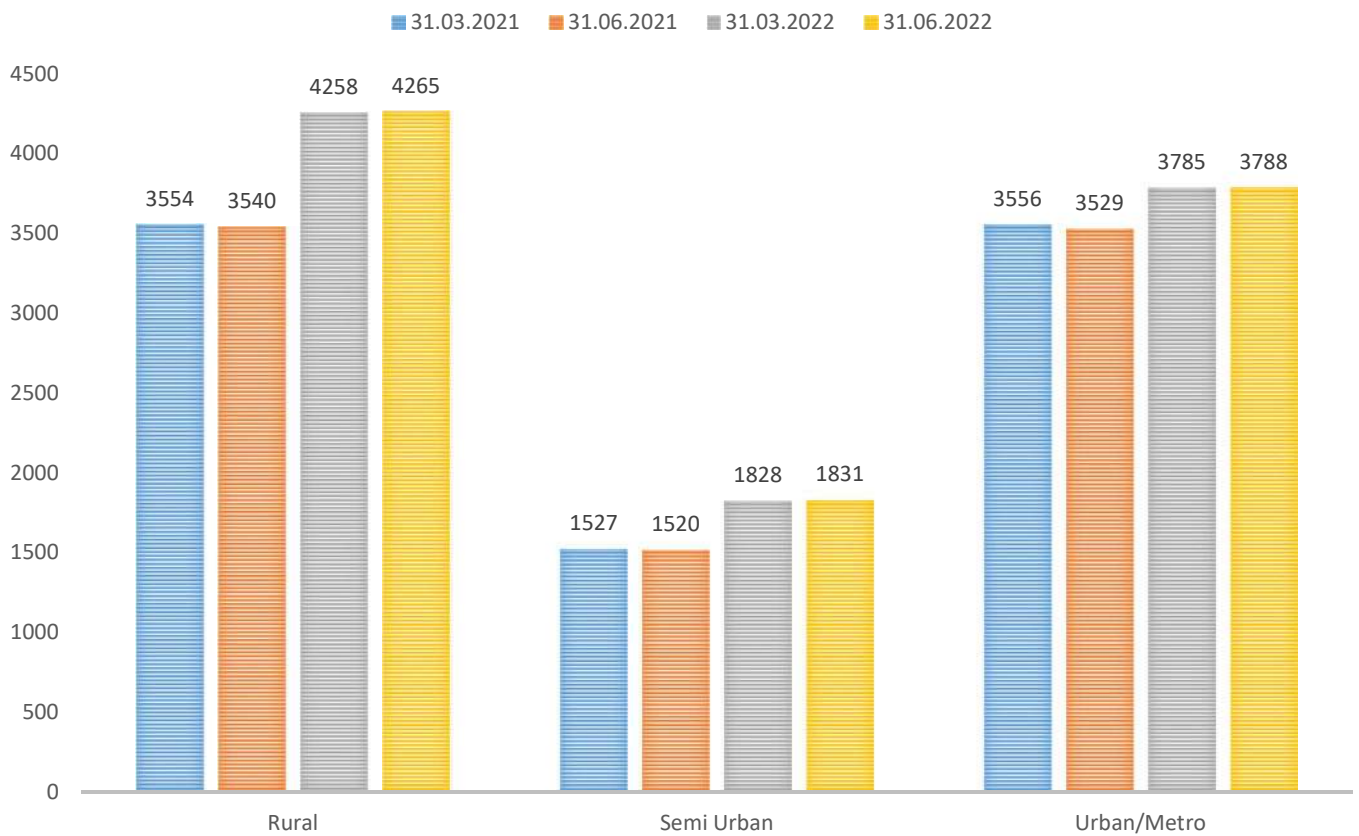
(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (Upto June,21)			FY 2022-23 (Upto June,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	12790	15%	97261	19374	20%
2	MSME	102036	26819	26%	110179	37052	34%
3	OPS	36182	2099	6%	39868	5482	14%
Total PRISEC		225822	41708	19%	247307	61907	25%
4	NPS	88314	60830	69%	96712	84917	88%
Grand Total		314136	102538	33%	344020	146824	43%

Share in Branch Network



POSITION OF BRICK & MORTAR BRANCHES



AGENDA NOTES FOR 157th SLBC Meeting

AGENDA: 1

Confirmation of the Proceedings of the 156th SLBC meeting held on 07.06.2022 and review of action points thereof

The proceedings and action points of 156th SLBC Meeting for West Bengal, held in Kolkata on 7th of June, 2022 through VC, was circulated under cover of Convener Bank's letter to the members on 16.06.2022. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 156th SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 156th SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	<p>To increase MSME lending to achieve ACP target for FY 2022-23</p> <p>Banks to focus on financing Artisan Credit Card & Weavers Credit Card.</p>	<p>Member banks have disbursed in Rs.37051.87 crore in MSME, thus achieving 33.63% of our ACP target of Rs.110178.52 crore as on 30.06.2022 and have registered a positive growth of 38.16% on Y-O-Y basis.</p> <p>As on 30.06.2022, member banks have sanctioned 8764 no of ACCs and 2379 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>
2.	<p>KCC target for FY-2022-23 to be achieved.</p> <p>KCC Ticket size to be increased Rs.62000/- per account.</p>	<p>Member banks have disbursed 9.21 lakh KCCs (Fresh + Renewal) amounting Rs.3560.05 cr, thus achieving 26.32% of the annual target of 35.00 lakh of KCC disbursement. Total KCC disbursement increased by 2.07 lakh number on Y-o-Y basis, posting a growth of 29%.</p> <p>Total KCC outstanding stood at Rs.20079.59 cr in 43.54 lakh KCCs with average ticket size of Rs.46116/- per KCC. Average ticket size has posted a positive growth of 5.19% (Rs.43840 as on 30.06.2021 to Rs.46116/- as on 30.06.2022).</p> <p>However, all member banks have been asked to keep a special focus on it. WB state Cooperative Bank is having KCC ticket size of Rs.27785/- as on 30.06.2022 which is far below than the average KCC ticket size of Rs. 46116/- for all banks in the state. Hence, they are advised to keep special focus and to follow the updated scale of finance for lending to KCC farmers to increase the KCC ticket size.</p>

3.	<p>To increase Agriculture lending to achieve ACP target for FY 2022-23.</p> <p>Banks to explore Farmer Producer Organisation (FPO), Agriculture Infrastructure Fund (AIF), Custom Hiring Centre (CHC) financing.</p> <p>Member banks were requested to focus in Animal Husbandry and Fishery Sector.</p>	<p>All member banks have cumulatively disbursed Rs.19373.51 cr upto 30.06.2022 during the current financial year 2022-23, achieving 19.92% of the ACP target of Rs.97261.02 cr. Disbursement under total agriculture have increased by Rs.6583.65 cr on Y-o-Y basis with growth of 51.48%.</p> <p>All member banks have been requested to keep focussed attention on these sectors. Banks have so far financed 16 FPOs during this FY and 84 FPOs cumulatively.</p> <p>Member banks have cumulatively sanctioned 365 no of AIF proposals amounting 238.81 cr. and 320 no of proposals has been disbursed cumulatively amounting to Rs.142.50 cr as on 30.06.2022.</p> <p>Member banks have disbursed Rs.627.73 cr in 120996 no of Animal Husbandry proposals (Dairy, Poultry, Goatery & Piggery). Again Rs.129.50 cr disbursed in 13995 no of Fishery proposals.</p>
4.	<p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks to focus in SHG-NULM also.</p>	<p>Member banks altogether have disbursed Rs.3041.93 cr in 212370 no of accounts as on 30.06.2022, thus achieving 31.71% and 17.06% against the target of number of accounts and disbursement amount respectively for FY 2022-23. Disbursement under SHG-NRLM have increased by Rs.1668.18 cr on Y-o-Y basis with growth of 121.43%. Average ticket size stood at Rs.1.43 lakh 30.06.2022. Member banks have been requested to increase the ticket size in coming quarters.</p> <p>Member banks have disbursed Rs.18.68 cr in 1245 NULM-SHG proposals; Rs.3.84 cr in 273 SEP-I proposals and Rs.0.30 cr in 20 SEP-G proposals during this FY upto 30.06.2022.</p>
5.	<p>CD ratio of the state to be improved</p>	<p>Overall CD Ratio of the state has increased to 60.83% as on 30.06.2022 from 60.58% as on 30.06.2021. CD ratio of Hooghly have increased to 38.15% as on 30.06.2022 from 36.26% as on 31.03.2022 and 30.24% as on 30.06.2021 and we expect that in next 1-2 quarter, it will surpass the minimum 40% benchmark target.</p>
6.	<p>Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.</p>	<p>Member banks have sanctioned 43158 no. of WBSCC cases, out of which 29603 number cases have been accorded final sanction as on 30.06.2022. However, banks have accorded final sanction to 32638 cases out of total 43721 sanctioned cases as on 31.07.2022.</p>
7.	<p>Member Banks to complete the process of 100% digitization in Nadia & Howrah district.</p>	<p>As on 30.06.2022, 98.96% of SB A/c's in the Nadia district are covered with at least one digital mode, whereas in case of Current A/c's the achievement stands at 94.89%. The progress in Howrah is 87.67% in SB A/c and 81.02% in current account as on 30.06.2022.</p>

AGENDA – 3

Review of Credit Disbursement by Banks during the FY upto June,2022 against ACP 2022-23

All the banks operating in the State have cumulatively disbursed Rs.61907 crore in Priority Sector, i.e. 25.03 % of the Annual target of Rs. 247307 crore during the period from April to June of the current financial year 2022-23. The achievement was Rs.41708 crore against Annual target of Rs.225822 crore during the period from April to June of FY 2021-22 in Priority Sector.

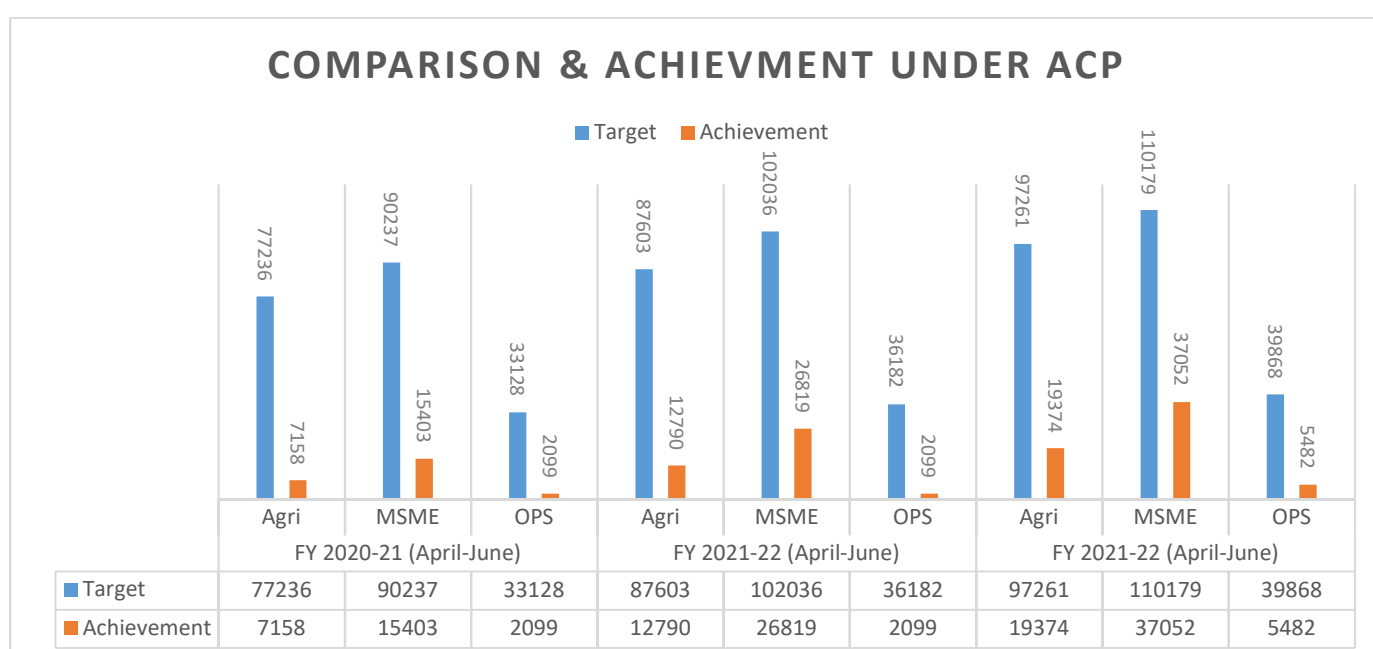
Achievement under Agriculture sector is 19.92 % amounting Rs.19374 crore, the achievement in MSME sector is 33.63% amounting Rs.37051.87 crore and achievement in Other Priority sector is 13.75 % amounting Rs. 5481.59 crore as on 30.06.2022 which was Rs.12790 crore, Rs.26819 crore and Rs.2099 crore in Agriculture, MSME & OPS sector respectively as on 30.06.2021.

Disbursement in Non-Priority sector is Rs 84916.91 crore i.e. 87.80 % of the ACP of Rs. 96712.82 crore which results in overall disbursement of Rs. 146824 crore i.e. 43 % against ACP of Rs. 344020 crore as on 30.06.2022.

A comparative position of achievement in disbursement figure under ACP during June quarter of FY 2022-23 with last 3 financial years is as under:

Sector	FY 2020-21 (April-June)			FY 2021-22 (April-June)			FY 2022-23 (April-June)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	77236	7158	9%	87603	12790	15%	97261	19374	20%
MSME	90237	15403	17%	102036	26819	26%	110179	37052	34%
OPS	33128	1822	5%	36182	2099	6%	39868	5482	14%
PRISEC	200601	24383	12%	225822	41708	19%	247307	61907	25%
NPS	67934	30070	44%	88314	60830	69%	96712	84917	88%
TOTAL	268535	54453	20%	314136	102538	33%	344020	146824	43%

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 June, 2022

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	3001	345.00	445	65.00	3145	141.00	171700	2930.01	6591	551.00	18.81
2	Bank of India	72899	366.11	15	7.68	12336	581.51	293730	4265.46	85250	955.30	22.40
3	Bank of Maharashtra	50	1.04	0	0.00	28	6.32	18077	145.47	78	7.36	5.06
4	Canara Bank	30272	771.69	84	35.93	442	70.94	340292	4626.80	30798	878.56	18.99
5	Central Bank of India	34008	418.41	20	5.24	110	100.34	302329	3960.55	34138	523.99	13.23
6	Indian Bank	151200	1689.11	298	12.44	1541	451.11	571693	7237.85	153039	2152.66	29.74
7	Indian Overseas Bank	2124	125.14	178	54.77	312	111.05	88267	1287.42	2614	290.96	22.60
8	Punjab & Sind Bank	0	0.00	0	0.00	37	2.21	19031	187.07	37	2.21	1.18
9	Punjab National Bank	318859	3207.52	164	43.70	687	354.43	1179002	17365.36	319710	3605.66	20.76
10	State Bank of India	251611	2562.33	7	10.10	293	512.74	1154319	16045.54	251911	3085.17	19.23
11	UCO Bank	7303	181.91	2	2.50	58	10.87	344713	4526.67	7363	195.28	4.31
12	Union Bank of India	10366	239.97	39	11.85	793	785.62	192384	2840.79	11198	1037.44	36.52
	Total PSU	881693	9908.23	1252	249.21	19782	3128.14	4675537	65418.97	902727	13285.59	20.31
13	Axis Bank	931	97.85	0	0.00	76	169.00	156283	1897.47	1007	266.85	14.06
14	Bandhan Bank	17284	122.42	5493	37.87	11675	96.71	589895	5153.98	34452	257.00	4.99
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	1	0.03	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	4	0.09	0	0.00	0.00
18	Federal Bank	4367	68.11	0	0.00	119	129.88	19379	54.20	4486	197.99	365.27
19	HDFC Bank	17752	70.40	5	2.89	129	112.26	120474	1186.60	17886	185.56	15.64
20	ICICI Bank	12754	176.28	1	10.00	48	241.56	99332	1143.91	12803	427.84	37.40
21	IDBI Bank	40992	276.80	9	0.06	716	42.97	72225	947.54	41717	319.83	33.75
22	IDFC First Bank	7527	23.81	0	0.00	0	0.00	4	0.13	7527	23.81	18870.05
23	Indusind Bank	254132	789.70	0	0.00	0	0.00	32282	274.97	254132	789.70	287.20
24	Karnataka Bank Ltd.	1	2.00	0	0.00	5	2.35	1854	9.66	6	4.35	45.01
25	Karur Vysya Bank	70	1.17	0	0.00	0	0.00	5334	37.31	70	1.17	3.14
26	Kotak Mahindra Bank	916	42.82	1	1.10	129	224.08	1776	38.52	1046	268.00	695.72
27	Lakshmi Vilas Bank (DBS)	35	0.48	0	0.00	0	0.00	4	0.06	35	0.48	764.33
28	Ratnakar Bank Ltd	143	0.48	0	0.00	0	0.00	2931	18.73	143	0.48	2.55
29	South Indian Bank Ltd.	306	9.22	0	0.00	0	0.00	2457	28.04	306	9.22	32.88
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00	0.00
32	YES Bank	481	1.44	7	7.43	86	396.72	5597	12.17	574	405.59	3334.05
	Total PVT	357691	1682.98	5516	59.36	12983	1415.53	1109840	10803.51	376190	3157.87	29.23
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	5379	20.25	0	0.00	0	0.00	4	0.13	5379	20.25	16122.61
35	Jana Small Finance Bank	7304	33.15	0	0.00	0	0.00	2223	19.98	7304	33.15	165.90
36	Ujjivan Small Finance Bank	32824	174.47	0	0.00	0	0.00	48087	372.91	32824	174.47	46.79
37	Utkarsh Small Finance Bank	190	0.76	0	0.00	0	0.00	4	0.06	190	0.76	1210.19
	Total Small Finance	45697	228.63	0	0.00	0	0.00	50318	393.08	45697	228.63	58.16
38	BGVB (PNB)	109410	715.11	0	0.00	0	0.00	837670	9530.04	109410	715.11	7.50
39	PBGB (UCO)	18061	313.54	0	0.00	1	0.58	216614	2639.87	18062	314.12	11.90
40	UBKGB (CBI)	25414	388.11	0	0.00	3	0.06	178862	1988.77	25417	388.17	19.52
	Total RRB	152885	1416.76	0	0.00	4	0.64	1233146	14158.69	152889	1417.40	10.01
41	WB State Co-Op Bank Ltd.	538274	1228.47	65	22.44	84	2.30	739154	6324.14	538423	1253.21	19.82
42	WBSCARD Bank Ltd.	2194	30.81	0	0.00	0	0.00	50133	162.63	2194	30.81	18.95
	Total Co-Optv	540468	1259.28	65	22.44	84	2.30	789287	6486.77	540617	1284.02	19.79
	Grand Total	1978434	14495.89	6833	331.01	32853	4546.61	7858128	97261.02	2018120	19373.51	19.92

Statement showing disbursement in MSME under Priority Sector for the quarter ended June, 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	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	1454	391.00	874	301.00	102	101.00	51	2.00	26	20.00	53359	4371.01	2507	815.00	18.65
2	Bank of India	23500	1328.44	437	492.71	39	158.23	0	0.00	0	0.00	86605	4902.84	23976	1979.38	40.37
3	Bank of Maharashtra	291	42.93	10	2.40	2	0.02	0	0.00	0	0.00	11516	492.17	303	45.35	9.21
4	Canara Bank	4711	605.34	261	34.27	31	145.73	0	0.00	2911	395.42	109689	6662.45	7914	1180.76	17.72
5	Central Bank of India	9256	301.89	778	413.93	22	89.83	342	14.37	20	46.00	112770	4076.95	10418	866.02	21.24
6	Indian Bank	10254	1389.69	4451	545.74	149	201.59	59	1.52	0	0.00	118743	8770.92	14913	2138.54	24.38
7	Indian Overseas Bank	3444	273.42	61	45.49	35	39.20	0	0.00	0	0.00	40310	2214.73	3540	358.11	16.17
9	Punjab & Sind Bank	202	25.74	18	56.38	0	0.00	0	0.00	0	0.00	5132	379.32	220	82.12	21.65
8	Punjab National Bank	24626	2783.42	10577	1444.11	391	1513.52	0	0.00	0	0.00	256412	18270.66	35594	5741.05	31.42
10	State Bank of India	14911	1759.85	988	1150.64	141	974.85	0	0.00	0	0.00	235759	17977.80	16040	3885.34	21.61
11	UCO Bank	6837	150.77	762	285.11	8	41.58	142	1.28	0	0.00	68937	5547.05	7749	478.74	8.63
12	Union Bank of India	3847	663.41	691	511.62	127	232.01	85	0.84	0	0.00	62043	4748.29	4750	1407.88	29.65
Total PSU		103333	9715.90	19908	5283.40	1047	3497.56	679	20.01	2957	461.42	1161275	78414.19	127924	18978.29	24.20
13	Axis Bank	500	174.00	360	912.00	77	239.00	0	0.00	0	0.00	44662	3865.51	937	1325.00	34.28
14	Bandhan Bank	1450	97.23	15	11.49	5	6.47	0	0.00	0	0.00	54106	7876.51	1470	115.19	1.46
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1394	30.68	0	0.00	0.00
16	City Union Bank Ltd.	3	5.93	1	0.16	0	0.00	0	0.00	0	0.00	200	10.00	4	6.09	60.90
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	745	12.70	0	0.00	0.00
18	Federal Bank	291	117.05	186	355.00	44	283.03	0	0.00	0	0.00	5894	119.72	521	755.08	630.73
19	HDFC Bank	21806	510.36	1750	1371.66	862	970.80	0	0.00	0	0.00	32313	2458.41	24418	2852.82	116.04
20	ICICI Bank	3171	1949.50	2429	3532.71	547	1808.67	0	0.00	0	0.00	38527	2653.53	6147	7290.88	274.76
21	IDBI Bank	10627	510.03	428	114.48	37	134.40	0	0.00	0	0.00	18610	1347.05	11092	758.91	56.34
22	IDFC First Bank	250	29.34	31	17.41	1	10.75	0	0.00	0	0.00	4711	125.91	282	57.51	45.67
23	Indusind Bank	54719	464.59	194	529.22	266	247.68	0	0.00	0	0.00	14817	560.86	55179	1241.49	221.35
24	Karnataka Bank Ltd.	19	2.86	6	11.06	0	0.00	0	0.00	0	0.00	2114	21.33	25	13.92	65.26
25	Karur Vysya Bank	10	0.69	12	2.33	0	0.00	0	0.00	0	0.00	5180	162.20	22	3.02	1.86
26	Kotak Mahindra Bank	693	365.16	529	493.15	297	395.84	0	0.00	0	0.00	16872	435.57	1519	1254.15	287.93
27	Lakshmi Vilas Bank (DBS)	1	0.05	0	0.00	0	0.00	0	0.00	0	0.00	51	1.11	1	0.05	4.52
28	Ratnakar Bank Ltd	5	9.34	10	105.33	7	36.25	0	0.00	0	0.00	339	22.57	22	150.93	668.75
29	South Indian Bank Ltd.	3	0.59	11	2.29	3	3.68	0	0.00	0	0.00	5135	122.16	17	6.56	5.37
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51	0.52	0	0.00	0.00
31	Tamilnad Mercantile Bank	15	3.18	13	11.08	2	15.22	0	0.00	0	0.00	1319	26.08	30	29.48	113.04
32	YES Bank	659	224.89	427	415.99	156	505.93	0	0.00	0	0.00	7525	277.82	1242	1146.81	412.78
Total PVT		94222	4464.79	6402	7885.37	2304	4657.72	0	0.00	0	0.00	254565	20130.23	102928	17007.88	84.49
33	Au SF Bank	5	0.99	4	4.89	0	0.00	0	0.00	0	0.00	50	2.50	9	5.88	235.20
34	ESAF SF Bank	3395	13.08	0	0.00	0	0.00	0	0.00	0	0.00	125	2.21	3395	13.08	591.69
35	Jana SF Bank	109	12.52	33	3.88	7	1.01	0	0.00	0	0.00	3427	65.14	149	17.41	26.73
36	Ujjivan SF Bank	126	10.67	3	4.19	1	0.45	0	0.00	0	0.00	11371	534.55	130	15.31	2.86
37	Utkarsh SF Bank	30	4.03	0	0.00	0	0.00	0	0.00	0	0.00	51	25.42	30	4.03	15.86
Total Small Finance		3665	41.29	40	12.96	8	1.46	0	0.00	0	0.00	15024	629.82	3713	55.71	8.85
38	BGVB (PNB)	32053	513.71	298	31.08	18	11.52	811	12.98	0	0.00	63323	2631.18	33180	569.29	21.64
39	PBGB (UCO)	9637	287.62	2	3.95	0	0.00	0	0.00	0	0.00	24600	2705.13	9639	291.57	10.78
40	UBKGB (CBI)	7240	46.46	0	0.00	0	0.00	7	0.04	0	0.00	133036	1384.51	7247	46.50	3.36
Total RRB		48930	847.79	300	35.03	18	11.52	818	13.02	0	0.00	220959	6720.82	50066	907.36	13.50
41	WB State Co-Op Bank Ltd.	1013	35.53	0	0.00	0	0.00	504	28.76	149	37.61	133233	4203.11	1666	101.90	2.42
42	WBSCARD Bank Ltd.	206	0.74	0	0.00	0	0.00	0	0.00	0	0.00	9272	80.36	206	0.74	0.92
Total Co-Optv		1219	36.27	0	0.00	0	0.00	504	28.76	149	37.61	142505	4283.47	1872	102.64	2.40
Grand Total		251369	15106.03	26650	13216.76	3377	8168.26	2001	61.79	3106	499.03	1794328	110178.52	286503	37051.87	33.63

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended June, 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	27805	114.13	39	15.10	13.23	2739	235.09	1278	16.84	7.16	4176	638.16	1001	141.00	22.09
2	Bank of India	41198	114.03	0	0.00	0.00	2250	235.02	368	3.38	1.44	3883	595.30	1086	85.52	14.37
3	Bank of Maharashtra	6519	7.06	0	0.00	0.00	480	12.35	50	0.51	4.13	837	80.77	83	7.77	9.62
4	Canara Bank	40962	113.52	0	0.00	0.00	3344	224.63	240	3.24	1.44	5380	582.16	480	62.23	10.69
5	Central Bank of India	40769	120.80	1	0.75	0.62	2693	248.62	276	2.54	1.02	3473	611.97	1051	66.52	10.87
6	Indian Bank	59630	158.38	11	2.23	1.41	3969	328.19	1841	58.41	17.80	6789	800.19	1622	299.41	37.42
7	Indian Overseas Bank	13832	41.98	76	17.04	40.59	2013	86.00	63	0.65	0.76	3085	220.94	328	43.03	19.48
8	Punjab & Sind Bank	6529	6.73	0	0.00	0.00	1540	12.22	2	0.16	1.31	2496	71.23	18	2.13	2.99
9	Punjab National Bank	113705	324.58	1	4.85	1.49	8588	593.81	3698	36.03	6.07	14664	1679.69	1914	115.43	6.87
10	State Bank of India	114635	327.39	3	13.62	4.16	9149	608.56	3363	49.06	8.06	15562	1676.97	6570	499.82	29.81
11	UCO Bank	33362	94.05	0	0.00	0.00	2535	190.96	186	1.17	0.61	4423	473.40	1189	70.35	14.86
12	Union Bank of India	27232	83.83	0	0.00	0.00	2666	165.80	465	4.99	3.01	2924	448.66	242	18.82	4.19
Total PSU		526178	1506.48	131	53.59	3.56	41966	2941.23	11830	176.98	6.02	67692	7879.45	15584	1412.03	17.92
13	Axis Bank	21243	53.08	2	7.00	13.19	1698	104.11	162	6.00	5.76	1967	246.87	855	21.00	8.51
14	Bandhan Bank	29396	27.07	0	0.00	0.00	1287	28.03	0	0.00	0.00	4228	44.78	2314	93.58	208.98
15	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	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	0.14	0	0.00	0.00	1	0.15	0	0.00	0.00	1	0.34	0	0.00	0.00
18	Federal Bank	6782	2.26	0	0.00	0.00	395	3.41	5	0.27	7.93	860	18.12	21	2.14	11.81
19	HDFC Bank	14775	60.31	0	0.00	0.00	1335	121.31	843	11.12	9.17	2728	310.37	3072	24.53	7.90
20	ICICI Bank	21142	65.37	17	139.15	212.87	1331	130.34	154	6.55	5.03	2629	332.39	336	61.30	18.44
21	IDBI Bank	6693	25.03	0	0.00	0.00	939	45.84	176	3.81	8.31	1434	130.32	2654	281.21	215.79
22	IDFC First Bank	1	0.19	0	0.00	0.00	364	0.20	0	0.00	0.00	266	0.46	4	0.57	124.36
23	Indusind Bank	8006	9.59	5	16.79	175.08	421	17.81	0	0.00	0.00	714	77.32	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.69	1	9.87	1424.04	20	0.88	1	0.07	7.98	26	2.42	11	1.20	49.68
25	Karur Vysya Bank	2	1.09	0	0.00	0.00	58	1.64	10	1.89	114.90	88	20.50	0	0.00	0.00
26	Kotak Mahindra Bank	6484	7.61	0	0.00	0.00	117	10.43	0	0.00	0.00	127	121.81	24	5.05	4.14
27	Lakshmi Vilas Bank (DBS)	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	0	0.00	0.00
28	Ratnakar Bank Ltd	3	1.03	2	0.43	41.94	6	1.15	0	0.00	0.00	278	11.26	0	0.00	0.00
29	South Indian Bank Ltd.	6482	4.35	0	0.00	0.00	29	4.71	0	0.00	0.00	334	85.30	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	1	0.01	8.79
32	YES Bank	6514	11.90	0	0.00	0.00	26	13.99	0	0.00	0.00	33	174.84	40	2.24	1.28
Total PVT		134041	269.98	27	173.24	64.17	8031	484.29	1351	29.71	6.14	15717	1577.77	9332	492.82	31.23
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	0.19	0	0.00	0.00	1	0.20	0	0.00	0.00	1	0.46	0	0.00	0.00
35	Jana Small Finance Bank	2	0.73	0	0.00	0.00	5	0.78	0	0.00	0.00	31	7.19	167	3.77	52.46
36	Ujjivan Small Finance Bank	6558	3.40	0	0.00	0.00	220	11.47	0	0.00	0.00	594	157.98	3859	46.17	29.22
37	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	18	1.82	799.65
Total Small Finance		6562	4.42	0	0.00	0.00	227	12.54	0	0.00	0.00	627	165.85	4044	51.76	31.21
38	BGVB (PNB)	41	143.86	0	0.00	0.00	4956	484.93	556	3.73	0.77	8523	1149.42	155	8.36	0.73
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	840	43.13	159	1.13	2.62	2708	594.14	182	16.96	2.85
40	UBKGB (CBI)	26624	4.84	0	0.00	0.00	1464	110.80	9	0.08	0.07	1580	290.20	111	10.35	3.57
Total RRB		28457	149.98	0	0.00	0.00	7260	638.86	724	4.94	0.77	12811	2033.77	448	35.67	1.75
41	WB State Co-Op Bank Ltd.	40479	11.41	0	0.00	0.00	985	7.18	1184	21.63	301.33	3320	7.96	1014	77.67	975.64
42	WBSCARD Bank Ltd.	197	0.62	0	0.00	0.00	428	1.05	0	0.00	0.00	540	1.76	92	0.34	19.27
Total Co-Optv		40676	12.03	0	0.00	0.00	1413	8.23	1184	21.63	262.78	3860	9.73	1106	78.01	802.15
Grand Total		735914	1942.89	158	226.83	11.67	58897	4085.15	15089	233.27	5.71	100707	11666.57	30514	2070.28	17.75

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended June,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	534	147.77	53	21.00	14.21	1509	47.18	35	5.00	10.60	21921	1065.68	4110	181.00	16.98
2	Bank of India	733	150.43	0	0.00	0.00	2131	47.27	0	0.00	0.00	34259	1126.83	22	0.43	0.04
3	Bank of Maharashtra	93	8.84	0	0.00	0.00	401	3.04	0	0.00	0.00	1769	36.11	540	53.52	148.21
4	Canara Bank	1110	143.81	0	0.00	0.00	2196	47.11	0	0.00	0.00	40782	1124.78	953	10.00	0.89
5	Central Bank of India	1094	158.42	0	0.00	0.00	1920	49.77	0	0.00	0.00	32168	1202.82	1984	46.76	3.89
6	Indian Bank	1426	209.34	12	0.99	0.47	3688	65.71	35	0.89	1.35	58369	1564.76	358	0.88	0.06
7	Indian Overseas Bank	341	54.21	0	0.00	0.00	1256	17.31	0	0.00	0.00	10508	392.60	117	6.12	1.56
9	Punjab & Sind Bank	94	8.35	0	0.00	0.00	590	2.82	0	0.00	0.00	1658	38.35	8	0.18	0.47
8	Punjab National Bank	3851	423.31	1	0.01	0.00	6705	135.03	0	0.00	0.00	114627	3236.28	106	0.59	0.02
10	State Bank of India	3707	421.76	0	0.00	0.00	6391	135.22	1	0.03	0.02	114773	3263.39	0	0.00	0.00
11	UCO Bank	808	120.85	1	120.00	99.30	1834	39.12	0	0.00	0.00	38905	929.41	6795	206.52	22.22
12	Union Bank of India	673	107.50	2	0.38	0.35	1116	34.32	0	0.00	0.00	19928	784.39	0	0.00	0.00
Total PSU		14464	1954.59	69	142.38	7.28	29737	623.90	71	5.92	0.95	489667	14765.40	14993	506.00	3.43
13	Avis Bank	386	66.52	0	0.00	0.00	1146	21.87	0	0.00	0.00	12992	516.58	0	0.00	0.00
14	Bandhan Bank	348	10.32	0	0.00	0.00	1973	10.41	0	0.00	0.00	47788	323.30	237943	1420.50	439.37
15	Catholic Syrian Bank Ltd.	1	0.08	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	0.12	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	32	2.07	0	0.00	0.00	205	1.00	1	10.00	1004.72	2442	8.47	3	0.01	0.09
19	HDFC Bank	248	78.28	0	0.00	0.00	845	24.92	0	0.00	0.00	10319	576.42	1	1.00	0.17
20	ICICI Bank	254	84.76	0	0.00	0.00	922	27.07	0	0.00	0.00	9454	619.06	1	0.003	0.00
21	IDBI Bank	191	31.92	4	0.06	0.19	592	10.41	1	0.02	0.19	7523	239.53	0	0.00	0.00
22	IDFC First Bank	1	0.16	11	0.03	19.48	100	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	53	11.91	0	0.00	0.00	150	4.12	0	0.00	0.00	3813	66.40	0	0.00	0.00
24	Karnataka Bank Ltd.	14	0.54	0	0.00	0.00	19	0.28	0	0.00	0.00	302	1.32	12	2.03	153.45
25	Karur Vysya Bank	3	0.95	0	0.00	0.00	19	0.56	0	0.00	0.00	355	1.56	0	0.00	0.00
26	Kotak Mahindra Bank	14	6.19	0	0.00	0.00	16	3.47	0	0.00	0.00	343	11.74	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.08	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	4	0.88	0	0.00	0.00	49	0.49	0	0.00	0.00	132	1.13	19	0.06	5.16
29	South Indian Bank Ltd.	11	3.40	0	0.00	0.00	67	2.02	0	0.00	0.00	193	2.82	5	0.49	17.36
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	3	0.01	#DIV/0!
32	YES Bank	23	29.48	0	0.00	0.00	25	5.26	0	0.00	0.00	466	30.79	0	0.00	0.00
Total PVT		1587	327.75	15	0.09	0.03	6133	112.20	2	10.02	8.93	96122	2399.14	237987	1424.10	59.36
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	0.16	0	0.00	0.00	1	0.10	0	0.00	0.00	0	0.00	35	0.08	#DIV/0!
35	Jana Small Finance Bank	3	0.64	0	0.00	0.00	3	0.38	0	0.00	0.00	114	0.54	6415	34.49	6417.22
36	Ujjivan Small Finance Bank	43	3.80	0	0.00	0.00	129	0.53	0	0.00	0.00	3844	81.54	43589	222.80	273.24
37	Utkarsh Small Finance Bank	1	0.08	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	164	3.45	#DIV/0!
Total Small Finance		48	4.68	0	0.00	0.00	134	1.05	0	0.00	0.00	3958	82.08	50203	260.82	317.78
38	BGVB (PNB)	4462	245.54	0	0.00	0.00	3902	63.76	0	0.00	0.00	75776	1164.85	12	0.96	0.08
39	PBGB (UCO)	126	20.25	0	0.00	0.00	387	0.60	0	0.00	0.00	18935	139.72	1205	0.14	0.10
40	UBKGB (CBI)	218	9.86	0	0.00	0.00	508	0.62	0	0.00	0.00	17405	90.22	0	0.00	0.00
Total RRB		4806	275.64	0	0.00	0.00	4797	64.97	0	0.00	0.00	112116	1394.78	1217	1.10	0.08
41	WB State Co-Op Bank Ltd.	1130	3.28	28	0.27	8.23	2408	4.59	0	0.00	0.00	42135	140.89	39136	600.52	426.24
42	WBSCARD Bank Ltd.	37	0.53	0	0.00	0.00	275	0.19	0	0.00	0.00	7559	17.54	0	0.00	0.00
Total Co-Optv		1167	3.81	28	0.27	7.09	2683	4.78	0	0.00	0.00	49694	158.42	39136	600.52	379.06
Grand Total		22072	2566.48	112	142.74	5.56	43484	806.90	73	15.94	1.98	751557	18799.81	343536	2792.53	14.85

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended June, 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	404362	2894.76	2341	241.00	8.33	283743	9549.03	15614	1745.94	18.28
2	Bank of India	355816	2547.22	81979	523.63	20.56	464789	11437.17	110702	3024.01	26.44
3	Bank of Maharashtra	50430	361.02	205	2.60	0.72	39692	785.81	1054	114.51	14.57
4	Canara Bank	280035	2004.72	21946	229.94	11.47	543755	13525.25	40385	2134.79	15.78
5	Central Bank of India	148976	1066.50	0	0.00	0.00	497216	10429.88	47868	1506.58	14.44
6	Indian Bank	508786	3642.31	45111	2522.42	69.25	824307	19135.35	171831	4654.01	24.32
7	Indian Overseas Bank	114289	818.18	2518	19.57	2.39	159612	4315.20	6738	715.91	16.59
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	37070	706.09	285	86.80	12.29
8	Punjab National Bank	959485	6868.79	73164	693.14	10.09	1697554	42028.73	361024	9503.61	22.61
10	State Bank of India	1471751	10536.01	84689	797.94	7.57	1654295	40456.64	277888	7533.04	18.62
11	UCO Bank	262367	1878.24	14530	306.70	16.33	495517	11921.49	23283	1072.06	8.99
12	Union Bank of India	489338	3503.09	11596	180.46	5.15	308966	9213.58	16657	2469.51	26.80
Total PSU		5086472	36413.17	338079	5517.40	15.15	7006516	173504.21	1073329	34560.77	19.92
13	Axis Bank	472100	3379.68	4275	122.00	3.61	240377	6772.01	2963	1625.85	24.01
14	Bandhan Bank	499158	3573.38	264340	1629.81	45.61	729021	13474.41	276179	1886.26	14.00
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	1403	31.29	0	0.00	0.00
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	201	10.03	4	6.09	60.72
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	754	13.62	0	0.00	0.00
18	Federal Bank	59418	425.37	3377	58.86	13.84	35989	209.25	5037	965.49	461.41
19	HDFC Bank	620767	4443.96	40354	140.66	3.17	183037	4816.61	46220	3075.03	63.84
20	ICICI Bank	633227	4533.16	10977	146.26	3.23	173591	5056.44	19458	7925.71	156.75
21	IDBI Bank	125547	898.77	0	0.00	0.00	108207	2777.63	55644	1363.84	49.10
22	IDFC First Bank	68051	487.17	7545	23.87	4.90	5447	127.14	7824	81.92	64.43
23	Indusind Bank	263009	1882.83	430186	1312.36	69.70	60256	1022.97	309316	2047.97	200.20
24	Karnataka Bank Ltd.	22100	158.21	74	0.72	0.46	10862	37.13	56	31.44	84.68
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	11039	225.82	102	6.08	2.69
26	Kotak Mahindra Bank	121829	872.15	1005	103.72	11.89	25749	635.34	2589	1527.21	240.38
27	Lakshmi Vilas Bank (DBS)	9148	65.49	35	0.48	0.73	60	1.72	36	0.53	30.84
28	Ratnakar Bank Ltd	67808	485.43	162	0.54	0.11	3742	57.24	186	151.89	265.38
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	14708	252.80	328	16.27	6.44
30	SIDBI	1460	10.45	0	0.00	0.00	56	0.80	0	0.00	0.00
31	Tamilnad Mercantile Bank	4310	30.86	3	0.01	0.03	1328	26.38	34	29.50	111.81
32	YES Bank	112912	808.32	574	41.00	5.07	20209	556.27	1856	1554.64	279.48
Total PVT		3113713	22290.54	762907	3580.29	16.06	1626036	36104.88	727832	22295.73	61.75
33	Au Small finance Bank	3	0.02	0	0.00	0.00	50	2.50	9	5.88	235.20
34	ESAF SF Bank	1788	12.80	8803	33.33	260.33	134	3.44	8809	33.41	972.21
35	Jana Small Finance Bank	13650	97.71	13387	65.26	66.79	5808	95.37	14035	88.83	93.14
36	Ujjivan Small Finance Bank	37595	269.14	77788	407.21	151.30	70846	1166.18	80402	458.74	39.34
37	Utkarsh Small Finance Bank	1145	8.20	345	4.03	49.15	60	26.03	402	10.06	38.65
Total Small Finance		54181	387.87	100323	509.83	527.57	76898	1293.52	103657	596.92	46.15
38	BGVB (PNB)	135297	1096.98	125349	739.64	67.43	998653	15413.58	143313	1297.45	8.42
39	PBGB (UCO)	82655	712.74	21857	487.81	68.44	266002	6144.12	29247	623.92	10.15
40	UBKGB (CBI)	66393	532.12	24143	368.70	69.29	359697	3879.80	32784	445.10	11.47
Total RRB		284345	2341.84	171349	1596.15	68.16	1624352	25437.51	205344	2366.47	9.30
41	WB State Co-Op Bank Ltd.	336595	2409.63	141029	385.17	15.98	962844	10702.55	581451	2055.20	19.20
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	68441	264.68	2492	31.89	12.05
Total Co-Optv		357946	2562.48	141029	385.17	15.03	1031285	10967.23	583943	2087.09	19.03
Grand Total		8896657	63995.91	1513687	11588.84	18.11	11365087	247307.35	2694105	61906.97	25.03

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended June, 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	117	76.96	2	20.00	25.99	320	49.27	25	8.00	16.24	2070	548.89	225	58.00	10.57
2	Bank of India	185	78.60	0	0.00	0.00	428	50.72	7	0.55	1.08	2176	543.97	603	100.65	18.50
3	Bank of Maharashtra	27	5.02	0	0.00	0.00	56	2.96	4	0.14	4.73	398	139.23	87	1.02	0.73
4	Canara Bank	193	87.64	9	0.06	0.07	399	56.47	32	2.53	4.48	2126	604.71	70	32.15	5.32
5	Central Bank of India	157	62.32	0	0.00	0.00	355	40.12	104	4.64	11.56	1550	400.00	600	52.50	13.13
6	Indian Bank	267	114.08	4	2.02	1.77	663	73.86	22	1.01	1.37	3684	824.43	5422	805.36	97.69
7	Indian Overseas Bank	71	28.84	0	0.00	0.00	181	18.53	4	0.02	0.11	1054	207.64	32	3.15	1.52
8	Punjab & Sind Bank	37	11.52	0	0.00	0.00	76	6.82	0	0.00	0.00	569	420.81	6	3.82	0.91
9	Punjab National Bank	525	225.26	10	0.24	0.11	775	146.12	54	3.24	2.22	6303	1548.42	1363	178.06	11.50
10	State Bank of India	524	228.82	0	0.00	0.00	805	147.30	687	38.90	26.41	6258	1550.54	14733	687.61	44.35
11	UCO Bank	156	60.68	0	0.00	0.00	302	39.16	4	0.26	0.66	2293	421.95	481	67.43	15.98
12	Union Bank of India	109	55.06	10	423.84	769.76	211	35.35	49	1.77	5.01	1654	385.67	402	73.90	19.16
Total PSU		2368	1034.80	35	446.16	43.12	4571	666.67	992	61.06	9.16	30135	7596.26	24024	2063.65	27.17
13	Axis Bank	82	101.92	0	0.00	0.00	137	65.57	19	2.00	3.05	1042	708.54	41	3.00	0.42
14	Bandhan Bank	189	54.87	0	0.00	0.00	289	35.60	0	0.00	0.00	1707	345.68	778	93.38	27.01
15	Catholic Syrian Bank Ltd.	1	0.15	0	0.00	0.00	1	0.05	0	0.00	0.00	1	26.53	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	0.49	0	0.00	0.00	1	0.18	0	0.00	0.00	1	92.98	0	0.00	0.00
18	Federal Bank	15	9.54	0	0.00	0.00	18	5.38	2	0.02	0.44	218	73.49	41	14.90	20.28
19	HDFC Bank	76	75.76	17	42.21	55.72	164	48.68	14	0.15	0.31	936	607.57	0	0.00	0.00
20	ICICI Bank	74	92.15	0	0.00	0.00	156	59.21	21	4.11	6.95	932	739.15	1082	632.16	85.52
21	IDBI Bank	49	16.88	1	2.00	11.85	129	10.89	7	0.41	3.77	967	122.22	1483	341.26	279.21
22	IDFC First Bank	1	1.74	36	8.48	487.33	1	0.62	13	1.19	190.86	1	218.64	31	8.01	3.66
23	Indusind Bank	30	27.93	0	0.00	0.00	38	16.76	0	0.00	0.00	187	166.61	0	0.00	0.00
24	Karnataka Bank Ltd.	10	5.32	0	0.00	0.00	18	2.47	0	0.00	0.00	177	223.50	2	0.39	0.17
25	Karur Vysya Bank	3	1.57	71	1.14	72.57	3	0.66	0	0.00	0.00	52	76.74	10	1.89	2.46
26	Kotak Mahindra Bank	10	8.14	0	0.00	0.00	8	3.65	0	0.00	0.00	106	135.39	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	3.90	0	0.00	0.00	9	2.01	0	0.00	0.00	107	170.38	0	0.00	0.00
29	South Indian Bank Ltd.	3	0.81	2	20.00	2457.00	30	0.33	0	0.00	0.00	199	38.19	0	0.00	0.00
30	SIDBI	1	0.00	0	0.00	0.00	49	0.00	0	0.00	0.00	591	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	0	0.00	0.00
32	YES Bank	6	3.02	0	0.00	0.00	7	1.80	0	0.00	0.00	48	110.93	37	21.00	18.93
Total PVT		561	404.19	127	73.83	18.27	1060	253.85	76	7.88	3.11	7274	3856.65	3505	1116.00	28.94
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	0.01	0	0.00	0.00	1	0.09	0	0.00	0.00
35	Jana Small Finance Bank	2	2.50	0	0.00	0.00	2	1.11	0	0.00	0.00	57	159.04	30	3.40	2.14
36	Ujivan Small Finance Bank	31	2.70	0	0.00	0.00	53	2.11	0	0.00	0.00	257	23.34	692	21.89	93.79
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	5.22	0	0.00	0.00	57	3.22	0	0.00	0.00	316	182.51	722	25.29	13.86
38	BGVB (PNB)	255	15.25	0	0.00	0.00	285	10.90	0	0.00	0.00	2346	93.13	0	0.00	0.00
39	PBGB (UCO)	82	3.50	0	0.00	0.00	195	2.37	0	0.00	0.00	1447	27.35	0	0.00	0.00
40	UBKGB (CBI)	46	1.62	0	0.00	0.00	61	0.95	0	0.00	0.00	104	5.99	8	1.45	24.21
Total RRB		383	20.36	0	0.00	0.00	541	14.22	0	0.00	0.00	3897	126.48	8	1.45	1.15
41	WB State Co-Op Bank Ltd.	165	4.44	0	0.00	0.00	228	4.34	0	0.00	0.00	1135	21.04	0	0.00	0.00
42	WBSCARD Bank Ltd.	33	1.15	0	0.00	0.00	65	0.90	0	0.00	0.00	336	7.38	0	0.00	0.00
Total Co-Optv		198	5.60	0	0.00	0.00	293	5.24	0	0.00	0.00	1471	28.41	0	0.00	0.00
Grand Total		3545	1470.16	162	519.99	61.38	6522	943.21	1068	68.94	12.26	43093	11790.31	28259	3206.39	71.11

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended June, 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	14703	895.46	732	25.00	2.79	43435	3384.77	1154	59.00	1.74
2	Bank of India	17590	900.30	883	25.92	2.88	60048	3397.74	6258	4142.92	121.93
3	Bank of Maharashtra	2006	178.52	0	0.00	0.00	9421	183.11	80	6.62	3.62
4	Canara Bank	16566	997.64	1468	98.33	9.86	61502	3801.05	5196	780.47	20.53
5	Central Bank of India	10490	680.45	1589	50.58	7.43	57936	2721.12	2563	238.54	8.77
6	Indian Bank	26866	1321.15	24689	1235.22	93.50	85733	4881.18	6188	189.44	3.88
7	Indian Overseas Bank	7001	333.42	315	7.05	2.11	24333	1246.54	521	105.28	8.45
9	Punjab & Sind Bank	3836	272.86	43	96.15	35.24	5589	387.81	236	311.35	80.28
8	Punjab National Bank	41577	2489.56	5412	205.39	8.25	171110	9736.69	8160	3616.73	37.15
10	State Bank of India	46852	2527.87	49144	2221.48	87.88	179398	9744.07	94555	11015.64	113.05
11	UCO Bank	15933	681.54	317	5.75	0.84	56274	2609.81	4829	813.40	31.17
12	Union Bank of India	9553	636.10	3000	473.23	74.40	31274	2410.37	3013	9784.26	405.92
Total PSU		212973	11914.86	87592	4444.10	37.30	786053	44504.26	132753	31063.65	69.80
13	Axis Bank	6839	1205.47	619	27.00	2.24	30435	4487.14	18395	1093.00	24.36
14	Bandhan Bank	14525	520.30	10480	127.55	24.51	63540	2327.71	61671	1430.82	61.47
15	Catholic Syrian Bank Ltd.	2	0.79	0	0.00	0.00	1	0.97	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	2.68	0	0.000	0.00	1	3.32	65	2.85	85.96
18	Federal Bank	754	206.11	150	2.09	1.01	4016	674.95	3788	1186.71	175.82
19	HDFC Bank	6703	941.93	13377	692.56	73.53	21117	3227.83	56131	12356.30	382.80
20	ICICI Bank	6927	1086.09	7382	378.42	34.84	20185	3990.96	361806	13841.70	346.83
21	IDBI Bank	5093	200.60	3176	98.34	49.02	13039	713.20	2919	2407.43	337.55
22	IDFC First Bank	110	68.43	1307	61.22	89.46	1	66.48	118170	1156.65	1739.91
23	Indusind Bank	1224	558.72	0	0.00	0.00	7973	1642.23	49476	4079.71	248.43
24	Karnataka Bank Ltd.	702	228.39	17	1.02	0.45	1956	263.99	342	21.24	8.05
25	Karur Vysya Bank	582	83.75	0	0.00	0.00	1702	77.35	0	0.00	0.00
26	Kotak Mahindra Bank	2485	487.75	0	0.00	0.00	4988	478.63	25935	1048.16	218.99
27	Lakshmi Vilas Bank (DBS)	1	0.04	14	0.30	779.22	1	0.04	3	0.30	852.27
28	Ratnakar Bank Ltd	187	183.68	0	0.00	0.00	679	237.46	284	1575.48	663.48
29	South Indian Bank Ltd.	1133	39.74	103	1.04	2.62	2092	53.08	287	46.68	87.95
30	SIDBI	2037	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	135	42.94	222487.05	1	0.02	36	71.89	410800.00
32	YES Bank	175	109.45	1897	88.40	80.77	945	160.21	32533	2327.09	1452.55
Total PVT		49481	5923.95	38657	1520.88	25.67	172673	18405.56	731841	42646.01	231.70
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	7	4.29	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	40	0.25	356.13
35	Jana Small Finance Bank	113	155.80	0	0.00	0.00	1261	169.41	5890	45.23	26.70
36	Ujjivan Small Finance Bank	1334	45.92	50	0.68	1.47	5327	266.35	3357	51.07	19.17
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	6	0.17	482.95
Total Small Finance		1449	202	50	0.68	0.33	6590	436	9300	101	23.17
38	BGVB (PNB)	18489	144.38	1900	44.74	30.99	85165	444.81	4105	83.22	18.71
39	PBGB (UCO)	12241	44.07	214	10.45	23.71	34471	264.69	1264	27.71	10.47
40	UBKGB (CBI)	2008	2.25	3971	70.28	3130.26	20726	71.17	73	0.72	1.02
Total RRB		32738	190.70	6085	125.47	65.80	140362	780.67	5442	111.65	14.30
41	WB State Co-Op Bank Ltd.	10642	14.99	7066	465.61	3106.12	57866	92.76	2898	642.34	692.48
42	WBSCARD Bank Ltd.	1889	5.20	0	0.00	0.00	11038	38.49	0	0.00	0.00
Total Co-Optv		12531	20.19	7066	465.61	2305.60	68904	131.25	2898	642.34	489.40
Grand Total		309172	18252	139450	6557	35.92	1174582	64258	882234	74565	116.04

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2022-23 for the quarter June 2022

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	283743	9549.03	15614	1745.94	18.28	60645	4955.36	2138	170.00	3.43	344388	14504.39	17752	1915.94	13.21
2	Bank of India	464789	11437.17	110702	3024.01	26.44	80427	4971.32	7751	4270.04	85.89	545216	16408.49	118453	7294.05	44.45
3	Bank of Maharashtra	39692	785.81	1054	114.51	14.57	11908	508.83	171	7.78	1.53	51600	1294.64	1225	122.29	9.45
4	Canara Bank	543755	13525.25	40385	2134.79	15.78	80786	5547.52	6775	913.54	16.47	624541	19072.77	47160	3048.33	15.98
5	Central Bank of India	497216	10429.88	47868	1506.58	14.44	70488	3904.00	4856	346.26	8.87	567704	14333.89	52724	1852.84	12.93
6	Indian Bank	824307	19135.35	171831	4654.01	24.32	117213	7214.69	36325	2233.05	30.95	941520	26350.04	208156	6887.06	26.14
7	Indian Overseas Bank	159612	4315.20	6738	715.91	16.59	32640	1834.97	872	115.50	6.29	192252	6150.17	7610	831.41	13.52
9	Punjab & Sind Bank	37070	706.09	285	86.80	12.29	10107	1099.82	285	411.32	37.40	47177	1805.91	570	498.12	27.58
8	Punjab National Bank	1697554	42028.73	361024	9503.61	22.61	220290	14146.06	14999	4003.65	28.30	1917844	56174.78	376023	13507.27	24.05
10	State Bank of India	1654295	40456.64	277888	7533.04	18.62	233837	14198.60	159119	13963.63	98.35	1888132	54655.24	437007	21496.67	39.33
11	UCO Bank	495517	11921.49	23283	1072.06	8.99	74958	3813.13	5631	886.84	23.26	570475	15734.62	28914	1958.90	12.45
12	Union Bank of India	308966	9213.58	16657	2469.51	26.80	42801	3522.56	6474	10757.00	305.37	351767	12736.14	23131	13226.51	103.85
	Total PSU	7006516	173504.21	1073329	34560.77	19.92	1036100	65716.85	245396	38078.61	57.94	8042616	239221.06	1318725	72639.39	30.36
13	Axis Bank	240377	6772.01	2963	1625.85	24.01	38535	6568.62	19074	1125.00	17.13	278912	13340.63	22037	2750.85	20.62
14	Bandhan Bank	729021	13474.41	276179	1886.26	14.00	80250	3284.16	72929	1651.75	50.29	809271	16758.56	349108	3538.01	21.11
15	Catholic Syrian Bank Ltd.	1403	31.29	0	0.00	0.00	6	28.48	0	0.00	0.00	1409	59.77	0	0.00	0.00
16	City Union Bank Ltd.	201	10.03	4	6.09	60.72	0	0.00	0	0.00	#DIV/0!	201	10.03	4	6.09	60.72
17	Dhanlaxmi Bank Ltd.	754	13.62	0	0.00	0.00	5	99.65	65	2.85	2.86	759	113.27	65	2.85	2.52
18	Federal Bank	35989	209.25	5037	965.49	461.41	5021	969.46	3981	1203.72	124.16	41010	1178.71	9018	2169.21	184.03
19	HDFC Bank	183037	4816.61	46220	3075.03	63.84	28996	4901.77	69539	13091.23	267.07	212033	9718.38	115759	16166.26	166.35
20	ICICI Bank	173591	5056.44	19458	7925.71	156.75	28274	5967.56	370291	14856.39	248.95	201865	11024.00	389749	22782.10	206.66
21	IDBI Bank	108207	2777.63	55644	1363.84	49.10	19277	1063.79	7586	2849.44	267.86	127484	3841.42	63230	4213.28	109.68
22	IDFC First Bank	5447	127.14	7824	81.92	64.43	114	355.91	119557	1235.55	347.15	5561	483.05	127381	1317.47	272.74
23	Indusind Bank	60256	1022.97	309316	2047.97	200.20	9452	2412.25	49476	4079.71	169.12	69708	3435.22	358792	6127.69	178.38
24	Karnataka Bank Ltd.	10862	37.13	56	31.44	84.68	2863	723.67	361	22.65	3.13	13725	760.79	417	54.09	7.11
25	Karur Vysya Bank	11039	225.82	102	6.08	2.69	2342	240.06	81	3.03	1.26	13381	465.88	183	9.11	1.96
26	Kotak Mahindra Bank	25749	635.34	2589	1527.21	240.38	7597	1113.56	25935	1048.16	94.13	33346	1748.90	28524	2575.37	147.26
27	Lakshmi Vilas Bank (DBS)	60	1.72	36	0.53	30.84	5	0.13	17	0.60	474.68	65	1.84	53	1.13	61.26
28	Ratnakar Bank Ltd	3742	57.24	186	151.89	265.38	990	597.43	284	1575.48	263.71	4732	654.66	470	1727.38	263.86
29	South Indian Bank Ltd.	14708	252.80	328	16.27	6.44	3457	132.15	392	67.72	51.24	18165	384.95	720	83.99	21.82
30	SIDBI	56	0.80	0	0.00	0.00	2679	0.06	0	0.00	0.00	2735	0.86	0	0.00	0.00
31	Tamilnad Mercantile Bank	1328	26.38	34	29.50	111.81	5	0.06	171	114.83	181693.04	1333	26.45	205	144.33	545.71
32	YES Bank	20209	556.27	1856	1554.64	279.48	1181	385.41	34467	2436.49	632.18	21390	941.68	36323	3991.13	423.83
	Total PVT	1626036	36104.88	727832	22295.73	61.75	231049	28844.20	774206	45364.60	157.27	1857085	64949.08	1502038	67660.33	104.17
33	Au Small finance Bank	50	2.50	9	5.88	235.20	0	0.00	7	4.29	#DIV/0!	50	2.50	16	10.17	406.80
34	ESAF SF Bank	134	3.44	8809	33.41	972.21	5	0.25	40	0.25	98.85	139	3.69	8849	33.66	912.34
35	Jana Small Finance Bank	5808	95.37	14035	88.83	93.14	1435	487.85	5920	48.63	9.97	7243	583.23	19955	137.46	23.57
36	Ujivan Small Finance Bank	70846	1166.18	80402	458.74	39.34	7002	340.41	4099	73.63	21.63	77848	1506.59	84501	532.37	35.34
37	Utkarsh Small Finance Bank	60	26.03	402	10.06	38.65	5	0.13	6	0.17	134.49	65	26.16	408	10.23	39.11
	Total Small Finance	76898	1293.52	103657	596.92	46.15	8447	828.64	10072	126.97	15.32	85345	2122.16	113729	723.89	34.11
38	BGVB (PNB)	998653	15413.58	143313	1297.45	8.42	106540	708.48	6005	127.96	18.06	1105193	16122.06	149318	1425.41	8.84
39	PBGB (UCO)	266002	6144.12	29247	623.92	10.15	48436	341.99	1478	38.16	11.16	314438	6486.11	30725	662.08	10.21
40	UBKGB (CBI)	359697	3879.80	32784	445.10	11.47	22945	81.97	4052	72.46	88.39	382642	3961.78	36836	517.55	13.06
	Total RRB	1624352	25437.51	205344	2366.47	9.30	177921	1132.44	11535	238.58	21.07	1802273	26569.95	216879	2605.04	9.80
41	WB State Co-Op Bank Ltd.	962844	10702.55	581451	2055.20	19.20	70036	137.57	9964	1107.95	805.38	1032880	10840.12	591415	3163.15	29.18
42	WBSCARD Bank Ltd.	68441	264.68	2492	31.89	12.05	13361	53.12	0	0.00	0.00	81802	317.81	2492	31.89	10.03
	Total Co-Optv	1031285	10967.23	583943	2087.09	19.03	83397	190.69	9964	1107.95	581.01	1114682	11157.92	593907	3195.04	28.63
	Grand Total	11365087	247307.35	2694105	61906.97	25.03	1536914	96712.82	1051173	84916.71	87.80	12902001	344020.16	3745278	146823.69	42.68

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2022-23 (01.04.2022 to 30.06.2022)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		Achievement as on 30.06.2022		No.	Amount	No.	Amount
		No.	Amount				
1	Bank of Baroda	415	21.10	415	24.10	2269	35.00
2	Bank of India	48388	135.06	18564	164.48	1543	30.90
3	Bank of Maharashtra	1265	27.01	619	16.26	457	25.47
4	Canara Bank	8319	82.04	1793	30.54	0	0.00
5	Central Bank of India	1156	18.30	19740	208.20	299	12.25
6	Indian Bank	35444	559.09	17254	255.32	88001	2401.99
7	Indian Overseas Bank	1322	12.71	127	2.28	415	4.28
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	214309	644.63	13424	244.02	3167	135.60
10	State Bank of India	264247	947.00	17890	426.94	5607	171.12
11	UCO Bank	2634	36.81	1195	29.37	1825	32.52
12	Union Bank of India	2446	96.58	1320	38.84	4893	110.56
Total PSU		579945	2580.33	92341	1440.35	108476	2959.69
13	Axis Bank	2998	108.00	301	8.00	0	0.00
14	Bandhan Bank	120658	953.69	61518	521.74	6265	61.57
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
18	Federal Bank	270	15.63	16	0.52	81	0.67
19	HDFC Bank	13733	56.42	11	0.19	1872	6.33
20	ICICI Bank	9729	200.44	1081	15.91	0	0.00
21	IDBI Bank	10714	96.77	438	20.03	0	0.00
22	IDFC First Bank	7544	23.87	2157	6.94	2346	7.28
23	Indusind Bank	132361	529.55	123228	352.86	306958	959.50
24	Karnataka Bank Ltd.	97	1.93	5	0.05	64	1.23
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	642	91.71	23	1.09	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	38	0.13	32	0.11	86	0.28
29	South Indian Bank Ltd.	30	1.01	0	0.00	1	0.06
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	91	39.00	0	0.00	0	0.00
Total PVT		298905	2118.15	188810	927.44	317673	1036.92
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	232	0.84	206	0.68	157	0.56
35	Jana Small Finance Bank	2980	16.65	1579	7.45	968	4.54
36	Ujjivan Small Finance Bank	15518	89.01	19877	106.90	2320	13.76
37	Utkarsh Small Finance Bank	3	1.50	154	3.84	26	0.66
Total Small Finance		18733	108.00	21816	118.87	3471	19.51
38	BGVB (PNB)	15609	147.92	6596	56.64	1385	16.12
39	PBGB (UCO)	6595	141.35	4782	126.19	2107	64.33
40	UBKGB (CBI)	737	10.35	3684	51.76	3389	47.72
Total RRB		22941	299.62	15062	234.59	6881	128.17
41	WB State Co-Op Bank Ltd.	76251	89.97	89659	851.24	167256	264.89
42	WBSCARD Bank Ltd.	1203	11.21	914	5.65	867	4.22
Total Co-Optv		77454	101.18	90573	856.89	168123	269.11
Grand Total		979245	5099.28	386786	3459.27	601153	4393.88

District wise Achievement in Priority sector against ACP as on 30.06.2022

(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	1418.66	145.49	10.26	496.08	67.89	13.69	410.81	42.38	10.32	2325.55	255.76	11.00
2	Bankura	4744.70	823.00	17.35	3995.41	1374.61	34.40	1059.96	103.72	9.79	9800.07	2301.33	23.48
3	Birbhum	5254.45	680.39	12.95	3582.59	619.77	17.30	1370.78	92.26	6.73	10207.82	1392.42	13.64
4	Coochbehar	4281.89	629.27	14.70	2075.00	395.32	19.05	1143.33	292.27	25.56	7500.21	1316.86	17.56
5	Dakshin Dinajpur	4524.73	710.52	15.70	3936.37	1497.78	38.05	883.75	106.66	12.07	9344.86	2314.96	24.77
6	Darjeeling	1088.05	420.85	38.68	1953.44	589.36	30.17	951.65	207.47	21.80	3993.14	1217.68	30.49
7	Hooghly	5368.85	1387.44	25.84	4567.20	1285.91	28.16	1625.11	479.40	29.50	11561.16	3152.75	27.27
8	Howrah	2574.37	706.03	27.43	11397.50	4980.82	43.70	1271.14	612.16	48.16	15243.01	6299.02	41.32
9	Jalpaiguri	2430.51	316.34	13.02	2558.81	323.32	12.64	843.85	86.87	10.29	5833.16	726.53	12.46
10	Jhargram	2786.93	327.46	11.75	1899.24	677.21	35.66	801.52	67.68	8.44	5487.69	1072.35	19.54
11	Kalimpong	319.69	10.52	3.29	315.43	12.54	3.98	106.81	17.97	16.82	741.93	41.03	5.53
12	Kolkata	665.06	96.71	14.54	14546.63	9095.51	62.53	7534.17	589.65	7.83	22745.86	9781.87	43.01
13	Malda	6237.69	1315.07	21.08	2644.32	973.18	36.80	3246.19	298.14	9.18	12128.20	2586.39	21.33
14	Murshidabad	8128.64	1721.93	21.18	6246.25	1985.09	31.78	2390.38	357.32	14.95	16765.26	4064.34	24.24
15	Nadia	6542.09	1719.99	26.29	6103.12	1937.14	31.74	1871.57	244.15	13.05	14516.78	3901.28	26.87
16	Paschim Burdwan	325.20	141.16	43.41	5951.01	1393.15	23.41	503.51	240.28	47.72	6779.72	1774.60	26.18
17	Paschim Medinipur	9930.06	1825.00	18.38	5213.74	1867.04	35.81	2056.59	173.33	8.43	17200.39	3865.37	22.47
18	Purba Burdwan	8627.61	1139.78	13.21	4655.94	1245.07	26.74	1654.18	360.96	21.82	14937.73	2745.81	18.38
19	Purba Medinipur	6073.74	2002.55	32.97	5273.22	1456.82	27.63	2059.59	86.75	4.21	13406.56	3546.12	26.45
20	Purulia	3684.63	638.25	17.32	2935.87	901.35	30.70	1257.59	54.42	4.33	7878.10	1594.02	20.23
21	Uttar Dinajpur	3491.53	834.35	23.90	1160.42	365.12	31.46	1164.45	187.43	16.10	5816.39	1386.90	23.84
22	N-24 Parganas	4086.16	843.16	20.63	10758.60	2099.82	19.52	3588.39	476.15	13.27	18433.14	3419.13	18.55
23	S-24 Parganas	4675.77	938.25	20.07	7912.34	1908.04	24.11	2072.49	304.18	14.68	14660.60	3150.47	21.49
	Total	97260.99	19373.50	19.92	110178.52	37051.87	33.63	39867.81	5481.59	13.75	247307.32	61906.96	25.03

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2022									
(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	34784	589.00	1401	194.00	12895	615.00	49080	1398.00
2	Bank of India	270585	1655.90	185	45.53	28972	1122.62	299742	2824.05
3	Bank of Maharashtra	2407	51.58	2	0.01	447	73.30	2856	124.89
4	Canara Bank	136880	1239.57	663	82.38	12223	415.50	149766	1737.45
5	Central Bank of India	139217	1560.33	67	18.41	450	131.05	139734	1709.79
6	Indian Bank	471001	3509.98	541	146.21	2874	1031.11	474416	4687.30
7	Indian Overseas Bank	16389	268.92	1412	50.25	2300	429.90	20101	749.07
8	Punjab & Sind Bank	0	0.00	0	0.00	498	104.47	498	104.47
9	Punjab National Bank	728840	5993.95	3953	939.10	41135	3031.07	773928	9964.12
10	State Bank of India	569526	4560.90	69	20.85	1201	1533.25	570796	6115.00
11	UCO Bank	103570	1145.64	71	132.89	424	69.62	104065	1348.15
12	Union Bank of India	41965	575.50	99	41.74	2132	733.69	44196	1350.93
Total PSU		2515164	21151.27	8463	1671.37	105551	9290.58	2629178	32113.22
13	Axis Bank	13626	1354.15	124	198.00	696	1387.00	14446	2939.15
14	Bandhan Bank	255358	1301.85	74672	345.66	165867	1262.96	495897	2910.47
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	12474	186.01	1	8.97	199	190.78	12674	385.76
19	HDFC Bank	115737	433.49	12	16.63	373	434.75	116122	884.87
20	ICICI Bank	61476	775.98	1	10.00	68	241.07	61545	1027.05
21	IDBI Bank	64223	347.32	31	1.55	1212	81.04	65466	429.91
22	IDFC First Bank	37121	73.23	0	0.00	0	0.00	37121	73.23
23	Indusind Bank	1305005	2743.39	0	0.00	0	0.00	1305005	2743.39
24	Karnataka Bank Ltd.	27	4.21	10	8.95	107	123.21	144	136.37
25	Karur Vysya Bank	71	1.29	0	0.00	0	0.00	71	1.29
26	Kotak Mahindra Bank	10499	328.72	5	5.66	306	276.79	10810	611.17
27	Lakshmi Vilas Bank (DBS)	85	1.11	0	0.00	0	0.00	85	1.11
28	Ratnakar Bank Ltd	247361	370.80	0	0.00	2	10.93	247363	381.73
29	South Indian Bank Ltd.	612	122.38	0	0.00	0	0.00	612	122.38
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	1370	3.00	15	101.00	293	411.00	1678	515.00
Total PVT		2125045	8046.93	74871	696.43	169123	4419.53	2369039	13162.89
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	15833	38.51	0	0.00	0	0.00	15833	38.51
35	Jana Small Finance Bank	49709	161.14	0	0.00	0	0.00	49709	161.14
36	Ujjivan Small Finance Bank	211094	640.26	0	0.00	0	0.00	211094	640.26
37	Utkarsh Small Finance Bank	8035	11.60	0	0.00	0	0.00	8035	11.60
Total Small Finance		284671	851.51	0	0.00	0	0.00	284671	851.51
38	BGVB (PNB)	521453	4168.88	85	13.55	2	5.66	521540	4188.09
39	PBGB (UCO)	123770	1623.97	16	0.33	15	11.76	123801	1636.06
40	UBKGB (CBI)	145093	2034.68	1	1.33	23	0.29	145117	2036.30
Total RRB		790316	7827.53	102	15.21	40	17.71	790458	7860.45
41	WB State Co-Op Bank Ltd.	2115414	6258.85	676	70.38	1732	48.99	2117822	6378.22
42	WBSCARD Bank Ltd.	215192	1025.21	0	0.00	0	0.00	215192	1025.21
Total Co-Optv		2330606	7284.06	676	70.38	1732	48.99	2333014	7403.43
Grand Total		8045802	45161.30	84112	2453.39	276446	13776.80	8406360	61391.49

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2022

(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	26690	1774.00	7904	1262.00	2081	1371.00	564	99.00	463	27.00	37702	4533.00
2	Bank of India	106127	3169.52	947	1019.68	72	168.55	0	0.00	0	0.00	107146	4357.75
3	Bank of Maharashtra	3357	364.69	147	204.72	15	94.49	0	0.00	0	0.00	3519	663.90
4	Canara Bank	51429	2227.01	4248	1565.89	252	524.35	0	0.00	1412	471.42	57341	4788.67
5	Central Bank of India	36114	732.76	1701	730.28	49	135.65	1882	35.42	405	1175.17	40151	2809.28
6	Indian Bank	131254	5484.12	19201	3587.01	489	889.21	89	5.98	0	0.00	151033	9966.32
7	Indian Overseas Bank	23209	1101.43	390	282.05	211	219.96	0	0.00	0	0.00	23810	1603.44
8	Punjab & Sind Bank	4854	320.20	178	258.26	47	64.01	0	0.00	0	0.00	5079	642.47
9	Punjab National Bank	199512	6433.93	31748	4464.62	1454	2150.76	0	0.00	0	0.00	232714	13049.30
10	State Bank of India	61995	3833.71	5117	3225.71	570	1990.69	0	0.00	0	0.00	67682	9050.11
11	UCO Bank	73504	969.37	5573	1782.34	85	262.28	52	2.01	0	0.00	79214	3016.00
12	Union Bank of India	41200	2115.75	2337	2008.98	519	725.10	184	4.04	0	0.00	44240	4853.87
Total PSU		759245	28526.49	79491	20391.54	5844	8596.05	2771	146.45	2280	1673.59	849631	59334.11
13	Axis Bank	10816	2724.00	10768	7864.00	1696	2966.00	1	1.00	0	0.00	23281	13555.00
14	Bandhan Bank	2961	206.09	98	92.41	50	181.37	0	0.00	5	30.72	3114	510.58
15	Catholic Syrian Bank Ltd.	9	0.30	0	0.00	0	0.00	0	0.00	0	0.00	9	0.30
16	City Union Bank Ltd.	130	120.03	20	14.00	0	0.00	0	0.00	0	0.00	150	134.03
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	455	180.44	331	380.22	69	177.07	0	0.00	0	0.00	855	737.73
19	HDFC Bank	119361	2366.91	14781	4770.35	3090	3169.73	0	0.00	0	0.00	137232	10306.99
20	ICICI Bank	13333	3401.16	8770	3993.00	1838	1709.47	0	0.00	0	0.00	23941	9103.64
21	IDBI Bank	12471	743.11	369	415.94	33	112.96	0	0.00	0	0.00	12873	1272.00
22	IDFC First Bank	8975	330.25	828	300.26	182	52.24	0	0.00	0	0.00	9985	682.76
23	Indusind Bank	525223	2026.19	8555	1224.27	232	334.44	0	0.00	0	0.00	534010	3584.90
24	Karnataka Bank Ltd.	561	207.34	331	300.17	28	77.25	0	0.00	0	0.00	920	584.76
25	Karur Vysya Bank	10	0.83	11	3.19	0	0.00	0	0.00	0	0.00	21	4.02
26	Kotak Mahindra Bank	4315	1289.60	2626	1594.24	819	821.77	0	0.00	0	0.00	7760	3705.61
27	Lakshmi Vilas Bank (DBS)	4	0.22	1	0.17	0	0.00	0	0.00	0	0.00	5	0.39
28	Ratnakar Bank Ltd	17	25.81	35	49.66	16	47.98	0	0.00	0	0.00	68	123.46
29	South Indian Bank Ltd.	249	54.07	449	305.74	34	74.41	0	0.00	0	0.00	732	434.22
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	15	3.18	13	11.08	2	15.22	0	0.00	0	0.00	30	29.48
32	YES Bank	5270	935.00	2982	945.00	1095	973.00	0	0.00	0	0.00	9347	2853.00
Total PVT		704175	14614.55	50968	22263.70	9184	10712.92	1	1.00	5	30.72	764333	47622.88
33	Au Small finance Bank	5	0.67	4	4.89	0	0.00	0	0.00	0	0.00	9	5.56
34	ESAF SF Bank	16546	46.21	0	0.00	0	0.00	0	0.00	0	0.00	16546	46.21
35	Jana Small Finance Bank	4167	105.09	52	7.10	11	2.50	0	0.00	0	0.00	4230	114.70
36	Ujjivan Small Finance Bank	63174	234.33	76	30.21	1	0.45	0	0.00	0	0.00	63251	265.00
37	Utkarsh Small Finance Bank	83	20.59	0	0.00	0	0.00	0	0.00	0	0.00	83	20.59
Total Small Finance		83975	406.90	132	42.21	12	2.95	0	0.00	0	0.00	84119	452.05
38	BGVB (PNB)	155427	1935.56	1762	85.49	96	28.30	4512	80.20	0	0.00	161797	2129.55
39	PBGB (UCO)	15	1345.65	12	38.00	0	0.00	4	0.11	0	0.00	31	1383.76
40	UBKGB (CBI)	38903	232.33	0	0.00	0	0.00	195	2.58	0	0.00	39098	234.91
Total RRB		194345	3513.54	1774	123.49	96	28.30	4711	82.89	0	0.00	200926	3748.22
41	WB State Co-Op Bank Ltd.	15094	308.86	0	0.00	0	0.00	1219	56.63	713	45.03	17026	410.52
42	WBSCARD Bank Ltd.	1375	92.12	0	0.00	0	0.00	0	0.00	0	0.00	1375	92.12
Total Co-Optv		16469	400.98	0	0.00	0	0.00	1219	56.63	713	45.03	18401	502.64
Grand Total		1758209	47462.45	132365	42820.93	15136	19340.21	8702	286.97	2998	1749.34	1917410	111659.90

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2022

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	121	150.00	3021	151.00	21315	3136.00	141	16.00	59	8.00	12784	1550.54	37441	5011.54	124223	10942.54
2	Bank of India	0	0.00	4091	106.60	21953	1858.53	0	0.00	0	0.00	44	1.48	26088	1966.61	432976	9148.41
3	Bank of Maharashtra	2	0.33	301	10.50	1221	135.23	0	0.00	0	0.00	1367	4.89	2891	150.95	9266	939.74
4	Canara Bank	0	0.00	4343	149.46	8529	879.95	0	0.00	0	0.00	3160	33.72	16032	1063.13	223139	7589.25
5	Central Bank of India	0	0.00	2302	73.43	8237	804.22	1	0.001	206	0.23	5981	1186.64	16727	2064.52	196612	6583.59
6	Indian Bank	41	73.21	4211	183.12	19452	2922.01	48	6.21	39	1.99	10	1.23	23801	3187.77	649250	17841.39
7	Indian Overseas Bank	2209	84.38	872	19.48	4405	550.33	0	0.00	0	0.00	12059	33.19	19545	687.38	63456	3039.89
8	Punjab & Sind Bank	0	0.00	173	4.75	2323	248.52	0	0.00	0	0.00	144	1.84	2640	255.11	8217	1002.05
9	Punjab National Bank	9	16.88	14940	376.88	50538	3724.60	9	0.04	15	0.01	1330	2.82	66841	4121.22	1073483	27134.64
10	State Bank of India	6	47.68	20465	795.15	116163	11796.93	1	0.06	2	0.04	0	0.00	136637	12639.86	775115	27804.97
11	UCO Bank	0	0.00	2127	54.50	15691	1246.47	8	212.82	0	0.00	41979	910.95	59805	2424.74	243084	6788.89
12	Union Bank of India	110	560.03	2621	81.72	9314	839.27	4	0.13	0	0.00	1127	0.17	13176	1481.32	101612	7686.12
Total PSU		2498	932.51	59467	2006.59	279141	28142.06	212	235.26	321	10.27	79985	3727.47	421624	35054.16	3900433	126501.48
13	Axis Bank	5	25.00	977	38.00	7679	614.00	0	0.00	0	0.00	219102	441.85	227763	1118.85	265490	17613.00
14	Bandhan Bank	0	0.00	0	0.00	9491	573.02	0	0.00	0	0.00	2251628	8600.97	2261119	9173.99	2760130	12595.04
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	153	0.14	153	0.14	162	0.44
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	150	134.03
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	27	1.42	531	68.85	0	0.00	0	0.00	53	0.14	611	70.41	14140	1193.90
19	HDFC Bank	0	0.00	2865	65.04	15853	725.75	0	0.00	0	0.00	88419	157.72	107137	948.51	360491	12140.37
20	ICICI Bank	11	51.95	670	29.21	9152	1095.98	0	0.00	7	16.40	1	0.00	9841	1193.55	95327	11324.23
21	IDBI Bank	0	0.00	547	18.60	17916	1988.78	9	1.14	0	0.00	0	0.00	18472	2008.51	96811	3710.42
22	IDFC First Bank	0	0.00	0	0.00	269	35.63	150	0.24	0	0.00	0	0.00	419	35.87	47525	791.85
23	Indusind Bank	5	14.74	0	0.00	0	0.00	0	0.00	0	0.00	1683	4.03	1688	18.77	1840703	6347.07
24	Karnataka Bank Ltd.	113	137.77	12	0.49	524	58.82	0	0.00	1	0.29	78	4.75	728	202.12	1792	923.25
25	Karur Vysya Bank	0	0.00	0	0.00	10	2.09	0	0.00	0	0.00	0	0.00	10	2.09	102	7.40
26	Kotak Mahindra Bank	0	0.00	0	0.00	127	26.51	0	0.00	0	0.00	1	0.003	128	26.51	18698	4343.29
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	4	0.36	0	0.00	0	0.00	791	2.82	795	3.18	885	4.68
28	Ratnakar Bank Ltd	2	33.57	0	0.00	84	4.40	0	0.00	0	0.00	65127	85.39	65213	123.35	312644	628.54
29	South Indian Bank Ltd.	0	0.00	14	0.70	103	10.27	2	1.62	0	0.00	16	2.51	135	15.10	1479	571.70
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
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	1	0.001	0	0.00	0	0.00	3	0.01	4	0.01	34	29.49
32	YES Bank	0	0.00	0	0.00	272	18.00	0	0.00	0	0.00	38	12.00	310	30.00	11335	3398.00
Total PVT		136	263.03	5112	153.46	62016	5222.46	161	2.99	8	16.69	2627093	9312.33	2694526	14970.95	5827898	75756.72
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	9	5.56
34	ESAF SF Bank	0	0.00	0	0.00	28	0.03	0	0.00	0	0.00	4630	8.96	4658	8.99	37037	93.71
35	Jana Small Finance Bank	0	0.00	0	0.00	1809	24.17	0	0.00	0	0.00	117445	391.15	119254	415.32	173193	691.16
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	20175	200.28	0	0.00	0	0.00	242525	764.31	262700	964.59	537045	1869.84
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	36	5.86	0	0.00	0	0.00	6841	28.64	6877	34.50	14995	66.69
Total Small Finance		0	0.00	0	0.00	22048	230.34	0	0.00	0	0.00	371441	1193.06	393489	1423.40	762279	2726.96
38	BGVB (PNB)	0	0.00	1099	10.37	7128	320.64	4	2.60	1827	3.79	7590	25.58	17648	362.98	700985	6680.62
39	PBGB (UCO)	0	0.00	572	9.15	3286	216.15	0	0.00	0	0.00	6720	0.44	10578	225.74	134410	3245.56
40	UBKGB (CBI)	0	0.00	71	1.31	2089	149.12	0	0.00	0	0.00	11	0.04	2171	150.47	186386	2421.68
Total RRB		0	0.00	1742	20.83	12503	685.91	4	2.60	1827	3.79	14321	26.06	30397	739.19	1021781	12347.86
41	WB State Co-Op Bank Ltd.	0	0.00	3844	40.31	6876	1109.88	55	5.55	0	0.00	148457	1038.77	159232	2194.51	2294080	8983.25
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	5098	186.32	0	0.00	0	0.00	0	0.00	5098	186.32	221665	1303.65
Total Co-Optv		0	0.00	3844	40.31	11974	1296.20	55	5.55	0	0.00	148457	1038.77	164330	2380.83	2515745	10286.90
Grand Total		2634	1195.54	70165	2221.18	387682	35576.97	432	246.40	2156	30.75	3241297	15297.69	3704366	54568.53	14028136	227619.92

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2022

(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	245	17.20	3725	850.00	9896	172.00	22198	11404.00	36809	13175.20	161032	24117.74
2	Bank of India	0	0.00	126	19.65	4977	1125.35	27474	498.60	41578	11110.99	74155	12754.59	507131	21903.00
3	Bank of Maharashtra	0	0.00	38	5.89	670	608.67	158	95.98	3389	204.10	4255	914.64	13521	1854.38
4	Canara Bank	70	7.15	96	37.54	3679	790.95	21479	668.83	37154	9754.19	62478	11258.66	285617	18847.91
5	Central Bank of India	0	0.00	2297	27.83	3163	587.01	13445	296.47	11075	1062.44	29980	1973.75	226592	8557.34
6	Indian Bank	41	141.32	23	2.61	6977	1274.32	48901	2189.12	30771	9774.35	86713	13381.72	735963	31223.11
7	Indian Overseas Bank	87	14.28	24	3.99	465	75.14	7508	183.64	40468	3574.52	48552	3851.57	112008	6891.46
8	Punjab & Sind Bank	0	0.00	7	2.84	119	35.42	501	7.33	2181	1391.67	2808	1437.26	11025	2439.31
9	Punjab National Bank	278	720.50	5281	89.95	16580	2873.41	45548	1000.06	111749	22955.49	179436	27639.41	1252919	54774.05
10	State Bank of India	0	0.00	707	291.04	180186	15055.07	435063	15785.00	173133	29301.39	789089	60432.50	1564204	88237.47
11	UCO Bank	0	0.00	31	5.69	2492	683.43	6330	61.70	27961	7030.28	36814	7781.10	279898	14569.99
12	Union Bank of India	100	428.81	441	72.33	2334	737.68	21603	905.17	8630	17346.21	33108	19490.20	134720	27176.32
	Total PSU	1321	2044.06	9316	576.56	225367	24696.45	637906	21863.90	510287	124909.63	1384197	174090.60	5284630	300592.08
13	Axis Bank	6	1.00	217	41.00	5855	2470.00	27304	1290.00	140922	8926.00	174304	12728.00	468902	30341.00
14	Bandhan Bank	0	0.00	0	0.00	4149	1812.82	45333	555.20	1421390	14537.69	1470872	16905.70	4231002	29500.75
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	79	18.45	79	18.45	241	18.89
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	150	134.03
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	65	94.05	65	94.05	65	94.05
18	Federal Bank	0	0.00	7	0.95	883	214.98	1394	16.91	18307	2216.97	20591	2449.81	34731	3643.71
19	HDFC Bank	0	0.00	28	1.04	6269	1156.47	84629	2857.78	1116626	21036.46	1207552	25051.75	1568043	37192.12
20	ICICI Bank	2	52.00	112	26.77	13678	6248.67	71100	2114.86	403542	19297.76	488434	27740.06	583761	39064.29
21	IDBI Bank	1	2.50	6	0.64	5607	1158.12	3854	256.68	17382	2628.80	26850	4046.73	123661	7757.15
22	IDFC First Bank	687	58.52	13	1.19	296	78.76	10311	339.73	430839	3107.77	442146	3585.97	489671	4377.83
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	253597	7823.35	253601	7823.39	2094304	14170.46
24	Karnataka Bank Ltd.	3	5.42	3	0.34	285	101.70	445	35.88	1942	309.30	2678	452.64	4470	1375.89
25	Karur Vysya Bank	70	1.23	0	0.00	10	2.09	0	0.00	2114	569.08	2194	572.40	2296	579.80
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	66107	3127.31	66107	3127.31	84805	7470.60
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	47	0.59	51	512.41	108	513.67	993	518.35
28	Ratnakar Bank Ltd	0	0.00	0	0.00	14	1.64	0	0.00	472	3358.24	486	3359.88	313130	3988.43
29	South Indian Bank Ltd.	3	34.27	3	0.50	49	20.28	153	1.94	1673	361.91	1881	418.90	3360	990.60
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	3	0.01	0	0.00	0	0.00	135	42.94	36	71.88	174	114.83	208	144.32
32	YES Bank	0	0.00	0	0.00	0	0.00	13225	519.00	69216	2927.00	82441	3446.00	93776	6844.00
	Total PVT	775	154.95	389	72.43	37109	13266.24	257930	8031.51	3944360	90924.43	4240563	112449.55	10097569	188206.27
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	8	2.09	8	2.09	17	7.65
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	112	24.04	112	24.04	37149	117.75
35	Jana Small Finance Bank	0	0.00	0	0.00	155	16.91	0	0.00	12610	120.98	12765	137.89	185958	829.05
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	1859	102.18	2042	30.89	39765	312.27	43666	445.34	580711	2315.18
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	694	2.46	694	2.46	15689	69.15
	Total Small Finance	0	0.00	0	0.00	2014	119.09	2042	30.89	53189	461.84	57245	611.82	819524.00	3338.78
38	BGVB (PNB)	0	0.00	0	0.00	1155	71.68	27656	468.77	5140	111.82	33951	652.27	734936	7332.89
39	PBGB (UCO)	0	0.00	0	0.00	14	4.17	2928	65.78	7024	136.10	9966	206.05	144376	3451.61
40	UBKGB (CBI)	0	0.00	0	0.00	252	14.08	20100	385.14	562	10.00	20914	409.22	207300	2830.90
	Total RRB	0	0.00	0	0.00	1421	89.93	50684	919.69	12726	257.92	64831	1267.54	1086612	13615.40
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	22104	1931.50	151489	10401.85	173593	12333.35	2467673	21316.60
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	221665	1303.65
	Total Co-Optv	0	0.00	0	0.00	0	0.00	22104	1931.50	151489	10401.85	173593	12333.35	2689338	22620.25
	Grand Total	2096	2199.01	9705	648.98	265911	38171.71	970666	32777.49	4672051	226955.67	5920429	300752.86	19977673	528372.78

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2022

(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	8974	379.00	5820	981.00	3478	541.00	1614	461.00	3245	4371.00	0	0.00
2	Bank of India	306667	2359.61	91017	841.12	28586	329.46	24107	328.44	160526	2074.22	78	0.83
3	Bank of Maharashtra	3965	150.80	685	19.57	737	18.05	1969	111.27	574	1.91	0	0.00
4	Canara Bank	150444	1906.68	54595	955.62	17995	275.10	0	0.00	55857	1479.74	9102	7.48
5	Central Bank of India	3106.4	58.79	766.7	11.00	4687.1	73.24	375.1	15.31	68286.9	668.08	820.6	12.54
6	Indian Bank	299241	5511.99	51012	845.39	23510	569.32	125987	4358.01	33231	125.98	589	54.02
7	Indian Overseas Bank	26020	194.28	7403	85.62	905	17.33	2417	23.39	16210	36.33	148	0.01
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	793657	6559.69	183008	8504.22	116706	1388.60	120432	1773.81	345398	5250.87	11201	112.37
10	State Bank of India	551262	6564.07	267247	8619.54	101442	2977.44	81901	2647.12	283365	9937.95	26	0.02
11	UCO Bank	2245158	2837.61	47898	524.32	24107	383.07	7963	142.37	120653	1895.67	376	1.32
12	Union Bank of India	92952	1154.81	17992	421.43	9553	236.55	5892	196.73	22217	748.79	137	0.13
Total PSU		4481446	27677.33	727444	21808.83	331706	6809.16	372657	10057.45	1109563	26590.54	22478	188.72
13	Axis Bank	210540	1875.12	77604	1175.00	34698	131.00	0	0.00	201073	1825.00	0	0.00
14	Bandhan Bank	2646562	10767.81	1513163	8616.59	916531	5519.97	117876	754.51	3785283	20170.92	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	59	0.33	60	0.35	0	0.00	4528	7.20	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	0	0.00	0	0.00	0	0.00	20	0.51	0	0.00
18	Federal Bank	10574	160.34	2590	87.01	147	3.54	808	19.29	4710	162.36	0	0.00
19	HDFC Bank	310522	841.22	114500	424.50	935	11.56	17574	46.42	353967	1510.63	0	0.00
20	ICICI Bank	58127	827.37	51750	1387.17	7303	134.18	0	0.00	114845	10194.27	0	0.00
21	IDBI Bank	21411	378.65	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	43827	81.53	17498	31.50	15590	28.42	15049	25.98	43993	95.02	0	0.00
23	Indusind Bank	2456721	3490.40	827217	2173.45	651855	38.40	1804866	3452.00	12848	278.26	0	0.00
24	Karnataka Bank Ltd.	304	8.04	506	21.06	33	1.83	269	13.22	767	53.20	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	10951	482.39	5400	271.53	151	14.06	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	86	1.11	2	0.003					30	0.38	0	0.00
28	Ratnakar Bank Ltd	312488	456.19	68748	105.25	45089	65.90	170034	249.19	312495	456.49	0	0.00
29	South Indian Bank Ltd.	0	0.00	45	1.09	3	0.60	4	0.24	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	3	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	717	106.00	0	0.00	717	106.00	0	0.00
Total PVT		6082116	19370.17	2697307	14533.84	1674719	6184.17	2126480	4560.85	4836500	34865.83	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	37025	93.34	2862	6.73	1912	3.58	1201	2.71	37025	93.34	0	0.00
35	Jana Small Finance Bank	154073	467.68	49611	159.48	24137	73.94	11372	37.77	146711	442.56	0	0.00
36	Ujjivan Small Finance Bank	518673	1518.68	107631	332.47	128557	410.69	17568	67.45	563178	1778.71	0	0.00
37	Utkarsh Small Finance Bank	14533	38.80	58	8.03	6005	9.45	1026	1.97	13515	36.08	0	0.00
Total Small Finance		724304	2118.50	160162	506.71	160611	497.66	31167	109.90	760429	2350.69	0	0.00
38	BGVB (PNB)	548988	4380.05	115245	401.59	60043	371.99	10567	81.95	57828	218.46	0	0
39	PBGB (UCO)	157927	2338.55	51025	784.62	38105	665.38	14933	300.41	97891	1922.59	0	0
40	UBKGB (CBI)	137838	1932.95	4561	62.28	24461	334.05	25291	345.37	31510	430.30	11	0.04
Total RRB		844753	8651.55	170831	1248.49	122609	1371.42	50791	727.73	187229	2571.35	11	0.04
41	WB State Co-Op Bank Ltd.	1457919	1861.97	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		1457919	1861.97	132892	101.24	101246	1044.18	225895	345.91	1022037	1056.07	0	0.00
Grand Total		13590538	59679.53	3888636	38199.11	2390891	15906.59	2806990	15801.84	7915758	67434.48	22490	188.76

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 60.83% as on 30.06.2022 whereas it was 60.58% on 30.06.2021. For calculation of CD Ratio of the State as on 30.06.2022, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore) 30.06.2022
Total Deposit (A)	1026000.55
Total Advance utilized in the State (B=C+D)	614318.53
Out of which outstanding of credit sanctioned from the State (C)	528372.78
Credit sanctioned from outside State but utilized in West Bengal (D)	85945.75
RIDF Support (E)	9802.16
Total Advance to be reckoned (F=B+E)	624120.69
CD Ratio (F*100 / A)	60.83 %

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
30.06.2022	38.15

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 38.15% as on 30.06.2022. In the District Level Sub Committee meeting on CD Ratio held on 23.08.2022, 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 big ticket advance like 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.

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 30.06.2022						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2021	CD Ratio as on June, 2022		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	41.73	6764.68	3542.80	52.37
2	Bankura	PNB	46.09	15775.00	7727.82	48.99
3	Birbhum	UCO	40.03	18247.14	7911.27	43.36
4	Coochbehar	CBI	72.76	9935.78	7807.92	78.58
5	Dakshin Dinajpur	PNB	60.95	5046.79	3229.68	63.99
6	Darjeeling	CBI	63.48	22685.71	13386.62	59.01
7	Hooghly	UCO	30.24	48821.39	18627.37	38.15
8	Howrah	UCO	42.01	53559.13	23294.82	43.49
9	Jalpaiguri	CBI	58.35	11731.43	6970.23	59.42
10	Jhargram	PNB	40.05	4122.82	1652.71	40.09
11	Kalimpong	SBI	40.02	1810.98	809.69	44.71
12	Kolkata	SBI	59.68	421545.42	250437.85	59.41
13	Malda	PNB	56.01	13143.36	7685.64	58.48
14	Murshidabad	PNB	42.58	19916.32	9768.65	49.05
15	Nadia	PNB	50.03	31489.00	15779.00	50.11
16	Paschim Burdwan	SBI	41.19	43872.51	18858.02	42.98
17	Paschim Medinipur	PNB	47.23	25960.61	12031.13	46.34
18	Purba Burdwan	UCO	44.05	25669.61	13474.31	52.49
19	Purba Medinipur	PNB	45.16	29422.66	13818.92	46.97
20	Purulia	PNB	53.35	8253.00	4037.00	48.92
21	Uttar Dinajpur	PNB	61.22	8601.64	5160.98	60.00
22	24 Pgs. (N)	Indian	35.20	161390.05	65087.32	40.33
23	24 Pgs. (S)	PNB	44.13	38235.52	17273.03	45.18
Grand Total			49.68	1026000.55	528372.78	51.50
Amount sanctioned from outside State but fund utilised in the State of West Bengal					85945.75	
RIDF Support					9802.16	
Total Advances in the State					624120.69	
Credit Deposit Ratio			60.58			60.83

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2022

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on June,2021	As on June, 2022				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	70.53	35555.17	24117.74	67.83	0.00	67.83
2	Bank of India	50.03	35669.56	21903.00	61.41	0.00	61.41
3	Bank of Maharashtra	100.01	2210.51	1854.38	83.89	0.00	83.89
4	Canara Bank	56.16	33266.81	18847.91	56.66	0.00	56.66
5	Central Bank of India	33.19	26162.93	8557.34	32.71	0.00	32.71
6	Indian Bank	37.13	77007.84	31223.11	40.55	0.00	40.55
7	Indian Overseas Bank	44.66	15151.42	6891.46	45.48	0.00	45.48
8	Punjab & Sind Bank	151.96	2366.26	2439.31	103.09	0.00	103.09
9	Punjab National Bank	42.32	125935.02	54774.05	43.49	0.00	43.49
10	State Bank of India	32.87	253084.03	88237.47	34.86	30968.00	47.10
11	UCO Bank	39.21	39273.49	14569.99	37.10	0.00	37.10
12	Union Bank of India	80.97	33528.14	27176.32	81.06	0.00	81.06
Total PSU		42.73	679211.19	300592.09	44.26	30968.00	48.82
13	Axis Bank	50.75	57819.00	30341.00	52.48	0.00	52.48
14	Bandhan Bank	76.80	41635.14	29500.75	70.86	0.00	70.86
15	Catholic Syrian Bank Ltd.	47.21	54.52	18.89	34.65	0.00	34.65
16	City Union Bank Ltd.	48.71	231.15	134.03	57.98	0.00	57.98
17	Dhanlaxmi Bank Ltd.	208.09	72.81	94.05	129.17	0.00	129.17
18	Federal Bank	79.85	4326.76	3643.71	84.21	0.00	84.21
19	HDFC Bank	53.78	62666.61	37192.12	59.35	0.00	59.35
20	ICICI Bank	71.22	49575.17	39064.29	78.80	0.00	78.80
21	IDBI Bank	47.76	15317.46	7757.15	50.64	0.00	50.64
22	IDFC First Bank	163.27	2621.48	4377.83	167.00	0.00	167.00
23	Indusind Bank	112.87	20823.26	14170.46	68.05	0.00	68.05
24	Karnataka Bank Ltd.	112.04	1331.36	1375.89	103.34	0.00	103.34
25	Karur Vysya Bank	91.10	1156.87	579.80	50.12	0.00	50.12
26	Kotak Mahindra Bank	77.07	8339.18	7470.60	89.58	0.00	89.58
27	Lakshmi Vilas Bank (DBS)	564.79	94.89	518.35	546.27	0.00	546.27
28	Ratnakar Bank Ltd	74.37	4536.71	3988.43	87.91	0.00	87.91
29	South Indian Bank Ltd.	103.21	1324.19	990.60	74.81	0.00	74.81
30	SIDBI	#DIV/0!	0.00	0.00	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	26.35	613.05	144.32	23.54	0.00	23.54
32	YES Bank	67.45	9209.00	6844.00	74.32	0.00	74.32
Total PVT		65.69	281748.61	188206.27	66.80	0.00	66.80
33	Au Small finance Bank	0.68	335.71	7.65	2.28	0.00	2.28
34	ESAF SF Bank	197.84	34.19	117.75	344.40	0.00	344.40
35	Jana Small Finance Bank	59.32	1350.28	829.05	61.40	0.00	61.40
36	Ujjivan Small Finance Bank	185.70	1449.34	2315.18	159.74	0.00	159.74
37	Utkarsh Small Finance Bank	38.42	232.47	69.15	29.75	0.00	29.75
Total Small Finance		109.64	3401.99	3338.78	98.14	0.00	98.14
38	BGVB (PNB)	39.09	18106.19	7332.89	40.50	10918.52	100.80
39	PBGB (UCO)	52.58	6307.47	3451.61	54.72	0.00	54.72
40	UBKGB (CBI)	65.28	4002.10	2830.90	70.74	1106.09	98.37
Total RRB		45.56	28415.76	13615.40	47.91	12024.61	90.23
41	WB State Co-Op Bank Ltd.	63.05	32972.85	21316.60	64.65	21407.05	129.57
42	WBSCARD Bank Ltd.	547.13	250.15	1303.65	521.15	146.89	579.87
Total Co-Optv		66.43	33223.00	22620.25	68.09	21553.94	132.96
Grand Total		49.68	1026000.55	528372.78	51.50	64546.55	57.79
Amount sanctioned from outside State but fund utilised in the State of West Bengal				85945.75			
RIDF Support				9802.16			
Total Credit in the State				624120.69			
Credit Deposit Ratio		60.58			60.83		
Total Credit + Investment				688667.24			
Total Credit + Investment Deposit Ratio					67.12		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2022

(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	2461.27	4102.92	12639.99	16351.00	35555.17
2	Bank of India	143	83	82	68	376	7951.96	5855.68	11952.03	9909.89	35669.56
3	Bank of Maharashtra	3	4	20	16	43	63.21	91.81	479.47	1576.02	2210.51
4	Canara Bank	166	82	93	71	412	3300.18	2742.38	10733.03	16491.23	33266.81
5	Central Bank of India	135	65	69	47	316	6188.96	5016.31	8740.89	6216.77	26162.93
6	Indian Bank	267	93	133	107	600	16737.01	11487.31	22559.11	26224.41	77007.84
7	Indian Overseas Bank	31	21	47	53	152	1347.83	763.45	5565.23	7474.91	15151.42
8	Punjab & Sind Bank	4	4	15	17	40	45.04	43.39	672.18	1605.65	2366.26
9	Punjab National Bank	594	196	229	201	1220	33027.12	15921.14	45315.43	31671.34	125935.02
10	State Bank of India	554	237	277	301	1369	48412.13	38876.61	78834.17	86961.12	253084.03
11	UCO Bank	148	70	86	77	381	8222.54	7227.35	13247.50	10576.10	39273.49
12	Union Bank of India	66	55	89	74	284	3458.25	3097.71	12801.90	14170.28	33528.14
Total PSU		2161	968	1223	1138	5490	131215.50	95226.06	223540.92	229228.71	679211.19
13	Axis Bank	39	87	191	0	317	1801.00	7178.00	48840.00	0.00	57819.00
14	Bandhan Bank	913	404	245	104	1666	6292.99	4836.75	16590.73	13914.67	41635.14
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	54.52	54.52
16	City Union Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	231.15	231.15
17	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	46.01	26.80	72.81
18	Federal Bank	6	3	6	17	32	86.42	29.80	319.21	3891.33	4326.76
19	HDFC Bank	30	47	80	101	258	1304.37	3035.63	16268.70	42057.91	62666.61
20	ICICI Bank	24	48	88	83	243	997.41	2383.47	15864.41	30329.88	49575.17
21	IDBI Bank	21	23	31	21	96	1316.00	3042.00	5337.46	5622.00	15317.46
22	IDFC First Bank	1	2	12	12	27	0.00	0.00	976.45	1645.03	2621.48
23	Indusind Bank	5	20	28	36	89	9462.86	508.89	1388.66	9462.86	20823.26
24	Karnataka Bank Ltd.	1	2	9	8	20	18.24	47.93	407.22	857.97	1331.36
25	Karur Vysya Bank	1	1	3	9	14	62.70	41.41	108.66	944.10	1156.87
26	Kotak Mahindra Bank	1	1	6	36	44	67.81	61.48	684.81	7525.07	8339.18
27	Lakshmi Vilas Bank (DBS)	1	0	3	0	4	25.03	0.00	69.86	0.00	94.89
28	Ratnakar Bank Ltd	0	2	4	15	21	0.00	43.98	214.78	4277.95	4536.71
29	South Indian Bank Ltd.	1	0	6	12	19	20.70	0.00	370.34	933.15	1324.19
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	613.05	613.05
32	YES Bank	0	1	12	15	28	0.00	93.00	925.00	8191.00	9209.00
Total PVT		1044	641	726	475	2886	21455.51	21302.35	108412.32	130578.44	281748.61
33	Au Small finance Bank	0	0	0	5	5	0.00	0.00	0.00	335.71	335.71
34	ESAF SF Bank	0	1	1	2	4	0.00	0.65	1.34	32.20	34.19
35	Jana Small Finance Bank	3	12	11	13	39	16.45	151.43	238.91	943.48	1350.28
36	Ujjivan Small Finance Bank	37	15	22	9	83	159.37	249.38	588.29	452.29	1449.34
37	Utkarsh Small Finance Bank	0	0	4	8	12	0.00	0.00	26.56	205.91	232.47
Total Small Finance		40	28	38	37	143	175.83	401.46	855.11	1969.60	3401.99
38	BGVV (PNB)	496	68	23	0	587	14439.01	2266.91	1400.27	0.00	18106.19
39	PBGB (UCO)	204	16	7	3	230	5219.73	711.68	259.86	116.20	6307.47
40	UBKGB (CBI)	88	47	7	0	142	1772.71	1859.00	370.39	0.00	4002.10
Total RRB		788	131	37	3	959	21431.45	4837.59	2030.52	116.20	28415.76
41	WB State Co-Op Bank Ltd.	199	63	88	16	366	15268.19	3825.65	6253.29	7625.72	32972.85
42	WBSCARD Bank Ltd.	10	0	0	1	11	250.15	0.00	0.00	0.00	250.15
Total Co-Optv		209	63	88	17	377	15518.34	3825.65	6253.29	7625.72	33223.00
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	1	1	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	2	29	0.00	0.00	0.00	0.00	0.00
Grand Total		4265	1831	2116	1672	9884	189796.63	125593.11	341092.15	369518.67	1026000.55

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2022

(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	686.58	1158.71	3498.03	18774.42	24117.74	27.90	28.24	27.67	114.82	67.83
2	Bank of India	3096.75	1876.65	3114.06	13815.54	21903.00	38.94	32.05	26.05	139.41	61.41
3	Bank of Maharashtra	35.67	59.50	302.50	1456.71	1854.38	56.43	64.81	63.09	92.43	83.89
4	Canara Bank	1767.04	1396.76	2561.99	13122.12	18847.91	53.54	50.93	23.87	79.57	56.66
5	Central Bank of India	1759.32	1047.46	1457.62	4292.94	8557.34	28.43	20.88	16.68	69.05	32.71
6	Indian Bank	3285.60	2100.60	3967.15	21869.76	31223.11	19.63	18.29	17.59	83.39	40.55
7	Indian Overseas Bank	293.41	192.75	1029.32	5375.98	6891.46	21.77	25.25	18.50	71.92	45.48
8	Punjab & Sind Bank	19.76	18.36	260.97	2140.22	2439.31	43.87	42.31	38.82	133.29	103.09
9	Punjab National Bank	10513.22	4172.61	9659.22	30429.00	54774.05	31.83	26.21	21.32	96.08	43.49
10	State Bank of India	14032.09	11532.81	22081.57	40591.00	88237.47	28.98	29.67	28.01	46.68	34.86
11	UCO Bank	1964.30	1554.82	2913.29	8137.58	14569.99	23.89	21.51	21.99	76.94	37.10
12	Union Bank of India	752.17	830.92	3250.82	22342.41	27176.32	21.75	26.82	25.39	157.67	81.06
Total PSU		38205.91	25941.95	54096.54	182347.68	300592.09	29.12	27.24	24.20	79.55	44.26
13	Axis Bank	362.00	2316.00	27663.00	0.00	30341.00	20.10	32.27	56.64	#DIV/0!	52.48
14	Bandhan Bank	13650.36	6805.00	4409.20	4636.19	29500.75	216.91	140.69	26.58	33.32	70.86
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	18.89	18.89	#DIV/0!	#DIV/0!	#DIV/0!	34.65	34.65
16	City Union Bank Ltd.	0.00	0.00	0.00	134.03	134.03	#DIV/0!	#DIV/0!	#DIV/0!	57.98	57.98
17	Dhanlaxmi Bank Ltd.	0.00	0.00	13.05	81.00	94.05	#DIV/0!	#DIV/0!	28.36	302.24	129.17
18	Federal Bank	113.65	99.18	171.46	3259.42	3643.71	131.51	332.82	53.71	83.76	84.21
19	HDFC Bank	1141.78	2901.91	7827.48	25320.94	37192.12	87.54	95.60	48.11	60.20	59.35
20	ICICI Bank	309.74	1556.77	12325.06	24872.72	39064.29	31.05	65.32	77.69	82.01	78.80
21	IDBI Bank	404.80	578.26	2104.55	4669.54	7757.15	30.76	19.01	39.43	83.06	50.64
22	IDFC First Bank	114.36	46.30	587.70	3629.47	4377.83	#DIV/0!	#DIV/0!	60.19	220.63	167.00
23	Indusind Bank	3547.38	670.87	2394.78	7557.43	14170.46	37.49	131.83	172.45	79.86	68.05
24	Karnataka Bank Ltd.	25.23	41.03	350.75	958.88	1375.89	138.32	85.60	86.13	111.76	103.34
25	Karur Vysya Bank	23.18	17.36	37.03	502.23	579.80	36.97	41.92	34.08	53.20	50.12
26	Kotak Mahindra Bank	345.71	0.41	309.13	6815.35	7470.60	509.86	0.66	45.14	90.57	89.58
27	Lakshmi Vilas Bank (DBS)	3.66	0.00	514.69	0.00	518.35	14.62	#DIV/0!	736.71	#DIV/0!	546.27
28	Ratnakar Bank Ltd	0.00	48.51	46.95	3892.97	3988.43	#DIV/0!	110.30	21.86	91.00	87.91
29	South Indian Bank Ltd.	6.96	0.00	208.90	774.74	990.60	33.62	#DIV/0!	56.41	83.02	74.81
30	SIDBI	0.00	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	144.32	144.32	#DIV/0!	#DIV/0!	#DIV/0!	23.54	23.54
32	YES Bank	0.00	1.00	494.00	6349.00	6844.00	#DIV/0!	1.08	53.41	77.51	74.32
Total PVT		20048.81	15082.60	59457.74	93617.12	188206.27	93.44	70.80	54.84	71.69	66.80
33	Au Small finance Bank	0.00	0.00	0.00	7.65	7.65	#DIV/0!	#DIV/0!	#DIV/0!	2.28	2.28
34	ESAF SF Bank	0.00	18.35	9.34	90.06	117.75	#DIV/0!	2823.08	697.01	279.69	344.40
35	Jana Small Finance Bank	136.11	215.37	222.13	255.43	829.05	827.27	142.22	92.97	27.07	61.40
36	Ujjivan Small Finance Bank	380.09	612.34	955.66	367.09	2315.18	238.49	245.55	162.45	81.16	159.74
37	Utkarsh Small Finance Bank	0.00	0.00	0.00	69.15	69.15	#DIV/0!	#DIV/0!	0.00	33.58	29.75
Total Small Finance		516.20	846.06	1187.13	789.38	3338.78	293.59	210.75	138.83	40.08	98.14
38	BGVB (PNB)	6090.79	788.16	453.94	0.00	7332.89	42.18	34.77	32.42	#DIV/0!	40.50
39	PBGB (UCO)	3008.06	312.76	104.81	25.98	3451.61	57.63	43.95	40.33	22.36	54.72
40	UBKGB (CBI)	1830.11	880.29	120.50	0.00	2830.90	103.24	47.35	32.53	#DIV/0!	70.74
Total RRB		10928.96	1981.21	679.25	25.98	13615.40	50.99	40.95	33.45	22.36	47.91
41	WB State Co-Op Bank Ltd.	9467.33	2582.95	3018.88	6247.44	21316.60	62.01	67.52	48.28	81.93	64.65
42	WBCARD Bank Ltd.	1303.65	0.00	0.00	0.00	1303.65	521.15	#DIV/0!	#DIV/0!	#DIV/0!	521.15
Total Co-Optv		10770.98	2582.95	3018.88	6247.44	22620.25	69.41	67.52	48.28	81.93	68.09
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		80470.87	46434.78	118439.54	283027.60	528372.78	42.40	36.97	34.72	76.59	51.50

Position of ATMs & BC Outlets in West Bengal as on 30.06.2022

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	339	381	362	135	1217
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharashtra	0	0	0	0	0	7	4	14	2	27
4	Canara Bank	109	70	93	91	363	231	75	7	3	316
5	Central Bank of India	67	52	55	28	202	709	259	108	5	1081
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	2444	471	124	11	3050
10	State Bank of India	757	851	1859	815	4282	4591	499	430	13	5533
11	UCO Bank	56	46	65	53	220	345	90	4	0	439
12	Union Bank of India	103	96	182	139	520	226	221	70	60	577
Total PSU		1846	1650	2976	1911	8383	10494	2135	1385	246	14260
13	Axis Bank	362	337	695	0	1394	2470	1	376	0	2847
14	Bandhan Bank	1	15	64	37	117	0	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0	1	1	0	0	0	0	0
16	City Union Bank Ltd.	0	0	0	2	2	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	105	233	238	605	527	80	24	7	638
20	ICICI Bank	65	80	217	168	530	922	0	0	0	922
21	IDBI Bank	26	34	63	50	173	0	0	0	0	0
22	IDFC First Bank	0	0	7	11	18	674	129	32	3	838
23	Indusind Bank	8	33	31	99	171		0	6	0	6
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	4	0	5	0	0	0	0	0
28	Ratnakar Bank Ltd	0	2	4	10	16	8982	6749	9870	7074	32675
29	South Indian Bank Ltd.	1	0	6	6	13	0	0	0	0	0
30	SIDBI	0	0	0	0	0	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	82383	65119	26845	48137	222484
Total PVT		500	613	1362	751	3226	95958	72078	37153	55221	260410
33	Au Small finance Bank	0	0	0	5	5	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	3	8	11	0	0	0	0	0
Total Small Finance		14	18	27	26	85	10	1	0	1	12
38	BGVB (PNB)	0	0	0	0	0	2491	57	0	0	2548
39	PBGB (UCO)	0	0	0	0	0	601	0	0	0	601
40	UBKGB (CBI)	0	0	0	0	0	384	0	0	0	384
Total RRB		0	0	0	0	0	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	50677	0	0	0	50677
45	Fino Payment Bank	0	0	0	0	0	22498	0	0	0	22498
Total of Payment Banks		0	0	0	0	0	80458	1717	47	0	59724
Grand Total		2431	2303	4401	2691	11826	190396	75988	38585	55468	337939

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

Negative trend is shown in 5 (five) Districts namely Darjeeling, Kolkata, Paschim Medinipur, Purulia, Uttar Dinajpur as on June,2022 in comparison to June, 2021. The district must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 30.06.2021	As on 30.06.2022	Increase/Decrease (+) (-)
1.	Alipurduar	41.73	52.37	+
2.	Bankura	46.09	48.99	+
3.	Birbhum	40.03	43.36	+
4.	Coochbehar	72.76	78.58	+
5.	Dakshin Dinajpur	60.95	63.99	+
6.	Hooghly	30.24	38.15	+
7.	Howrah	42.01	43.49	+
8.	Jalpaiguri	58.35	59.42	+
9.	Jhargram	40.05	40.09	+
10.	Kalimpong	40.02	44.71	+
11.	Malda	56.01	58.48	+
12.	Murshidabad	42.58	49.05	+
13.	Nadia	50.03	50.11	+
14.	Paschim Burdwan	41.19	42.98	+
15.	Purba Burdwan	44.05	52.49	+
16.	Purba Medinipur	45.16	46.97	+
17.	24 Pgs. (N)	35.20	40.33	+
18.	24 Pgs. (S)	44.13	45.18	+
19.	Darjeeling	63.48	59.01	-
20.	Kolkata	59.68	59.41	-
21.	Paschim Medinipur	47.23	46.34	-
22.	Purulia	53.35	48.92	-
23.	Uttar Dinajpur	61.22	60.00	-

AGENDA-5

Deployment of Credit in Agriculture including

- (i) KCC (KCC-crop cultivation, KCC-AH & KCC-Fishery including MJCC)
- (ii) Review of credit deployment under Agriculture Infrastructure Fund
- (iii) Review of credit deployment under FPO

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

(Amount in Cr)			
As on	Yearly Target	Achievement	% of Achievement
31.03.2020	55000	49066	89
30.06.2020	77236	7158	9
31.03.2021	77236	57008	74
30.06.2021	87603	12790	15
31.03.2022	87603	74690	85
30.06.2022	97261	19374	20

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 June, 2022 of the financial year 2022-23 is Rs. 19373.51 crore, which was Rs. 12790 crore upto the June, 2021 of the financial year 2021-22. With Rs. 14483.04 crore deployments in Farm Credit at 75% 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:

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 per KCC-IMS for FY 2020-21) as on 30.06.2022:

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
30.06.2022	2018100	2298521	1505225	24799

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 7.68 lakh proposals have been rejected by the member banks after according 15.05 lakh sanction of KCC leading to 0.24 lakh cases of pendency at branch level of different banks.

Further, 111142 and 4807 no of KCC proposals have been sponsored upto 30.06.2022 for FY 2021-22 and FY 2022-23 respectively as per the KCC-IMS Agriculture portal, out of that total 14386 no of proposals have been sanctioned, having a pendency of 93805 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 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 last SLBC Sub- Committee meeting on Agriculture held on 13.06.2022, we have distributed a total target of 35.00 lakh KCCs (Fresh & Renewal) amongst member banks for FY2022-23.

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2021	46,00,000	26,08,512	57
30.06.2021	35,00,000	7,13,972	20
31.03.2022	35,00,000	29,10,678	83
30.06.2022	35,00,000	9,21,061	26

Bank wise KCC position as on 30.06.2022											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2022 to 30.06.2022)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.06.2022	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	894	21.10	4001	31.00	4895	52.10	19.58	22814	152.10
2	Bank of India	117000	2388	16.73	105273	71.12	107661	87.85	92.02	197051	898.86
3	Bank of Maharashtra	2200	47	1.02	0	0.00	47	1.02	2.14	2088	47.17
4	Canara Bank	28500	2103	13.70	3335	21.28	5438	34.98	19.08	46318	329.81
5	Central Bank of India	32500	323	1.93	6251	28.47	6574	30.40	20.23	76779	438.43
6	Indian Bank	148500	29111	611.36	15201	254.33	44312	865.69	29.84	471001	3509.98
7	Indian Overseas Bank	7000	178	2.15	741	6.88	919	9.03	13.13	8602	60.45
8	Punjab & Sind Bank	50	0	0.00	0	0.00	0	0.00	0.00	0	0.00
9	Punjab National Bank	407000	17575	114.91	118726	453.61	136301	568.52	33.49	680685	3947.39
10	State Bank of India	285000	5939	41.00	16751	129.00	22690	170.00	7.96	237947	1745.00
11	UCO Bank	40000	128	1.44	187	4.18	315	5.62	0.79	69123	333.01
12	Union Bank of India	25000	1454	12.84	6376	140.34	7830	153.18	31.32	33452	418.39
	Total PSU	1117750	60140	838.18	276842	1140.21	336982	1978.39	30.15	1845860	11880.59
13	Axis Bank	2750	468	2.31	156	1.11	624	3.42	22.69	7280	57.70
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	644	12.00	0	0.00	644	12.00	42.93	2448	59.25
19	HDFC Bank	24500	17676	62.93	12	2.09	17688	65.01	72.20	115469	325.08
20	ICICI Bank	2500	828	43.13	0	0.00	828	43.13	33.12	3698	157.42
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 (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
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 Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	YES Bank	1000	20	0.04	0	0.00	20	0.04	2.00	215	0.24
	Total PVT	42250	19636	120.41	168	3.20	19804	123.61	46.87	139742	727.31
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 Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	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	BGVV (PNB)	270000	2518	7.70	25959	74.55	28477	82.25	10.55	278498	690.51
39	PBGB (UCO)	60000	1986	15.31	8532	71.76	10518	87.07	17.53	76802	587.07
40	UBKGB (CBI)	25000	1047	8.16	9119	147.08	10166	155.24	40.66	77029	814.49
	Total RRB	355000	5551	31.17	43610	293.39	49161	324.56	13.85	432329	2092.07
41	WB State Co-Op Bank Ltd.	1985000	11500	21.66	503614	1111.84	515114	1133.50	25.95	1936179	5379.62
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
	Total Co-Optv	1985000	11500	21.66	503614	1111.84	515114	1133.50	25.95	1936179	5379.62
	Grand Total	3500000	96827	1011.42	824234	2548.64	921061	3560.05	26.32	4354110	20079.59

NB: All the banks operating in the State have disbursed 921061 number of KCCs including renewal cases upto June quarter of FY 2022-23 registering 26.32 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs.3560.05 crore as on 30.06.2022. The Average ticket size of outstanding KCC loans is Rs. 46,116/- as on 30.06.2022 thus it has increased from Rs. 43,840/- on 30.06.2021.

District wise KCC position as on 30.06.2022							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2022 to 30.06.2022(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2022	
			No.	Amount		No.	Amount
1	Alipurduar	38500	4062	39.33	10.55	29625	227.85
2	Bankura	198000	51640	24.61	26.08	163186	814.01
3	Birbhum	240000	30564	155.53	12.74	179017	825.60
4	Coochbehar	190000	11256	80.51	5.92	191539	1346.68
5	Dakshin Dinajpur	115000	19033	164.84	16.55	106027	580.57
6	Darjeeling	18500	4438	39.06	23.99	25664	132.87
7	Hooghly	395000	36190	171.35	9.16	340217	1577.26
8	Howrah	95000	6852	45.90	7.21	79527	364.64
9	Jalpaiguri	40000	11742	563.72	29.36	86298	640.52
10	Jhargram	55000	1015	3.68	1.85	74772	357.34
11	Kalimpong	10000	217	0.91	2.17	10922	97.70
12	Kolkata	0	17	0.24	#DIV/0!	463	9.53
13	Malda	110000	27618	165.47	25.11	225861	870.61
14	Murshidabad	95000	48537	172.65	51.09	143102	713.44
15	Nadia	110000	21451	141.45	19.50	201722	1118.40
16	Paschim Burdwan	25000	11097	39.02	44.39	12964	85.59
17	Paschim Medinipur	245000	170316	764.78	69.52	296737	1496.60
18	Purba Burdwan	280000	58177	213.47	20.78	530143	2549.24
19	Purba Medinipur	750000	326844	526.88	43.58	594799	2111.55
20	Purulia	35000	15449	47.93	44.14	113542	292.43
21	Uttar Dinajpur	55000	12894	83.07	23.44	309877	1086.32
22	24 Pgs. (N)	230000	14938	36.54	6.49	314384	1496.01
23	24 Pgs. (S)	170000	36714	79.12	21.60	323722	1284.82
Grand Total		3500000	921061	3560.05	26.32	4354110	20079.59

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 Kharif-2022 crop coverage under BSBS was issued on 30.06.2022 and shared accordingly with the member banks by SLBC.

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.

Recently, in the special sub-committee on Animal Husbandry & Fishery held on 19.05.2022, some issues related to "KCC IMS ARD portal" highlighted in the meeting 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
- Login credentials of the bank officials are not being updated in the system from back end.

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

In that Sub Committee meeting on Animal Husbandry & Fishery, targets for KCC Animal Husbandry loans were fixed for the State of FY 2022-23 as mentioned below.

Target of Animal Husbandry under KCC in FY 2022-2023:

Dairy	Poultry	Goatery	Total
60600	7640	13760	82000

Progress in working capital finance to Animal Husbandry & Fishery under KCC as on 30.06.2022:

As on	Dairy		Poultry		Goatery		Piggery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.06.21	31923	677	1778	256	3038	329	232	192
31.03.22	52519	15662	5688	1526	8828	2346	708	292
30.06.22	4970	2758	645	327	1417	506	114	25

Upto 30.06.2022 in current FY, total 7146 cases have been sponsored under Animal Husbandry. 54370 cases under animal husbandry are still pending with different bank branches for FY 2021-22. Member banks are requested to ensure disposal of pending cases.

Bank wise progress under KCC-Animal Husbandry during the FY 2022-23 (01.04.2022-30.06.2022)

(Amount in Crore)																	
Sr. No.	Bank Name	DAIRY			POULTRY			GOATERY			PIGGERY						
		Sponsored during FY 2022-23	Sanctioned	Rejected	Sponsored during FY 2022-23	Sanctioned	Rejected	Sponsored during FY 2022-23	Sanctioned	Rejected	Sponsored during FY 2022-23	Sanctioned	Rejected				
		No.	No.	Amt	No.	No.	Amt	No.	No.	Amt	No.	No.	Amt	No.			
1	Bank of Baroda	50	21	0.12	18	14	5	0.01	6	14	4	0.02	5	0	0	0.00	0
2	Bank of India	189	17	0.14	15	23	7	0.12	5	42	18	0.16	10	4	1	0.01	1
3	Bank of Maharashtra	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0
4	Canara Bank	124	108	0.86	16	15	10	0.06	5	35	26	0.13	9	0	0	0.00	0
5	Central Bank of India	164	3	0.01	28	15	0	0.00	1	28	0	0.00	4	11	0	0.00	2
6	Indian Bank	962	251	0.98	121	150	12	0.89	7	598	30	0.04	11	16	3	0.01	1
7	Indian Overseas Bank	13	2	0.01	0	5	1	0.01	0	5	0	0.00	1	1	0	0.00	0
8	Punjab National Bank	820	152	1.26	105	115	11	1.31	11	206	12	0.73	23	19	0	0.00	2
9	Punjab & Sindh Bank	17	0	0.00	0	5	0	0.00	0	0	0	0.00	0	1	0	0.00	0
10	State Bank of India	1275	245	1.01	27	133	41	3.06	11	265	56	1.05	45	29	7	0.08	2
11	UCO Bank	213	84	0.65	57	34	9	0.13	12	40	12	0.06	14	11	0	0.00	3
12	Union Bank of India	42	27	0.17	10	10	4	0.04	4	6	0	0.00	6	0	0	0.00	0
13	Axis Bank	3	0	0.00	0	0	0	0.00	0	1	0	0.00	0	0	0	0.00	0
14	Bandhan Bank	4	0	0.00	0	2	0	0.00	0	2	0	0.00	0	1	0	0.00	0
15	Federal Bank	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0
16	HDFC Bank	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0
17	ICICI Bank	1	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0
18	IDBI Bank	6	0	0.00	0	1	0	0.00	0	3	0	0.00	0	0	0	0.00	0
19	IDFC First Bank	1	0	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0	0.00	0
20	Indusind Bank	1	0	0.00	0	1	0	0.00	0	0	0	0.00	0	0	0	0.00	0
21	BGVB (PNB)	496	474	2.86	0	57	51	0.62	6	84	82	0.62	2	6	6	0.04	0
22	PBGB (UCO)	329	134	0.85	140	43	22	0.27	21	45	21	0.03	18	1	0	0.00	0
23	UBKGB (CBI)	164	90	0.59	59	14	9	0.08	5	32	18	0.07	14	13	8	0.02	5
24	WB State Co-Op Bank	96	1150	4.44	0	8	145	2.98	0	11	227	1.54	0	1	0	0.00	0
	Grand Total	4970	2758	13.95	596	645	327	9.58	94	1417	506	4.45	162	114	25	0.16	16

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2022:

During	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.21	11931	121.29	4461	64.76	5521	63.59	3551	47.03
31.03.22	127960	1308.75	37893	494.68	111912	679.20	22954	369.13
30.06.22	12427	145.58	3499	102.19	13989	125.56	105070	379.96

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2022-2023 (01.04.2022 - 30.06.2022) (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	1214	56.00	201	18.00	410	9.00	101	6.00	41	5.00	201	6.00	8	1.00	825	244.00	3001	345.00
2	Bank of India	64251	278.71	2125	18.34	554	8.62	166	5.31	779	5.26	177	6.04	4847	43.83	0	0.00	72899	366.11
3	Bank of Maharashtra	47	1.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	0.02	0	0.00	50	1.04
4	Canara Bank	5425	33.83	502	3.76	168	5.00	48	7.74	30	0.35	5	0.06	1	0.00	24093	720.95	30272	771.69
5	Central Bank of India	6414	21.89	36	0.20	22	0.15	12	0.38	3	0.01	1	0.39	0	0.00	27520	395.39	34008	418.41
6	Indian Bank	44312	511.01	1920	7.53	29	0.26	99	1.24	299	1.16	24	1.05	104412	1134.75	105	32.11	151200	1689.11
7	Indian Overseas Bank	919	9.03	23	0.12	8	0.08	5	0.17	4	0.15	22	0.39	65	0.64	1078	114.56	2124	125.14
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	114490	1298.61	586	3.86	114	2.56	73	2.61	270	2.38	17	0.74	334	7.24	202975	1889.52	318859	3207.52
10	State Bank of India	62777	565.00	618	3.57	42	0.98	41	3.06	154	1.34	8	0.09	17	0.71	187954	1987.58	251611	2562.33
11	UCO Bank	4351	65.62	36	0.57	112	2.75	7	0.14	21	0.21	2	0.07	24	2.31	2750	110.24	7303	181.91
12	Union Bank of India	7830	153.18	326	7.10	62	1.06	126	8.89	118	0.99	0	0.00	50	2.00	1854	66.75	10366	239.97
Total PSU		312030	2993.90	6373	63.05	1521	30.46	678	35.54	1719	16.85	457	14.83	109761	1192.50	449154	5561.10	881693	9908.23
13	Axis Bank	468	2.31	0	0.00	4	1.06	0	0.00	0	0.00	0	0.00	0	0.00	459	94.48	931	97.85
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	17284	122.42	17284	122.42
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	0	0.00	0	0.00	0	0.00
18	Federal Bank	4346	65.26	13	0.19	2	0.01	2	0.00	1	0.00	0	0.00	1	0.08	2	2.57	4367	68.11
19	HDFC Bank	27	2.50	0	0.00	0	0.00	0	0.00	0	0.00	3	0.01	14554	46.85	3168	21.05	17752	70.40
20	ICICI Bank	825	40.15	0	0.00	2	1.00	0	0.00	0	0.00	0	0.00	11927	135.13	0	0.00	12754	176.28
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	173	0.48	186	0.63	24	0.06	358	0.94	0	0.00	6786	21.70	0	0.00	7527	23.81
23	Indusind Bank	0	0.00	0	0.00	9693	31.46	0	0.00	92445	266.42	0	0.00	0	0.00	151994	491.82	254132	789.70
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	1	2.00	0	0.00	0	0.00	0	0.00	0	0.00	1	2.00
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	70	1.17	70	1.17
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	916	42.82	0	0.00	916	42.82
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	35	0.48	35	0.48
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	143	0.48	143	0.48
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	306	9.22	0	0.00	306	9.22
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	481	1.44	481	1.44
Total PVT		5666	110.21	186	0.66	9887	34.17	27	2.06	92804	267.36	3	0.01	34490	255.81	214628	1012.71	357691	1682.99
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	409	1.63	205	0.78	184	0.74	0	0.00	0	0.00	0	0.00	4581	17.10	5379	20.25
35	Jana Small Finance Bank	0	0.00	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7302	33.14	7304	33.15
36	Ujjivan Small Finance Bank	0	0.00	475	5.90	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	32349	168.57	32824	174.47
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	190	0.76	0	0.00	190	0.76
Total Small Finance		0	0.00	886	7.54	205	0.78	184	0.74	0	0.00	0	0.00	190	0.76	44232	218.81	45697	228.63
38	BGVB (PNB)	101116	651.40	1638	9.74	134	1.26	716	6.23	4501	35.11	0	0.00	0	0.00	1305	11.37	109410	715.11
39	PBGB (UCO)	10518	87.07	2131	59.72	1823	54.84	1692	53.57	1649	51.31	0	0.00	14	1.58	234	5.45	18061	313.54
40	UBKGB (CBI)	10081	154.50	36	0.31	25	0.23	5	0.06	15	0.08	4	0.06	0	0.00	15248	232.87	25414	388.11
Total RRB		121715	892.97	3805	69.77	1982	56.33	2413	59.86	6165	86.50	4	0.06	14	1.58	16787	249.69	152885	1416.76
41	WB State Co-Op Bank Ltd.	513354	1123.35	1150	4.44	394	3.82	145	2.98	4344	8.95	0	0.00	306	8.77	18581	76.17	538274	1228.47
42	WBSCARD Bank Ltd.	0	0.00	27	0.12	0	0.00	52	1.01	38	0.30	15	27.08	2062	2.30	0	0.00	2194	30.81
Total Co-Optv		513354	1123.35	1177	4.56	394	3.82	197	3.99	4382	9.25	15	27.08	2368	11.07	18581	76.17	540468	1259.28
Grand Total		952765	5120.43	12427	145.58	13989	125.56	3499	102.19	105070	379.96	479	41.98	146823	1461.72	743382	7118.47	1978434	14495.89

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.06.2022:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
31.03.22	230207	1687.07	67881	858.34	138963	927.07	73139	738.04
30.06.22	234059	1661.29	74325	776.89	158578	879.31	81765	748.71

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.06.2022 (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	22814	152.10	560	19.20	305	14.50	169	6.00	769	13.50	481	9.50	351	21.50	9335	352.70	34784	589.00
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	63788	642.00	270585	1655.90
3	Bank of Maharashtra	2088	47.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	319	4.41	0	0.00	2407	51.58
4	Canara Bank	45556	323.58	1265	25.64	805	35.00	179	25.62	142	2.00	20	0.98	81	5.47	88832	821.28	136880	1239.57
5	Central Bank of India	64028	343.06	442	3.12	165	1.40	160	1.97	251	1.32	220	10.40	432	2.68	73519	1196.38	139217	1560.33
6	Indian Bank	44312	511.01	1920	7.53	29	0.26	99	1.24	299	1.16	24	1.05	424213	2955.62	105	32.11	471001	3509.98
7	Indian Overseas Bank	9602	60.45	125	1.89	108	2.37	38	0.30	15	1.80	111	1.12	35	2.06	6355	198.93	16389	268.92
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	644321	4687.67	13129	218.29	3899	64.24	6324	169.17	22184	361.17	6321	14.87	27861	461.25	4801	17.29	728840	5993.95
10	State Bank of India	234622	1728.00	3220	17.31	135	22.69	1046	42.15	861	5.61	96	0.17	442	16.53	329104	2728.44	569526	4560.90
11	UCO Bank	70840	749.68	1625	19.57	294	2.48	745	15.47	647	2.12	965	11.06	1243	8.14	27211	337.12	103570	1145.64
12	Union Bank of India	33452	418.39	953	10.12	124	2.99	414	14.90	278	2.53	27	9.85	30	3.22	6687	113.50	41965	575.50
Total PSU		1368131	9914.82	25577	342.12	6656	156.50	9885	296.11	26272	397.42	8927	75.11	459979	3529.44	609737	6439.75	2515164	21151.27
13	Axis Bank	7280	57.70	0	0.00	12	6.93	0	0.00	0	0.00	3	0.17	0	0.00	6331	1289.35	13626	1354.15
14	Bandhan Bank	0	0.00	138918	754.12	57412	326.09	45847	204.32	0	0.00	0	0.00	0	0.00	13181	17.32	255358	1301.85
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	0	0.00	0	0.00	0	0.00
18	Federal Bank	12409	180.49	25	1.52	11	0.47	4	0.22	1	0.05	1	0.05	1	0.08	22	3.15	12474	186.01
19	HDFC Bank	142	5.81	76	0.05	4	0.19	199	0.38	0	0.00	6525	7.64	44170	209.31	64621	210.12	115737	433.49
20	ICICI Bank	3868	247.87	0	0.00	107	51.00	0	0.00	0	0.00	0	0.00	57501	477.11	0	0.00	61476	775.98
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	64223	347.32	64223	347.32
22	IDFC First Bank	0	0.00	542	1.07	577	1.30	61	0.11	2246	3.61	0	0.00	33695	67.14	0	0.00	37121	73.23
23	Indusind Bank	0	0.00	0	0.00	63973	119.87	0	0.00	7457	166.68	0	0.00	0	0.00	1233575	2456.80	1305005	2743.34
24	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.69	0	0.00	0	0.00	0	0.00	0	0.00	22	3.52	27	4.21
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	71	1.29	71	1.29
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10499	328.72	0	0.00	10499	328.72
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	85	1.11	85	1.11
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	247361	370.80	247361	370.80
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	612	122.38	0	0.00	612	122.38
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	1370	3.00	1370	3.00
Total PVT		23699	491.86	139561	756.76	122101	506.54	46111	205.03	9704	170.33	6529	7.85	146478	1204.74	1630862	4703.77	2125045	8046.88
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	1498	3.70	730	1.61	682	1.70	0	0.00	0	0.00	2	0.00	12921	31.50	15833	38.51
35	Jana Small Finance Bank	0	0.00	6262	16.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	43447	144.30	49709	161.14
36	Ujjivan Small Finance Bank	0	0.00	3054	22.79	30	0.06	2	0.00	0	0.00	0	0.00	0	0.00	208008	617.40	211094	640.26
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8035	11.60	0	0.00	8035	11.60
Total Small Finance		0	0.00	10814	43.33	760	1.67	684	1.70	0	0.00	0	0.00	8037	11.60	264376	793.20	284671	851.51
38	BCVB (PNB)	425541	3792.58	19770	108.72	18870	25.70	7160	19.03	17500	41.57	0	0.00	0	0.00	32612	181.28	521453	4168.88
39	PBGB (UCO)	76802	587.07	15390	331.19	7987	175.95	6620	149.17	4404	95.86	0	0.00	159	6.58	12408	278.15	123770	1623.97
40	UBKGB (CBI)	76330	808.00	193	1.06	154	0.61	32	0.33	77	0.57	208	2.20	35	1.72	68064	1220.19	145093	2034.68
Total RRB		578673	5187.65	35353	440.97	27011	202.26	13812	168.53	21981	138.00	208	2.20	194	8.30	113084	1679.62	790316	7827.53
41	WB State Co-Op Bank Ltd.	1936179	5379.62	1010	12.79	987	5.98	115	3.22	634	5.82	161	2.41	721	40.70	175607	808.31	2115414	6258.85
42	WBSCARD Bank Ltd.	0	0.00	21744	65.32	1063	6.29	3718	102.30	23174	37.14	32405	583.21	527	29.28	132561	201.67	215192	1025.21
Total Co-Optv		1936179	5379.62	22754	78.11	2050	12.27	3833	105.52	23808	42.96	32566	585.62	1248	69.98	308168	1009.98	2330606	7284.06
Grand Total		3906682	20973.95	234059	1661.29	158578	879.24	74325	776.89	81765	748.71	48230	670.78	615936	4824.06	2926227	14626.32	8045802	45161.25

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.

The target of 100000 nos of fresh MJCC has been fixed by GoWB for FY 2022-23. Member banks are requested to explore the possibilities of fresh sanction under MJCC, so that the stipulated target can be achieved. As on June 2022, member banks have sanctioned 5500 nos of MJCC cases.

MJCC PROGRESS AS ON 30.06.2022				
** Figures indicate actual/ portal report				
Bank Name	Total No. sponsored	Total No. sanctioned	Total No. rejected	Total No. pending
Axis Bank	62	1	0	61
Bandhan Bank	247	0	80	167
Bank of Baroda	694	214	218	262
Bank of India	2401	201	348	1852
Bank of Maharashtra	11	2	0	9
BGVB	7683/ 8685	981	4488	2214
Canara Bank	1838	406	1358	74
Central Bank Of India	1592	108	739	745
Federal Bank	4	0	4	0
HDFC	39	0	39	0
ICICI	9	0	9	0
IDBI	96	0	93	3
Indian Bank	4720	279	781	3660
Indian Overseas Bank	244	45	1	198
Indus Ind Bank	4	0	0	4
Karnataka Bank	2	0	0	2
Karur vaisyabank	1	0	0	1
PBGB	1380	366	635	379
Punjab & Sind Bank	10	0	2	8
Punjab National Bank	8865	905	653	7307
State Bank Of India	8756/ 12438	491	7137	1128
UBKGB	1296	805	375	116
UCO Bank	1384	130	735	519
Union Bank of India	535	172	179	184
WBSCARD	19	0	7	12
WBSCB	394/ 27154	394	0	0
Grand Total	42286/ 73730	5500	17881	18905

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, 43.60 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 8.40 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. 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.

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 form 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 30.06.2022:

AIF Progress as on 30.06.2022											
(Amount in Rs. Crore)											
Sr. No.	Bank Name	Target of FY 2022-23	Total Applications	Sanctioned		Disbursed		Disbursement Pending	Rejected	Pending	% of Achiv.
				No.	Amount	No.	Amount				
1	Bank Of Baroda	50	7	2	0.42	1	0.12	1	1	4	4.00%
2	Bank Of India	86	13	11	3.11	10	2.92	1	2	0	12.79%
3	Bank of Maharashtra	7	2	0	0.00	0	0.00	0	0	2	0.00%
4	Canara Bank	54	10	2	0.74	1	0.40	1	7	1	3.70%
5	Central Bank Of India	67	8	3	8.44	1	3.50	2	4	1	4.48%
6	Indian Bank	102	9	5	7.18	2	6.18	3	4	0	4.90%
7	Indian Overseas Bank	15	5	1	0.22	1	0.22	0	0	4	6.67%
8	Punjab and Sind Bank	1	1	0	0.00	0	0.00	0	0	1	0.00%
9	Punjab National Bank	408	74	29	6.21	27	5.86	2	19	26	7.11%
10	State Bank Of India	325	61	9	2.16	9	2.16	0	6	46	2.77%
11	UCO Bank	60	5	0	0.00	0	0.00	0	0	5	0.00%
12	Union Bank of India	40	7	1	0.19	0	0.00	1	2	4	2.50%
Total PSU		1215	202	63	28.68	52	21.36	11	45	94	5.19%
13	Axis Bank	11	0	0	0.00	0	0.00	0	0	0	0.00%
14	DCB Bank	1	0	0	0.00	0	0.00	0	0	0	0.00%
15	HDFC Bank	13	2	0	0.00	0	0.00	0	0	2	0.00%
16	ICICI Bank	2	0	0	0.00	0	0.00	0	0	0	0.00%
17	IDBI BANK LTD	8	0	0	0.00	0	0.00	0	0	0	0.00%
18	IndusInd Bank	0	0	0	0.00	0	0.00	0	0	0	#DIV/0!
19	NABKISAN Finance Ltd	5	1	0	0.00	0	0.00	0	0	1	0.00%
20	The Federal Bank Ltd	1	1	0	0.00	0	0.00	0	0	1	0.00%
21	YES Bank Ltd	1	1	0	0.00	0	0.00	0	0	1	0.00%
Total PVT		42	5	0	0.00	0	0.00	0	0	5	0.00%
22	BGVB (PNB)	0	3	0	0.00	0	0.00	0	2	1	#DIV/0!
23	PBGB (UCO)	0	1	0	0.00	0	0.00	0	1	0	#DIV/0!
24	UBKGB (CBI)	0	5	0	0.00	0	0.00	0	5	0	#DIV/0!
Total RRB		0	9	0	0.00	0	0.00	0	8	1	#DIV/0!
25	WB State Co-Op Bank Ltd	143	33	9	3.28	3	0.65	6	0	24	6.29%
Total Co-Optv		143	33	9	3.28	3	0.65	6	0	24	6.29%
GRAND TOTAL		1400	249	72	31.96	55	22.01	17	53	124	5.14%

Bank wise Cumulative progress in the state under AIF as on 30.06.2022: -

AIF Status_30.06.2022										
Sr. No.	Bank Name	Total Application Submitted to Bank (A)	Out of (A) Approved by Bank (B)		Out of (B) Disbursed by Bank (C)		Disbursement Pending		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ StCB)
			No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		
1	Bank Of Baroda	23	8	2.07	7	0.88	1	0.30	11	4
2	Bank Of India	57	42	19.62	39	18.34	3	0.44	15	0
3	Bank of Maharashtra	5	0	0.00	0	0.00	0	0.00	3	2
4	Canara Bank	30	9	35.70	7	18.02	2	0.84	20	1
5	Central Bank Of India	22	6	15.41	3	8.96	3	5.01	15	1
6	Indian Bank	21	11	12.24	7	4.01	4	1.25	10	0
7	Indian Overseas Bank	6	1	0.22	1	0.22	0	0.00	1	4
8	Punjab and Sind Bank	1	0	0.00	0	0.00	0	0.00	0	1
9	Punjab National Bank	285	157	93.67	152	65.41	5	2.31	99	29
10	State Bank Of India	175	69	22.08	67	14.37	2	1.63	52	54
11	UCO Bank	20	1	0.13	0	0.00	1	0.13	14	5
12	Union Bank of India	25	11	8.62	10	6.50	1	0.19	10	4
Total PSU		670	315	209.76	293	136.70	22	12.12	250	105
13	Axis Bank	8	0	0.00	0	0.00	0	0.00	8	0
14	DCB Bank	1	0	0.00	0	0.00	0	0.00	0	1
15	HDFC Bank	5	1	1.95	1	1.64	0	0.00	0	4
16	ICICI Bank	0	0	0.00	0	0.00	0	0.00	0	0
17	IDBI BANK LTD	6	1	1.89	0	0.00	1	1.89	4	1
18	IndusInd Bank	0	0	0.00	0	0.00	0	0.00	0	0
19	NABKISAN Finance Ltd	4	0	0.00	0	0.00	0	0.00	2	2
20	The Federal Bank Ltd	1	0	0.00	0	0.00	0	0.00	0	1
21	YES BANK LTD	1	0	0.00	0	0.00	0	0.00	0	1
Total PVT		26	2	3.84	1	1.64	1	1.89	14	10
22	Bangiya Gramin Vikash Bank	13	0	0.00	0	0.00	0	0.00	12	1
23	Paschim Banga Gramin Bank	4	0	0.00	0	0.00	0	0.00	4	0
24	Uttarbanga Kshetriya Gramin Bank	7	0	0.00	0	0.00	0	0.00	7	0
Total RRBs		24	0	0.00	0	0.00	0	0.00	23	1
25	WB State Co-Op Bank.	94	48	25.21	26	4.16	22	17.05	4	42
Total Co-opvts		94	48	25.21	26	4.16	22	17.05	4	42
Grand Total		814	365	238.81	320	142.50	45	31.06	291	158

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. 84 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 performance of FPO financing as on 30.06.2022: -

Bank wise progress of financing to FPOs/ FPCs				
Sr. No.	Bank Name	Achievement as on 30.06.2021	Achievement as on 31.03.2022	Achievement as on 30.06.2022
		(No.)	(No.)	(No.)
1	Bank of Baroda	1	6	9
2	Bank of India	0	0	0
3	Bank of Maharashtra	0	0	0
4	Canara Bank	0	4	4
5	Central Bank of India	0	0	2
6	Indian Overseas Bank	0	0	0
7	Indian Bank	0	0	0
8	Punjab & Sindh Bank	0	0	0
9	Punjab National Bank	2	10	11
10	State Bank of India	4	5	7
11	UCO Bank	0	0	0
12	Union Bank of India	0	0	0
13	Axis Bank	0	0	0
14	Federal Bank	0	0	0
15	HDFC Bank	0	0	0
16	ICICI Bank	0	0	0
17	IDBI Bank	0	0	0
18	BGVB	0	6	8
19	PBGB	0	0	3
20	UBKGB	0	0	0
21	WBSCB	0	37	40
	Total	7	68	84

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.

All member banks are requested (i) to explore the opportunity of availing Credit Guarantee Fund Scheme under Central Sector Scheme for FPO and AIF schemes and (ii) to on-board for registration with NABSANRAKSHAN for financing FPOs under Credit Guarantee Scheme.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2022-23 (Position from 01.04.2022-30.06.2022)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	2412.30	2241	45.21	1.87	137670	415.00
2	Bank of India	2122.69	78430	452.42	21.31	275426	1855.70
3	Bank of Maharashtra	300.85	29	0.47	0.16	2504	54.95
4	Canara Bank	1670.60	23147	166.92	9.99	101832	791.74
5	Central Bank of India	888.75	30607	376.57	42.37	125295	1404.30
6	Indian Bank	3035.26	42718	382.20	12.59	398321	4607.27
7	Indian Overseas Bank	681.82	1248	13.34	1.96	10818	91.26
8	Punjab & Sind Bank	243.62	0	0.00	0.00	0	0.00
9	Punjab National Bank	5723.99	65174	587.66	10.27	871856	6026.15
10	State Bank of India	8780.01	79920	658.00	7.49	503033	4860.00
11	UCO Bank	1565.20	829	12.69	0.81	105026	830.45
12	Union Bank of India	2919.24	10165	148.58	5.09	40934	472.99
Total PSU		30344.31	334508	2844.06	9.37	2572715	21409.81
13	Axis Bank	2816.40	0	0.00	0.00	0	0.00
14	Bandhan Bank	2977.82	2591	17.99	0.60	258854	1281.40
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0.00	0	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0.00	0	0.00
18	Federal Bank	354.47	3471	50.39	14.22	9390	129.72
19	HDFC Bank	3703.30	2079	17.15	0.46	9294	114.94
20	ICICI Bank	3777.63	8010	84.14	2.23	40724	422.28
21	IDBI Bank	748.98	0	0.00	0.00	0	0.00
22	IDFC First Bank	405.97	5537	17.61	4.34	27532	54.75
23	Indusind Bank	1569.03	253979	779.75	49.70	1300502	2579.31
24	Karnataka Bank Ltd.	131.84	78	0.96	0.73	304	8.40
25	Karur Vysya Bank	66.23	0	0.00	0.00	0	0.00
26	Kotak Mahindra Bank	726.79	1047	37.67	5.18	9975	334.52
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	0.00	0	0.00
28	Ratnakar Bank Ltd	404.52	143	0.48	0.12	247141	370.65
29	South Indian Bank Ltd.	99.01	0	0.00	0.00	0	0.00
30	SIDBI	8.71	0	0.00	0.00	0	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0.00	0	0.00
32	YES Bank	673.60	0	0.00	0.00	0	0.00
Total PVT		18575.45	276935	1006.15	5.42	1903716	5295.97
33	Au Small finance Bank	0.02	0	0.00	0.00	0	0.00
34	ESAF SF Bank	10.67	5379	20.25	189.80	15833	38.51
35	Jana Small Finance Bank	81.43	4167	17.16	21.08	28920	85.86
36	Ujjivan Small Finance Bank	224.28	32764	174.23	77.68	208238	636.62
37	Utkarsh Small Finance Bank	6.83	190	0.76	11.12	8035	11.60
Total Small Finance		323.23	42500	212.40	65.71	261026	772.59
38	BGVB (PNB)	747.48	99993	674.78	90.27	491759	3930.87
39	PBGB (UCO)	343.95	16813	297.92	86.62	121107	1584.72
40	UBKGB (CBI)	276.77	23126	353.18	127.61	132036	1851.56
Total RRB		1368.20	139932	1325.88	96.91	744902	7367.15
41	WB State Co-Op Bank Ltd.	2008.02	1628567	5394.39	268.64	1501101	4719.45
42	WBSCARD Bank Ltd.	127.37	561	28.35	22.26	561	28.35
Total Co-Optv		2135.40	1629128	5422.74	253.95	1501662	4747.80
Grand Total		52746.59	2423003	10811.23	20.50	6984021	39593.32

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2022-23

(Position from 01.04.2022-30.06.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Bank of Baroda	760	9	0.05	1.18%	348	1.20
2	Bank of India	6800	3137	22.62	46.13%	35309	106.25
3	Bank of Maharashtra	150	0	0.00	0.00%	0	0.00
4	Canara Bank	900	152	0.56	16.89%	902	2.50
5	Central Bank of India	7600	2551	31.38	33.56%	10441	117.02
6	Indian Bank	8400	345	2.01	4.11%	3471	9.23
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	2276	6.84	14.23%	69840	148.92
10	State Bank of India	18300	2443	8.00	13.35%	77643	156.00
11	UCO Bank	3000	403	0.62	13.43%	10256	60.23
12	Union Bank of India	2400	0	0.00	0.00%	0	0.00
Total PSU		65220	11315.6	72.08	17.35%	208210	601.35
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	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	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		18500	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	378	0.68	2.49%	378	0.68
39	PBGB (UCO)	15200	943	5.86	6.20%	18562	165.31
40	UBKGB (CBI)	7700	915	6.21	11.88%	11554	40.72
Total RRB		38100	2236	12.75	5.87%	30494	206.71
41	WB State Co-Op Bank Ltd.	76000	7228	7.63	9.51%	21005	22.13
42	WBSCARD Bank Ltd.	31000	0	0.00	0.00%	0	0.00
Total Co-Optv		107000	7228	7.63	6.76%	21005	22.13
Grand Total		228820	20779.6	92.46	9.08%	259709	830.19

Bank wise flow of credit to Patta Holders under ACP 2022-23

(Position from 01.04.2020-30.06.2022)

(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	25	0.20	0.66%	891	9.50
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	1020	12.55	24.29%	4176	46.81
6	Indian Bank	9200	911	7.73	9.90%	13349	54.24
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	1176	3.20	6.92%	46922	250.36
10	State Bank of India	14500	1045	2.41	7.21%	42276	103.00
11	UCO Bank	7600	119	2.02	1.57%	5012	6.86
12	Union Bank of India	6800	0	0.00	0.00%	0	0.00
Total PSU		87400	5111.24	31.16	5.85%	130587	526.54
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	102	1.23	0.67%	102	1.19
39	PBGB (UCO)	7600	0	0.00	0.00%	0	0.00
40	UBKGB (CBI)	3800	102	1.24	2.68%	1387	9.77
Total RRB		26600	204	2.47	0.77%	1489	10.96
41	WB State Co-Op Bank Ltd.	24800	7227	7.63	29.14%	21005	22.13
42	WBSCARD Bank Ltd.	1500	0	0.00	0.00%	0	0.00
Total Co-Optv		26300	7227	7.63	27.48%	21005	22.13
Grand Total		152600	12542.2	41.26	8.22%	153081	559.63

Bank wise flow of credit to New Farmers under ACP 2022-23

(Position from 01.04.2022-30.06.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.		No.	Amt.
1	Bank of Baroda	10000	545	18.10	5.45	545	18.10
2	Bank of India	66500	79230	748.91	119.14	81607	747.23
3	Bank of Maharashtra	15	47	1.02	313.33	47	1.02
4	Canara Bank	27000	2596	19.21	9.61	2662	21.23
5	Central Bank of India	48000	1530	18.83	3.19	6265	70.21
6	Indian Bank	101000	3489	24.17	3.45	4102	32.90
7	Indian Overseas Bank	3500	68	0.52	1.94	68	0.52
8	Punjab & Sind Bank	22	0	0.00	0.00	0	0.00
9	Punjab National Bank	337000	46213	474.01	13.71	45793	389.47
10	State Bank of India	340000	66466	651.00	19.55	64398	628.00
11	UCO Bank	87000	136	1.52	0.16	1020	7.02
12	Union Bank of India	16000	1054	9.42	6.59	1054	9.42
Total PSU		1036037	201374.4	1966.71	19.44	207561	1925.12
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	546	7.57	455.00	519	7.24
19	HDFC Bank	7200	15561	71.66	216.13	5906	28.39
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	78	0.96	#DIV/0!	304	8.40
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	143	0.48	#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		31736	16328	80.67	51.45	6729	44.03
33	Au Small finance Bank	0	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	4572	17.21	#DIV/0!	13458	32.73
35	Jana Small Finance Bank	0	7304	33.15	#DIV/0!	49709	161.14
36	Ujjivan Small Finance Bank	0	32824	174.47	#DIV/0!	211094	640.26
37	Utkarsh Small Finance Bank	0	190	0.76	#DIV/0!	190	0.76
Total Small Finance		0	44890	225.59	#DIV/0!	274451	834.89
38	BGVB (PNB)	214000	5853	61.24	2.74	5853	59.18
39	PBGB (UCO)	35000	9824	80.41	28.07	9824	80.41
40	UBKGB (CBI)	34100	1047	5.71	3.07	1047	5.44
Total RRB		283100	16724	147.36	5.91	16724	145.03
41	WB State Co-Op Bank Ltd.	180000	11500	21.66	6.39	6063	9.74
42	WBSCARD Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		180000	11500	21.66	6.39	6063	9.74
Grand Total		1530873	290816.4	2441.99	19.00	511528	2958.81

AGENDA-6

Deployment of Credit in MSME

Micro, Small and Medium Enterprises are one of the dynamic, dominant and vibrant segment of economy of West Bengal. The State's MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital investment, but also help in industrialization of rural and backward areas, with special emphasis on inclusive growth and focusing on socially and economically weaker sections of people.

West Bengal has ranked number one in the growth of per capita net state domestic product (at current prices) in 2020-2021 as per RBI handbook of statistics (Indian Economy 2020-21). West Bengal always remained a hot spot for MSME units. Since last decade, the state of West Bengal charted a path for growth of MSME sector and SLBC has been taken into confidence by the State Government to credit to MSME segment. With more than steady rise in GDP of the state which tentatively stood at Rs.15.36 lakh crore (equivalent to US\$ 200 billion at the end of FY 2021-22), the contribution of MSME increased by more than 3 times from last decade. Incidentally, West Bengal is having around 12% of all MSME units in the country and it always featuring among the first three states in terms of number of MSME units.

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.

The member Banks in the State have disbursed altogether Rs.37051.87 Crore under MSME as against the said target of Rs.110178.52 Crore with achievement of 33.63 % of the total target upto June quarter of FY 2022-23.

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

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2021	90237	87166	97
30.06.2021	102036	26818	26
31.03.2022	102036	102379	100
30.06.2022	110179	37052	34

The disbursement during the period April to June of the financial year 2022-23 is Rs.37051.87 Crore with a Y-O-Y increase of 38.16% over the disbursement of Rs.26818 crore made during the corresponding period in last financial year 2021-22.

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:

Export Credit scheme is intended to make short term working capital finance available to exporters at internationally comparable interest rate.

The member Banks in the State have disbursed altogether Rs.227Crore under Export Credit as against the said target of Rs.1943 Crore with achievement of 12 % of the total target upto June quarter of FY 2022-23.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2021	1610	1117	70
30.06.2021	1834	110	6
31.03.2022	1834	967	53
30.06.2022	1943	227	12

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 30.06.2022									
(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	1852	53.65	411	134.43	100	190.72	2363	378.80
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	347	5.78	12	1.89	3	2.58	362	10.25
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank	1062	28.24	14	2.67	1	6.37	1077	37.28
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	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	1492	29.54	136	65.45	3	9.10	1631	104.09
11	UCO Bank	1766	28.52	112	28.60	6	10.21	1884	67.33
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		49549	1089.61	4054	910.26	288	1235.45	53891	3235.32
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	95	231.40	0	0.00	0	0.00	95	231.40
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	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	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	0	0.00	0	0.00	0	0.00
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	9.18	1	9.18
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		123129	8933.34	1688	12963.49	357	5321.17	125174	27218.00
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	543	5.79	5	1.11	0	0.00	548	6.90
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		1548	8.04	5	1.11	0	0.00	1553	9.15
38	BGVB (PNB)	4506	55.49	74	15.82	1	7.42	4581	78.73
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		13474	254.52	153	31.26	8	23.89	13635	309.67
41	WB State Co-Op Bank Ltd.	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		188750	10305.07	5900	13906.12	653	6580.51	195303	30791.70

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 30.06.2022:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)										
(Amount in Crore)										
Sr. No.	Bank Name	Target	Disbursement till 31.03.2022		Sanctioned from 01.04.2022 to 30.06.2022		Disbursement from 01.04.2022 to 30.06.2022		Cumulative Achievement till 30.06.2022 (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	24718	438.58	5037	161.27	4950	143.28	581.86	77.07%
3	Bank of Maharashtra	257.00	1086	35.29	4	1.02	4	1.02	36.31	14.13%
4	Canara Bank	473.00	18370	514.60	56	9.23	39	6.53	521.13	110.18%
5	Central Bank of India	197.00	8406	201.02	33	12.12	32	12.08	213.10	108.17%
6	Indian Bank	1075.00	35133	967.23	58	15.22	55	13.97	981.20	91.27%
7	Indian Overseas Bank	153.00	1910	100.20	28	50.76	28	50.76	150.96	98.67%
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	22270	1838.17	93	46.12	87	44.07	1882.24	109.62%
10	State Bank of India	1149.00	36497	1187.00	72	38.46	72	38.46	1225.46	106.65%
11	UCO Bank	522.00	15335	311.94	105	4.28	97	3.15	315.09	60.36%
12	Union Bank of India	694.00	6906	461.24	29	12.21	29	11.17	472.41	68.07%
	Total PSU	8068.00	182193	6322.29	5515	350.69	5393	324.49	6646.78	82.38%
13	Axis Bank	796.00	1113	487.25	0	0.00	0	0.00	487.25	61.21%
14	Bandhan Bank	2581.00	1631102	2232.81	4	3.76	4	3.76	2236.57	86.66%
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	5774	1852.76	9552	957.74	2876	911.30	2764.07	230.92%
20	ICICI Bank	1404.00	4162	1182.89	173	283.82	6	13.55	1196.45	85.22%
21	IDBI Bank	250.00	1791	251.42	1234	111.51	133	35.09	286.51	114.60%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	696176	787.95	342690	606.71	1210.59	302.65%
24	Karnataka Bank Ltd.	75.00	290	104.79	6	3.54	6	3.54	108.33	144.44%
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	9	13.95	0	0.00	0	0.00	13.95	21.14%
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	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	41	11.85	0	0.00	0	0.00	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	1990125	7069.29	707145	2148.32	345715	1573.96	8643.24	112.05%
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	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!
36	Ujjivan 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	4527.00	13.51	0	0.00	0.00	0.00	13.51	#DIV/0!
38	BGVB (PNB)	156.00	6486	70.65	34	0.53	29	0.42	71.07	45.56%
39	PBGB (UCO)	189.00	1948	28.53	4	0.05	4	0.05	28.58	15.12%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
	Total RRB	353.00	8435	99.19	38	0.58	33	0.47	99.66	28.23%
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	2185280	13504.27	712698	2499.59	351141	1898.92	15403.19	95.46%

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 30.06.2022:

Bank wise Progress under Handloom Weavers Mudra as on 30.06.2022						
(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	312	142.40	1072	124
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	916	439.60	3306	2083
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	1322	642.10	4723	2177

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 30.06.2022 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	3000	487	419	2073	49	56	440
2	Bank of India	2411	1095	1081	1092	47	252	224
3	Bank of Maharashtra	46	27	27	11	1	7	8
4	Canara Bank	1602	928	918	444	55	258	230
5	Central Bank of India	1361	470	418	388	27	126	503
6	Indian Bank	3472	2069	1597	705	127	532	698
7	Indian Overseas Bank	637	221	209	332	13	55	84
8	Punjab & Sind Bank	166	61	40	70	7	5	35
9	Punjab National Bank	5881	2785	2394	2691	198	317	405
10	State Bank of India	9281	5758	5127	3082	418	197	441
11	Union Bank of India	1381	794	730	377	22	162	210
12	UCO Bank	1574	479	409	815	55	93	280
	PSU Total	30812	15174	13369	12080	1019	2060	3558
13	Axis Bank	81	1	0	4	17	0	76
14	Bandhan Bank	408	3	1	192	33	0	213
15	Federal Bank	8	0	0	0	1	0	8
16	HDFC Bank	477	363	37	112	37	1	2
17	ICICI Bank	24	0	0	0	15	0	24
18	IDBI Bank	309	39	38	265	9	3	5
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	10	0	0	5
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	52	1	1	0	0	0	51
27	Yes Bank	1	0	0	1	0	0	0
	PVT Total	1388	409	79	588	117	4	391
28	BGVB (PNB)	316	253	191	54	17	3	9
29	PBGB (UCO)	57	41	36	13	1	1	3
30	UBKGB (CBI)	124	89	84	29	6	0	6
	RRBS Total	497	383	311	96	24	4	18
31	Arohan Fin Service	0	0	0	0	2	0	0
32	Annapurna Finance	1	0	0	0	1	0	1
33	Belghoria Janakalyan Sar	0	0	0	0	1	0	0
34	Fincare SF Bank	1	0	0	1	0	0	0
35	Vedika Credit Capital	0	0	0	0	1	0	0
	MFIs Total	2	0	0	1	5	0	1
36	KDCCB	2	2	2	0	0	1	0
37	NCCB	8	0	0	0	0	0	8
	Sub Total	10	2	2	0	0	1	8
	Grand Total	32709	15968	13761	12765	1165	2069	3976

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2022-23
(Position from 01.04.2022-30.06.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	28	0.30	112	0.73
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0.00	0
5	Central Bank of India	0	0.00	132	0.10
6	Indian Bank	15	0.12	512	1.64
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	18	0.17	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	4	0.01	40	0.05
12	Union Bank of India	0	0.00	0	0.00
Total PSU		65	0.60	848	4.34
13	Axis Bank	81	2.00	283	7.00
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	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
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	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
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	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
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		81	2.00	283	7.00
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)	141	0.65	14666	61.97
39	PBGB (UCO)	168	0.77	1239	4.61
40	UBKGB (CBI)	362	1.77	3112	11.85
Total RRB		671	3.19	19017	78.43
41	WB State Co-Op Bank Ltd.	23	0.21	23	0.20
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		23	0.21	23	0.20
Grand Total		840	6.00	20171	89.97

Bank wise flow of credit to General Credit Card (GCC) under ACP 2022-23
(Position from 01.04.2022-30.06.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Disbursement		Outstanding	
		No	Amt.	No.	Amt.
1	Bank of Baroda	0	0.00	0	0.00
2	Bank of India	49	0.13	1137	5.64
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0.00	0
5	Central Bank of India	17	0.02	42	0.11
6	Indian Bank	17	0.12	15002	74.99
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	21	0.11	1585	52.90
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	24	0.91	6026	62.56
12	Union Bank of India	4	0.02	217	0.34
Total PSU		132	1.31	24008.8	196.54
13	Axis Bank	0	0.00	0	0.00
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	0	0.00	0	0.00
19	HDFC Bank	29319	448.90	122248	2225.46
20	ICICI Bank	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00
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	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00
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	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	1422	198.92	2841	308.00
Total PVT		30741	647.82	125089	2533.46
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)	114	0.26	17434	34.97
39	PBGB (UCO)	2147	13.64	11187	48.25
40	UBKGB (CBI)	159	0.28	2529	5.23
Total RRB		2420	14.18	31150	88.45
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		33293	663.31	180247.8	2818.45

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.

(Amount in Rs. Crore)

As on	Sanctioned		Disbursed	
	No.	Amount	No.	Amount
31.03.2021	10840	310.11	9300	283.61
30.06.2021	11693	380.07	10561	338.95
31.03.2022	11965	975.64	11124	958.58
30.06.2022	13408	1081.31	12338	1057.11

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on June 30, 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	89	49	0.81	26	0.79	59	0.76	28	0.67	78	1.59	49	0.91
2	Bankura	237	92	3.75	47	2.05	0	0.00	0	0.00	155	1.25	57	0.75
3	Birbhum	497	252	4.69	229	3.69	66	0.33	66	0.33	155	1.25	57	0.75
4	Coochbehar	1704	1688	19.52	1462	16.91	6	0.05	2	0.03	47	1.45	36	1.06
5	Dakshin Dinajpur	34	17	0.18	17	0.18	0	0.00	0	0.00	4	0.08	3	0.06
6	Darjeeling	2067	2067	640.89	2067	640.89	0	0.00	0	0.00	12	0.42	12	0.42
7	Hooghly	9	9	0.17	9	0.17	98	0.08	98	0.08	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	90	23	1.50	23	1.10	0	0.00	0	0.00	1	0.25	0	0.00
10	Jhargram	11	11	0.06	11	0.06	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	37	0.65	39	0.23	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	41	26	0.49	26	0.49	263	1.97	263	1.97	0	0.00	0	0.00
15	Nadia	1157	217	29.97	185	25.33	720	3.59	340	1.70	40	8.25	32	6.01
16	Paschim Medinipur	4578	3484	128.72	3484	128.72	18	0.65	18	0.65	63	2.47	63	2.47
17	Paschim Burdwan	7	20	10.64	20	10.64	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	64	39	0.91	33	0.76	0	0.00	0	0.00	57	1.12	54	1.04
21	Uttar Dinajpur	1998	1967	75.16	1963	74.97	0	0.00	0	0.00	10	0.33	10	0.33
22	24 Pgs. (N)	159	130	24.35	105	18.40	23	2.48	23	2.48	39	8.71	39	8.71
23	24 Pgs. (S)	58	43	1.54	28	1.24	0	0.00	0	0.00	32	0.53	23	0.37
	Total	15300	11379	1043.4	10982	1026.00	1336	10.23	921	8.23	693	27.7	435	22.88

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 – 7

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

❖ MUDRA Loans:

Upto Quarter ended June 2022, all the Financial Institutions together have disbursed Rs.4412.16 Crore against sanction amount of Rs.4730.15 Crore. Performance of the Banks in the State of West Bengal from 01.04.2022 to 30.06.2022 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2022-23 as on 30.06.2022:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	41999	53.85	48215	1170.00	13338	1032.35	103552	2256.20
PVT	349677	958.38	42532	325.10	1729	126.75	393938	1410.23
RRB	1293	4.34	5221	140.52	564	40.91	7078	185.77
NBFC MFI	141039	491.03	11470	68.98	0	0.00	152509	560.01
Small Fin.	38879	155.88	19162	161.91	2	0.15	58043	317.94
Total	572887	1663.48	126600	1866.51	15633	1200.16	715120	4730.15

Comparative study for last 3 years & disbursement during FY 2022-23:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.21	4143432	9316.51	1248968	15597.3	53188	3515.19	5445588	28429.06
30.06.21	602861	1468.55	140414	1608.41	6747	449.32	750022	3526.28
31.03.22	3581911	9614.84	1227328	14352.1	61128	4049.64	4870367	28016.65
30.06.22	572887	1640.74	126600	1692.07	15633	1079.35	715120	4412.16

Bank wise & District wise performance of MUDRA loan from 01.04.2022 to 30.06.2022 is annexed below:

Bank wise performance in MUDRA loan as on 30.06.2022

(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	434	1.38	1.36	1037	27.42	27.22	418	35.48	35.34	1889	64.28	63.92
2	Bank of India	2536	7.88	6.12	4018	97.64	71.38	882	69.83	50.05	7436	175.35	127.55
3	Canara Bank	3966	3.09	3.09	2633	69.61	69.38	823	69.10	68.99	7422	141.80	141.46
4	Central Bank of India	22647	3.02	0.99	2283	66.27	33.76	972	81.54	52.19	25902	150.83	86.94
5	Indian Bank	632	2.04	2.02	2238	60.43	60.02	1084	88.71	88.62	3954	151.18	150.66
6	Indian Overseas Bank	812	2.66	2.65	938	14.67	14.42	62	4.90	4.22	1812	22.23	21.29
7	Punjab & Sind Bank	33	0.11	0.11	151	4.27	4.22	61	4.80	4.68	245	9.18	9.01
8	Punjab National Bank	8213	25.28	10.62	25951	582.91	517.09	5944	425.77	381.29	40108	1033.96	909.00
9	State Bank of India	385	1.55	1.53	4254	132.21	132.14	2006	165.25	165.20	6645	299.01	298.87
10	UCO Bank	1774	4.41	0.85	2910	71.02	28.26	547	41.94	22.72	5231	117.37	51.83
11	Union Bank of India	567	2.43	2.25	1802	43.55	37.99	539	45.03	38.31	2908	91.01	78.55
	Public Sector Commercial Banks	41999	53.85	31.59	48215	1170.00	995.88	13338	1032.35	911.61	103552	2256.20	1939.08
12	Axis Bank	39462	125.85	125.85	2103	40.91	40.91	396	32.45	32.45	41961	199.21	199.21
13	Federal Bank	2	0.01	0.01	3	0.08	0.07	2	0.18	0.17	7	0.27	0.25
14	HDFC Bank	20365	56.45	56.45	1172	20.63	20.63	498	35.54	35.54	22035	112.62	112.62
15	ICICI Bank	0	0.00	0.00	98	3.93	3.93	185	14.33	14.33	283	18.26	18.26
16	IDBI Bank Limited	1662	5.08	5.08	92	2.70	2.70	118	9.56	9.59	1872	17.34	17.37
17	IDFC Bank Limited	13423	37.26	37.26	2924	29.16	29.13	344	22.31	22.31	16691	88.73	88.70
18	IndusInd Bank	274762	733.73	733.73	36122	227.18	227.18	176	11.62	11.62	311060	972.53	972.53
19	Jammu & Kashmir Bank	0	0.00	0.00	3	0.12	0.12	2	0.14	0.15	5	0.26	0.27
20	Karnataka Bank	1	0.00	0.00	15	0.39	0.18	7	0.54	0.44	23	0.93	0.62
21	South Indian Bank	0	0.00	0.00	0	0.00	0.00	1	0.08	0.08	1	0.08	0.08
	Private Sector Commercial Banks	349677	958.38	958.38	42532	325.10	324.85	1729	126.75	126.68	393938	1410.23	1409.91
22	Arohan Financial Services Pvt. Ltd.	73238	257.24	257.24	5075	31.09	31.09	0	0.00	0.00	78313	288.33	288.33
23	Belstar Investment and Finance Private Ltd	9620	35.43	35.43	1355	8.14	8.14	0	0.00	0.00	10975	43.57	43.57
24	Fusion Microfinance Pvt. Ltd.	8427	28.03	27.58	435	2.53	2.48	0	0.00	0.00	8862	30.56	30.06
25	Muthoot Microfin Ltd	8789	34.05	34.05	2445	14.36	14.36	0	0.00	0.00	11234	48.41	48.41
26	SATYA MicroCapital Limited	236	0.90	0.90	2	0.01	0.01	0	0.00	0.00	238	0.91	0.91
27	SVATANTRA MICROFIN PRIVATE Ltd	18480	59.47	59.47	1841	10.77	10.77	0	0.00	0.00	20321	70.24	70.24
28	Utrayan Financial Services Private Ltd	6913	22.72	22.72	317	2.08	2.06	0	0.00	0.00	7230	24.80	24.78
29	VEDIKA CREDIT CAPITAL LTD	2812	13.08	13.08	0	0.00	0.00	0	0.00	0.00	2812	13.08	13.08
30	Village Financial Services Pvt Ltd	12524	40.11	40.11	0	0.00	0.00	0	0.00	0.00	12524	40.11	40.11
	NBFC-Micro Finance Institutions	141039	491.03	490.58	11470	68.98	68.91	0	0.00	0.00	152509	560.01	559.49
31	ESAF Small Finance Bank	2454	9.19	9.19	133	0.84	0.84	0	0.00	0.00	2587	10.03	10.03
32	Jana Small Finance Bank Limited	0	0.00	0.00	1	0.02	0.01	0	0.00	0.00	1	0.02	0.01
33	Ujjivan Small Finance Bank	36416	146.66	146.63	19026	160.98	160.99	0	0.00	0.00	55442	307.64	307.62
34	Utkarsh Small Finance Bank	9	0.03	0.03	2	0.07	0.07	2	0.15	0.15	13	0.25	0.25
	Small Finance Banks	38879	155.88	155.85	19162	161.91	161.91	2	0.15	0.15	58043	317.94	317.91
35	Paschim Banga Gramin Bank (UCO)	1293	4.34	4.34	5221	140.52	140.52	564	40.91	40.91	7078	185.77	185.77
	Regional Rural Banks	1293	4.34	4.34	5221	140.52	140.52	564	40.91	40.91	7078	185.77	185.77
	Grand Total	572887	1663.48	1640.74	126600	1866.51	1692.07	15633	1200.16	1079.35	715120	4730.15	4412.16

District wise performance in MUDRA loan as on 30.06.2022

[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	19956	43.78	43.76	2722	23.77	21.99	145	10.22	9.45	22823	77.77	75.20
2	Bankura	11818	33.37	32.76	2749	54.86	48.89	477	36.85	34.38	15044	125.08	116.03
3	Bardhaman	21903	70.80	69.86	6357	102.37	94.69	772	59.39	54.59	29032	232.56	219.14
4	Birbhum	17960	53.27	51.89	5616	108.68	98.15	563	43.03	38.98	24139	204.98	189.02
5	Cooch Behar	14492	22.79	22.33	2151	34.85	29.99	317	23.31	19.76	16960	80.95	72.08
6	Dakshin Dinajpur	21667	56.84	56.59	4759	48.78	46.69	226	15.84	13.98	26652	121.46	117.26
7	Darjiling	22315	48.84	48.39	3343	51.00	43.96	621	50.55	45.53	26279	150.39	137.88
8	Howrah	19905	64.35	63.77	5177	90.63	80.26	632	50.04	42.90	25714	205.02	186.93
9	Hooghly	27589	85.07	84.23	6761	109.54	99.98	1023	79.33	70.73	35373	273.94	254.94
10	Jalpaiguri	39443	82.76	82.21	7328	83.65	74.16	669	51.63	43.76	47440	218.04	200.13
11	Jhargram	3671	11.87	11.52	1357	19.59	18.23	116	8.79	8.50	5144	40.25	38.25
12	Kalimpong	126	0.36	0.36	36	0.83	0.82	14	1.08	1.08	176	2.27	2.26
13	Kolkata	26699	88.73	88.15	5732	109.24	102.73	1739	143.72	132.67	34170	341.69	323.55
14	Maldah	33751	103.58	103.34	6132	78.52	72.57	417	31.14	26.60	40300	213.24	202.51
15	Murshidabad	70018	204.34	203.32	13700	145.27	134.90	884	66.43	60.86	84602	416.04	399.08
16	Nadia	32640	102.54	101.59	6186	90.53	80.16	779	61.62	56.08	39605	254.69	237.83
17	North 24 Parganas	43601	145.39	139.79	11318	168.98	142.53	1394	109.39	95.07	56313	423.76	377.39
18	Other	13423	37.26	37.26	2924	29.16	29.13	344	22.31	22.31	16691	88.73	88.70
19	Paschim Medinipur	25164	80.00	77.22	6951	121.42	111.21	1063	78.65	71.46	33178	280.07	259.89
20	Purba Bardhaman	19551	59.24	59.05	3983	54.35	52.59	744	56.08	53.97	24278	169.67	165.61
21	Purba Medinipur	29450	98.84	96.00	8676	143.57	127.52	1276	92.72	78.27	39402	335.13	301.79
22	Puruliya	5693	13.61	12.49	1912	40.85	35.85	278	21.38	19.46	7883	75.84	67.80
23	South 24 Parganas	31146	103.91	103.05	7340	108.35	101.08	806	60.55	55.50	39292	272.81	259.63
24	Uttar Dinajpur	20906	51.94	51.81	3390	47.72	43.99	334	26.11	23.46	24630	125.77	119.26
	Total	572887	1663.48	1640.74	126600	1866.51	1692.07	15633	1200.16	1079.35	715120	4730.15	4412.16

❖ **STAND-UP INDIA (SUI)**

SUI Loans have been extended to 11584 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1499.11 Crore as on 30.06.2022. The addition of 778 nos of beneficiaries in the current fiscal against a base of 10806 loanees (as on 30-06-2021) 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	
31.03.21	3965	6036	10001	442.83	852.72	1295.55
30.06.21	3033	6754	10806	431.01	899.44	1330.45
31.03.22	4295	7429	11912	469.40	1038.98	1508.39
30.06.22	4414	7170	11584	485.24	1013.87	1499.11

STAND UP INDIA PROGRESS REPORT AS ON 30.06.2022

(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	271	721	359	1080	72.58	34.50	107.08
2	Bank of India	376	285	1173	1490	2663	150.81	278.79	429.60
3	Bank of Maharashtra	43	0	0	0	0	0.00	0.00	0.00
4	Canara Bank	412	201	541	404	945	88.10	75.67	163.77
5	Central Bank of India	316	37	25	65	90	3.38	11.27	14.65
6	Indian Bank	600	452	117	365	482	15.36	69.11	84.47
7	Indian Overseas Bank	152	59	31	85	116	2.57	9.92	12.49
8	Punjab & Sind Bank	40	0	0	0	0	0.00	0.00	0.00
9	Punjab National Bank	1220	912	1204	1291	2495	97.23	146.57	243.80
10	State Bank of India	1369	556	370	1141	1511	25.64	147.36	173.00
11	UCO Bank	381	146	72	286	358	9.41	55.12	64.53
12	Union Bank of India	284	66	11	131	142	1.46	14.19	15.65
Total PSU		5490	2985	4265	5617	9882	466.54	842.50	1309.04
13	Axis Bank	317	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1666	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	20	20	0.00	0.51	0.51
18	Federal Bank	32	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	258	72	6	117	123	0.19	11.95	12.14
20	ICICI Bank	243	40	0	46	46	0.00	10.34	10.34
21	IDBI Bank	96	0	0	0	0	0.00	0.00	0.00
22	IDFC First Bank	27	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	89	49	58	533	591	7.58	52.04	59.62
24	Karnataka Bank Ltd.	20	20	33	676	709	1.83	53.20	55.03
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	44	25	7	105	112	2.85	36.33	39.18
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		2886	209	104	1497	1601	12.45	164.37	176.82
33	Au Small finance Bank	5	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		143	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	54	23	47	70	2.58	5.59	8.17
39	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
40	UBKGB (CBI)	142	19	22	9	31	3.67	1.41	5.08
Total RRB		959	73	45	56	101	6.25	7.00	13.25
41	WB State Co-Op Bank Ltd.	366	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		29	0	0	0	0	0.00	0.00	0.00
Grand Total		9884	3267	4414	7170	11584	485.24	1013.87	1499.11

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 Rs.Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.21	12303	419.91	1846	67.74	2045	74.04
30.06.21	1201	45.33	316	11.16	256	10.92
31.03.22	11127	388.20	2712	93.97	2301	85.27
30.06.22	3006	110.07	561	19.71	471	16.11

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.

Bank wise and District wise performance of PMEGP loan from 01.04.2022 to 30.06.2022 is annexed below:

Bank wise PMEGP loan performance from 01.04.2022 to 30.06.2022											
(Amount in Cr)											
Sr.No.	Bank	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	118	4.07	12	0.64	14	0.46	14	0.49	11	0.43
2	Bank of India	202	6.54	63	1.78	47	1.39	43	1.37	48	1.50
3	Bank of Maharashtra	8	0.38	1	0.09	2	0.06	2	0.06	1	0.01
4	Canara Bank	157	6.32	37	1.53	36	1.22	36	1.24	96	3.61
5	Central Bank of India	139	5.13	33	1.21	24	1.10	23	0.69	38	1.30
6	Indian Bank	266	8.42	47	1.61	35	1.14	49	1.65	70	2.10
7	Indian Overseas Bank	44	1.55	11	0.41	7	0.36	9	0.47	19	0.62
8	Punjab and Sind Bank	17	0.44	5	0.19	6	0.19	1	0.01	5	0.17
9	Punjab National Bank	588	20.96	123	4.01	68	2.54	94	3.26	94	3.21
10	State Bank of India	666	21.18	70	2.46	23	0.59	53	1.30	445	12.80
11	UCO Bank	80	1.82	11	0.13	15	0.23	12	0.23	27	0.69
12	Union Bank of India	103	3.24	15	0.39	12	0.27	15	0.47	41	1.17
Total PSU		2388	80.04	428	14.44	289	9.55	351	11.25	895	27.61
13	Axis Bank	1	0.04	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	3	0.05	0	0.00	0	0.00	0	0.00	0	0.00
15	ICICI Bank	1	0.08	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	196	16.22	26	1.93	25	1.92	21	1.57	3	0.19
17	Indusind Bank	1	0.03	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		202	16.42	26	1.93	25	1.92	21	1.57	3	0.19
18	BGVB (PNB)	154	4.45	37	1.07	24	0.75	33	1.04	41	1.34
19	PBGB (UCO)	7	0.06	5	0.07	2	0.04	2	0.04	1	0.01
20	UBKGB (CBI)	96	2.21	29	0.74	16	0.43	22	0.59	6	0.27
Total RRB		257	6.71	71	1.87	42	1.22	57	1.67	48	1.63
21	The WBSCB	159	6.90	36	1.47	27	1.11	42	1.62	3	0.12
Co-Op Banks Total		159	6.90	36	1.47	27	1.11	42	1.62	3	0.12
Grand Total		3006	110.07	561	19.71	383	13.81	471	16.11	949	29.55

DISTRICT WISE PERFORMANCE REPORT AS ON 30.06.2022

(Amount in Cr)

Sr. No.	District	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Returned	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	82	2.38	17	0.61	14	0.87	16	0.68	25	0.63
2	Bankura	77	2.45	12	0.60	7	0.21	12	0.32	23	0.65
3	Bardhaman	128	3.65	18	0.52	3	0.08	6	0.12	59	1.57
4	Birbhum	65	1.66	25	0.54	13	0.35	14	0.39	23	0.62
5	Coochbehar	192	5.59	38	0.87	17	0.33	22	0.52	84	2.11
6	Darjeeling	68	1.88	13	0.34	13	0.29	15	0.38	24	0.67
7	Hooghly	117	4.42	14	0.35	13	0.28	9	0.25	44	1.41
8	Howrah	172	4.76	29	0.81	20	0.56	16	0.40	56	1.49
9	Jalpaiguri	114	3.46	30	1.02	11	0.35	16	0.46	31	1.00
10	Jhargram	14	0.38	1	0.04	3	0.04	5	0.06	3	0.06
11	Kalimpong	21	0.66	2	0.03	2	0.04	8	0.17	5	0.17
12	Kolkata	48	0.98	1	0.06	4	0.05	10	0.11	14	0.21
13	Maldah	136	4.27	15	0.46	14	0.43	14	0.46	47	1.46
14	Medinipur East	532	28.04	105	4.95	79	3.93	108	4.73	71	2.38
15	Murshidabad	179	7.00	48	1.67	34	1.26	46	1.60	66	2.65
16	Nadia	87	3.95	21	1.06	12	0.61	10	0.63	25	0.95
17	North Dinajpur	41	1.04	3	0.08	7	0.30	10	0.34	10	0.11
18	North 24 Parganas	420	15.30	63	2.01	39	1.19	52	1.64	172	6.11
19	Paschim Burdwan	10	0.32	3	0.21	5	0.26	3	0.14	1	0.01
20	Paschim Medinipur	90	2.98	19	0.71	13	0.47	13	0.36	35	0.95
21	Purulia	69	2.20	7	0.36	5	0.29	4	0.21	14	0.45
22	South Dinajpur	33	1.38	7	0.33	6	0.21	14	0.52	9	0.38
23	South 24 Parganas	311	11.31	70	2.09	49	1.43	48	1.63	108	3.51
Total		3006	110.07	561	19.71	383	13.81	471	16.11	949	29.55

❖ **SVSKP loans**

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

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

Comparison of SVSKP loans during the last 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
30.06.2022	0	0	0.00	0	0.00	749	5.87

From last 2 financial years, 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.

As on 30.06.2022, total 50919 no. of cases have been sponsored to member banks, out of that total 8764 no. of cases have been sanctioned upto quarter ended June 2022.

Bank wise performance of ACC as on 30.06.2022 is annexed below:

SI No.	Bank Name	Artisan Credit Card (ACC)			
		Sponsored	Sanctioned	Rejected	Pending
1	Bank of Baroda	1325	252	885	188
2	Bank of India	2461	492	530	1439
3	Bank of Maharashtra	6	0	3	3
4	Canara Bank	1631	214	204	1213
5	Central Bank of India	2186	585	896	705
6	Indian Bank	5499	1003	2409	2087
7	Indian Overseas Bank	508	50	177	281
8	Punjab National Bank	11452	2015	3852	5585
9	Punjab & Sindh Bank	13	3	7	3
10	State Bank of India	13946	1910	6414	5622
11	UCO Bank	2139	353	612	1174
12	Union Bank of India	1369	238	727	404
13	Axis Bank	75	0	6	69
14	Bandhan Bank	271	2	191	78
15	Federal Bank	1	0	1	0
16	HDFC Bank	73	0	0	73
17	ICICI Bank	84	0	0	84
18	IDBI Bank	67	1	4	62
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	14	0	7	7
21	BGVB (PNB)	4447	828	1594	2025
22	PBGB (UCO)	1959	465	951	543
23	UBKGB (CBI)	749	346	400	3
24	WB State Co-Op Bank	644	7	275	362
	Total	50919	8764	20145	22010

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

As on 30.06.2022, total 16038 no. of cases have been sponsored to member banks, out of that total 2379 no. of cases have been sanctioned upto quarter ended June 2022.

Bank wise performance of WCC as on 30.06.2022 is annexed below:

SI No.	Bank Name	Weavers Credit Card (WCC)			
		Sponsored	Sanctioned	Rejected	Pending
1	Bank of Baroda	516	53	448	15
2	Bank of India	1167	91	593	483
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	193	18	115	60
5	Central Bank of India	285	90	113	82
6	Indian Bank	2308	296	723	1289
7	Indian Overseas Bank	81	0	14	67
8	Punjab National Bank	2395	313	1686	396
9	Punjab & Sindh Bank	0	0	0	0
10	State Bank of India	3625	135	2488	1002
11	UCO Bank	456	36	109	311
12	Union Bank of India	893	79	679	135
13	Axis Bank	23	0	0	23
14	Bandhan Bank	63	0	23	40
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	21
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	0	0	0	0
21	BGVB (PNB)	2802	1210	1473	119
22	PBGB (UCO)	900	27	299	574
23	UBKGB (CBI)	152	31	121	0
24	WB State Co-Op Bank	156	0	0	156
Total		16038	2379	8884	4775

AGENDA – 8

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

The positions of Credit Linked SHGs for the State of West Bengal for last 2 years as per WBSRLM database are given below: -

As on	Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
31.03.2021	613960	15006.94	921749	11913.62
30.06.2021	588203	15018.65	124147	1373.75
31.03.2022	588203	15018.65	727262	14455.31
30.06.2022	669638	17828.30	212370	3041.93

The total physical target of credit linkage for the State as a whole was 669638 nos SHG with targeted amount of Rs.17828.30 Crore disbursement for FY 2022-23. (as per ACP).

As per data provided by WBSRLM Deptt, GoWB, at the end of quarter June, 2022, disbursed credit linkage of SHG stood at Rs. 3041.93 Crore (17.06 % of financial target) covering 212370 no of groups (31.71 % of physical target) as against Credit Linkage of Rs.1373.75 crore covering 124147 no of groups at the end of June, 2021.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.06.2022 stood at Rs.16132.57 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 and District wise performance DAY-NRLM for April-June, 2022 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.06.2022

(Amount in Crore)

Sl. No.	Bank Name	Target for 2022-23		Total Sanction		Total Disbursement as on 30.06.2022		Total Outstanding	Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	7480	193.64	848	20.21	4158	35.96	128.85	0.86	55.59%	18.57%
2	Bank of India	22071	614.07	3405	89.58	12042	166.80	477.01	1.39	54.56%	27.16%
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	1.16	#DIV/0!	0.00%	0.00%
4	Canara Bank	14576	388.02	2396	57.88	291	4.49	339.47	1.54	2.00%	1.16%
5	Central Bank of India	33203	916.91	6454	204.86	21219	286.61	967.08	1.35	63.91%	31.26%
6	Indian Bank	57264	1552.29	7445	197.82	8640	78.44	939.20	0.91	15.09%	5.05%
7	Indian Overseas Bank	2603	65.99	470	11.84	993	15.33	65.26	1.54	38.15%	23.23%
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	1.26	#DIV/0!	0.00%	0.00%
9	Punjab National Bank	112508	3074.38	13166	381.14	56855	762.19	2596.88	1.34	50.53%	24.79%
10	State Bank of India	96811	2729.34	15763	431.66	43198	692.99	2025.70	1.60	44.62%	25.39%
11	UCO Bank	27648	777.74	3450	85.28	10045	49.56	471.95	0.49	36.33%	6.37%
12	Union Bank of India	7649	195.62	602	15.20	5738	66.65	176.48	1.26	91.14%	45.82%
PSB total		381813	10507.99	53999	1495.47	163179	2159.03	8190.30	1.32	42.74%	20.55%
13	Axis Bank	1050	15.75	0	0	0	0.00	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	1500	22.50	0	0.00	0	0.00	0.02	#DIV/0!	0.00%	0.00%
15	ICICI Bank	1200	18.00	0	0.00	0	0.00	0.01	#DIV/0!	0.00%	0.00%
16	IDBI Bank	360	9.30	26	0.65	54	0.57	8.77	1.06	15.00%	6.13%
Pvt. Bank total		4110	65.55	26	0.65	54	0.57	8.80	1.06	1.31%	0.87%
17	BGVB (PNB)	108753	3102.90	15057	432.67	0	0.00	3453.05	#DIV/0!	0.00%	0.00%
18	PBGB (UCO)	63086	1892.52	10384	307.78	11792	376.17	1802.18	3.19	18.69%	19.88%
19	UBKGB (CBI)	27876	789.33	5355	159.08	25604	300.42	1192.65	1.17	91.85%	38.06%
RRB Total		199715	5784.75	30796	899.53	37396	676.59	6447.88	1.81	18.72%	11.70%
20	Co-Operative Bank	2200	31.70	19	0.28	29	1.24	9.52	4.26	1.32%	3.90%
21	Co-Operative Bank (Non Portal)	81800	1438.30	13133	192.68	11712	204.50	1476.07	1.75	14.32%	14.22%
Co-Op Bank total		84000	1470.00	13152	192.96	11741	205.74	1485.59	1.75	13.98%	14.00%
Grand Total		669638	17828.30	97973	2588.61	212370	3041.93	16132.57	1.43	31.71%	17.06%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 30.06.2022

(Amount in Crore)

Sl No.	District	Target 2022-23		Sanctioned		Disbursement		Outstanding	% of Achievement		Average Disbursement
		No	Amount	No	Amount	No	Amount	Amount	No	Amount	Amount in lakh
1	Alipurduar	12512	335.85	3583	102.63	8159	96.56	379.28	65.21%	28.75%	1.18
2	Bankura	31562	866.41	3520	99.95	5384	84.80	727.21	17.06%	9.79%	1.58
3	Birbhum	51497	1,366.60	8010	210.84	9574	202.53	1032.30	18.59%	14.82%	2.12
4	Coochbehar	27961	794.41	3390	107.05	23181	239.97	1056.75	82.90%	30.21%	1.04
5	Dakshin Dinajpur	15181	414.80	1774	46.65	3085	36.83	317.96	20.32%	8.88%	1.19
6	Darjeeling	4713	122.85	723	20.68	2851	45.80	129.34	60.49%	37.28%	1.61
7	Hooghly	30623	765.46	3506	98.93	12975	174.12	688.23	42.37%	22.75%	1.34
8	Howrah	25181	715.00	2927	85.90	9601	139.21	632.97	38.13%	19.47%	1.45
9	Jalpaiguri	18941	536.31	4231	123.48	12984	181.58	661.30	68.55%	33.86%	1.40
10	Jhargram	12029	330.50	2007	54.65	4565	68.73	236.88	37.95%	20.80%	1.51
11	Kalimpong	2598	68.95	382	13.68	1442	26.20	70.17	55.50%	38.00%	1.82
12	Malda	30177	821.61	3254	87.57	8619	93.02	807.46	28.56%	11.32%	1.08
13	Murshidabad	37750	913.30	6068	143.09	8828	94.09	926.46	23.39%	10.30%	1.07
14	Nadia	26962	775.25	2390	57.12	5287	56.65	605.07	19.61%	7.31%	1.07
15	North 24 Parganas	38911	1,007.60	5552	143.12	13032	136.25	877.71	33.49%	13.52%	1.05
16	Paschim Bardhaman	10699	222.27	1131	24.59	1818	33.07	141.82	16.99%	14.88%	1.82
17	Paschim Medinipur	36679	1,001.41	6387	181.96	13605	213.51	967.96	37.09%	21.32%	1.57
18	Purba Bardhaman	42991	1,668.59	7079	213.89	9517	207.04	946.21	22.14%	12.41%	2.18
19	Purba Medinipur	45183	1,422.17	7820	287.80	16883	357.55	1624.07	37.37%	25.14%	2.12
20	Purulia	22821	543.76	2280	54.97	3801	41.60	354.00	16.66%	7.65%	1.09
21	Siliguri M.P.	8318	232.34	1257	38.24	5432	56.74	229.61	65.30%	24.42%	1.04
22	South 24 Parganas	40136	1,027.52	5095	130.65	15200	196.07	1038.53	37.87%	19.08%	1.29
23	Uttar Dinajpur	12213	405.34	2455	68.24	4622	53.59	517.30	37.84%	13.22%	1.16
24	Kolkata	0	0.00	0	0.00	184	0.68	0.00	100.00%	100.00%	0.37
Total		585638	16,358.30	84821	2395.65	200629	2836.19	14968.59	34.26%	17.34%	1.41
Co-Operative Bank		84000	1,470.00	13152	192.96	11741	205.74	1163.98	13.98%	14.00%	1.75
Grand Total		669638	17,828.30	97973	2588.61	212370	3041.93	16132.57	31.71%	17.06%	1.43

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 Circular RBI/2022-23/92 FIDD.GSSD.CP.BC.No.09/09.01.003/2022-23 dated 20.07.2022 also stipulates that Banks are advised to sanction a minimum loan of ₹ 6 lakh to each eligible SHG for a period of 3 years with a yearly drawing power (DP). The drawing power may be enhanced annually based on the repayment performance of the SHG. The drawing power may be calculated as follows:

- DP for the first year: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher
- DP for the second year: 8 times of the corpus at the time of review/enhancement or minimum of ₹3 lakh, whichever is higher
- DP for the third year: Minimum of ₹6 lakh based on the Micro Credit Plan (MCP) prepared by SHG and appraised by the federations/support agency and the previous credit history.
- DP for the fourth year onwards: Above ₹6 lakh, based on the MCP prepared by SHG and appraised by the federations/support agency and the previous credit history.

In case of Term Loan, banks are advised to sanction loans in doses as mentioned below:

- First dose: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher.
- Second dose: 8 times of the existing corpus or minimum of ₹3 lakh, whichever is higher.
- Third dose: Minimum of ₹6 lakh, based on the MCP 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 MCP prepared by the SHGs and appraised by the federations/support agency and the previous credit history.

(i) For loans to SHGs up to ₹10.00 lakh, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.

(ii) For loans to SHGs above ₹10 lakh and up to ₹20 lakh, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

(iii) For loan to SHGs above ₹10 lakh and up to ₹20 lakh, a margin not exceeding 10% of the loan amount exceeding ₹10 lakh may be obtained as per the bank's approved loan policy.

- 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.

(i) In order to facilitate women SHG members to graduate to entrepreneurs, banks may consider extending loans up to ₹10 lakh to individual members of select matured well performing SHGs (SHGs which are more than 2 years old and have accessed at least one dose of bank loan with timely repayment) as per their lending policy. The individual should be running a viable economic enterprise. Banks are advised to share data on individual loans to women SHGs members in a mutually agreed format and periodicity with DAY-NRLM.

(ii) One woman in every SHG under DAY-NRLM may be provided a loan up to ₹1 lakh under the MUDRA Scheme, if she is otherwise eligible.

(iii) Banks are advised to provide minimum OD facility of ₹5000 to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA). Banks may regularly share data on OD limit to women SHGs' members in a mutually agreed format and periodicity with DAY-NRLM.

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. 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.

As per the latest RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CP.BC.No.09/09.01.003/2022-23 dated 20.07.2022. Banks are advised to put in place dual-authentication facility in both ON-US and OFF-US environment to enable SHGs to perform transactions in jointly operated savings/cash credit accounts at retail outlets managed by Business Correspondents. Banks are also advised to extend all such services to SHGs and their federations through Business Correspondents as per their board approved policies.

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 18722 beneficiaries (both Individual, Groups & SHGs) for the FY 2022-23.

At the end of the Quarter, 3989 no. proposals were sponsored to banks, out of which 1482 cases have so far been sanctioned & 1538 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance upto the June quarter of 3 (three) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2021	17700	15684	7487	98.52
30.06.2021	17790	6137	1193	17.10
31.03.2022	17790	14584	8786	138.17
30.06.2022	18722	3989	1538	22.82

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 June 2022 for FY 2022-23										
(Amount in Crore)										
Sr. No.	Name of the Bank	No. of Active SHGs	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total Pending
			No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3324	728	10.57	124	71	1.07	76	1.14	125
2	Bank of India	5212	1027	15.55	188	157	2.36	163	2.45	60
3	Bank of Maharashtra	35	42	0.63	0	7	0.11	7	0.11	0
4	Canara Bank	3612	760	9.81	114	84	1.26	105	1.58	61
5	Central Bank of India	2017	460	6.47	127	31	0.47	34	0.51	49
6	Indian Bank	10701	2384	34.02	765	132	1.98	154	2.31	356
7	Indian Overseas Bank	1523	332	4.61	86	31	0.47	28	0.42	52
8	Punjab & Sind Bank	354	97	1.53	5	0	0.00	0	0.00	10
9	Punjab National Bank	16235	3018	43.08	922	140	2.10	151	2.27	545
10	State Bank of India	8264	1699	24.36	354	156	2.34	146	2.19	175
11	UCO Bank	5186	1061	15.43	187	69	1.04	83	1.25	117
12	Union Bank of India	2900	670	9.56	221	38	0.57	51	0.77	168
Total of PSUs		59363	12278	175.60	3093	916	13.74	998	14.97	1718
13	Bandhan Bank	0	1	0.02	0	0	0.00	0	0.00	0
14	IDBI Bank	1291	176	2.64	38	1	0.02	12	0.18	35
15	Ujjivan SF Bank	0	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		1291	177	2.66	38	1	0.02	12	0.18	35
16	BGVB (PNB)	4105	672	9.94	73	108	1.62	108	1.62	29
17	PBGB (UCO)	1015	306	4.44	18	21	0.32	22	0.33	9
18	UBKGB (CBI)	1453	276	4.00	42	32	0.48	32	0.48	29
Total of RRBs		6573	1254	18.38	133	161	2.42	162	2.43	67
19	W.B. St. Co-op.Bk	4232	895	13.12	61	105	1.58	73	1.10	71
Total of Co-Optvs		4232	895	13.12	61	105	1.58	73	1.10	71
Grand Total		71459	14604	209.75	3325	1183	17.75	1245	18.68	1891

District wise performance report of SHG Credit Linkage under DAY NULM as on June 2022 for FY 2022-23

(Amount in Crore)

Sr. No.	Name of the District	No. of Active SHGs	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	552	150	2.25	15	0	0.00	0	0.00	5
2	Bankura	2425	289	4.32	2	43	0.65	43	0.65	4
3	Birbhum	3612	978	14.84	171	78	1.17	83	1.25	206
4	CoochBehar	1641	446	4.35	37	32	0.48	32	0.48	7
5	Dakshin Dinajpur	1832	263	4.86	4	32	0.48	32	0.48	0
6	Darjeeling	2306	498	7.48	86	56	0.84	61	0.92	69
7	Hooghly	6041	1272	18.89	242	109	1.64	157	2.36	215
8	Howrah	1449	586	8.64	37	18	0.27	18	0.27	35
9	Jalpaiguri	1575	266	3.99	82	21	0.32	21	0.32	54
10	Jhargram	486	80	1.20	31	5	0.08	5	0.08	12
11	Kalimpong	178	70	1.04	14	0	0.00	0	0.00	0
12	Kolkata	968	250	3.00	195	4	0.06	4	0.06	0
13	Malda	818	193	2.90	94	3	0.05	3	0.05	23
14	Murshidabad	5547	1185	16.86	192	94	1.41	94	1.41	34
15	Nadia	5842	1094	16.44	340	45	0.68	45	0.68	271
16	North 24 Parganas	15663	3169	45.97	669	288	4.32	288	4.32	279
17	Paschim Burdwan	2720	835	12.53	135	75	1.13	75	1.13	50
18	Paschim Medinipur	3988	650	9.76	74	47	0.71	47	0.71	25
19	Purba Burdwan	3487	543	7.11	196	48	0.72	48	0.72	52
20	Purba Medinipur	3468	420	6.18	151	78	1.17	78	1.17	78
21	Purulia	1154	175	2.63	7	5	0.08	5	0.08	0
22	South 24 Parganas	3582	741	10.17	465	68	1.02	72	1.08	432
23	Uttar Dinajpur	2125	451	4.38	86	34	0.51	34	0.51	40
Grand Total		71459	14604	209.75	3325	1183	17.75	1245	18.68	1891

Bank wise performance report of SEP-I under DAY NULM as on June 2022 for FY 2022-23

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	236	3.09	16	10	0.14	11	0.16	6
2	Bank of India	300	4.34	92	61	0.86	60	0.85	31
3	Bank of Maharashtra	25	0.42	7	2	0.03	2	0.03	5
4	Canara Bank	227	3.52	16	8	0.11	8	0.11	8
5	Central Bank of India	157	2.60	7	2	0.03	2	0.03	5
6	Indian Bank	496	7.06	9	3	0.04	3	0.04	6
7	Indian Overseas Bank	82	1.29	13	3	0.04	3	0.04	10
8	Punjab & Sind Bank	14	0.21	4	0	0.00	0	0.00	4
9	Punjab National Bank	696	10.97	33	23	0.32	21	0.30	10
10	State Bank of India	541	8.57	9	2	0.03	2	0.03	7
11	UCO Bank	280	4.55	12	0	0.00	0	0.00	12
12	Union Bank of India	197	2.87	19	9	0.13	8	0.11	10
Total of PSUs		3251	49.50	237	123	1.73	120	1.69	114
13	Bandhan Bank	118	1.44	211	87	1.23	83	1.17	84
14	IDBI Bank	32	0.53	6	0	0.00	0	0.00	6
15	Ujjivan Small Finance Bank	0	0.00	0	1	0.01	1	0.01	0
Total of PVTs		150	1.97	217	88	1.23	84	1.1783	90
16	BGVB (PNB)	163	2.90	7	3	0.04	3	0.04	4
17	PBGB (UCO)	42	0.62	61	32	0.45	32	0.45	29
18	UBKGB (CBI)	61	0.64	10	4	0.06	4	0.06	6
Total of RRBs		266	4.15	78	39	0.55	39	0.55	39
19	W.B. St. Co-op.Bk	91	1.66	57	30	0.42	30	0.42	27
Total of Co-Optvs		91	1.66	57	30	0.42	30	0.42	27
Grand Total		3758	57.28	589	280	3.94	273	3.84	270

District wise performance report of SEP-I under DAY NULM as on June 2022 for FY 2022-23

(Amount in Crore)

Sr. No.	Name of the District	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total Pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	25	0.50	1	0	0.00	0	0.00	3
2	Bankura	65	0.98	21	4	0.06	4	0.06	19
3	Birbhum	210	3.53	87	74	1.04	76	1.07	42
4	CoochBehar	135	2.01	23	8	0.11	9	0.13	14
5	Dakshin Dinajpur	82	1.35	11	1	0.01	1	0.01	9
6	Darjeeling	125	2.10	12	4	0.06	4	0.06	2
7	Hooghly	333	4.62	43	20	0.28	20	0.28	9
8	Howrah	110	1.32	12	4	0.06	4	0.06	3
9	Jalpaiguri	84	1.55	13	0	0.00	0	0.00	6
10	Jhargram	20	0.30	1	0	0.00	0	0.00	1
11	Kalimpong	20	0.32	1	0	0.00	0	0.00	1
12	Kolkata	100	2.00	10	3	0.04	3	0.04	8
13	Malda	60	0.94	16	3	0.04	3	0.04	6
14	Murshidabad	260	4.18	26	10	0.14	9	0.13	10
15	Nadia	266	3.89	72	45	0.63	45	0.63	7
16	North 24 Parganas	852	13.66	85	52	0.73	46	0.65	52
17	Paschim Burdwan	152	1.42	13	4	0.06	4	0.06	23
18	Paschim Medinipur	195	2.66	9	2	0.03	2	0.03	14
19	Purba Burdwan	153	2.43	24	6	0.08	6	0.08	18
20	Purba Medinipur	145	2.07	26	7	0.09	7	0.09	9
21	Purulia	70	1.15	29	13	0.18	13	0.18	4
22	South 24 Parganas	190	3.13	35	15	0.21	14	0.20	5
23	Uttar Dinajpur	106	1.21	19	5	0.07	3	0.04	5
Grand Total		3758	57.28	589	280	3.94	273	3.84	270

Bank wise performance report of SEP-G under DAY NULM as on June 2022 for FY 2022-23

(Amount in Crore)

Sr. No.	Name of the Bank	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	18	0.43	4	1	0.02	1	0.02	0
2	Bank of India	35	0.76	2	0	0.00	1	0.02	1
3	Bank of Maharashtra	4	0.10	0	0	0.00	0	0.00	0
4	Canara Bank	27	0.57	29	15	0.23	15	0.23	1
5	Central Bank of India	10	0.23	0	0	0.00	0	0.00	0
6	Indian Bank	55	1.14	0	0	0.00	0	0.00	0
7	Indian Overseas Bank	6	0.12	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	2	0.03	0	0	0.00	0	0.00	0
9	Punjab National Bank	49	1.01	3	1	0.02	1	0.02	1
10	State Bank of India	39	0.76	2	1	0.02	1	0.02	0
11	UCO Bank	26	0.47	0	0	0.00	0	0.00	0
12	Union Bank of India	12	0.24	0	0	0.00	0	0.00	0
Total of PSUs		283	5.84	40	18	0.27	19	0.29	3
13	IDBI Bank	5	0.10	0	0	0.00	0	0.00	0
Total of PVTs		5	0.10	0	0	0.00	0	0.00	0
14	BGVB (PNB)	35	0.79	2	1	0.02	1	0.02	0
15	PBGB (UCO)	4	0.11	0	0	0.00	0	0.00	0
16	UBKGB (CBI)	6	0.13	0	0	0.00	0	0.00	0
Total of RRBs		45	1.03	2	1	0.02	1	0.02	0
17	W.B. St. Co-op.Bk	27	0.47	33	0	0.00	0	0.00	0
Total of Co-Optvs		27	0.47	33	0	0.00	0	0.00	0
Grand Total		360	7.43	75	19	0.29	20	0.30	3

District wise performance report of SEP-G under DAY NULM as on June 2022 for FY 2022-23

(Amount in Crore)

Sr. No.	Name of the District	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	6	0.09	0	0	0.00	0	0.00	0
2	Bankura	9	0.23	1	0	0.00	0	0.00	0
3	Birbhum	20	0.39	19	11	0.17	12	0.18	0
4	CoochBehar	13	0.25	4	1	0.02	1	0.02	0
5	Dakshin Dinajpur	8	0.18	0	0	0.00	0	0.00	0
6	Darjeeling	15	0.44	2	0	0.00	0	0.00	1
7	Hooghly	28	0.57	10	2	0.03	2	0.03	0
8	Howrah	11	0.24	3	0	0.00	0	0.00	0
9	Jalpaiguri	9	0.17	2	0	0.00	0	0.00	0
10	Jhargram	2	0.06	0	0	0.00	0	0.00	0
11	Kalimpong	2	0.06	0	0	0.00	0	0.00	0
12	Kolkata	5	0.10	0	0	0.00	0	0.00	0
13	Malda	6	0.11	9	0	0.00	0	0.00	0
14	Murshidabad	32	0.60	5	0	0.00	0	0.00	1
15	Nadia	26	0.45	3	1	0.02	1	0.02	0
16	North 24 Parganas	74	1.57	3	2	0.03	2	0.03	0
17	Paschim Burdwan	10	0.18	2	0	0.00	0	0.00	0
18	Paschim Medinipur	16	0.33	2	0	0.00	0	0.00	0
19	Purba Burdwan	14	0.32	2	1	0.02	1	0.02	0
20	Purba Medinipur	15	0.27	2	0	0.00	0	0.00	0
21	Purulia	8	0.14	2	0	0.00	0	0.00	1
22	South 24 Parganas	16	0.37	4	1	0.02	1	0.02	0
23	Uttar Dinajpur	15	0.36	0	0	0.00	0	0.00	0
Grand Total		360	7.43	75	19	0.29	20	0.30	3

AGENDA – 9

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

All RRBs, State Co- operative Banks and SCARDB are eligible for grant assistance of Rs 4,000.00 per JLG promotion & credit linkage from NABARD. Further, Small Finance Banks and Scheduled Private Sector Banks are also eligible for same grant assistance under Business Model Scheme.

Performance of JLGs loan during the FY 2022-23 as on 30.06.2022:

(Amt. in Rs. Crore)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2021	61000	521121	4615.20	518661	4602.00
30.06.2021	61000	52328	1244.87	52341	1242.92
31.03.2022	61000	557682	5041.38	586636	6240.77
30.06.2022	61000	100762	661.18	100844	663.70

Bank wise progress of JLGs as on 31.03.2022 is annexed.

Progress of JLG in FY 2022-23 as on 30.06.2022								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.22 to 30.06.2022)		JLGs Credit Linked (Disbursed) during the FY (01.04.22 to 30.06.2022)		Outstanding position of JLGs as on 30.06.2022	
			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	2	0.49	2	0.49	4	0.44
4	Canara Bank	3000	824	2.37	805	2.17	1466	17.05
5	Central Bank of India	2400	240	0.23	221	0.20	306	2.34
6	Indian Bank	4300	210	1.43	210	1.43	322	3.19
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	78	0.24	78	0.24	3795	416.28
10	State Bank of India	9000	65	0.45	65	0.45	83	1.16
11	UCO Bank	2700	0	0.00	78	1.34	235	2.79
12	Union Bank of India	900	394	7.93	394	7.89	403	8.13
Total PSU		36200	1839	13.54	1879	14.61	6670	452.32
13	Axis Bank	1000	0	0.00	0	0.00	227360	381.00
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	6737	101.37	6737	101.37	61666	499.26
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	4246	13.32	4246	13.32	30694	52.38
23	Indusind Bank	500	0	0.00	0	0.00	183933	3258.31
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	34	0.54	34	0.54	62549	377.63
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	0	0.00	0	0.00
Total PVT		8700	11017	115.22	11017	115.22	566990	4569.38
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	1525	8.84	1525	8.84	16813	69.35
35	Jana Small Finance Bank	500	1061	27.42	1061	27.42	20500	166.90
36	Ujjivan Small Finance Bank	3000	83775	476.96	83775	476.96	569190	1808.64
37	Utkarsh Small Finance Bank	1000	345	4.03	345	4.03	14533	38.80
Total Small Finance		5000	86706	517.25	86706	517.25	621036	2083.69
38	BGVB (PNB)	6000	29	0.38	28	0.36	9745	22.37
39	PBGB (UCO)	500	33	0.53	33	0.53	1394	20.43
40	UBKGB (CBI)	1600	0	0.00	43	1.47	2490	8.74
Total RRB		8100	62	0.91	104	2.36	13629	51.54
41	WB State Co-Op Bank Ltd.	3000	1138	14.25	1138	14.25	5794	47.42
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	126	0.85
Total Co-Optv		3000	1138	14.25	1138	14.25	5920	48.27
Grand Total		61000	100762	661.18	100844	663.70	1214245	7205.19

AGENDA-10

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, out of 18 banks, only IDBI and Federal Bank are remaining pending for approval of the scheme.

Adoption of modification in Interest Subvention Module: -

Higher Education department has modified the interest subvention module. The same will be discussed in the meeting and may be adopted by member banks.

Bank wise progress of WBSCC as on 30.06.2022 is annexed.

Bank wise Progress Report of WBSCC Scheme as on 30.06.2022						
SI No.	Bank Name	Pending Application	Provisionally Approved	Actual Pending	Sanctioned	Returned
1	All Co-Operative Banks	6526	593	5933	9508	77
2	Axis Bank	3317	1567	1750	353	5
3	BGVB	1100	448	652	1818	267
4	Bank of Baroda	1223	269	954	90	212
5	Bank of India	2003	53	1950	442	229
6	Canara Bank	1589	121	1468	518	273
7	Central Bank of India	2815	4	2811	0	15
8	Federal Bank	8	0	8	0	0
9	HDFC Bank	4637	2946	1691	662	25
10	ICICI Bank	3011	1385	1626	684	27
11	IDBI Bank	77	0	77	0	0
12	Indian Bank	2284	1	2283	1	24
13	Indian Overseas Bank	1510	2	1508	0	2
14	PBGB	591	52	539	418	173
15	Punjab National Bank	11835	4198	7637	9548	301
16	State Bank of India	7024	1297	5727	2444	463
17	UCO Bank	4107	442	3665	2484	253
18	Union Bank of India	1431	69	1362	745	99
19	UBKGB	490	32	458	0	65
TOTAL		55578	13479	42099	29715	2510

AGENDA-11

Progress in other Education Loan & Housing Loan:

Education Loan

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

Outstanding Position:

(Amount Rs in crore)

31.03.2020	30.06.2020	31.03.2021	30.06.2021	31.03.2022	30.06.2022
2525.20	2441.92	2709.73	2600.62	2807.13	2870.16

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

(Amount Rs in crore)

June, 2019		June, 2020		June, 2021		June, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
6244	221.68	4589	84.94	7668	216.56	16157	302.21

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

Target	Achievement	% of Achievement
5028.36	302.21	6.01%

With disbursement of Rs.302.21 Crore against annual target of Rs.5028.36 crore for FY 2022-23, the achievement is 6.01 % which is very low. Banks are to scout for quality education loan proposals aggressively.

Progress of Education Loan as on 30.06.2022

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1303	24.84	3266	168.20
2	Bank of India	375	3.93	4217	126.25
3	Bank of Maharashtra	54	0.65	339	16.39
4	Canara Bank	272	5.77	4439	187.00
5	Central Bank of India	380	7.18	4599	101.26
6	Indian Bank	1863	59.42	4234	185.73
7	Indian Overseas Bank	67	0.67	896	23.47
9	Punjab & Sind Bank	2	0.16	180	7.59
8	Punjab National Bank	3752	39.27	20221	466.82
10	State Bank of India	4050	87.96	21172	1086.19
11	UCO Bank	190	1.43	2158	60.19
12	Union Bank of India	514	6.76	3062	154.05
Total PSU		12822	238.04	68783	2583.14
13	Axis Bank	181	8.00	1194	79.00
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	7	0.29	34	2.37
19	HDFC Bank	857	11.27	2893	66.08
20	ICICI Bank	175	10.67	782	55.98
21	IDBI Bank	183	4.22	553	19.23
22	IDFC First Bank	13	1.19	13	1.19
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.07	15	0.83
25	Karur Vysya Bank	10	1.89	0	0.00
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	0	0.00	0	0.00
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		1427	37.60	5501	225.88
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)	556	3.73	1099	10.37
39	PBGB (UCO)	159	1.13	572	9.15
40	UBKGB (CBI)	9	0.08	71	1.31
Total RRB		724	4.94	1742	20.83
41	WB State Co-Op Bank Ltd.	1184	21.63	3844	40.31
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1184	21.63	3844	40.31
Grand Total		16157	302.21	79870	2870.16

Housing Loan

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

Outstanding Position:

(Amount Rs. in crore)

31.03.2020	30.06.2020	31.03.2021	30.06.2021	31.03.2022	30.06.2022
51079.89	54038.94	57991.19	61603.39	69063.87	73748.68

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

(Amount Rs in crore)

June, 2019		June, 2020		June, 2021		June, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
36977	3694.18	33230	1459.83	38835	3625.93	58773	5276.67

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
23456.87	5276.67	22.50 %

With disbursement of Rs.5276.67 Crore against annual target of Rs. 23456.87 crore for FY 22-23, the achievement is 22.50%.

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 30.06.2022

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1226	199.00	25040	3986.00
2	Bank of India	1689	186.17	26930	2983.88
3	Bank of Maharashtra	170	8.79	1891	743.90
4	Canara Bank	550	94.38	12208	1670.90
5	Central Bank of India	1651	119.02	11400	1391.23
6	Indian Bank	7044	1104.77	26429	4196.33
7	Indian Overseas Bank	360	46.18	4870	625.47
8	Punjab & Sind Bank	24	5.95	2442	283.94
9	Punjab National Bank	3277	293.49	67118	6598.01
10	State Bank of India	21303	1187.43	296349	26852.00
11	UCO Bank	1670	137.78	18183	1929.90
12	Union Bank of India	644	92.72	11648	1576.95
Total PSU		39608	3475.68	504508	52838.51
13	Axis Bank	896	24.00	13534	3084.00
14	Bandhan Bank	3092	186.96	13640	2385.84
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	62	17.04	1414	283.83
19	HDFC Bank	3072	24.53	22122	1882.23
20	ICICI Bank	1418	693.46	22830	7344.65
21	IDBI Bank	4137	622.47	23523	3146.89
22	IDFC First Bank	35	8.58	565	114.39
23	Indusind Bank	0	0.00	4	0.04
24	Karnataka Bank Ltd.	13	1.59	809	160.52
25	Karur Vysya Bank	10	1.89	20	4.18
26	Kotak Mahindra Bank	24	5.05	127	26.51
27	Lakshmi Vilas Bank (DBS)	0	0.00	14	1.03
28	Ratnakar Bank Ltd	0	0.00	98	6.04
29	South Indian Bank Ltd.	0	0.00	152	30.55
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	1	0.01	1	0.00
32	YES Bank	77	23.24	272	18.00
Total PVT		12837	1608.81	99125	18488.69
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	28	0.03
35	Jana Small Finance Bank	197	7.17	1964	41.08
36	Ujjivan Small Finance Bank	4551	68.06	22034	302.46
37	Utkarsh Small Finance Bank	18	1.82	36	5.86
Total Small Finance		4766	77.05	24062	349.43
38	BGVB (PNB)	155	8.36	8283	392.32
39	PBGB (UCO)	182	16.96	3300	220.32
40	UBKGB (CBI)	119	11.80	2341	163.20
Total RRB		456	37.12	13924	775.84
41	WB State Co-Op Bank Ltd.	1014	77.67	6876	1109.88
42	WBSCARD Bank Ltd.	92	0.34	5098	186.32
Total Co-Optv		1106	78.01	11974	1296.20
Grand Total		58773	5276.67	653593	73748.68

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.06.2022

(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	4256	584.00	0	0.00	0	0.00	3145	72.33	135	7.10	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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	1898	319.43	0	0.00	0	0.00	1898	46.52	0	0.00	1223	28.29	0	0.00
5	Central Bank of India	1474	261.62	0	0.00	0	0.00	1561	100.06	79	29.77	404	7.20	25	0.62
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	634	104.29	0	0.00	0	0.00	634	104.29	0	0.00	245	6.38	0	0.00
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	8	1.02	10	1.16	5591	132.46	0	0.00	5548	134.93	0	0.00
10	State Bank of India	21156	4910.00	0	0.00	0	0.00	35864	870.00	1511	28.00	28087	653.00	992	21.00
11	UCO Bank	1579	247.63	15	2.13	15	1.12	1316	39.12	276	6.92	424	9.66	65	1.92
12	Union Bank of India	1244	207.27	0	0.00	0	0.00	845	17.30	202	4.20	640	13.92	37	0.94
	Total PSU	47595	8879.42	581	93.29	731	85.63	58360	1547.33	2768	142.67	45198	1025.23	1813	40.10
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	213	27.69	12	1.69	12	1.47	0	0.00	0	0.00	7	0.16	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	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.	0	0.00	0	0.00	0	0.00	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	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	3095	687.28	0	0.00	0	0.00	3095	71.13	0	0.00	3095	71.13	0	0.00
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.	109	15.06	0	0.00	0	0.00	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	51	18.04	0	0.00	0	0.00	0	0.00	0	0.00	12	0.23	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	5650	1169.87	12	1.69	12	1.47	4209	292.89	0	0.00	3928	86.59	0	0.00
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
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	2	0.17	2	0.17	2	0.17	0	0.00	0	0.00	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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	2	0.17	2	0.17	2	0.17	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	0	0.00	42	0.80	0	0.00
39	PBGB (UCO)	117	17.32	22	2.23	22	2.23	112	2.23	0	0.00	53	0.95	1	0.03
40	UBKGB (CBI)	87	15.16	0	0.00	0	0.00	87	2.32	0	0.00	80	2.13	0	0.00
	Total RRB	249	36.91	22	2.23	22	2.23	244	5.45	0	0.00	175	3.88	1	0.03
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	2	5.35	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	2	5.35	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total	53496	10086.37	617	97.37	769	94.85	62813	1845.67	2768	142.67	49301	1115.70	1814	40.13

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 13.60 % as of June, 2022 in the State of West Bengal. Amount Rs.71848.60 Crore as on June,2022 in comparison to Rs. 56260.52 Crore as on June, 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
June, 2018	409481.30	64105.19	15.44
March,2019	427666.36	54012.04	12.63
June, 2019	438551.19	52240.37	11.91
March,2020	465133.58	57301.61	12.32
June, 2020	461779.35	57139.82	12.37
March,2021	480724.18	65074.00	13.54
June, 2021	473428.96	56260.52	11.88
March,2022	527465.88	68821.30	13.05
June, 2022	528372.78	71848.60	13.60

NPA level has been increased from June, 2021 to June, 2022 by Rs. 15588.08 crore. NPA witnessed in past which reached as high as 15.44 % in June 2018. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2022 stood at 64%,57% and 55% respectively.

Sector wise recovery Status as on 30.06.2022:

(Amt. Rs. in crore)

Sector	June, 2021			June, 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	14994	9420.58	62	184164	11813	64
MSME	14005	7185	51	20634	11753	57
OPS	4527	2698	59	10318	5692	55
Total Prisec	33525	19304	57	49368	29258	59
NPS	33508	17665	53	65284	38362	59
Total	67034	36970	55	114653	67620	59

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 30.06.2022

(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	1398.00	106.00	4533.00	445.00	5011.54	236.00	10942.54	787.00	13175.20	126.00	24117.74	913.00
2	Bank of India	2824.05	324.60	4357.75	809.24	1966.61	55.90	9148.41	1189.74	12754.59	172.99	21903.00	1362.73
3	Bank of Maharashtra	124.89	3.19	663.90	7.13	150.95	2.89	939.74	13.21	914.64	2.30	1854.38	15.51
4	Canara Bank	1737.45	96.52	4788.67	973.39	1063.13	124.36	7589.25	1194.27	11258.66	3249.23	18847.91	4443.50
5	Central Bank of India	1709.79	191.32	2809.28	1364.24	2064.52	1149.97	6583.59	2705.53	1973.75	677.13	8557.34	3382.66
6	Indian Bank	4687.30	537.12	9966.32	871.05	3187.77	247.55	17841.39	1655.72	13381.72	2679.20	31223.11	4334.92
7	Indian Overseas Bank	749.07	251.90	1603.44	500.21	687.38	38.38	3039.89	790.49	3851.57	2707.96	6891.46	3498.45
8	Punjab & Sind Bank	104.47	0.00	642.47	0.00	255.11	0.00	1002.05	0.00	1437.26	0.00	2439.31	0.00
9	Punjab National Bank	9964.12	2238.41	13049.30	4153.86	4121.22	231.99	27134.64	6624.26	27639.41	10073.52	54774.05	16697.78
10	State Bank of India	6115.00	450.31	9050.11	242.02	12639.86	49.88	27804.97	742.21	60432.50	6096.19	88237.47	6838.40
11	UCO Bank	1348.15	325.09	3016.00	828.73	2424.74	400.60	6788.89	1554.42	7781.10	5131.94	14569.99	6686.36
12	Union Bank of India	1350.93	489.67	4853.87	1529.98	1481.32	65.54	7686.12	2085.19	19490.20	7282.08	27176.32	9367.27
Total PSU		32113.22	5014.13	59334.11	11724.85	35054.16	2603.06	126501.48	19342.04	174090.60	38198.54	300592.08	57540.58
13	Axis Bank	2976.00	123.00	13555.00	217.00	1082.00	40.19	17613.00	380.19	12728.00	1741.82	30341.00	2122.01
14	Bandhan Bank	2910.47	535.43	510.58	98.08	9173.99	692.19	12595.04	1325.70	16905.70	2178.74	29500.75	3504.44
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.30	0.07	0.14	0.00	0.44	0.07	18.45	3.48	18.89	3.55
16	City Union Bank Ltd.	0.00	0.00	134.03	0.00	0.00	0.00	134.03	0.00	0.00	0.00	134.03	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94.05	0.00	94.05	0.00
18	Federal Bank	385.76	0.00	737.73	0.00	70.41	0.00	1193.90	0.00	2449.81	0.00	3643.71	0.00
19	HDFC Bank	884.87	74.32	10306.99	206.06	948.51	101.90	12140.37	382.28	25051.75	770.03	37192.12	1152.31
20	ICICI Bank	1027.05	123.29	9103.64	108.97	1193.55	25.58	11324.23	257.84	27740.06	1203.49	39064.29	1461.33
21	IDBI Bank	429.91	12.26	1272.00	44.20	2008.51	24.20	3710.42	80.66	4046.73	0.00	7757.15	80.66
22	IDFC First Bank	73.23	2.50	682.76	36.10	35.87	2.92	791.85	41.52	3585.97	61.30	4377.83	102.82
23	Indusind Bank	2743.39	90.66	3584.90	71.14	18.77	0.35	6347.07	162.15	7823.39	293.61	14170.46	455.76
24	Karnataka Bank Ltd.	136.37	18.25	584.76	132.99	202.12	2.48	923.25	153.72	452.64	139.37	1375.89	293.09
25	Karur Vysya Bank	1.29	0.00	4.02	0.00	2.09	0.00	7.40	0.00	572.40	0.00	579.80	0.00
26	Kotak Mahindra Bank	611.17	17.28	3705.61	11.67	26.51	0.00	4343.29	28.95	3127.31	96.64	7470.60	125.59
27	Lakshmi Vilas Bank (DBS)	1.11	0.00	0.39	0.08	3.18	0.79	4.68	0.87	513.67	431.00	518.35	431.87
28	Ratnakar Bank Ltd	381.73	118.05	123.46	0.29	123.35	20.98	628.54	139.32	3359.88	471.17	3988.43	610.49
29	South Indian Bank Ltd.	122.38	0.00	434.22	0.00	15.10	0.00	571.70	0.00	418.90	0.00	990.60	0.00
30	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	29.48	0.00	0.01	0.00	29.49	0.00	114.83	0.00	144.32	0.00
32	YES Bank	515.00	122.63	2853.00	442.00	30.00	2.42	3398.00	567.05	3446.00	0.00	6844.00	567.05
Total PVT		13199.74	1237.67	47622.88	1368.64	14934.10	914.00	75756.72	3520.31	112449.55	7390.65	188206.27	10910.96
33	Au Small finance Bank	0.00	0.00	5.56	0.00	0.00	0.00	5.56	0.00	2.09	0.00	7.65	0.00
34	ESAF SF Bank	38.51	1.70	46.21	7.18	8.99	2.82	93.71	11.70	24.04	0.00	117.75	11.70
35	Jana Small Finance Bank	161.14	20.33	114.70	7.26	415.32	75.05	691.16	102.64	137.89	2.68	829.05	105.32
36	Ujjivan Small Finance Bank	640.26	43.67	265.00	73.27	964.59	22.20	1869.84	139.13	445.34	4.73	2315.18	143.86
37	Utkarsh Small Finance Bank	11.60	0.64	20.59	1.19	34.50	2.01	66.69	3.84	2.46	0.13	69.15	3.97
Total Small Finance		851.51	66.34	452.05	88.90	1423.40	102.08	2726.96	257.31	611.82	7.54	3338.78	264.85
38	BGVB (PNB)	4188.09	278.57	2129.55	731.11	362.98	54.25	6680.62	1063.93	652.27	49.97	7332.89	1113.90
39	PBGB (UCO)	1636.06	148.14	1383.76	186.38	225.74	14.86	3245.56	349.38	206.05	20.92	3451.61	370.30
40	UBKGB (CBI)	2036.30	89.60	234.91	61.95	150.47	2.44	2421.68	153.99	409.22	14.28	2830.90	168.27
Total RRB		7860.45	516.31	3748.22	979.44	739.19	71.55	12347.86	1567.30	1267.54	85.17	13615.40	1652.47
41	WB State Co-Op Bank Ltd.	6378.22	824.29	410.52	97.21	2194.51	145.17	8983.25	1066.66	12333.35	413.08	21316.60	1479.74
42	WBSCARD Bank Ltd.	1025.21	0.00	92.12	0.00	186.32	0.00	1303.65	0.00	0.00	0.00	1303.65	0.00
Total Co-Optv		7403.43	824.29	502.64	97.21	2380.83	145.17	10286.90	1066.66	12333.35	413.08	22620.25	1479.74
Grand Total		61428.34	7658.74	111659.90	14259.04	54531.68	3835.85	227619.92	25753.63	300752.86	46094.97	528372.78	71848.60

STATUS OF PDR CASES AS ON 30.06.2022:

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 30.06.2022 there are 6615 PDR cases pending amounting Rs. 577.88 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)
31.03.2021	9176	491.33	2186	31.18
30.06.2021	7222	465.47	2044	26.80
31.03.2022	10101	873.10	2047	27.34
30.06.2022	6615	577.87	0.00	0.00

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2022

(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2022		Cases filed from 01.04.2022 to 30.06.2022		Cases Settled from 01.04.2022 to 30.06.2022		Pending cases as on 30.06.2022	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00
2	Bank of India	1391	30.22	0	0.00	0	0.00	1391	30.22
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00
6	Indian Bank	53	6.89	0	0.00	0	0.00	53	6.89
7	Indian Overseas Bank	1	0.02	0	0.00	0	0.00	1	0.02
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	36	15.63	0	0.00	0	0.00	36	15.63
10	State Bank of India	321	2.34	0	0.00	0	0.00	321	2.34
11	UCO Bank	2447	399.81	41	0.58	0	0.00	2488	400.39
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		5118	524.78	41	0.58	0	0.00	5159	525.36
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)	61	1.03	0	0.00	0	0.00	61	1.03
39	PBGB (UCO)	962	13.32	127	2.42	0	0.00	1089	15.74
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1023	14.35	127	2.42	0	0.00	1150	16.77
41	WB State Co-Op Bank Ltd.	288	34.45	18	1.30	0	0.00	306	35.74
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		288	34.45	18	1.30	0	0.00	306	35.74
Grand Total		6429	573.58	186	4.30	0	0.00	6615	577.88

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 2478 loan accounts as reported as on June 2022. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.06.2022						
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	0	1	0	0	1
2	Bankura	1	2	10	33	46
3	Birbhum	7	13	22	30	72
4	Coochbehar	1	0	16	13	30
5	Dakshin Dinajpur	0	4	5	47	56
6	Darjeeling	1	14	11	15	41
7	Hooghly	7	79	47	125	255
8	Howrah	16	37	52	129	232
9	Jalpaiguri	2	3	14	15	34
10	Jhargram	0	0	2	1	3
11	Kalimpong	0	0	0	0	0
12	Kolkata	2	3	378	20	403
13	Malda	0	0	19	45	64
14	Murshidabad	9	1	14	77	100
15	Nadia	1	9	4	46	60
16	Paschim Burdwan	11	8	41	56	124
17	Purba Burdwan	11	15	35	96	153
18	Paschim Medinipur	4	4	20	55	69
19	Purba Medinipur	5	1	29	30	65
20	Purulia	2	3	11	8	24
21	Uttar Dinajpur	0	0	5	33	38
22	24 Pgs. (N)	17	31	83	126	267
23	24 Pgs. (S)	18	16	33	293	350
Total		114	279	884	1201	2478

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.

Performance of Digital Coverage of Nadia district as on 30.06.2022.

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
30.06.2021	5515124	5143685	93.27	88006	82423	93.66
31.03.2022	5657791	5584767	98.71	90039	81176	94.45
30.06.2022	5752124	5692535	98.96	87333	82867	94.89

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 (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no. of women accounts covered	% coverage for women accounts	
Bank of Baroda	51334	18557	51066	99.48	16479	88.80	34074	67.94	12662	68.23	37114	72.30	13442	72.44	9804	19.10	3224	17.37	51066	99.48	16479	88.80	
Bank of India	434474	151675	426567	97.95	148372	97.82	96241	22.10	42687	28.14	119957	27.55	47521	31.33	431265	99.03	141362	93.20	434201	99.71	143247	94.44	0
Canara Bank	124718	61715	41927	33.62	17767	28.79	25902	20.77	9781	15.85	23151	18.56	5687	9.21	114770	92.02	57954	93.91	114770	92.02	57954	93.91	0
Central Bank of India	52910	19340	52901	99.98	14958	77.34	21750	41.11	8405	43.46	10871	20.74	3714	19.20	47530	89.83	18540	95.86	52780	99.75	18716	96.77	120
Indian Overseas Bank	29880	12702	13915	46.55	5942	46.78	2056	6.88	471	3.71	8039	26.90	2803	22.07	27806	93.03	11690	92.03	29745	99.51	12231	96.29	32189
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	89.89	12657
Punjab National Bank	1389019	694061	690217	49.69	218465	31.48	70175	5.05	12296	1.77	273804	19.71	20208	2.91	1266629	91.19	494570	71.26	1383567	99.61	494570	71.26	20713
State Bank of India	1121032	540022	993266	88.60	467438	86.56	280471	25.02	67443	12.49	1062012	94.74	210200	38.92	1015084	90.55	408512	90.46	1113632	99.34	535991	99.25	17043
UCO Bank	87466	43538	33953	38.82	14196	32.61	3578	4.09	1138	2.61	24563	28.08	9850	22.62	78790	90.08	40943	94.04	80929	92.53	41609	95.57	6537
Union Bank of India	107913	46977	87938	81.17	28494	60.66	16519	15.31	6980	14.86	15612	14.47	7480	15.92	94092	87.19	35634	75.85	105911	98.14	34989	74.48	750
Ais Bank	60238	16355	57002	94.63	14887	92.73	14021	23.28	2830	17.63	35424	58.81	7244	45.12	21520	35.72	5110	31.83	58727	97.49	15397	95.90	8444
Bandhan Bank	579205	441783	430980	74.75	271124	61.37	24873	4.29	6528	1.48	517599	89.36	399123	90.34	0	0.00	0	0.00	566688	97.84	436297	98.76	380
Federal Bank	2515	695	2343	93.16	638	91.80	875	34.79	200	28.78	1443	57.38	318	45.76	118	4.69	22	3.17	2400	98.61	659	94.82	63
HDFC Bank Ltd.	30082	11456	29295	97.38	11274	98.41	25840	85.90	7355	64.20	25942	86.24	7440	64.94	13860	46.07	6795	59.31	30072	99.97	11454	99.98	7376
ICI Bank Ltd.	21009	4962	18875	89.84	4361	87.89	16710	79.54	3271	65.92	17466	83.14	3544	71.42	15117	71.95	3785	76.28	20935	99.65	4610	92.91	147
IDBI Bank	24101	8850	18178	75.42	6197	70.02	8973	37.23	2853	32.24	18941	78.59	3032	34.26	20178	83.72	7616	86.06	22859	94.65	8477	95.79	0
IDFC First Bank	12942	8936	4568	35.30	2176	24.35	12942	100.00	8936	100.00	1624	12.55	534	5.98	10014	77.38	7407	82.89	12942	100.00	8936	100.00	0
Ratnaker Bank Ltd.	21937	20058	1800	8.21	332	1.66	702	3.20	143	0.71	1743	7.95	318	1.59	19596	89.33	19596	97.70	21929	99.96	20055	1.00	21
Ujjivan SF Bank	30427	24024	29999	97.28	23488	97.77	19932	65.51	15981	66.52	17234	56.64	11287	46.98	30262	99.46	23943	99.66	30262	99.46	23943	99.66	0
Yes Bank	25	10	25	100.00	10	100.00	25	100.00	10	100.00	25	100.00	10	100.00	0	0.00	0	0.00	25	100.00	10	100.00	0
BGIB	779812	424836	656578	84.20	349762	82.33	0	0.00	0	0.00	0	0.00	0	0.00	772017	99.00	401985	99.09	771317	98.91	401635	99.01	67700
Nadia DCB Ltd.	331185	49715	120297	36.32	29248	58.83	0	0.00	0	0.00	0	0.00	0	0.00	284415	85.88	49715	100.00	331170	100.00	49715	100.00	29645
PPB	112417	59852	8732	76.26	41537	69.40	34224	30.44	12786	21.36	39817	35.42	14733	24.62	112417	100.00	59852	100.00	112417	100.00	59852	100.00	0
Airtel Payment Bank	54444	13475	54444	100.00	13475	100.00	54444	100.00	13475	100.00	54444	100.00	13475	100.00	54444	100.00	13475	100.00	54444	100.00	13475	1.00	0
Fino Payment Bank	445	135	409	91.91	121	89.63	445	100.00	135	100.00	445	100.00	135	100.00	445	100.00	135	100.00	445	100.00	121	89.63	0
	5752124	284796	4021686	69.92	1734732	60.98	801962	13.94	246391	8.66	2368866	41.18	805191	28.30	4728319	82.20	2070948	72.80	5692535	98.96	2549182	89.61	204071

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	1387	1122	80.89	1326	95.60	1116	80.46	1326	95.60	5
Bank of India	15269	12873	84.31	10854	71.09	11684	76.52	14062	92.10	0
Canara Bank	3462	1805	52.14	1625	46.94	1964	56.73	3054	88.21	133
Central Bank of India	2780	1340	48.20	920	33.09	2380	85.61	2768	99.57	0
Indian Overseas Bank	880	228	25.91	221	25.11	747	84.89	859	97.61	63
Indian Bank	5991	4005	66.85	5314	88.70	2962	49.44	5882	98.18	134
Punjab National Bank	9815	2617	26.66	9421	95.99	1087	11.07	9712	98.95	2768
State Bank of India	9400	6750	71.81	3098	32.96	1662	17.68	9115	96.97	8236
UCO Bank	672	138	20.54	541	80.51	279	41.52	665	98.96	7
Union Bank of India	5916	3701	62.56	3003	50.76	3749	63.37	5489	92.78	108
Axis Bank	5650	2273	40.23	453	8.02	3706	65.59	5319	94.14	598
Bandhan Bank	17,860	2599	14.55	67	0.38	13,038	73.00	16,786	93.99	19
Federal Bank	82	15	18.29	27	32.93	8	9.76	77	93.90	10
HDFC Bank Ltd.	2785	2737	98.28	367	13.18	2737	98.28	2774	99.61	664
ICICI Bank Ltd.	2,563	2,305	89.93	2,447	95.47	1,927	75.19	2,447	95.47	0
IDBI Bank	1805	1152	63.82	50	2.77	866	47.98	1542	85.43	0
IDFC First Bank	11	11	100.00	0	0.00	0	0.00	11	100.00	0
Ratnakar Bank Ltd.	412	147	35.68	75	18.20	262	63.59	412	100.00	24
Ujjivan SF Bank	346	256	73.99	5	1.45	320	92.49	320	92.49	0
Yes Bank	10	10	100.00	1	10.00	10	100.00	10	100.00	0
BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7200
Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2403
IPPB	237	213	89.87	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
	87333	46297	53.01	39817	45.59	50717	58.07	82867	94.89	22372

Performance of Digital Coverage of 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 30.06.2022:

District	Rural			Semi-Urban			Urban/Metro			Total		
	Target	Achiev.	% Ach.	Target	Achiev.	% Ach.	Target	Achiev.	% Ach.	Target	Achiev.	% Ach.
Howrah	28350	33377	117.73%	31600	54918	173.79%	114250	102624	89.82%	174200	190919	109.60%

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		
1225	879	71.76	58	4.73	1103	90.04	1103	90.04	0	
11358	7144	62.90	4526	39.85	4616	40.64	7144	62.90	3	
601	190	31.61	52	8.65	285	47.42	295	49.08	50	
3909	3278	83.86	2174	55.62	3178	81.30	3306	84.57	0	
5850	5265	90.00	3,610	61.71	4,176	71.38	5,304	90.67	0	
636047	303986	47.79	391960	61.62	355784	55.94	526563	82.79	0	
11990	1761	14.69	71.00	0.59	10312.00	86.01	10415.00	86.86	65	
1414	0	0.00	0	0.00	599	42.36	599	42.36	397	
10660	4195	39.35	1829	17.16	3641	34.16	6344	59.51	3072	
5896	2378	40.33	435	7.38	1485	25.19	4235	71.83	0	
1364	317	23.24	15	1.10	344	25.22	1037	76.03	0	
432	0	0.00	0	0.00	0	0.00	0	0.00	0	
364	114	31.32	96	26.37	125	34.34	125	34.34	150	
7994	7930	99.20	689	8.62	7930	99.20	7971	99.71	205	
8614	4519	52.46	209	2.43	3878	45.02	4519	52.46	0	
19	17	89.47	17	89.47	14	73.68	19	100.00	0	
0	0	0.00	0	0.00	0	0.00	0	0.00	0	
13217	4683	35.43	982	7.43	5218	39.48	10560	79.90	462	
		0.00		0.00		0.00		0.00	0	
3200	2850	89.06	1540	48.13	2050	64.06	2000	62.50	200	
0	0	0.00	0	0.00	0	0.00	0	0.00	0	
8950	7000	78.21	148	1.65	1050	11.73	8025	89.66	525	
776	28	3.61		0.00	149	19.20	432	55.67	0	
1545	365	23.62	65	4.21	403	26.08	610	39.48	0	
2090	1950	93.30	1750	83.73	1885	90.19	1980	94.74	0	
32982	15947	48.35	21748	65.94	2819	8.55	22945	69.57	8892	
16285	8945	54.93	7584	46.57	10126	62.18	15325	94.11	0	
6351	719	11.32	354	5.57	1884	29.66	2399	37.77	3952	
2975	925	31.09	1118	37.58	607	20.4	1725	57.98	145	
796108	385385	48.41	441030	55.4	423661	53.22	644980	81.02	18118	

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 50677 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 22498 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 30.06.2022:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2021	1734288	70.46	5840	0.63
IPPB	Mar, 2022	407640	8.02	3581	0.27
IPPB	June, 2022	2130472	107.24	8136	0.85
Airtel Payment Bank	June, 2021	2806000	69.04	0	0.00
Airtel Payment Bank	Mar, 2022	3290000	100.24	0	0.00
Airtel Payment Bank	June, 2022	3463000	117.09	0	0.00
Fino Payment Bank	Mar, 2022	14574	0.71	38	0.002
Fino Payment Bank	June, 2022	14393	0.07	25	0.002

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2021	108636	6.76	132816	3.48
IPPB	June, 2022	191331	12.83	96233	2.48
Airtel Payment Bank	June, 2021	97228	6.54	552624	50.55
Airtel Payment Bank	June, 2022	155000	17.73	1566966	184.95
Fino Payment Bank	June, 2022	139753	161.64	33001	0.95

AGENDA-14

Progress made under Financial Inclusion

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

During	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
Mar, 22	211	7607	369	15671	580	23278
June,22	137	5300	293	13309	430	18609

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

During the Quarter	March,2021	June,2021	March,2022	June,2022
Total Camps	561	524	1555	2969

District wise progress of FLC during June, 2022 quarter of FY 2022-23 is given hereunder.

District wise camp conducted by FLCs and rural branches during the June, 2022 quarter							
State	West Bengal						
During the Quarter	June						
Year	2022						
Sr. No.	District	Special camps conducted by FLCs during the quarter		Target specific camps conducted by FLCs during the quarter		Camp conducted by Rural branches during the quarter	
		No. of camps	No. of participants	No. of camps	No. of participants	No. of branches	No. of camps
1	24 Pgs (N)	0	0	0	0	313	727
2	24 Pgs (S)	7	224	3	108	304	319
3	Alipurduar	0	0	0	0	51	225
4	Bankura	11	289	22	567	168	122
5	Birbhum	26	861	64	2095	212	90
6	Coochbehar	50	1477	50	1477	136	50
7	Darjeeling	3	99	21	1801	76	60
8	Dakhin Dinajpur	0	0	12	712	79	18
9	Hooghly	0	0	0	0	237	69
10	Howrah	0	0	45	2553	115	16
11	Jalpaiguri	1	30	3	145	79	0
12	Jhargram	6	111	6	111	82	6
13	Kalimpong	0	0	0	0	14	0
14	Kolkata	1	42	0	0	7	23
15	Malda	1	180	1	180	189	190
16	Murshidabad	0	0	0	0	334	497
17	Nadia	12	1240	13	1490	230	24
18	Paschim Bardhaman	0	0	8	248	91	82
19	Paschim Medinipur	2	200	2	200	248	165
20	Purba Bardhaman	2	105	11	566	203	71
21	Purba Medinipur	8	197	0	0	177	26
22	Purulia	7	245	10	331	158	166
23	Uttar Dinajpur	0	0	22	725	78	23
Total		137	5300	293	13309	3581	2969

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 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.

Social Security Schemes (Including PMJDY, PMSBY, PMJJBY & APY etc.)

In order to move towards creating a universal social security system for all Indians, specially the poor and the under-privileged, three ambitious Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were announced by the Government of India in the Budget for 2015-16. The Schemes was launched on 9th May, 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojna (b) Pradhan Mantri Jeevan Jyoti Yojana and (c) Atal Pension Yojana.

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 for FY 2021-22, the banks have achieved 670586 enrolment upto 31-03-2022 (Achievement is 130 %).

During current financial year upto quarter ended June, 2022, Member banks have achieved 38% by enrolling 225120 against the enrolment target of 588690 for FY 2022-23.

Saturation drive for Jan Suraksha Schemes: -

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

Recently, Department of Financial Services (DFS), GoI 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.

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 processes 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.

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 30.06.2022 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2021	40397438	13247.08	2332637
30.06.2021	40783102	13392.55	2525524
31.03.2022	44598971	15607.19	2790676
30.06.2022	45453885	16408.24	2810390

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2021	25287761	32255660
30.06.2021	25909026	32706399
31.03.2022	27927972	36851270
30.06.2022	28247074	37729978

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2021	13598596	3837712	2751682	20187990
30.06.2021	13965101	3947227	2414448	20326776
31.03.2022	17334966	5321223	2997677	25653866
30.06.2022	17870662	5545230	3224550	26640442

Bank wise cumulative report of PMJDY accounts as on 30.06.2022 (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	1908838	1072057	1236582	1744313	2980895	909.18	100506	2701247	2857664
2	Bank of India	1370243	312664	699279	983628	1682907	663.93	145635	1358767	1574615
3	Bank of Maharashtra	14248	43613	26986	30875	57861	14.74	18215	53390	53758
4	Canara Bank	634851	151093	333172	452772	785944	288.99	36935	212934	644641
5	Central Bank of India	1028519	86773	436986	678306	1115292	339.32	73914	690320	977932
6	Indian Bank	2791858	543727	1388481	1947104	3335585	1442.39	99046	1485188	2849848
7	Indian Overseas Bank	124155	191578	138281	177452	315733	114.63	24777	275434	239363
8	Punjab & Sind Bank	3557	15542	8677	10422	19099	3.77	375	14468	15986
9	Punjab National Bank	8045554	876091	3711540	5210105	8921645	3057.05	768165	4269551	7840565
10	State Bank of India	9186244	7065164	7255558	8995850	16251408	6522.82	275790	15229551	12645218
11	UCO Bank	1052454	525635	621118	956971	1578089	532.25	104709	534198	1275685
12	Union Bank of India	679742	294099	403140	570701	973841	242.35	160686	303609	884016
	PSUs Total	26840263	11178036	16259800	21758499	38018299	14131.42	1808753	27128657	31859291
13	Axis Bank Ltd	4932	59576	31442	33066	64508	21.85	17833	23144	37511
14	City Union Bank Ltd	0	80	57	23	80	0.02	6	76	35
15	Federal Bank Ltd	1199	3160	2919	1440	4359	1.54	911	1802	2965
16	HDFC Bank Ltd	7588	118844	18098	108334	126432	20.46	11550	126420	48023
17	ICICI Bank Ltd	25651	14107	19387	20371	39758	5.94	23065	39758	32399
18	IDBI Bank Ltd.	6000	24931	17807	13124	30931	10.41	2809	22295	22340
19	IndusInd Bank Ltd	213	9574	6816	2971	9787	1.73	879	3615	8198
20	Jammu & Kashmir Bank Ltd	0	242	162	80	242	0.10	31	238	140
21	Karur Vysya Bank	615	1009	933	691	1624	0.31	270	1613	1190
22	Kotak Mahindra Bank Ltd	131	714	624	221	845	0.23	280	604	284
23	Lakshmi Vilas Bank Ltd	42	40	45	37	82	0.02	16	62	20
24	South Indian Bank Ltd	10	306	135	181	316	0.14	42	206	248
25	Yes Bank Ltd	1	66	56	11	67	0.02	8	64	44
	PBVTs Total	46382	232649	98481	180550	279031	62.77	57700	219897	153397
26	BGVB (PNB)	5286932	56489	2213780	3129641	5343421	1634.18	730537	431918	4242512
27	PBGB (UCO)	1153485	171439	462738	862186	1324924	394.91	163211	49287	1051362
28	UBKGB (CBI)	340895	147315	208444	279766	488210	184.98	50189	417315	423416
	RRBS Total	6781312	375243	2884962	4271593	7156555	2214.06	943937	898520	5717290
	Grand Total	33667957	11785928	19243243	26210642	45453885	16408.24	2810390	28247074	37729978

Bank wise cumulative enrolment position uner social security schemes as on 30.06.2022 (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 under Social security schemes
1	Bank of Baroda	2980895	186266	1016819	125494	1328579
2	Bank of India	1682907	333167	1008220	176021	1517408
3	Bank of Maharashtra	57861	7688	22357	7395	37440
4	Canara Bank	785944	95738	390868	120825	607431
5	Central Bank of India	1115292	179313	455615	167683	802611
6	Indian Bank	3335585	302929	417444	367563	1087936
7	Indian Overseas Bank	315733	72217	168709	54690	295616
8	Punjab & Sind Bank	19099	6467	33256	7916	47639
9	Punjab National Bank	8921645	599132	3310889	355170	4265191
10	State Bank of India	16251408	2991524	8716160	1246588	12954272
11	UCO Bank	1578089	136031	345406	73681	555118
12	Union Bank of India	973841	97410	405570	100241	603221
PSU Banks		38018299	5007882	16291313	2803267	24102462
13	Axis Bank Ltd	64508	11149	40043	66341	117533
14	Bandhan Bank	0	0	0	13732	13732
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	80	154	380	45	579
17	Dhanlaxmi Bank Ltd.	0	0	0	200	200
18	ESAF SF Bank	0	0	0	0	0
19	Federal Bank Ltd	4359	1883	4696	446	7025
20	HDFC Bank Ltd	126432	38409	74323	24792	137524
21	ICICI Bank Ltd	39758	14254	33708	4292	52254
22	IDBI Bank Ltd.	30931	24372	87986	24889	137247
23	IDFC Bank Ltd.	0	371	1625	1	1997
24	Indusind Bank Ltd	9787	370	8265	76	8711
25	Jammu & Kashmir Bank Ltd	242	23	44	13	80
26	Jana Small Finance Bank	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	1995	1995
28	Karur Vysya Bank Ltd	1624	1581	2413	400	4394
29	Kotak Mahindra Bank Ltd	845	4297	6543	1048	11888
30	Lakshmi Vilas Bank Ltd	82	39	109	45	193
31	Ratnakar Bank Ltd	0	67	119	24	210
32	South Indian Bank Ltd	316	981	1852	1266	4099
33	Tamilnad Mercantile Bank Ltd	0	282	816	533	1631
34	Ujjivan Small Finance Bank	0	0	0	0	0
35	Utkarsh Small Finance Bank	0	0	0	0	0
36	Yes Bank Ltd	67	224	291	16	531
PVT Banks		279031	98456	263213	140183	501852
37	BGVB (PNB)	5343421	160019	768475	135398	1063892
38	PBGB (UCO)	1324924	176402	333158	72156	581716
39	UBKGB (CBI)	488210	102471	214503	73546	390520
RRBs		7156555	438892	1316136	281100	2036128
40	WB State Co-Op Bank Ltd.	0	0	0	0	0
41	WBSCARD Bank Ltd.	0	0	0	0	0
Co-Op Banks		0	0	0	0	0
Grand Total		45453885	5545230	17870662	3224550	26640442

District wise cumulative enrolment position uner social security schemes as on 30.06.2022 (as per PMJDY portal)						
Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	Alipurduar	235237	96998	262437	42611	402046
2	Bankura	2080565	193450	745927	101596	1040973
3	Bardhaman	3371920	467243	1332433	228563	2028239
4	Birbhum	2138530	337497	812335	154695	1304527
5	Dakshin Dinajpur	1095179	113450	374315	60641	548406
6	Darjiling + Kalimpong	616242	216739	508873	81079	806691
7	Howrah	1865448	278453	774599	155516	1208568
8	Hooghly	2184679	331580	997077	191196	1519853
9	Jalpaiguri	1683290	229845	562434	120720	912999
10	Coochbehar	1458669	202010	569465	127292	898767
11	Kolkata	789602	371033	1268094	143957	1783084
12	Maldah	2967646	275716	886059	187660	1349435
13	Murshidabad	4016731	405949	1585545	306445	2297939
14	Nadia	2820955	265537	1060238	189893	1515668
15	North 24 Parganas	3975937	503592	1774199	294684	2572475
16	Paschim Medinipur + Jhargram	2800591	317575	1156165	200448	1674188
17	Purba Medinipur	2472703	254678	961779	234064	1450521
18	Purulia	1837894	149687	460545	76880	687112
19	South 24 Parganas	4601291	362759	1229832	217508	1810099
20	Uttar Dinajpur	2440776	171439	548311	109102	828852
Grand Total		45453885	5545230	17870662	3224550	26640442

District wise cumulative report of PMJDY accounts as on 30.06.2022 (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	161425	73812	102080	133157	235237	73.65	25169	186497	204676
2	Bankura	1821202	259363	922518	1158047	2080565	963.13	112609	1168679	1715711
3	Bardhaman	2331973	1039947	1274479	2097441	3371920	1075.82	167095	2138654	2750107
4	Birbhum	1716214	422316	908052	1230478	2138530	723.46	139562	1300085	1748265
5	Dakshin Dinajpur	908194	186985	468959	626220	1095179	294.89	70456	618024	893916
6	Darjiling	287790	328452	256515	359727	616242	312.63	38605	496942	513417
7	Howrah	1231796	633652	765073	1100375	1865448	751.28	86971	1230846	1579832
8	Hooghly	1483976	700703	893107	1291572	2184679	933.23	99838	1354586	1877209
9	Jalpaiguri	1098724	584566	715288	968002	1683290	581.12	100023	1286594	1417439
10	Coochbehar	1027902	430767	639254	819415	1458669	329.70	86371	1144521	1221950
11	Kolkata	6292	783310	352731	436871	789602	303.96	73863	576910	623930
12	Maldah	2540918	426728	1249790	1717856	2967646	924.56	262877	1504143	2526173
13	Murshidabad	2898964	1117767	1717760	2298971	4016731	1195.38	249035	2664517	3352211
14	Nadia	1898960	921995	1195667	1625288	2820955	984.38	189145	1798686	2271523
15	North 24 Parganas	2313917	1662020	1655684	2320253	3975937	1598.78	200569	2642413	3322021
16	Paschim Medinipur	2375645	424946	1189436	1611155	2800591	1233.20	129107	1590858	2336142
17	Purba Medinipur	2269153	203550	1086898	1385805	2472703	1129.32	103454	1456554	2067321
18	Purulia	1541732	296162	828183	1009711	1837894	825.73	137563	1066609	1534225
19	South 24 Parganas	3831309	769982	1954336	2646955	4601291	1659.10	314063	2796700	3837208
20	Uttar Dinajpur	1921871	518905	1067433	1373343	2440776	514.95	224015	1224256	1936702
Grand Total		33667957	11785928	19243243	26210642	45453885	16408.24	2810390	28247074	37729978

Bank wise enrolment position uner APY during FY 2022-23 (01.04.2022 to 30.06.2022)

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	293	80	23440	7077	24	30%
2	Bank of India	366	80	29280	12800	35	44%
3	Bank of Maharashtra	42	80	3360	454	11	14%
4	Canara Bank	383	80	30640	9799	26	32%
5	Central Bank of India	314	80	25,120	10501	33	42%
6	Indian Bank	592	80	47360	17098	29	36%
7	Indian Overseas Bank	152	80	12160	5501	36	45%
8	Punjab & Sind Bank	41	80	3,280	403	10	12%
9	Punjab National Bank	1231	80	98480	33560	27	34%
10	State Bank of India	1220	80	97600	92306	76	95%
11	UCO Bank	388	80	31040	3956	10	13%
12	Union Bank of India	285	80	22800	6743	24	30%
	PSU Banks	5307	960	424560	200198	38	47%
13	Axis Bank Ltd	299	80	23,920	1,643	5	7%
14	Bandhan Bank	474	30	14220	972	2	7%
15	Catholic Syrian Bank Ltd.	3	30	90	0	0	0%
16	City Union Bank Ltd	2	30	60	0	0	0%
17	DCB Bank Ltd.	4	30	120	0	0	0%
18	Dhanlaxmi Bank Ltd.	3	30	90	7	2	8%
20	Federal Bank Ltd	30	30	900	6	0	1%
21	HDFC Bank Ltd	235	80	18800	255	1	1%
22	ICICI Bank Ltd	198	80	15,840	102	1	1%
23	IDBI Bank Ltd.	96	80	7680	898	9	12%
24	IDFC Bank Ltd.	3	30	90	0	0	0%
25	Indusind Bank Ltd	34	30	1020	4	0	0%
26	Jammu & Kashmir Bank Ltd	2	30	60	1	1	2%
28	Karnataka Bank Ltd.	20	30	600	80	4	13%
29	Karur Vysya Bank Ltd	16	30	480	18	1	4%
30	Kotak Mahindra Bank Ltd	47	30	1410	189	4	13%
31	Lakshmi Vilas Bank Ltd	4	30	120	0	0	0%
32	Ratnakar Bank Ltd	8	30	240	2	0	1%
33	South Indian Bank Ltd	19	30	570	25	1	4%
34	Standard Chatered Bank	17	30	510	0	0	0%
35	Tamilnad Mercantile Bank Ltd	1	30	30	36	36	120%
38	Yes Bank Ltd	16	30	480	0	0	0%
	PVT Banks	1531	860	87330	4238	3	5%
39	BGVB (PNB)	587	80	46960	7655	13	16%
40	PBGB (UCO)	231	80	18480	8151	35	44%
41	UBKGB (CBI)	142	80	11360	4878	34	43%
	RRBs	960	240	76800	20684	22	27%
	Grand Total	7798	2060	588690	225120	29	38%

Active /Inactive BCs as on 31.03.2022				
SL No.	BANKS	No. of active BCs	No. of inactive BCs	Total BCs
1	Bank of Baroda	1114	62	1176
2	Bank of India	582	28	610
3	Bank of Maharashtra	25	2	27
4	Canara Bank	233	83	316
5	Central Bank of India	1108	0	1108
6	Indian Bank	1325	0	1325
7	Indian Overseas Bank	87	2	89
8	Punjab & Sind Bank	0	0	0
9	Punjab National Bank	3050	0	3050
10	State Bank of India	5505	22	5527
11	UCO Bank	439	0	439
12	Union Bank of India	454	26	480
13	Axis Bank	390	1657	2047
14	Bandhan Bank	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	0
16	City Union Bank Ltd.	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	0
18	Federal Bank	0	0	0
19	HDFC Bank	593	36	629
20	ICICI Bank	8	0	8
21	IDBI Bank	0	0	0
22	IDFC First Bank	553	165	718
23	Indusind Bank	6	0	6
24	Karnataka Bank Ltd.	0	0	0
25	Karur Vysya Bank	0	0	0
26	Kotak Mahindra Bank	0	0	0
27	Lakshmi Vilas Bank (DBS)	0	0	0
28	Ratnakar Bank Ltd	46092	0	46092
29	South Indian Bank Ltd.	0	0	0
30	Tamilnad Mercantile Bank	0	0	0
31	YES Bank	129778	92706	222484
32	Au Small finance Bank	0	0	0
33	ESAF SF Bank	2	0	2
34	Jana Small Finance Bank	10	0	10
35	Ujjivan Small Finance Bank	0	0	0
36	Utkarsh Small Finance Bank	0	0	0
37	BGVB (PNB)	2548	0	2548
38	PBGB (UCO)	601	0	601
39	UBKGB (CBI)	384	0	384
40	WB State Co-Op Bank Ltd.	0	0	0
41	WBSCARD Bank Ltd.	0	0	0
42	India Post Payment Bank	7010	2037	9047
43	Airtel Payment Bank	43354	7323	50677
44	Fino Payment Bank	9311	13178	22489
Total		254562	117327	371889

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 30.06.2022 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
31.03.2021	4868	128050	94389	73.71	59.64
30.06.2021	4880	128328	94411	73.57	60.14
31.03.2022	5207	137232	100751	73.42	61.04
30.06.2022	5299	139692	101677	72.79	61.12

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

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

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

RSETI wise settlement & credit linkage % upto 30.06.2022 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	250	7403	3686	1385	5071	8	5079	68.61	72.69
2	West Midnapore (Debra)	Indian Bank	223	6950	4502	860	5362	251	5613	80.76	83.96
3	North 24 Parganas	Bank of India	308	8033	3967	2326	6293	124	6417	79.88	63.04
4	Coochbehar	Central Bank of India	158	3789	1396	1235	2631	34	2665	70.34	53.06
5	Darjeeling	Central Bank of India	125	3310	1595	829	2424	44	2468	74.56	65.80
6	Jalpaiguri	Central Bank of India	283	5904	3395	1048	4443	264	4707	79.73	76.41
7	Purba Midnapore	Punjab National Bank	266	7681	3016	2369	5385	49	5434	70.75	56.01
8	Berhampore	Canara Bank	338	9747	3883	3055	6938	0	6938	71.18	55.97
9	Malda	State Bank of India	255	7368	2813	2155	4968	594	5562	75.49	56.62
10	Nadia (Haringhata)	State Bank of India	243	6094	1905	2164	4069	74	4143	67.98	46.82
11	Burdwan	UCO Bank	281	7203	2974	1852	4826	0	4826	67.00	61.62
12	Hooghly	UCO Bank	299	7517	4621	701	5322	0	5322	70.80	86.83
13	Howrah	UCO Bank	243	6941	4752	68	4820	3	4823	69.49	98.59
14	Bankura (Ranbahal)	Punjab National Bank	339	8043	2732	2303	5035	607	5642	70.15	54.26
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	233	6454	2948	1616	4564	206	4770	73.91	64.59
16	Howrah	Punjab National Bank	668	16991	3626	10031	13657	656	14313	84.24	26.55
17	Purulia	Punjab National Bank	207	5296	1737	964	2701	0	2701	51.00	64.31
18	South 24 Parganas	Punjab National Bank	340	8909	4343	1370	5713	128	5841	65.56	76.02
19	Uttar Dinajpur	Punjab National Bank	240	6059	2348	1985	4333	80	4413	72.83	54.19
Total			5299	139692	60239	38316	98555	3122	101677	72.79	61.12

RSETI wise achievement % under AAP 2022-23 (01.04.2022 to 30.06.2022)									
Sr. No.	RSETI Name	Sponsored bank	AAP Target for FY 2022-23		Achievement		% Achievement		
			No. of Programs	Total Trained	No. of Programs	Total Trained	No. of Programs	Total Trained	
1	Birbhum (Bolpur)	Indian Bank	18	630	3	100	16.67%	15.87%	
2	West Midnapore (Debra)	Indian Bank	20	590	2	51	10.00%	8.64%	
3	North 24 Parganas	Bank of India	28	600	12	393	42.86%	65.50%	
4	Coochbehar	Central Bank of India	16	400	5	114	31.25%	28.50%	
5	Darjeeling	Central Bank of India	14	350	2	69	14.29%	19.71%	
6	Jalpaiguri	Central Bank of India	18	400	1	31	5.56%	7.75%	
7	Purba Midnapore	Punjab National Bank	25	760	8	199	32.00%	26.18%	
8	Berhampore	Canara Bank	25	750	6	166	24.00%	22.13%	
9	Malda	State Bank of India	24	500	6	122	25.00%	24.40%	
10	Nadia (Haringhata)	State Bank of India	25	500	6	145	24.00%	29.00%	
11	Burdwan	UCO Bank	26	795	7	202	26.92%	25.41%	
12	Hooghly	UCO Bank	24	720	7	159	29.17%	22.08%	
13	Howrah	UCO Bank	25	805	5	117	20.00%	14.53%	
14	Bankura (Ranbahal)	Punjab National Bank	26	780	2	56	7.69%	7.18%	
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	20	575	5	127	25.00%	22.09%	
16	Howrah	Punjab National Bank	29	810	3	84	10.34%	10.37%	
17	Purulia	Punjab National Bank	21	610	2	69	9.52%	11.31%	
18	South 24 Parganas	Punjab National Bank	25	625	6	136	24.00%	21.76%	
19	Uttar Dinajpur	Punjab National Bank	27	620	4	120	14.81%	19.35%	
Total			436	11820	92	2460	21.10%	20.81%	

AGENDA-16

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

- SLBC has shared the RBI devised SOP and Input / Output formats & login credentials with the member banks for their information & necessary action.
- SLBC has developed the portal as specified by RBI. The UAT has also been completed.
- A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block Wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.
- A workshop for the member banks had been conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional. The member banks are to submit the data online for the business position from the FY 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. We request all member banks to upload the reporting files in the said portal from quarter September,2022. Some member banks are under process for on boarding on the portal.

The following member banks have confirmed that they are On- boarded: -

Sl. No.	Name of Banks	On boarded (Yes/No)
1	Bank of Baroda	Yes
5	Central Bank of India	Yes
7	Indian Overseas Bank	Yes
8	Punjab & Sind Bank	Yes
9	Punjab National Bank	Yes
10	State Bank of India	Yes
11	UCO Bank	Yes
12	Union Bank of India	Yes
13	Axis Bank	Yes
15	Bandhan Bank	Yes
16	Catholic Syrian Bank Ltd.	Yes
18	Dhanlaxmi Bank Ltd.	Yes
19	ESAF SF Bank	Yes
20	Federal Bank	Yes
21	HDFC Bank	Yes
22	ICICI Bank	Yes
23	IDBI Bank	Yes
24	IDFC First Bank	Yes
25	Indusind Bank	Yes
27	Karnataka Bank Ltd.	Yes
28	Karur Vysya Bank	Yes
31	Ratnakar Bank Ltd	Yes
32	South Indian Bank Ltd.	Yes
34	Ujjivan Small Finance Ba	Yes
35	Utkarsh Small Finance B	Yes
36	YES Bank	Yes
37	BGVB (PNB)	Yes

AGENDA- 17

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.

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

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 June, 2022

Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	26.07.2022
2	Bank of India	Submitted	04.08.2022
3	Bank of Maharashtra	Submitted	30.07.2022
4	Canara Bank	Submitted	29.07.2022
5	Central Bank of India	Submitted	27.07.2022
6	Indian Bank	Submitted	03.08.2022
7	Indian Overseas Bank	Submitted	19.07.2022
8	Punjab National Bank	Submitted	14.07.2022
9	Punjab & Sind Bank	Submitted	30.07.2022
10	State Bank of India	Submitted	02.08.2022
11	UCO Bank	Submitted	20.07.2022
12	Union Bank of India	Submitted	20.07.2022
13	Axis Bank	Submitted	26.07.2022
14	Au Small finance Bank	Submitted	15.07.2022
15	Bandhan Bank	Submitted	22.07.2022
16	Catholic Syrian Bank Ltd.	Submitted	03.08.2022
17	City Union Bank Ltd.	Submitted	25.07.2022
18	Dhanlaxmi Bank Ltd.	Submitted	26.07.2022
19	ESAF SF Bank	Submitted	12.07.2022
20	Federal Bank	Submitted	28.07.2022
21	HDFC Bank	Submitted	21.07.2022
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24	IDFC First Bank	Submitted	26.07.2022
25	Indusind Bank	Submitted	27.07.2022
26	Jana Small Finance Bank	Submitted	26.07.2022
27	Karnataka Bank Ltd.	Submitted	27.07.2022
28	Karur Vysya Bank	Submitted	02.08.2022
29	Kotak Mahindra Bank	Submitted	12.07.2022
30	Lakshmi Vilas Bank (DBS)	Submitted	08.08.2022
31	Ratnakar Bank Ltd	Submitted	16.07.2022
32	South Indian Bank Ltd.	Submitted	14.07.2022
33	Tamilnad Mercantile Bank	Submitted	19.07.2022
34	Ujjivan Small Finance Bank	Submitted	11.07.2022
35	Utkarsh Small Finance Bank	Submitted	14.07.2022
36	YES Bank	Submitted	15.07.2022
37	BGVB (PNB)	Submitted	20.07.2022
38	PBGB (UCO)	Submitted	22.07.2022
39	UBKGB (CBI)	Submitted	22.07.2022
40	WB State Co-Op Bank Ltd.	Submitted	30.07.2022
41	WBSCARD Bank Ltd.	Submitted	19.07.2022

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

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Kolkata- 700 001

Ref. No: SLBC/WB/156th SLBC Meeting/ 105 /2022

Date: 08.06.2022

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

Re: Proceedings of the 156th SLBC, West Bengal meeting held on 07.06.2022

The 156th SLBC meeting for the state of West Bengal was held on 07.06.2022 in virtual mode to review the progress made in various banking parameters till quarter ending March 2022. After the inaugural remarks by Sri Nabin Kumar Dash, CGM-PNB and Convenor, SLBC West Bengal followed by welcome address of Sri Sanjay Kumar, Executive Director, Punjab National Bank and Co-Chairman, SLBC West Bengal, the agenda-wise discussion commenced.

The notable dignitaries, who participated in the meeting were Dr. Amit Mitra - Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, Govt of West Bengal and the Co-Chairman, SLBC West Bengal, Smt Chandrima Bhattacharya, Hon'ble Minister of State - Finance, Govt of West Bengal, Sri Sanjay Kumar, Executive Director, Punjab National Bank and Co-Chairman, SLBC West Bengal; Dr. Manoj Pant, ACS, Finance Department, Govt of West Bengal; Sri Pradip Kumar Majumder, Advisor- Agriculture & Allied Departments, Govt of West Bengal; Dr. M.V. Rao, OSD in the rank of ACS, Panchayat & Rural Development Department & Cooperation; Sri Rajesh Pandey, Principal Secretary, Micro & Small Scale Enterprises and Textiles Department; Sri Manish Jain, Principal Secretary, Higher Education Department; Sri Onkar Singh Meena, Principal Secretary, Agriculture Department; Smt. Anindita Sinha Roy, Nodal Officer (SLBC West Bengal), Department of Financial Services, Govt. of India; Sri Manas Dhar, Special Secretary & Director, Institutional Finance; Sri R. Kesavan, Regional Director, RBI; Dr. A.R. Khan, CGM, NABARD and Smt. Ruma Dey, DMD, State Bank of India; Sri Nabin Kumar Dash, Chief General Manager, PNB and Convenor, SLBC West Bengal; Sri Shio Shankar Singh, General Manager, SLBC and Sri S.G. Saha, General Manager-SLBC West Bengal & Tripura. The Member Banks were represented by the respective Zonal Heads / Chief General Managers / Chairman. All the Lead District Managers participated in the meeting.

In his welcome address, Sri Sanjay Kumar, Executive Director, Punjab National Bank and Co-Chairman SLBC West Bengal highlighted Banks' performances during the FY 2021-22 on various parameters with special mention on disbursement of fresh credit of Rs. 4.24 Lakh Crore during the fiscal which surpassed the annual target under Annual Credit Plan (ACP) by 135%, percentile achievement under Agriculture and MSME segment to the extent of 85% and 100% respectively of the annual target, achievement under Priority Sector at 89% and non-Priority Sector at 253%, increase in CD ratio to 61.76% from 60.79% as on March 2022, disbursement of more than 29.10 Lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of more than 21500 loans under WB Student Credit Card scheme. He thanked all member banks for providing 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, Govt of West Bengal and the Co-Chairman, SLBC West Bengal commenced item wise discussion on implementation of various flagship government schemes. Followings are the excerpts of observations made during his brief deliberations along with responses received from the dignitaries from time to time-

Page 1 of 4



1. MSME:

At the outset, Dr. Amit Mitra praised the bankers for displaying strong determination and efforts in surpassing the revised MSME credit deployment target for FY 2021-22 fixed by him, which was more than the initial target fixed under ACP. He congratulated the Bankers for outstanding performance in disbursement of fresh credit of Rs.102379 cr during the FY 2021-22 thereby, achieving 100.34% of the ACP target under MSME. Apprising the participants about higher GST collection as an indication of flourishing MSME sector in the state, he mentioned about beneficial effect of demand stimulation model adopted by the State Government by making available cash in the hands of common people which contributed to the positive GDP growth of the state.

Dr. Mitra stressed upon the need for more focused attention from Bankers for sanctioning of Weavers Credit Card and Artisan Credit Card proposals, the underperforming segments under overall better performing MSME sector. Highlighting the presence of running of 15000 power-loom units in the state by the successful entrepreneurs, he requested member banks to focus in financing Power-loom sector to reap benefit of interest subvention being provided by Govt. of West Bengal. He suggested collaborative action between Department of MSME & Textile and banks in this matter. Smt Chandrima Bhattacharya, Hon'ble Minister of State-Finance, Govt of West Bengal also requested member banks to have special attention in these sectors so that the targeted weavers can avail the benefits of interest subvention extended by the State Government.

(Action Point 1: Member banks, MSME & Textile department)

2. KCC:

Dr. Amit Mitra observed that though Banks posted a more than satisfactory performance by disbursing 29.11 lakh KCCs out of the target of 35 lakh KCCs, thereby achieving 83% of the target, lower ticket size per KCC remained an issue, betterment of which could have been contributed in elevating performance in this sector. Sri Pradip Kumar Majumder, Advisor- Agriculture & Allied Departments, Govt of West Bengal endorsed the view and emphasized on increasing the present KCC ticket size of Rs.47000/- to a reasonable level. Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal requested all member banks to sort out KCC related issues like pendency, incomplete application etc. at block or district level with the help of department officials to get desired result. He requested the banks to take proactive steps for completion of disbursement of sanctioned KCCs latest by 30th June, 2022 and to achieve the per KCC target of Rs.62,000/- in FY 2022-23. Sri S.G. Saha urged upon the member banks to keep this in view while sanctioning KCCs with a special request to WB State Cooperative Bank, a major KCC financing bank, to increase the ticket size as the same would facilitate in achieving the desired level.

(Action Point 2: Member banks and Agriculture Department)

3. Agriculture:

Acknowledging 85% achievement of the ACP target in Agriculture as a reasonable one and appreciating the year on year growth of more than 30% achieved by the Banks in fresh credit disbursement in Agriculture segment, Dr. Amit Mitra stressed upon the need for more large ticket size investment credit availing the route of Agriculture Infrastructure Fund (AIF) with particular focus on Optimal Farm Mechanization, financing Food Processing Units, Agri Infrastructure proposals, FPO/FPC etc. to boost up credit deployment in agriculture. He appreciated the performance of SBI & PNB in financing projects under AIF and requested other Banks to emulate them.

Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, Govt. of West Bengal requested member banks to complete disbursement of all the sanctioned AIF proposals and dispose of all the pending cases within 30th June 2022. He mentioned that with higher amount of lending possible under AIF, the coveted target for fresh credit deployment in Agriculture under ACP for 2022-23 could be achieved by the Banks.

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Dr. Amit Mitra advised to hold meeting of Agriculture Sub Committee of SLBC at the earliest to chalk out a roadmap for disposing pending cases under AIF.

Dr. A.R. Khan, CGM, NABARD informed the house that a Credit Guarantee Fund had been set up under NABSANRAKSHAN to facilitate credit linkages of FPOs, where Project loan up to Rs.2.00 crore would be eligible for coverage under this CGF.

(Action Point 3: Member banks and Agriculture Department)

While considering performance in Animal Husbandry (AH) and Fishery sectors, Dr Mitra observed an imbalance between the performances of Banks in crop loan vis-à-vis AH & Fishery segments highly skewing towards the former. He advised Banks to justifiably explore the potentials present in the state for fisheries and animal husbandry to rectify this imbalance.

Smt Chandrima Bhattacharya, Hon'ble Minister also echoed the same and requested member banks to give equal attention to KCC-AH & Fishery as is given in case of financing cultivation of crop in the form of KCC. Sri S.G. Saha, GM SLBC apprised the house that most contentious issue of insurance in financing fishery proposals would hopefully be sorted out with operationalization of the scheme offered by the Oriental Insurance Co. Ltd.

(Action Point 4: Member banks and Finance Department)

4. Self Help Group:

Recognizing the stellar performance of the Banks in respect of credit linkage of SHGs, Dr Amit Mitra advised to increase the average ticket size of SHG loan to more than Rs.2.50 lakh with gradual increase in credit absorption capacity of the SHGs.

Dr. M.V.Rao, OSD in the rank of ACS, Panchayat & Rural Development Department & Cooperation informed that banks had sanctioned Rs.16000 cr in favour of SHGs during FY 2021-22 and per SHG ticket size loan stood at Rs.2.04 lakh as at 31st March 2022 .He urged upon the Banks to move to number one slot at National level with regard to credit linkage of SHGs

Dr. Manoj Pant, ACS, Finance Department assured the house that necessary roadmap for boosting SHG finance would be drawn and would be executed with the collaborative actions of concerned department and Banks.

(Action Point 5: Member banks, WBSRLM, Finance Deptt)

Both Dr. Amit Mitra and Smt Chandrima Bhattacharya stressed upon the need for putting some workable mechanism in nurturing of urban SHGs followed by their credit linkage by involving designated/ nominated Point of Contact Persons at Municipality/ Corporation/ ULB level so that urban SHGs could get similar attention from Banks like SHG-NRLM.

(Action Point 6: SUDA)

5. CD Ratio:

Appreciating the efforts of the Banks in quarter to quarter increase in CD Ratio, Dr. Amit Mitra expressed concerned over negative growth in Alipurduar district and non-attaining benchmark level of 40% in Hooghly district.

Sri R. Kesavan, RD, RBI also expressed his concern over low CD ratio in some districts and requested banks to look into the matter, so that the CD ratio reach to national level at least.

Observing better performance in some of the districts, particularly in North Bengal zone, Dr Mitra advised to make an analytical study of district wise CD ratio over a period of time to identify the positive factors and to

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prepare a road map for replicating the model of better performing districts in other districts also for pushing up overall CD Ratio of the state.

(Action Point 7: LDMS, SLBC & Finance Department)

6. West Bengal Student Credit Card (WBSCC):

Both Dr. Amit Mitra and Smt Chandrima Bhattacharya expressed their concerns over large pendency in WBSCC proposals at Banks. They urged Banks to fully convert all 15000 provisionally sanctioned cases to final sanction on urgent basis to reach a respectable position prior to holding of the planned mega camp so that sanction letters / Cards could be handed over to the student borrowers under WBSCC

Dr. Amit Mitra advised ACS Finance to hold an urgent meeting with select Private Banks and others who had not yet on-boarded to the scheme for expediting sanction of the pending applications under WB Student Credit Card Scheme.

(Action Point 8: Member banks, HED & Finance Department)

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

Sri R. Kesavan, RD-RBI noted that digital coverage in Current account is less than that of in Savings account in Nadia & Howrah districts. He requested member banks to give special focus to complete the process of 100% digitization in Nadia & Howrah district.

(Action Point 9: Member banks present in Nadia & Howrah)

8. Miscellaneous:


(i) Sri R. Kesavan, RD-RBI requested all member banks to submit requisite information through revised LBS format. Sri S.G. Saha, GM, SLBC informed the house that some changes have been made in the format by RBI and these additional data is supposed to be submitted by all banks from June'2022 quarter.

(Action Point 10: Member banks)

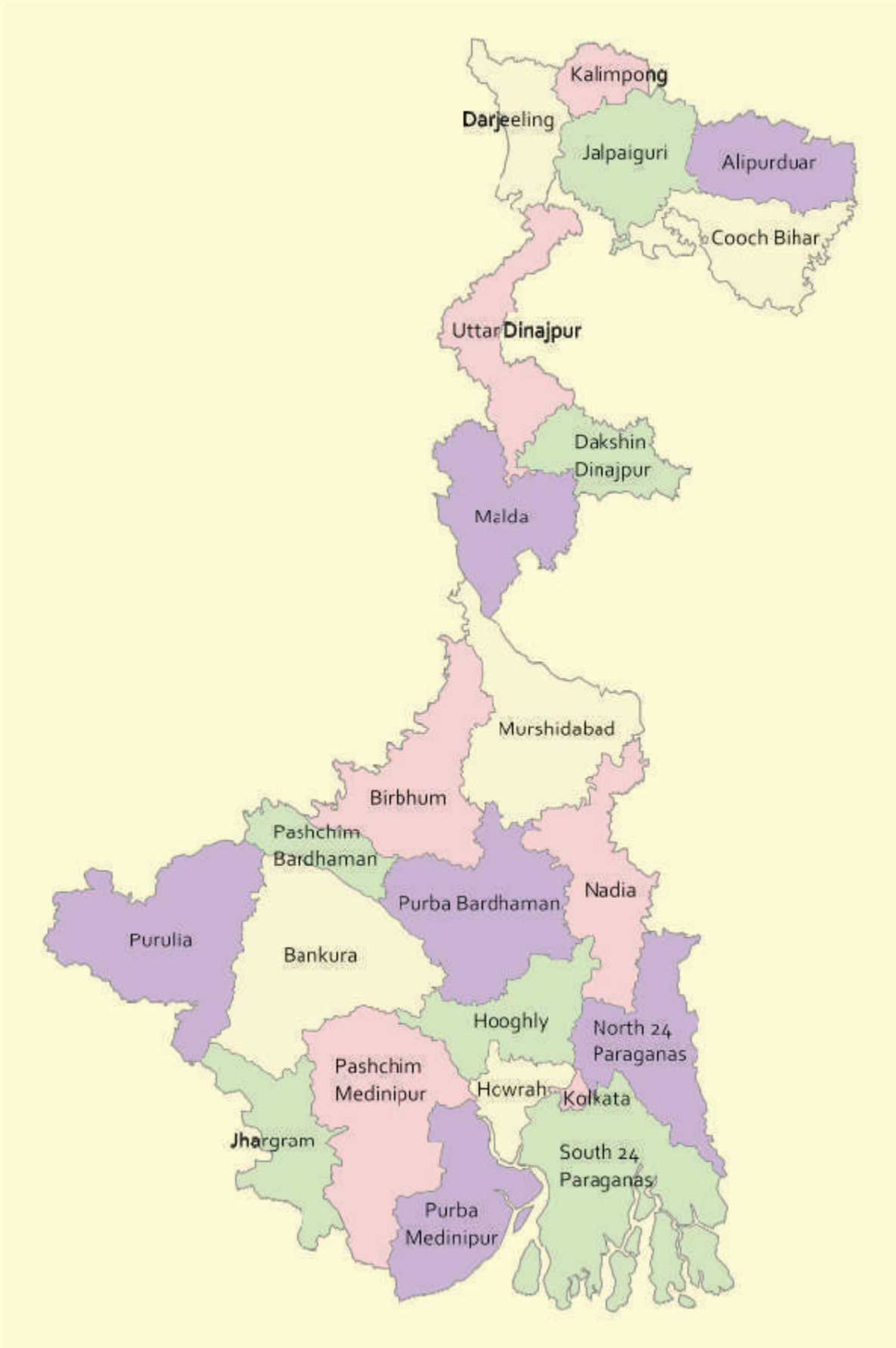
(ii) Smt. Priyanka Gupta, DGM, PFRDA highlighted that the APY performance of the state remains satisfactory for last years. But, private banks are lagging behind. Dr. Amit Mitra requested PFRDA to send a letter highlighting the issues to SLBC.

(Action Point 11: Banks & PFRDA)

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


(Sri Sakshi Gopal Saha)
General Manager
SLBC West Bengal





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