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

Quarterly Review September, 2022

Date : 23.12.2022

Time : 11.30 AM

Hotel "The Lalit Great Eastern"
1,2,3, Old Court House Street, Dalhousie Square,
Kolkata - 700069

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 158th 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 September, 2022)	9598
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 30.09.2022)	Rs.114579
Per Capita Advance (as on 30.09.2022)	Rs.69913

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	September 2021	March 2022	September 2022
Rural	3496 (41.69%)	3554 (41.15%)	3556 (41.27%)	4258 (43.13%)	4274 (43.19%)
Semi- urban	1495 (17.83%)	1527 (17.68%)	1525 (17.69%)	1828 (18.52%)	1833 (18.53%)
Metro/Urban	3394 (40.47%)	3556 (41.17%)	3535 (41.04%)	3785 (38.34%)	3788 (38.28%)
Total	8385	8637	8616	9871	9895

Position of ATMs in the State of West Bengal:

Population group	March 2020	March 2021	September 2021	March 2022	September 2022
Rural	2674	2479	2467	2470	2360
Semi- urban	2125	2301	2322	2314	2278
Urban	3147	3929	4090	4372	4432
Metro	2757	3044	3053	2760	2669
Total	10703	11753	11932	11916	11739

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

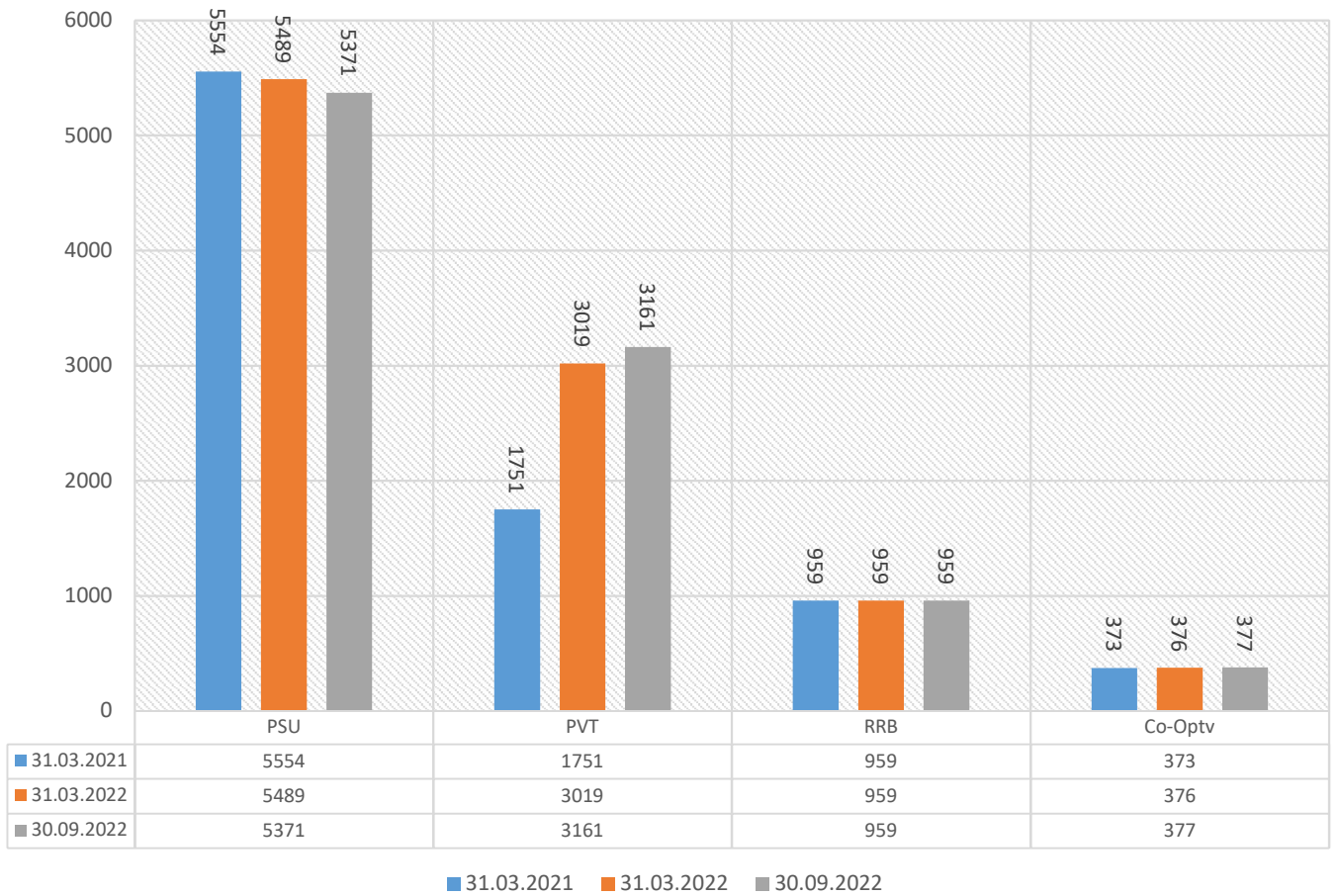
Parameter	March 2020	March 2021	Sept 2021	March 2022	Sept 2022
No. of Branches	8385	8637	8616	9871	9895
Total Deposits	839812	938838	967116	1005332	1046661
Total Advances (with RIDF)	505679	570693	588494	620895	638643
Total Business	1345491	1509531	1555610	1626227	1685305
CD Ratio	60	61	61	62	61
C+I: Deposit Ratio	71	68	68	68	68
Priority Sector Advances (PSA)	190889	208560	203001	226583	229734
% of PSA to ANBC	44	41	38	40	39
Agriculture Advances	56305	62439	62030	61793	63863
% of Agri Advances to ANBC	13	12	12	11	11
MSME	94297	108295	93615	109460	110255
Education Loans	2525	2709	2675	2807	3146
Housing Loans	51080	57991	67370	69064	74712
DRI Advances	455	264	311	263	170
% of DRI Advances to ANBC	0.10	0.05	0.06	0.05	0.02
Advances to SC/ST Communities	19997	15608	17274	18182	16442
Adv. to Women Entrepreneurs	55085	68035	64795	70882	66452
% of Adv to Women to ANBC	12	13	12	13	12
Weaker Section Advances	63267	62316	57016	61070	60955
% of Weaker Advances to ANBC	14	12	11	11	11
Minority Community Advances	39380	40020	39970	40132	38250
% of Minority Co Adv. to Prisec	20	19	19	19	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

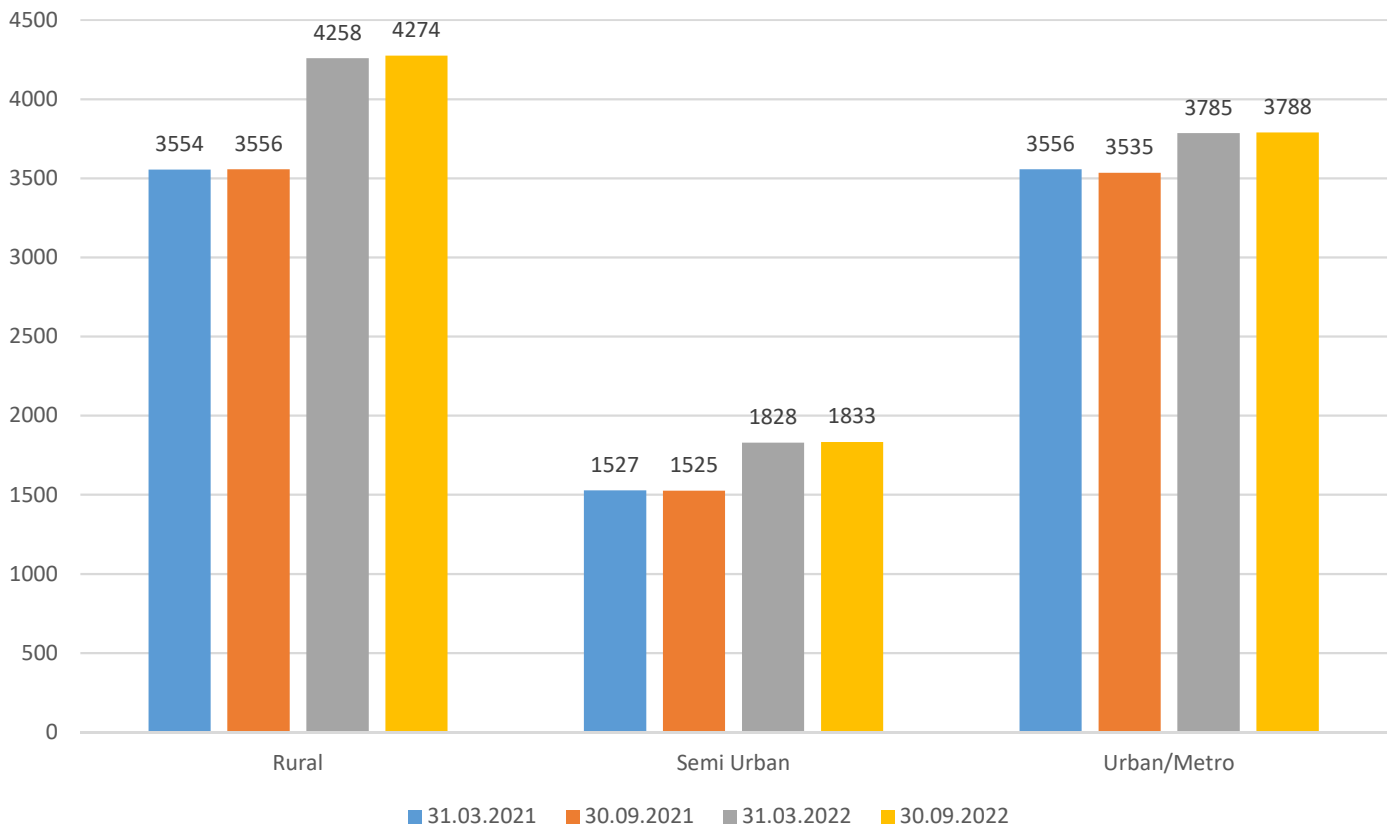
(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (Upto September,21)			FY 2022-23 (Upto September,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	27952	32%	97261	39196	40%
2	MSME	102036	45782	45%	110179	70658	64%
3	OPS	36182	6879	19%	39868	10338	26%
	Total PRISEC	225822	80613	36%	247307	120191	49%
4	NPS	88314	113957	129%	96712	138093	143%
	Grand Total	314136	194569	62%	344020	258284	75%

Share in Branch Network



Position of Brick & Mortar Branches



AGENDA NOTES FOR 158th SLBC Meeting

AGENDA: 1

Confirmation of the Proceedings of the 157th SLBC meeting held on 29.09.2022 and review of action points thereof

The proceedings and action points of 157th SLBC Meeting for West Bengal, held on 29th of September, 2022, was circulated under cover of Convener Bank's letter to the members on 12.10.2022. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 157th SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 157th 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>MSME Disbursement in Birbhum, Kalimpong, North 24 Parganas & Jalpaiguri to be improved.</p> <p>To focus in powerloom sector financing</p>	<p>Member banks have disbursed in Rs.70657.32 crore in MSME, thus achieving 64.13% of our ACP target of Rs.110178.52 crore as on 30.09.2022 and have registered a positive growth of 54.34% on Y-O-Y basis.</p> <p>As on 30.09.2022, member banks have sanctioned 9724 no of ACCs and 2781 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. However, as on 30.11.2022, 10617 no of ACCs and 3404 no of WCCs have been sanctioned.</p> <p>Except, in Kalimpong district, MSME disbursement in other mentioned districts have improved significantly. Banks present in Kalimpong district are requested to take a note of that for betterment of performance in coming quarters.</p> <p>So far total 5 proposals sponsored under Powerloom sector had been intimated to SLBC; out of which 3 proposals are under process and 2 proposals have been rejected.</p>
2	<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>All member banks have cumulatively disbursed Rs.39195.64 cr upto 30.09.2022 during the current financial year 2022-23, achieving 40.30% against the ACP target of Rs.97261.02 cr. Disbursement under total agriculture have increased by Rs.11243.96 cr on Y-o-Y basis with growth of 40.23%.</p> <p>All member banks have been requested to keep focussed attention on these sectors. Banks have so far financed 19 FPOs during this FY and 87 FPOs cumulatively.</p>

	<p>KCC target for FY-2022-23 to be achieved. KCC renewal to be increased.</p> <p>KCC Ticket size to be increased per account.</p>	<p>Member banks have cumulatively sanctioned 528 no of AIF proposals amounting 451.09 cr. and 439 no of proposals has been disbursed cumulatively amounting to Rs.271.06 cr as on 30.09.2022. However as on 30.11.2022, 605 no of AIF cases involving Rs.463.21 crore have been sanctioned cumulatively, out of that, Rs.312.27 crore disbursed under 515 cases.</p> <p>Member banks have disbursed 15.33 lakh KCCs (Fresh + Renewal) amounting Rs.6404.55 cr, thus achieving 43.81% of the annual target of 35.00 lakh of KCC disbursement. Total KCC disbursement increased by 1.46 lakh number on Y-o-Y basis, posting a growth of 10.54%.</p> <p>Total KCC outstanding stood at Rs.19925.93 cr in 43.11 lakh KCCs with average ticket size of Rs.46223/- per KCC. However, the ticket size has been increased from Rs.46116/- per KCC 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.26459/- as on 30.09.2022 which is far below than the average KCC ticket size of Rs. 46223/- 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>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.8651.90 cr in 5.18 lakh no of SHG accounts as on 30.09.2022, thus achieving 77.36% and 48.53% against the target of number of accounts and disbursement amount respectively for FY 2022-23. Disbursement under SHG-NRLM have increased by Rs.3221.64 cr on Y-o-Y basis with growth of 59.33%. Average ticket size stood at Rs.1.67 lakh 30.09.2022.</p> <p>However, as on 30.11.2022, total 11343.36 cr disbursed in 6.23 lakh SHGs thus achieving 93.11% and 63.63% against the target of number of accounts and disbursement amount respectively for FY 2022-23. SHG ticket size also increased to Rs.1.82 lakh.</p> <p>Member banks have disbursed Rs.83.57 cr in 4865 NULM-SHG proposals; Rs.9.99 cr in 801 SEP-I proposals and Rs.1.88 cr in 84 SEP-G proposals during this Financial Year upto 30.09.2022.</p>
4.	<p>Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.</p>	<p>Member banks have sanctioned 45750 no. of WBSCC cases, out of which 35369 number cases have been accorded final sanction as on 30.09.2022. However, banks have accorded final sanction to 36871 cases out of total 46263 sanctioned cases as on 30.11.2022.</p>
5.	<p>Member banks were requested to focus in Animal Husbandry and Fishery Sector.</p>	<p>Member banks have disbursed Rs.927.54 cr in 86588 no of Animal Husbandry proposals (Dairy, Poultry, Goatery & Piggery) as on 30.09.2022. Again Rs.302.74 cr disbursed in 39383 no of Fishery proposals upto 30.09.2022 during this financial year 2022-23.</p>

AGENDA – 3

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

All the banks operating in the State have cumulatively disbursed Rs.120191 crore in Priority Sector, i.e. 49% against the Annual target of Rs. 247307 crore during the period from April to September of the current financial year 2022-23. The achievement was Rs.80613 crore against Annual target of Rs.225822 crore during the period from April to September of FY 2021-22 in Priority Sector.

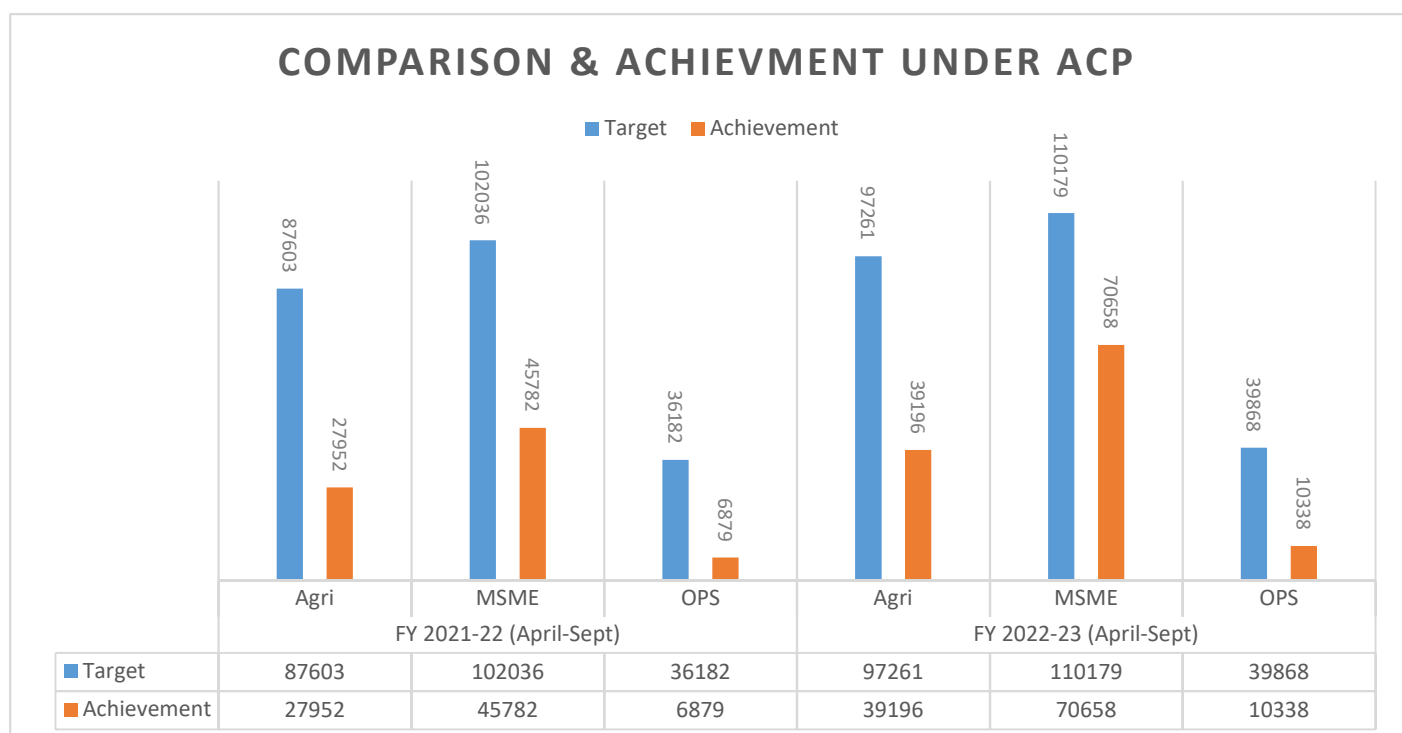
Achievement under Agriculture sector is 40.30 % amounting Rs.39196 crore, the achievement in MSME sector is 64.13% amounting Rs.70658 crore and achievement in Other Priority sector is 25.93 % amounting Rs.10338 crore as on 30.09.2022 which was Rs.27952 crore, Rs.45782 crore and Rs.6879 crore in Agriculture, MSME & OPS sector respectively as on 30.09.2021.

Disbursement in Non-Priority sector is Rs 138093 crore i.e. 143 % of the ACP of Rs. 96712.82 crore which results in overall disbursement of Rs. 258284 crore i.e. 75 % against ACP of Rs. 344020 crore as on 30.09.2022.

A comparative position of achievement in disbursement figure under ACP during September quarter of FY 2022-23 with last 2 financial years is as under:

Sl.	Parameter	FY 2021-22 (Upto September,21)			FY 2022-23 (Upto September,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	27952	32%	97261	39196	40%
2	MSME	102036	45782	45%	110179	70658	64%
3	OPS	36182	6879	19%	39868	10338	26%
Total PRISEC		225822	80613	36%	247307	120191	49%
4	NPS	88314	113957	129%	96712	138093	143%
Grand Total		314136	194569	62%	344020	258284	75%

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 September, 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	15012	405.00	1485	219.00	5745	414.00	171700	2930.01	22242	1038.00	35.43
2	Bank of India	206545	773.74	23	12.34	20506	1105.54	293730	4265.46	227074	1891.62	44.35
3	Bank of Maharashtra	360	4.03	54	1.98	93	2.63	18077	145.47	507	8.64	5.94
4	Canara Bank	66560	1824.50	189	60.52	982	165.58	340292	4626.80	67731	2050.60	44.32
5	Central Bank of India	41697	850.41	30	6.24	293	379.64	302329	3960.55	42020	1236.29	31.22
6	Indian Bank	274221	2574.95	482	22.75	2143	671.02	571693	7237.85	276846	3268.72	45.16
7	Indian Overseas Bank	2232	129.15	203	59.72	382	119.07	88267	1287.42	2817	307.94	23.92
8	Punjab & Sind Bank	2	0.005	24	3.23	63	3.61	19031	187.07	89	6.84	3.66
9	Punjab National Bank	495147	6372.13	322	179.22	7324	1264.53	1179002	17365.36	502793	7815.88	45.01
10	State Bank of India	364902	5605.34	11	21.24	515	1295.56	1154319	16045.54	365428	6922.15	43.14
11	UCO Bank	11657	1086.66	1	5.00	60	40.42	344713	4526.67	11718	1132.08	25.01
12	Union Bank of India	19118	475.84	8	12.50	1799	1055.91	192384	2840.79	20925	1544.25	54.36
Total PSU		1497453	20101.76	2832	603.74	39905	6517.51	4675537	65418.97	1540190	27223.01	41.61
13	Axis Bank	2210	240.38	1	1.00	267	330.00	156283	1897.47	2478	571.38	30.11
14	Bandhan Bank	37739	252.70	15779	106.59	29190	229.38	589895	5153.98	82708	588.67	11.42
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	4207	70.81	0	0.00	137	166.71	19379	54.20	4344	237.52	438.20
19	HDFC Bank	39980	151.91	8	4.88	215	295.86	120474	1186.60	40203	452.65	38.15
20	ICICI Bank	25248	327.66	1	10.00	49	256.21	99332	1143.91	25298	593.87	51.92
21	IDBI Bank	40992	276.80	9	0.06	716	42.97	72225	947.54	41717	319.83	33.75
22	IDFC First Bank	11476	37.64	0	0.00	0	0.00	4	0.13	11476	37.64	29822.72
23	Indusind Bank	592888	1888.65	0	0.00	0	0.00	32282	274.97	592888	1888.65	686.86
24	Karnataka Bank Ltd.	0	0.00	1	0.10	8	5.87	1854	9.66	9	5.97	61.77
25	Karur Vysya Bank	102	1.84	0	0.00	0	0.00	5334	37.31	102	1.84	4.93
26	Kotak Mahindra Bank	1893	89.16	1	1.10	179	330.48	1776	38.52	2073	420.74	1092.22
27	Lakshmi Vilas Bank (DBS)	70	1.17	0	0.00	0	0.00	4	0.06	70	1.17	1863.06
28	Ratnakar Bank Ltd	42713	166.64	0	0.00	0	0.00	2931	18.73	42713	166.64	889.62
29	South Indian Bank Ltd.	463	7.17	0	0.00	0	0.00	2457	28.04	463	7.17	25.57
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	1960	5.96	11	12.88	161	880.10	5597	12.17	2132	898.94	7389.50
Total PVT		801941	3518.50	15811	136.61	30922	2537.58	1109840	10803.51	848674	6192.69	57.32
33	Au Small finance Bank	0	0.00	0	0.00	1	1.80	0	0.00	1	1.80	#DIV/0!
34	ESAF SF Bank	13741	52.10	0	0.00	0	0.00	4	0.13	13741	52.10	41480.89
35	Jana Small Finance Bank	9917	46.12	0	0.00	0	0.00	2223	19.98	9917	46.12	230.77
36	Ujjivan Small Finance Bank	36448	181.85	0	0.00	0	0.00	48087	372.91	36448	181.85	48.77
37	Utkarsh Small Finance Bank	1474	5.67	0	0.00	0	0.00	4	0.06	1474	5.67	9028.66
Total Small Finance		61580	285.74	0	0.00	1	1.80	50318	393.08	61581	287.54	73.15
38	BGVB (PNB)	173569	1513.13	0	0.00	0	0.00	837670	9530.04	173569	1513.13	15.88
39	PBGB (UCO)	43431	734.56	0	0.00	14	5.98	216614	2639.87	43445	740.54	28.05
40	UBKGB (CBI)	51984	793.86	0	0.00	5	0.12	178862	1988.77	51989	793.97	39.92
Total RRB		268984	3041.55	0	0.00	19	6.10	1233146	14158.69	269003	3047.64	21.52
41	WB State Co-Op Bank Ltd.	858324	2366.35	128	38.92	196	8.67	739154	6324.14	858648	2413.94	38.17
42	WBSCARD Bank Ltd.	2194	30.81	0	0.00	0	0.00	50133	162.63	2194	30.81	18.95
Total Co-Optv		860518	2397.16	128	38.92	196	8.67	789287	6486.77	860842	2444.75	37.69
Grand Total		3490476	29344.70	18771	779.28	71043	9071.66	7858128	97261.02	3580290	39195.64	40.30

Statement showing disbursement in MSME under Priority Sector for the quarter ended September, 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	18112	912.00	1541	556.00	121	269.00	61	6.10	98	32.00	53359	4371.01	19933	1775.10	40.61	
2	Bank of India	32774	1530.24	468	1239.07	44	170.77	0	0.00	0	0.00	86605	4902.84	33286	2940.08	59.97	
3	Bank of Maharashtra	2114	259.96	86	104.25	17	45.33	1	0.02	0	0.00	11516	492.17	2218	409.56	83.22	
4	Canara Bank	10185	1306.51	587	98.67	79	595.52	0	0.00	3770	1583.15	109689	6662.45	14621	3583.85	53.79	
5	Central Bank of India	13455	455.14	554	550.05	15	120.83	293	18.20	64	55.13	112770	4076.95	14381	1199.35	29.42	
6	Indian Bank	18282	2256.25	8213	682.55	185	381.82	108	82.85	0	0.00	118743	8770.92	26788	3403.47	38.80	
7	Indian Overseas Bank	3545	278.45	74	56.61	37	42.25	0	0.00	0	0.00	40310	2214.73	3656	377.31	17.04	
9	Punjab & Sind Bank	490	53.58	35	66.53	0	0.00	0	0.00	0	0.00	5132	379.32	525	120.11	31.66	
8	Punjab National Bank	41658	4695.87	19716	3119.03	457	2804.41	0	0.00	0	0.00	256412	18270.66	61831	10619.31	58.12	
10	State Bank of India	30617	4353.84	2071	2846.65	294	2411.76	0	0.00	0	0.00	235759	17977.80	32982	9612.25	53.47	
11	UCO Bank	8379	421.97	862	1235.52	6	117.55	0	0.00	0	0.00	68937	5547.05	9247	1775.04	32.00	
12	Union Bank of India	13415	1436.32	825	1035.65	218	486.76	124	1.77	0	0.00	62043	4748.29	14582	2960.50	62.35	
Total PSU		193026	17960.13	35032	11590.58	1473	7446.00	587	108.94	3932	1670.28	1161275	78414.19	234050	38775.93	49.45	
13	Axis Bank	2283	547.00	795	632.00	220	315.00	0	0.00	0	0.00	44662	3865.51	3298	1494.00	38.65	
14	Bandhan Bank	4801	242.78	19	17.76	9	50.41	0	0.00	0	0.00	54106	7876.51	4829	310.95	3.95	
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.	27	17.44	1	0.16	0	0.00	0	0.00	0	0.00	200	10.00	28	17.60	176.00	
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	331	141.93	238	521.39	45	256.85	0	0.00	0	0.00	5894	119.72	614	920.17	768.63	
19	HDFC Bank	51411	1237.35	3657	3167.30	1874	2477.18	0	0.00	0	0.00	32313	2458.41	56942	6881.83	279.93	
20	ICICI Bank	4880	2917.29	3362	4591.40	753	2474.85	0	0.00	0	0.00	38527	2653.53	8995	9983.54	376.24	
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	1271	123.25	125	85.43	79	31.14	0	0.00	0	0.00	4711	125.91	1475	239.82	190.46	
23	Indusind Bank	125865	844.50	394	963.74	371	396.19	0	0.00	0	0.00	14817	560.86	126630	2204.43	393.05	
24	Karnataka Bank Ltd.	39	9.56	21	21.41	0	0.00	0	0.00	0	0.00	2114	21.33	60	30.97	145.19	
25	Karur Vysya Bank	23	4.07	13	2.83	0	0.00	0	0.00	0	0.00	5180	162.20	36	6.90	4.25	
26	Kotak Mahindra Bank	1258	618.60	886	914.10	441	718.75	0	0.00	0	0.00	16872	435.57	2585	2251.45	516.90	
27	Lakshmi Vilas Bank (DBS)	1	0.12	0	0.00	0	0.00	0	0.00	0	0.00	51	1.11	1	0.12	10.86	
28	Ratnakar Bank Ltd	11	9.97	22	117.88	13	46.97	0	0.00	0	0.00	339	22.57	46	174.82	774.61	
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	12	8.25	51	0.52	12	8.25	1573.83	
31	Tamilnad Mercantile Bank	21	4.68	14	10.75	2	15.33	0	0.00	0	0.00	1319	26.08	37	30.76	117.95	
32	YES Bank	1333	460.84	790	790.06	352	1137.98	0	0.00	2475	2388.88	7525	277.82	4950	4777.76	1719.70	
Total PVT		204185	7690.00	10776	11952.98	4199	8058.73	0	0.00	2487	2397.13	254565	20130.23	221647	30098.84	149.52	
33	Au SF Bank	22	3.95	44	22.17	12	8.26	0	0.00	0	0.00	50	2.50	78	34.38	1375.15	
34	ESAF SF Bank	6935	33.57	0	0.00	0	0.00	0	0.00	0	0.00	125	2.21	6935	33.57	1518.59	
35	Jana SF Bank	124	25.38	2	0.88	0	0.00	0	0.00	0	0.00	3427	65.14	126	26.26	40.32	
36	Ujjivan SF Bank	120	12.68	6	9.24	0	0.00	0	0.00	0	0.00	11371	534.55	126	21.92	4.10	
37	Utkarsh SF Bank	39	5.62	0	0.00	0	0.00	0	0.00	0	0.00	51	25.42	39	5.62	22.11	
Total Small Finance		7240	81.20	52	32.29	12	8.26	0	0.00	0	0.00	15024	629.82	7304	121.75	19.33	
38	BGVB (PNB)	44310	753.45	303	36.10	21	12.49	1151	20.38	0	0.00	63323	2631.18	45785	822.42	31.26	
39	PBGB (UCO)	18986	576.45	9	20.40	0	0.00	4	0.18	0	0.00	24600	2705.13	18999	597.03	22.07	
40	UBKGB (CBI)	14812	95.03	0	0.00	0	0.00	13	0.09	0	0.00	133036	1384.51	14825	95.12	6.87	
Total RRB		78108	1424.93	312	56.50	21	12.49	1168	20.65	0	0.00	220959	6720.82	79609	1514.57	22.54	
41	WB State Co-Op Bank Ltd.	1170	79.04	0	0.00	0	0.00	504	28.76	150	37.69	133233	4203.11	1824	145.49	3.46	
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		1376	79.78	0	0.00	0	0.00	504	28.76	150	37.69	142505	4283.47	2030	146.23	3.41	
Grand Total		483935	27236.05	46172	23632.35	5705	15525.48	2259	158.35	6569	4105.10	1794328	110178.52	544640	70657.32	64.13	

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended September, 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	81	35.10	30.75	2739	235.09	2037	38.54	16.39	4176	638.16	2548	387.00	60.64
2	Bank of India	41198	114.03	0	0.00	0.00	2250	235.02	906	9.37	3.99	3883	595.30	2116	215.90	36.27
3	Bank of Maharashtra	6519	7.06	13	43.19	611.81	480	12.35	147	1.49	12.07	837	80.77	493	24.92	30.85
4	Canara Bank	40962	113.52	0	0.00	0.00	3344	224.63	1451	18.17	8.09	5380	582.16	1765	169.40	29.10
5	Central Bank of India	40769	120.80	0	0.00	0.00	2693	248.62	512	5.72	2.30	3473	611.97	1244	70.02	11.44
6	Indian Bank	59630	158.38	18	4.25	2.68	3969	328.19	2586	108.25	32.98	6789	800.19	2486	395.82	49.47
7	Indian Overseas Bank	13832	41.98	79	19.01	45.28	2013	86.00	81	1.03	1.20	3085	220.94	426	51.02	23.09
8	Punjab & Sind Bank	6529	6.73	0	0.00	0.00	1540	12.22	7	0.08	0.65	2496	71.23	47	5.71	8.02
9	Punjab National Bank	113705	324.58	1	4.85	1.49	8588	593.81	7365	83.99	14.14	14664	1679.69	3248	270.60	16.11
10	State Bank of India	114635	327.39	4	42.70	13.04	9149	608.56	5171	64.47	10.59	15562	1676.97	7306	613.38	36.58
11	UCO Bank	33362	94.05	0	0.00	0.00	2535	190.96	2264	20.46	10.71	4423	473.40	1990	146.24	30.89
12	Union Bank of India	27232	83.83	0	0.00	0.00	2666	165.80	998	12.75	7.69	2924	448.66	411	39.08	8.71
Total PSU		526178	1506.48	196	149.10	9.90	41966	2941.23	23525	364.32	12.39	67692	7879.45	24080	2389.09	30.32
13	Axis Bank	21243	53.08	4	15.00	28.26	1698	104.11	264	13.00	12.49	1967	246.87	2019	72.00	29.16
14	Bandhan Bank	29396	27.07	0	0.00	0.00	1287	28.03	0	0.00	0.00	4228	44.78	2300	153.48	342.77
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	7	0.31	9.10	860	18.12	22	2.58	14.23
19	HDFC Bank	14775	60.31	0	0.00	0.00	1335	121.31	1565	22.10	18.21	2728	310.37	6289	51.28	16.52
20	ICICI Bank	21142	65.37	22	174.93	267.60	1331	130.34	435	17.76	13.62	2629	332.39	798	147.69	44.43
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	6	1.02	223.98
23	Indusind Bank	8006	9.59	9	27.93	291.29	421	17.81	0	0.00	0.00	714	77.32	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.69	0	0.00	0.00	20	0.88	1	0.08	9.12	26	2.42	36	4.92	203.67
25	Karur Vysya Bank	2	1.09	0	0.00	0.00	58	1.64	0	0.00	0.00	88	20.50	14	1.81	8.83
26	Kotak Mahindra Bank	6484	7.61	0	0.00	0.00	117	10.43	0	0.00	0.00	127	121.81	41	7.65	6.28
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	4	31.52	3074.31	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	7365	83.99	170368.13	1	0.11	3248	270.60	237786.26
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	4	0.38	333.92
32	YES Bank	6514	11.90	0	0.00	0.00	26	13.99	0	0.00	0.00	33	174.84	92	59.06	33.78
Total PVT		134041	269.98	39	249.38	92.37	8031	484.29	9813	141.05	29.12	15717	1577.77	17523	1053.68	66.78
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	334	4.39	61.05
36	Ujjivan Small Finance Bank	6558	3.40	0	0.00	0.00	220	11.47	0	0.00	0.00	594	157.98	4514	56.78	35.94
37	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	22	2.11	927.07
Total Small Finance		6562	4.42	0	0.00	0.00	227	12.54	0	0.00	0.00	627	165.85	4870	63.28	38.15
38	BGVB (PNB)	41	143.86	0	0.00	0.00	4956	484.93	841	6.16	1.27	8523	1149.42	205	15.49	1.35
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	840	43.13	251	2.27	5.26	2708	594.14	592	52.78	8.88
40	UBKGB (CBI)	26624	4.84	0	0.00	0.00	1464	110.80	19	0.16	0.14	1580	290.20	226	21.17	7.30
Total RRB		28457	149.98	0	0.00	0.00	7260	638.86	1111	8.59	1.34	12811	2033.77	1023	89.44	4.40
41	WB State Co-Op Bank Ltd.	40479	11.41	0	0.00	0.00	985	7.18	1350	23.53	327.81	3320	7.96	1341	90.63	1138.44
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	1350	23.53	285.86	3860	9.73	1433	90.97	935.41
Grand Total		735914	1942.89	235	398.48	20.51	58897	4085.15	35799	537.49	13.16	100707	11666.57	48929	3686.47	31.60

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended September,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	85	35.00	23.69	1509	47.18	46	7.00	14.84	21921	1065.68	1894	329.00	30.87
2	Bank of India	733	150.43	0	0.00	0.00	2131	47.27	0	0.00	0.00	34259	1126.83	162	2.36	0.21
3	Bank of Maharashtra	93	8.84	0	0.00	0.00	401	3.04	1	15.00	493.62	1769	36.11	148	41.71	115.51
4	Canara Bank	1110	143.81	0	0.00	0.00	2196	47.11	0	0.00	0.00	40782	1124.78	1823	21.33	1.90
5	Central Bank of India	1094	158.42	0	0.00	0.00	1920	49.77	0	0.00	0.00	32168	1202.82	2200	90.64	7.54
6	Indian Bank	1426	209.34	18	3.52	1.68	3688	65.71	58	2.58	3.93	58369	1564.76	401	4.58	0.29
7	Indian Overseas Bank	341	54.21	0	0.00	0.00	1256	17.31	0	0.00	0.00	10508	392.60	133	7.23	1.84
9	Punjab & Sind Bank	94	8.35	4	0.09	1.08	590	2.82	0	0.00	0.00	1658	38.35	21	0.39	1.02
8	Punjab National Bank	3851	423.31	1	0.05	0.01	6705	135.03	0	0.00	0.00	114627	3236.28	243	1.93	0.06
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	10010	256.15	27.56
12	Union Bank of India	673	107.50	1	0.04	0.04	1116	34.32	0	0.00	0.00	19928	784.39	0	0.00	0.00
Total PSU		14464	1954.59	110	158.70	8.12	29737	623.90	106	24.61	3.94	489667	14765.40	17035	755.32	5.12
13	Axis Bank	386	66.52	0	0.00	0.00	1146	21.87	0	0.00	0.00	12992	516.58	1	5.00	0.97
14	Bandhan Bank	348	10.32	0	0.00	0.00	1973	10.41	0	0.00	0.00	47788	323.30	659116	3745.70	1158.58
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	4	0.01	0.14
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	18	0.05	30.92	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	1	2.00	151.18
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	4000	15.08	1330.02
29	South Indian Bank Ltd.	11	3.40	0	0.00	0.00	67	2.02	0	0.00	0.00	193	2.82	4	0.44	15.55
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	2	0.02	#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	22	0.11	0.03	6133	112.20	2	10.02	8.93	96122	2399.14	663130	3769.26	157.11
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	75	0.14	#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	10449	57.17	10636.47
36	Ujjivan Small Finance Bank	43	3.80	0	0.00	0.00	129	0.53	0	0.00	0.00	3844	81.54	52012	251.67	308.65
37	Utkarsh Small Finance Bank	1	0.08	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	1393	11.53	#DIV/0!
Total Small Finance		48	4.68	0	0.00	0.00	134	1.05	0	0.00	0.00	3958	82.08	63929	320.51	390.50
38	BGVB (PNB)	4462	245.54	0	0.00	0.00	3902	63.76	0	0.00	0.00	75776	1164.85	19	1.41	0.12
39	PBGB (UCO)	126	20.25	0	0.00	0.00	387	0.60	0	0.00	0.00	18935	139.72	2710	0.17	0.12
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	2729	1.58	0.11
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	41077	675.53	479.48
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	41077	675.53	426.41
Grand Total		22072	2566.48	160	159.08	6.20	43484	806.90	108	34.63	4.29	751557	18799.81	787900	5522.20	29.37

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended September, 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	4874	489.00	16.89	283743	9549.03	48866	3644.74	38.17
2	Bank of India	355816	2547.22	216593	1021.22	40.09	464789	11437.17	263544	5059.33	44.24
3	Bank of Maharashtra	50430	361.02	0	0.00	0.00	39692	785.81	3527	544.51	69.29
4	Canara Bank	280035	2004.72	46727	510.17	25.45	543755	13525.25	87391	5843.35	43.20
5	Central Bank of India	148976	1066.50	2010	61.01	5.72	497216	10429.88	60357	2602.02	24.95
6	Indian Bank	508786	3642.31	48241	2854.82	78.38	824307	19135.35	309201	7191.19	37.58
7	Indian Overseas Bank	114289	818.18	2533	22.58	2.76	159612	4315.20	7192	763.54	17.69
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	37070	706.09	693	133.22	18.87
8	Punjab National Bank	959485	6868.79	74218	826.16	12.03	1697554	42028.73	575482	18796.61	44.72
10	State Bank of India	1471751	10536.01	103126	884.60	8.40	1654295	40456.64	410892	17254.98	42.65
11	UCO Bank	262367	1878.24	21405	436.82	23.26	495517	11921.49	35230	3449.97	28.94
12	Union Bank of India	489338	3503.09	23041	455.60	13.01	308966	9213.58	36917	4556.62	49.46
Total PSU		5086472	36413.17	542768	7561.98	20.77	7006516	173504.21	1839292	69840.09	40.25
13	Axis Bank	472100	3379.68	9380	232.00	6.86	240377	6772.01	8064	2170.38	32.05
14	Bandhan Bank	499158	3573.38	714845	4155.09	116.28	729021	13474.41	748953	4798.80	35.61
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	28	17.60	175.47
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	3504	80.24	18.86	35989	209.25	4992	1170.59	559.43
19	HDFC Bank	620767	4443.96	92876	320.02	7.20	183037	4816.61	105000	7408.87	153.82
20	ICICI Bank	633227	4533.16	22021	302.93	6.68	173591	5056.44	35549	10917.78	215.92
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	11493	376.80	77.35	5447	127.14	12975	278.53	219.07
23	Indusind Bank	263009	1882.83	999115	3091.07	164.17	60256	1022.97	719527	4121.02	402.85
24	Karnataka Bank Ltd.	22100	158.21	0	0.00	0.00	10862	37.13	107	43.94	118.35
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	11039	225.82	152	10.55	4.67
26	Kotak Mahindra Bank	121829	872.15	2084	178.20	20.43	25749	635.34	4699	2679.84	421.80
27	Lakshmi Vilas Bank (DBS)	9148	65.49	70	1.17	1.79	60	1.72	71	1.29	75.07
28	Ratnakar Bank Ltd	67808	485.43	46713	181.73	37.44	3742	57.24	46763	388.06	678.01
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	14708	252.80	484	14.17	5.61
30	SIDBI	1460	10.45	0	0.00	0.00	56	0.80	10625	362.84	45406.36
31	Tamilnad Mercantile Bank	4310	30.86	1	0.01	0.03	1328	26.38	43	31.16	118.10
32	YES Bank	112912	808.32	0	0.00	0.00	20209	556.27	7174	5735.76	1031.12
Total PVT		3113713	22290.54	1902102	8919.26	40.01	1626036	36104.88	1760850	41515.03	114.98
33	Au Small finance Bank	3	0.02	0	0.00	0.00	50	2.50	79	36.18	1447.15
34	ESAF SF Bank	1788	12.80	20740	78.66	614.40	134	3.44	20751	85.81	2497.02
35	Jana Small Finance Bank	13650	97.71	18018	89.75	91.85	5808	95.37	20826	133.94	140.44
36	Ujivan Small Finance Bank	37595	269.14	89881	445.83	165.65	70846	1166.18	93100	512.22	43.92
37	Utkarsh Small Finance Bank	1145	8.20	1797	16.62	202.69	60	26.03	2928	24.93	95.78
Total Small Finance		54181	387.87	130436	630.86	1074.59	76898	1293.52	137684	793.08	61.31
38	BGVB (PNB)	135297	1096.98	187210	1591.28	145.06	998653	15413.58	220419	2358.61	15.30
39	PBGB (UCO)	82655	712.74	49639	1026.09	143.96	266002	6144.12	65997	1392.79	22.67
40	UBKGB (CBI)	66393	532.12	49385	754.16	141.73	359697	3879.80	67059	910.42	23.47
Total RRB		284345	2341.84	286234	3371.53	143.97	1624352	25437.51	353475	4661.82	18.33
41	WB State Co-Op Bank Ltd.	336595	2409.63	327916	703.98	29.22	962844	10702.55	904268	3349.39	31.30
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	327916	703.98	27.47	1031285	10967.23	906760	3381.28	30.83
Grand Total		8896657	63995.91	3189456	21187.61	33.11	11365087	247307.35	4998061	120191.31	48.60

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended September, 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	3	20.00	25.99	320	49.27	37	15.00	30.44	2070	548.89	709	120.00	21.86
2	Bank of India	185	78.60	0	0.00	0.00	428	50.72	22	1.90	3.75	2176	543.97	1085	249.64	45.89
3	Bank of Maharashtra	27	5.02	0	0.00	0.00	56	2.96	21	0.99	33.48	398	139.23	151	18.57	13.34
4	Canara Bank	193	87.64	26	4.69	5.35	399	56.47	124	9.87	17.48	2126	604.71	461	101.92	16.85
5	Central Bank of India	157	62.32	0	0.00	0.00	355	40.12	225	9.34	23.28	1550	400.00	1210	126.70	31.68
6	Indian Bank	267	114.08	25	5.51	4.83	663	73.86	29	5.81	7.87	3684	824.43	8246	825.74	100.16
7	Indian Overseas Bank	71	28.84	35	1.02	3.54	181	18.53	7	0.25	1.35	1054	207.64	72	16.25	7.83
8	Punjab & Sind Bank	37	11.52	0	0.00	0.00	76	6.82	0	0.00	0.00	569	420.81	14	6.97	1.66
9	Punjab National Bank	525	225.26	21	0.66	0.29	775	146.12	130	10.21	6.99	6303	1548.42	2945	521.48	33.68
10	State Bank of India	524	228.82	0	0.00	0.00	805	147.30	3434	156.73	106.40	6258	1550.54	42855	3403.81	219.52
11	UCO Bank	156	60.68	0	0.00	0.00	302	39.16	0	0.00	0.00	2293	421.95	839	146.74	34.78
12	Union Bank of India	109	55.06	12	423.84	769.76	211	35.35	105	8.17	23.11	1654	385.67	680	153.48	39.80
Total PSU		2368	1034.80	122	455.72	44.04	4571	666.67	4134	218.27	32.74	30135	7596.26	59267	5691.30	74.92
13	Axis Bank	82	101.92	0	0.00	0.00	137	65.57	61	15.00	22.88	1042	708.54	524	234.00	33.03
14	Bandhan Bank	189	54.87	0	0.00	0.00	289	35.60	0	0.00	0.00	1707	345.68	1226	209.33	60.56
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	3	0.37	6.82	218	73.49	52	19.57	26.63
19	HDFC Bank	76	75.76	40	97.51	128.72	164	48.68	68	0.97	1.99	936	607.57	0	0.00	0.00
20	ICICI Bank	74	92.15	0	0.00	0.00	156	59.21	61	13.30	22.46	932	739.15	2095	1356.20	183.48
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	21	7.19	413.15	1	0.62	97	20.13	3239.52	1	218.64	46	14.66	6.71
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	14	2.72	1.22
25	Karur Vysya Bank	3	1.57	113	1.74	110.77	3	0.66	0	0.00	0.00	52	76.74	21	4.44	5.79
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	5	34.64	4255.53	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	0	0.00	0.00
Total PVT		561	404.19	180	143.08	35.40	1060	253.85	297	50.17	19.76	7274	3856.65	5461	2182.18	56.58
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	35	1.98	1.25
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	25.98	111.31
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	727	27.96	15.32
38	BGVB (PNB)	255	15.25	0	0.00	0.00	285	10.90	0	0.00	0.00	2346	93.13	60	9.87	10.60
39	PBGB (UCO)	82	3.50	0	0.00	0.00	195	2.37	0	0.00	0.00	1447	27.35	1	0.40	1.46
40	UBKGB (CBI)	46	1.62	0	0.00	0.00	61	0.95	0	0.00	0.00	104	5.99	17	2.96	49.52
Total RRB		383	20.36	0	0.00	0.00	541	14.22	0	0.00	0.00	3897	126.48	78	13.23	10.46
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	302	598.80	79.44	6522	943.21	4431	268.44	52.50	43093	11790.31	65533	7914.68	157.29

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended September, 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	4321	221.00	24.68	43435	3384.77	1169	102.00	3.01
2	Bank of India	17590	900.30	1172	32.59	3.62	60048	3397.74	11269	3543.48	104.29
3	Bank of Maharashtra	2006	178.52	65	2.79	1.56	9421	183.11	2835	100.31	54.78
4	Canara Bank	16566	997.64	3681	223.43	22.40	61502	3801.05	10965	3070.47	80.78
5	Central Bank of India	10490	680.45	5282	339.96	49.96	57936	2721.12	2104	240.05	8.82
6	Indian Bank	26866	1321.15	27854	1374.25	104.02	85733	4881.18	6277	198.25	4.06
7	Indian Overseas Bank	7001	333.42	332	8.02	2.41	24333	1246.54	525	107.21	8.60
9	Punjab & Sind Bank	3836	272.86	194	206.65	75.73	5589	387.81	452	372.27	95.99
8	Punjab National Bank	41577	2489.56	11145	419.57	16.85	171110	9736.69	16962	6125.41	62.91
10	State Bank of India	46852	2527.87	103963	4969.00	196.57	179398	9744.07	96821	11231.12	115.26
11	UCO Bank	15933	681.54	704	12.75	1.87	56274	2609.81	8391	1911.40	73.24
12	Union Bank of India	9553	636.10	6319	392.38	61.69	31274	2410.37	2994	8729.53	362.17
Total PSU		212973	11914.86	165032	8202.39	68.84	786053	44504.26	160764	35731.50	80.29
13	Axis Bank	6839	1205.47	4761	252.00	20.90	30435	4487.14	25940	2259.00	50.34
14	Bandhan Bank	14525	520.30	21997	276.27	53.10	63540	2327.71	181217	2857.58	122.76
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	0.00	0.00	1	3.32	0	0.00	0.00
18	Federal Bank	754	206.11	177	2.77	1.34	4016	674.95	3704	1175.04	174.09
19	HDFC Bank	6703	941.93	27193	1446.25	153.54	21117	3227.83	114038	26746.03	828.61
20	ICICI Bank	6927	1086.09	15027	783.94	72.18	20185	3990.96	450060	22429.01	562.00
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	2640	119.42	174.50	1	66.48	223893	2534.33	3812.29
23	Indusind Bank	1224	558.72	0	0.00	0.00	7973	1642.23	28208	7744.20	471.57
24	Karnataka Bank Ltd.	702	228.39	44	3.25	1.42	1956	263.99	64	17.94	6.80
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	49573	1826.97	381.71
27	Lakshmi Vilas Bank (DBS)	1	0.04	22	0.86	2233.77	1	0.04	3	0.41	1164.77
28	Ratnakar Bank Ltd	187	183.68	0	0.00	0.00	679	237.46	642	3834.23	1614.70
29	South Indian Bank Ltd.	1133	39.74	91	1.10	2.77	2092	53.08	502	307.63	579.59
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	115	34.40	178238.34	1	0.02	8	41.32	236114.29
32	YES Bank	175	109.45	0	0.00	0.00	945	160.21	69116	6368.01	3974.86
Total PVT		49481	5923.95	75243	3018.60	50.96	172673	18405.56	1149887	80549.13	437.63
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	43	13.86	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	106	1.12	1595.44
35	Jana Small Finance Bank	113	155.80	0	0.00	0.00	1261	169.41	7414	58.75	34.68
36	Ujjivan Small Finance Bank	1334	45.92	66	0.80	1.73	5327	266.35	6179	84.79	31.83
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	7	0.18	511.36
Total Small Finance		1449	202	66	0.80	0.39	6590	436	13749	159	36.41
38	BGVB (PNB)	18489	144.38	5072	132.84	92.01	85165	444.81	6508	137.21	30.85
39	PBGB (UCO)	12241	44.07	741	22.79	51.71	34471	264.69	3291	55.90	21.12
40	UBKGB (CBI)	2008	2.25	8122	143.76	6402.81	20726	71.17	149	1.48	2.08
Total RRB		32738	190.70	13935	299.39	157.00	140362	780.67	9948	194.59	24.93
41	WB State Co-Op Bank Ltd.	10642	14.99	7066	465.61	3106.12	57866	92.76	6830	690.71	744.62
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	6830	690.71	526.25
Grand Total		309172	18252	261342	11987	65.68	1174582	64258	1341178	117325	182.58

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2022-23 for the quarter September 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	48866	3644.74	38.17	60645	4955.36	6239	478.00	9.65	344388	14504.39	55105	4122.74	28.42
2	Bank of India	464789	11437.17	263544	5059.33	44.24	80427	4971.32	13548	3827.61	76.99	545216	16408.49	277092	8886.94	54.16
3	Bank of Maharashtra	39692	785.81	3527	544.51	69.29	11908	508.83	3072	122.66	24.11	51600	1294.64	6599	667.17	51.53
4	Canara Bank	543755	13525.25	87391	5843.35	43.20	80786	5547.52	15257	3410.38	61.48	624541	19072.77	102648	9253.73	48.52
5	Central Bank of India	497216	10429.88	60357	2602.02	24.95	70488	3904.00	8821	716.05	18.34	567704	14333.89	69178	3318.07	23.15
6	Indian Bank	824307	19135.35	309201	7191.19	37.58	117213	7214.69	42431	2409.56	33.40	941520	26350.04	351632	9600.75	36.44
7	Indian Overseas Bank	159612	4315.20	7192	763.54	17.69	32640	1834.97	971	132.75	7.23	192252	6150.17	8163	896.29	14.57
9	Punjab & Sind Bank	37070	706.09	693	133.22	18.87	10107	1099.82	660	585.89	53.27	47177	1805.91	1353	719.11	39.82
8	Punjab National Bank	1697554	42028.73	575482	18796.61	44.72	220290	14146.06	31203	7077.34	50.03	1917844	56174.78	606685	25873.95	46.06
10	State Bank of India	1654295	40456.64	410892	17254.98	42.65	233837	14198.60	247073	19760.66	139.17	1888132	54655.24	657965	37015.64	67.73
11	UCO Bank	495517	11921.49	35230	3449.97	28.94	74958	3813.13	9934	2070.89	54.31	570475	15734.62	45164	5520.86	35.09
12	Union Bank of India	308966	9213.58	36917	4556.62	49.46	42801	3522.56	10110	9707.40	275.58	351767	12736.14	47027	14264.02	112.00
	Total PSU	7006516	173504.21	1839292	69840.09	40.25	1036100	65716.85	389319	50299.19	76.54	8042616	239221.06	2228611	120139.27	50.22
13	Axis Bank	240377	6772.01	8064	2170.38	32.05	38535	6568.62	31286	2760.00	42.02	278912	13340.63	39350	4930.38	36.96
14	Bandhan Bank	729021	13474.41	748953	4798.80	35.61	80250	3284.16	204440	3343.18	101.80	809271	16758.56	953393	8141.98	48.58
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	28	17.60	175.47	0	0.00	0	0.00	#DIV/0!	201	10.03	28	17.60	175.47
17	Dhanlaxmi Bank Ltd.	754	13.62	0	0.00	0.00	5	99.65	0	0.00	0.00	759	113.27	0	0.00	0.00
18	Federal Bank	35989	209.25	4992	1170.59	559.43	5021	969.46	3936	1197.75	123.55	41010	1178.71	8928	2368.34	200.93
19	HDFC Bank	183037	4816.61	105000	7408.87	153.82	28996	4901.77	141339	28290.76	577.15	212033	9718.38	246339	35699.63	367.34
20	ICICI Bank	173591	5056.44	35549	10917.78	215.92	28274	5967.56	467243	24582.45	411.93	201865	11024.00	502792	35500.24	322.03
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	12975	278.53	219.07	114	355.91	226697	2695.72	757.42	5561	483.05	239672	2974.25	615.72
23	Indusind Bank	60256	1022.97	719527	4121.02	402.85	9452	2412.25	28208	7744.20	321.04	69708	3435.22	747735	11865.22	345.40
24	Karnataka Bank Ltd.	10862	37.13	107	43.94	118.35	2863	723.67	122	23.91	3.30	13725	760.79	229	67.85	8.92
25	Karur Vysya Bank	11039	225.82	152	10.55	4.67	2342	240.06	134	6.18	2.57	13381	465.88	286	16.73	3.59
26	Kotak Mahindra Bank	25749	635.34	4699	2679.84	421.80	7597	1113.56	49573	1826.97	164.07	33346	1748.90	54272	4506.81	257.69
27	Lakshmi Vilas Bank (DBS)	60	1.72	71	1.29	75.07	5	0.13	25	1.27	1004.75	65	1.84	96	2.56	138.78
28	Ratnakar Bank Ltd	3742	57.24	46763	388.06	678.01	990	597.43	642	3834.23	641.79	4732	654.66	47405	4222.29	644.96
29	South Indian Bank Ltd.	14708	252.80	484	14.17	5.61	3457	132.15	598	343.37	259.83	18165	384.95	1082	357.54	92.88
30	SIDBI	56	0.80	10625	362.84	45406.36	2679	0.06	0	0.00	0.00	2735	0.86	10625	362.84	42078.42
31	Tamilnad Mercantile Bank	1328	26.38	43	31.16	118.10	5	0.06	123	75.72	119810.13	1333	26.45	166	106.88	404.11
32	YES Bank	20209	556.27	7174	5735.76	1031.12	1181	385.41	69116	6368.01	1652.27	21390	941.68	76290	12103.77	1285.34
	Total PVT	1626036	36104.88	1760850	41515.03	114.98	231049	28844.20	1231068	85943.16	297.96	1857085	64949.08	2991918	127458.19	196.24
33	Au Small finance Bank	50	2.50	79	36.18	1447.15	0	0.00	43	13.86	#DIV/0!	50	2.50	122	50.04	2001.43
34	ESAF SF Bank	134	3.44	20751	85.81	2497.02	5	0.25	106	1.12	442.86	139	3.69	20857	86.93	2356.21
35	Jana Small Finance Bank	5808	95.37	20826	133.94	140.44	1435	487.85	7449	60.73	12.45	7243	583.23	28275	194.67	33.38
36	Ujjivan Small Finance Bank	70846	1166.18	93100	512.22	43.92	7002	340.41	6937	111.56	32.77	77848	1506.59	100037	623.79	41.40
37	Utkarsh Small Finance Bank	60	26.03	2928	24.93	95.78	5	0.13	7	0.18	142.41	65	26.16	2935	25.11	96.00
	Total Small Finance	76898	1293.52	137684	793.08	61.31	8447	828.64	14542	187.45	22.62	85345	2122.16	152226	980.53	46.20
38	BGVB (PNB)	998653	15413.58	220419	2358.61	15.30	106540	708.48	11640	279.92	39.51	1105193	16122.06	232059	2638.53	16.37
39	PBGB (UCO)	266002	6144.12	65997	1392.79	22.67	48436	341.99	4033	79.09	23.13	314438	6486.11	70030	1471.88	22.69
40	UBKGB (CBI)	359697	3879.80	67059	910.42	23.47	22945	81.97	8288	148.21	180.81	382642	3961.78	75347	1058.63	26.72
	Total RRB	1624352	25437.51	353475	4661.82	18.33	177921	1132.44	23961	507.22	44.79	1802273	26569.95	377436	5169.04	19.45
41	WB State Co-Op Bank Ltd.	962844	10702.55	904268	3349.39	31.30	70036	137.57	13896	1156.32	840.55	1032880	10840.12	918164	4505.71	41.57
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	906760	3381.28	30.83	83397	190.69	13896	1156.32	606.38	1114682	11157.92	920656	4537.60	40.67
	Grand Total	11365087	247307.35	4998061	120191.31	48.60	1536914	96712.82	1672786	138093.34	142.79	12902001	344020.16	6670847	258284.64	75.08

District wise Achievement in Priority sector against ACP as on 30.09.2022

(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	850.91	59.98	496.08	226.23	45.60	410.81	229.25	55.80	2325.55	1306.39	56.18
2	Bankura	4744.70	1178.12	24.83	3995.41	2112.07	52.86	1059.96	217.30	20.50	9800.07	3507.49	35.79
3	Birbhum	5254.45	856.50	16.30	3582.59	1406.40	39.26	1370.78	364.08	26.56	10207.82	2626.98	25.74
4	Coochbehar	4281.89	2135.82	49.88	2075.00	1046.02	50.41	1143.33	447.42	39.13	7500.21	3629.26	48.39
5	Dakshin Dinajpur	4524.73	992.02	21.92	3936.37	2594.15	65.90	883.75	271.02	30.67	9344.86	3857.19	41.28
6	Darjeeling	1088.05	559.06	51.38	1953.44	1031.05	52.78	951.65	266.68	28.02	3993.14	1856.80	46.50
7	Hooghly	5368.85	3066.85	57.12	4567.20	2386.50	52.25	1625.11	683.30	42.05	11561.16	6136.65	53.08
8	Howrah	2574.37	762.92	29.64	11397.50	8402.13	73.72	1271.14	784.26	61.70	15243.01	9949.31	65.27
9	Jalpaiguri	2430.51	753.77	31.01	2558.81	1042.42	40.74	843.85	244.83	29.01	5833.16	2041.02	34.99
10	Jhargram	2786.93	897.55	32.21	1899.24	826.71	43.53	801.52	58.52	7.30	5487.69	1782.78	32.49
11	Kalimpong	319.69	27.85	8.71	315.43	22.09	7.00	106.81	45.14	42.26	741.93	95.08	12.82
12	Kolkata	665.06	255.05	38.35	14546.63	12587.59	86.53	7534.17	955.00	12.68	22745.86	13797.64	60.66
13	Malda	6237.69	2706.48	43.39	2644.32	1524.55	57.65	3246.19	348.04	10.72	12128.20	4579.07	37.76
14	Murshidabad	8128.64	5580.03	68.65	6246.25	3892.79	62.32	2390.38	721.73	30.19	16765.26	10194.55	60.81
15	Nadia	6542.09	2983.45	45.60	6103.12	4389.10	71.92	1871.57	712.45	38.07	14516.78	8085.00	55.69
16	Paschim Burdwan	325.20	206.70	63.56	5951.01	2820.91	47.40	503.51	312.31	62.03	6779.72	3339.92	49.26
17	Paschim Medinipur	9930.06	2407.86	24.25	5213.74	3243.72	62.21	2056.59	191.06	9.29	17200.39	5842.64	33.97
18	Purba Burdwan	8627.61	3958.03	45.88	4655.94	2423.67	52.06	1654.18	444.42	26.87	14937.73	6826.12	45.70
19	Purba Medinipur	6073.74	2902.44	47.79	5273.22	3109.35	58.96	2059.59	725.61	35.23	13406.56	6737.40	50.25
20	Purulia	3684.63	1334.84	36.23	2935.87	1931.16	65.78	1257.59	556.25	44.23	7878.10	3822.25	48.52
21	Uttar Dinajpur	3491.53	1172.95	33.59	1160.42	785.67	67.71	1164.45	465.51	39.98	5816.39	2424.13	41.68
22	N-24 Parganas	4086.16	1630.20	39.90	10758.60	7998.74	74.35	3588.39	876.37	24.42	18433.14	10505.31	56.99
23	S-24 Parganas	4675.77	1976.23	42.27	7912.34	4854.30	61.35	2072.49	417.80	20.16	14660.60	7248.33	49.44
	Total	97260.99	39195.64	40.30	110178.52	70657.32	64.13	39867.81	10338.35	25.93	247307.32	120191.32	48.60

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2022-23 (01.04.2022 to 30.09.2022)							
(Amount in Crore)							
Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		Achievement as on 30.09.2022		No.	Amount	No.	Amount
		No.	Amount				
1	Bank of Baroda	1214	95.10	925	65.00	3005	102.00
2	Bank of India	56989	249.28	19729	201.15	1589	33.68
3	Bank of Maharashtra	763	26.44	27	1.57	0	0.00
4	Canara Bank	20670	240.78	21908	453.36	0	0.00
5	Central Bank of India	1214	19.21	20728	218.61	315	12.86
6	Indian Bank	38411	714.51	22871	302.27	102584	2795.42
7	Indian Overseas Bank	1378	16.72	142	2.63	432	5.01
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	218291	779.20	14284	321.27	4219	181.06
10	State Bank of India	273234	1295.10	15191	777.07	7751	284.12
11	UCO Bank	5339	76.61	1604	36.28	1985	38.51
12	Union Bank of India	5408	356.18	1719	46.98	5215	120.86
Total PSU		622911	3869.13	119128	2426.19	127095	3573.52
13	Axis Bank	5556	181.00	1126	14.00	0	0.00
14	Bandhan Bank	330668	2451.05	892732	5262.14	19393	172.42
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	2082	66.78	71	0.88	655	8.46
19	HDFC Bank	31147	123.92	35	0.77	2749	18.41
20	ICICI Bank	21042	419.44	1077	17.55	0	0.00
21	IDBI Bank	10714	96.77	438	20.03	0	0.00
22	IDFC First Bank	4150	13.56	2963	9.76	3016	9.72
23	Indusind Bank	299275	1086.51	282992	830.27	0	0.00
24	Karnataka Bank Ltd.	178	4.02	9	0.09	118	2.75
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	1265	143.07	47	2.49	0	0.00
27	Lakshmi Vilas Bank (DBS)	10	0.35	0	0.00	0	0.00
28	Ratnakar Bank Ltd	12230	47.4715	45	0.1497	130	0.4554
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
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	168	73.00	2122	79.00	0	0.00
Total PVT		718485	4706.95	1183657	6237.13	26061	212.22
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	2335	8.83	664	2.37	388	1.42
35	Jana Small Finance Bank	9099	50.30	4165	20.28	2591	12.65
36	Ujjivan Small Finance Bank	17104	94.09	22314	117.09	2712	15.06
37	Utkarsh Small Finance Bank	75	0.44	884	5.36	151	0.89
Total Small Finance		28613	153.67	28027	145.11	5842	30.01
38	BGVB (PNB)	22064	191.60	13268	106.02	2683	29.33
39	PBGB (UCO)	15119	311.56	11346	289.23	4792	136.46
40	UBKGB (CBI)	1507	21.17	7535	105.86	6932	97.61
Total RRB		38690	524.33	32149	501.11	14407	263.40
41	WB State Co-Op Bank Ltd.	76251	89.97	89659	851.24	167256	264.89
42	WBSCARD Bank Ltd.	1203	1.21	914	5.65	867	4.22
Total Co-Optv		77454	91.18	90573	856.89	168123	269.11
Grand Total		1457540	9191.59	1425507	10021.33	335686	4318.25

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022									
(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	34874	601.00	3415	203.00	8987	714.00	47276	1518.00
2	Bank of India	290225	1827.05	189	44.47	31321	1222.95	321735	3094.47
3	Bank of Maharashtra	2123	39.13	63	14.59	475	8.02	2661	61.74
4	Canara Bank	138047	1344.22	685	125.26	12345	425.87	151077	1895.35
5	Central Bank of India	146148	1678.55	74	14.13	742	133.85	146964	1826.53
6	Indian Bank	482114	3688.88	684	158.22	3274	1245.22	486072	5092.32
7	Indian Overseas Bank	16452	274.93	1492	65.52	2376	438.92	20320	779.37
8	Punjab & Sind Bank	47	0.85	24	3.23	413	105.53	484	109.61
9	Punjab National Bank	713819	6338.52	3540	873.80	45675	3153.88	763034	10366.21
10	State Bank of India	582747	4822.00	85	30.00	1397	1638.00	584229	6490.00
11	UCO Bank	104982	1091.16	66	99.08	421	72.14	105469	1262.38
12	Union Bank of India	47309	683.26	124	40.40	3088	823.19	50521	1546.85
Total PSU		2558887	22389.55	10441	1671.70	110514	9981.57	2679842	34042.83
13	Axis Bank	14820	1512.97	107	115.00	1003	1586.00	15930	3213.97
14	Bandhan Bank	236691	1161.52	69732	341.43	153705	900.25	460128	2403.20
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	13088	196.65	1	9.87	167	129.90	13256	336.42
19	HDFC Bank	126608	443.69	13	8.39	325	484.72	126946	936.79
20	ICICI Bank	60385	817.49	0	0.00	59	865.43	60444	1682.93
21	IDBI Bank	64223	347.32	31	1.55	1212	81.04	65466	429.91
22	IDFC First Bank	34380	61.75	0	0.00	0	0.00	34380	61.75
23	Indusind Bank	1354412	2979.82	0	0.00	0	0.00	1354412	2979.82
24	Karnataka Bank Ltd.	27	4.11	11	10.22	547	126.58	585	140.91
25	Karur Vysya Bank	102	1.87	0	0.00	0	0.00	102	1.87
26	Kotak Mahindra Bank	10769	338.46	4	4.98	294	274.88	11067	618.32
27	Lakshmi Vilas Bank (DBS)	105	1.58	0	0.00	0	0.00	105	1.58
28	Ratnakar Bank Ltd	208123	379.66	0	0.00	2	9.09	208125	388.75
29	South Indian Bank Ltd.	953	112.59	0	0.00	0	0.00	953	112.59
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	2689	7.00	16	97.00	307	399.00	3012	503.00
Total PVT		2127375	8366.48	69915	588.44	157621	4856.89	2354911	13811.81
33	Au Small finance Bank	0	0.00	0	0.00	1	0.001	1	0.00
34	ESAF SF Bank	23239	62.51	0	0.00	0	0.00	23239	62.51
35	Jana Small Finance Bank	55776	176.39	0	0.00	0	0.00	55776	176.39
36	Ujjivan Small Finance Bank	231564	679.65	0	0.00	0	0.00	231564	679.65
37	Utkarsh Small Finance Bank	7232	13.11	0	0.00	0	0.00	7232	13.11
Total Small Finance		317811	931.67	0	0.00	1	0.00	317812	931.67
38	BGVV (PNB)	534288	4272.97	80	14.12	0	0.00	534368	4287.09
39	PBGB (UCO)	127108	1626.01	16	0.34	44	23.12	127168	1649.47
40	UBKGB (CBI)	146912	2138.73	1	1.33	23	0.29	146936	2140.35
Total RRB		808308	8037.71	97	15.79	67	23.41	808472	8076.91
41	WB State Co-Op Bank Ltd.	2047471	5859.89	668	65.73	1757	49.02	2049896	5974.64
42	WBSCARD Bank Ltd.	215192	1025.21	0	0.00	0	0.00	215192	1025.21
Total Co-Optv		2262663	6885.10	668	65.73	1757	49.02	2265088	6999.85
Grand Total		8075044	46610.51	81121	2341.67	269960	14910.89	8426125	63863.07

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022													
(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	31642	2048.00	3714	1262.00	489	1140.00	572	89.00	501	29.00	36918	4568.00
2	Bank of India	108347	3256.24	914	941.31	72	134.00	0	0.00	0	0.00	109333	4331.55
3	Bank of Maharashtra	3182	354.18	122	159.09	20	97.62	1	0.02	0	0.00	3325	610.91
4	Canara Bank	49554	1776.10	3514	1507.83	335	681.37	0	0.00	1412	471.12	54815	4436.42
5	Central Bank of India	35569	813.53	1779	809.63	32	105.64	1339	37.04	736	10.18	39455	1776.02
6	Indian Bank	168850	5825.74	23885	3854.52	688	1388.78	0	0.00	0	0.00	193423	11069.04
7	Indian Overseas Bank	23306	1112.42	435	302.07	214	233.85	0	0.00	0	0.00	23955	1648.34
8	Punjab & Sind Bank	5118	346.30	89	122.60	47	201.00	0	0.00	0	0.00	5254	669.90
9	Punjab National Bank	184181	6571.18	30076	4635.81	1453	2212.48	0	0.00	0	0.00	215710	13419.47
10	State Bank of India	61329	3935.79	5071	3266.70	587	1988.15	0	0.00	0	0.00	66987	9190.64
11	UCO Bank	71341	962.71	5648	1790.89	74	262.37	139	1.27	0	0.00	77202	3017.24
12	Union Bank of India	43711	2235.73	2374	1971.35	603	764.59	189	4.27	0	0.00	46877	4975.94
Total PSU		786130	29237.92	77621	20623.80	4614	9209.84	2240	131.60	2649	510.30	873254	59713.47
13	Axis Bank	10925	2665.00	4770	3353.00	1473	2952.00	0	0.00	0	0.00	17168	8970.00
14	Bandhan Bank	7400	322.40	72	57.66	42	167.81	0	0.00	5	36.45	7519	584.32
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	182	94.50	67	59.03	0	0.00	0	0.00	0	0.00	249	153.53
17	Dhanlaxmi Bank Ltd.	7	3.49	0	0.00	0	0.00	0	0.00	0	0.00	7	3.49
18	Federal Bank	505	200.37	373	483.42	72	222.35	0	0.00	0	0.00	950	906.14
19	HDFC Bank	138274	2938.07	14128	5133.98	3096	3653.73	0	0.00	0	0.00	155498	11725.78
20	ICICI Bank	10184	3831.87	6479	4303.18	1591	2002.58	0	0.00	0	0.00	18254	10137.63
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	3140	358.42	750	288.31	222	57.84	0	0.00	0	0.00	4112	704.57
23	Indusind Bank	502195	1980.95	7930	1145.18	369	398.61	0	0.00	0	0.00	510494	3524.75
24	Karnataka Bank Ltd.	536	194.74	343	312.86	32	157.00	0	0.00	0	0.00	911	664.60
25	Karur Vysya Bank	23	7.59	13	15.42	0	0.00	0	0.00	0	0.00	36	23.01
26	Kotak Mahindra Bank	4464	1477.44	2648	1534.01	941	881.09	0	0.00	0	0.00	8053	3892.54
27	Lakshmi Vilas Bank (DBS)	4	0.20	1	0.16	0	0.00	0	0.00	0	0.00	5	0.36
28	Ratnakar Bank Ltd	24	26.51	24	40.82	10	27.86	0	0.00	0	0.00	58	95.20
29	South Indian Bank Ltd.	204	50.76	189	258.57	31	68.28	0	0.00	0	0.00	424	377.61
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	22	4.83	20	13.18	2	24.00	0	0.00	0	0.00	44	42.01
32	YES Bank	4788	840.00	2773	923.00	1056	1078.00	0	0.00	0	0.00	8617	2841.00
Total PVT		695348	15740.25	40949	18337.72	8970	11804.12	0	0.00	113	125.70	745380	46007.79
33	Au Small finance Bank	22	3.90	14	16.07	4	7.34	0	0.00	0	0.00	40	27.30
34	ESAF SF Bank	17902	57.83	0	0.00	0	0.00	0	0.00	0	0.00	17902	57.83
35	Jana Small Finance Bank	1497	82.44	65	10.70	12	2.79	0	0.00	0	0.00	1574	95.93
36	Ujjivan Small Finance Bank	1519	105.30	53	31.48	1	0.45	0	0.00	0	0.00	1573	137.23
37	Utkarsh Small Finance Bank	110	24.82	0	0.00	0	0.00	0	0.00	0	0.00	110	24.82
Total Small Finance		21050	274.29	132	58.25	17	10.58	0	0.00	0	0.00	21199	343.11
38	BGVB (PNB)	138221	1875.56	1600	85.38	83	28.04	7560	128.68	0	0.00	147464	2117.66
39	PBGB (UCO)	75908	1341.75	29	51.95	0	0.00	7	0.24	0	0.00	75944	1393.94
40	UBKGB (CBI)	37948	237.52	0	0.00	0	0.00	191	2.64	0	0.00	38139	240.16
Total RRB		252077	3454.83	1629	137.33	83	28.04	7758	131.56	0	0.00	261547	3751.76
41	WB State Co-Op Bank Ltd.	11462	248.68	0	0.00	0	0.00	838	51.91	1037	46.49	13337	347.08
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		12837	340.80	0	0.00	0	0.00	838	51.91	1037	46.49	14712	439.20
Grand Total		1767442	49048.10	120331	39157.10	13684	21052.58	10836	315.07	3799	682.49	1916092	110255.34

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisc	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	121	150.00	3059	165.00	21415	3201.00	141	16.00	59	8.00	5784	1570.54	30579	5110.54	114773	11196.54
2	Bank of India	0	0.00	4046	108.64	22307	1935.97	0	0.00	0	0.00	182	3.10	26535	2047.71	457603	9473.73
3	Bank of Maharashtra	16	43.34	332	11.54	1563	184.36	1	0.05	2	12.25	417	71.08	2331	322.62	8317	995.27
4	Canara Bank	0	0.00	4528	153.87	8796	929.69	0	0.00	0	0.00	3360	41.92	16684	1125.48	222576	7457.25
5	Central Bank of India	0	0.00	2275	93.74	9074	1156.32	1	0.001	0	0.00	19497	428.78	30847	1678.84	217266	5281.39
6	Indian Bank	38	71.22	4525	201.51	20147	2841.29	58	7.14	42	2.25	15	1.89	24825	3125.30	704320	19286.66
7	Indian Overseas Bank	2212	89.35	891	20.92	4491	578.25	0	0.00	0	0.00	12119	41.29	19713	729.81	63988	3157.52
8	Punjab & Sind Bank	0	0.00	175	4.82	2309	244.74	6	0.87	0	0.00	105	1.80	2595	252.23	8333	1031.74
9	Punjab National Bank	7	15.11	16730	411.25	47818	3622.13	8	0.04	15	0.01	1280	3.59	65858	4052.14	1044602	27837.82
10	State Bank of India	4	45.55	21369	815.89	117255	12092.22	1	0.06	3	0.05	0	0.00	138632	12953.77	789848	28634.41
11	UCO Bank	202	155.59	4596	84.17	15955	1318.10	5	184.60	1	0.002	40691	931.16	61450	2673.62	244121	6953.24
12	Union Bank of India	109	646.58	2902	87.87	9192	832.50	2	0.04	0	0.00	1032	0.15	13237	1567.14	110635	8089.93
Total PSU		2709	1216.74	65428	2159.22	280322	28936.57	223	208.81	122	22.56	84482	3095.30	433286	35639.20	3986382	129395.50
13	Axis Bank	6	37.00	810	27.00	6463	498.00	0	0.00	0	0.00	229358	453.00	236637	1015.00	269735	13198.97
14	Bandhan Bank	0	0.00	0	0.00	10437	656.65	0	0.00	0	0.00	2265464	8461.03	2275901	9117.68	2743548	12105.20
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	215	21.66	215	21.66	215	21.66
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	249	153.53
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	3	1.30	0	0.00	0	0.00	72	97.34	75	98.64	82	102.13
18	Federal Bank	0	0.00	30	1.65	531	69.01	0	0.00	0	0.00	51	0.13	612	70.79	14818	1313.35
19	HDFC Bank	0	0.00	3168	69.97	15646	735.82	0	0.00	0	0.00	83156	141.13	101970	946.91	384414	13609.49
20	IICICI Bank	12	49.77	935	39.34	9470	1156.33	0	0.00	7	15.02	1	0.003	10425	1260.46	89123	13081.02
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	261	34.60	114	0.16	0	0.00	0	0.00	375	34.76	38867	801.08
23	Indusind Bank	2	19.80	0	0.00	0	0.00	0	0.00	0	0.00	1588	3.53	1590	23.33	1866496	6527.90
24	Karnataka Bank Ltd.	0	0.00	12	0.50	532	60.70	0	0.00	1	0.28	75	4.77	620	66.25	2116	871.76
25	Karur Vysya Bank	0	0.00	0	0.00	14	1.81	0	0.00	0	0.00	0	0.00	14	1.81	152	26.69
26	Kotak Mahindra Bank	0	0.00	0	0.00	139	28.41	0	0.00	0	0.00	1	0.003	140	28.41	19260	4539.27
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	4	0.33	0	0.00	0	0.00	481	1.45	485	1.78	595	3.72
28	Ratnakar Bank Ltd	2	31.59	0	0.00	54	2.18	0	0.00	1	2.42	47234	69.24	47291	105.42	255474	589.37
29	South Indian Bank Ltd.	0	0.00	13	0.67	100	9.79	2	1.48	0	0.00	4	0.44	119	12.38	1496	502.58
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	4	0.380	0	0.00	0	0.00	5	0.03	9	0.41	53	42.42
32	YES Bank	0	0.00	0	0.00	117	16.00	0	0.00	0	0.00	31	5.00	148	21.00	11777	3365.00
Total PVT		22	138.16	5515	157.73	61691	5260.07	125	2.78	9	17.71	2627736	9258.74	2695098	14835.20	5795389	74654.81
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	41	27.30
34	ESAF SF Bank	0	0.00	0	0.00	22	0.03	0	0.00	0	0.00	3820	7.21	3842	7.24	44983	127.58
35	Jana Small Finance Bank	0	0.00	0	0.00	1610	20.07	0	0.00	0	0.00	108365	372.25	109975	392.32	167325	664.64
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	23233	227.21	0	0.00	0	0.00	326474	896.81	349707	1124.02	582844	1940.90
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	41	6.93	0	0.00	0	0.00	6579	33.03	6620	39.96	13962	77.89
Total Small Finance		0	0.00	0	0.00	24906	254.24	0	0.00	0	0.00	445238	1309.30	470144	1563.54	809155	2838.32
38	BGVB (PNB)	0	0.00	1293	13.54	6799	311.77	3	2.58	1757	3.67	5122	22.50	14974	354.06	696806	6758.81
39	PBGB (UCO)	0	0.00	649	10.42	3593	234.42	0	0.00	0	0.00	14	0.57	4256	245.41	207368	3288.82
40	UBKGB (CBI)	0	0.00	73	1.28	2109	160.50	0	0.00	0	0.00	11	0.05	2193	161.83	187268	2542.34
Total RRB		0	0.00	2015	25.24	12501	706.69	3	2.58	1757	3.67	5147	23.12	21423	761.30	1091442	12589.97
41	WB State Co-Op Bank Ltd.	0	0.00	3844	47.82	9424	1114.40	55	5.55	0	0.00	157988	1462.25	171311	2630.02	2234544	8951.74
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	47.82	14522	1300.72	55	5.55	0	0.00	157988	1462.25	176409	2816.34	2456209	10255.39
Grand Total		2731	1354.90	76802	2390.01	393942	36458.29	406	219.71	1888	43.95	3320591	15148.72	3796360	55615.58	14138577	229733.99

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022

(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	641	739.00	281	21.87	2145	901.00	8001	410.00	2114	11904.00	13182	13975.87	127955	25172.41
2	Bank of India	0	0.00	127	19.44	5266	1278.77	25954	444.65	43764	11626.98	75111	13369.84	532714	22843.57
3	Bank of Maharashtra	0	0.00	31	6.35	437	156.41	300	6.72	5175	197.86	5943	367.34	14260	1362.61
4	Canara Bank	78	7.08	118	39.71	3508	802.89	23479	516.45	39154	9509.50	66337	10875.63	288913	18332.88
5	Central Bank of India	0	0.00	89	7.31	1811	276.90	3264	98.29	8515	3402.32	13679	3784.82	230945	9066.21
6	Indian Bank	48	185.25	28	2.48	7147	1384.74	49851	2274.58	31254	14312.17	88328	18159.22	792648	37445.88
7	Indian Overseas Bank	95	14.28	29	4.25	525	90.32	7529	185.19	40458	3514.93	48636	3808.97	112624	6966.49
8	Punjab & Sind Bank	0	0.00	7	3.08	125	36.85	601	212.02	2260	1548.00	2993	1799.95	11326	2831.69
9	Punjab National Bank	279	813.26	5104	93.30	19716	3269.41	41297	1124.12	98549	23346.09	164945	28646.19	1209547	56484.00
10	State Bank of India	0	0.00	1521	362.45	187715	16013.78	451141	16560.00	213655	30702.91	854032	63639.14	1643880	92273.55
11	UCO Bank	0	0.00	3	1.15	2728	748.34	6200	60.04	27964	8039.62	36895	8849.15	281016	15802.39
12	Union Bank of India	101	428.27	468	76.64	2575	799.67	23593	974.12	7810	18630.43	34547	20909.13	145182	28999.06
Total PSU		1242	2187.14	7806	638.03	233698	25759.08	641210	22866.18	520672	136734.81	1404628	188185.25	5391010	317580.74
13	Axis Bank	6	1.00	436	59.00	4711	2008.00	21654	1038.00	129510	13211.03	156317	16317.03	426052	29516.00
14	Bandhan Bank	0	0.00	0	0.00	4459	543.24	47880	610.14	1428724	15958.03	1481063	17111.41	4224611	29216.62
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	215	21.66
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	249	153.53
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	82	102.13
18	Federal Bank	0	0.00	8	1.03	891	227.87	1408	17.24	8863	2138.17	11170	2384.31	25988	3697.66
19	HDFC Bank	50	412.66	31	1.12	6899	1302.50	86583	3056.96	1142456	22188.05	1236019	26961.29	1620433	40570.78
20	ICICI Bank	2	47.50	145	34.13	14377	6650.96	72016	2194.69	453488	21536.78	540028	30464.05	629151	43545.07
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	623	48.27	106	21.75	298	80.95	10876	359.47	465312	3146.34	477215	3656.77	516082	4457.85
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	131696	8375.03	131700	8375.08	1998196	14902.98
24	Karnataka Bank Ltd.	4	6.36	0	0.00	293	100.79	458	42.86	1672	359.19	2427	509.20	4543	1380.96
25	Karur Vysya Bank	113	1.69	0	0.00	21	4.49	0	0.00	286	570.93	420	577.11	572	603.80
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	80004	3498.78	80004	3498.78	99264	8038.05
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	48	0.95	51	398.77	109	400.39	704	404.11
28	Ratnakar Bank Ltd	0	0.00	0	0.00	6	0.04	0	0.00	460	4640.90	466	4640.93	255940	5230.30
29	South Indian Bank Ltd.	6	48.55	2	0.38	50	19.76	77	1.18	2196	676.32	2331	746.19	3827	1248.77
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	170	50.19	36	60.72	206	110.91	259	153.33
32	YES Bank	0	0.00	0	0.00	229	109.00	14355	557.00	69973	3251.00	84557	3917.00	96334	7282.00
Total PVT		805	568.53	734	118.05	37855	12206.43	259379	8185.35	3932109	102638.84	4230882	123717.19	10026271	198372.00
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	36	3.01	36	3.01	77	30.32
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	106	22.47	106	22.47	45089	150.05
35	Jana Small Finance Bank	106	0.07	0	0.00	83	12.40	0	0.00	15507	172.38	15696	184.84	183021	849.49
36	Ujivan Small Finance Bank	0	0.00	0	0.00	3085	180.05	1831	25.62	54708	330.13	59624	535.81	642468	2476.70
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	668	2.04	668	2.04	14630	79.93
Total Small Finance		106	0.07	0	0.00	3168	192.45	1831	25.62	71025	530.03	76130	748.17	885285.00	3586.49
38	BGVB (PNB)	0	0.00	0	0.00	1118	75.73	31732	493.21	7613	124.60	40463	693.54	737269	7452.35
39	PBGB (UCO)	0	0.00	0	0.00	15	4.54	2844	66.92	7080	142.38	9939	213.84	217307	3502.66
40	UBKGB (CBI)	0	0.00	0	0.00	254	15.92	20616	438.25	558	8.98	21428	463.16	208696	3005.49
Total RRB		0	0.00	0	0.00	1387	96.19	55192	998.38	15251	275.96	71830	1370.54	1163272	13960.50
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	21400	1216.39	212883	11874.15	234283	13090.53	2468827	22042.28
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	17	5.36	17	5.36	221682	1309.01
Total Co-Optv		0	0.00	0	0.00	0	0.00	21400	1216.39	212900	11879.51	234300	13095.89	2690509	23351.29
Grand Total		2153	2755.74	8540	756.08	276108	38254.15	979012	33291.93	4751957	252059.15	6017770	327117.04	20156347	556851.03

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022

(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	9924	389.00	5921	985.00	3565	548.00	1701	471.00	3341	3287.00	0	0.00
2	Bank of India	320995	2416.26	92380	867.93	28877	342.12	24153	330.12	169357	2261.17	73	0.83
3	Bank of Maharashtra	3498	138.97	2279	69.86	1584	35.87	21486	1257.73	2228	3.82	0	0.00
4	Canara Bank	163402	2079.67	58240	1016.68	18035	278.06	0	0.00	38021	166.88	9143	7.82
5	Central Bank of India	3265	61.73	810	11.55	4922	76.90	394	16.07	71702	701.48	862	13.16
6	Indian Bank	314252	5721.58	53748	974.85	25899	597.81	138514	4725.93	34852	138.25	714	58.27
7	Indian Overseas Bank	26119	198.27	7476	89.65	933	19.32	2441	28.32	16231	38.35	166	0.08
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	766265	6856.04	157380	7405.67	99344	1515.35	119714	1518.70	292907	6022.54	967	89.60
10	State Bank of India	551486	6615.20	273234	8876.67	102773	3092.23	84341	2725.99	295740	10527.67	26	0.02
11	UCO Bank	2266983	2805.65	47709	537.58	15443	247.40	8014	142.58	44343	943.54	34	0.03
12	Union Bank of India	86780	1066.14	19086	445.72	9874	259.24	6410	210.77	24008	819.11	91	0.10
Total PSU		4512969	28348.51	718263	21281.16	311249	7012.30	407168	11427.21	992730	24909.81	12076	169.91
13	Axis Bank	246	3.50	98522	1101.00	40159	102.00	0	0.00	267219	1805.00	0	0.00
14	Bandhan Bank	2626834	10460.89	1518526	8434.47	892732	5262.14	115532	727.58	3792340	19687.96	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	11213	171.36	3560	97.14	166	3.56	1108	23.48	4973	173.78	0	0.00
19	HDFC Bank	335628	932.23	121626	473.14	827	11.61	18359	47.76	383162	1,621.23	0	0.00
20	ICICI Bank	56616	1523.90	52891	1466.87	6913	133.35	0	0.00	124035	11602.79	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	34495	62.05	13804	22.87	10472	18.51	11134	17.36	34707	78.21	0	0.00
23	Indusind Bank	2502121	4937.75	810244	2167.37	669677	1305.08	1804866	3452.00	12773	285.42	0	0.00
24	Karnataka Bank Ltd.	308	8.15	440	16.81	33	1.84	276	13.98	786	55.17	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	11375	508.15	5693	300.16	169	17.01	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	105	1.57	12	0.380	0	0.000	0	0.00	37	0.56	0	0.00
28	Ratnakar Bank Ltd	255357	448.90	57802	110.16	46642	92.27	131527	226.64	255364	449.18	0	0.00
29	South Indian Bank Ltd.	0	0.00	72	1.35	3	0.60	7	0.28	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	3381	130.00	0	0.00	2080	14.00	0	0.00	0	0.00	0	0.00
Total PVT		5859093	19567.11	2701417	14431.07	1671480	7090.34	2082809	4509.07	4876620	35764.90	1	0.01
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	9	0.79	0	0.00
34	ESAF SF Bank	44970	120.11	10305	26.47	0	0.00	0	0.00	44970	120.11	0	0.00
35	Jana Small Finance Bank	150105	465.75	48544	164.25	23041	71.93	10326	33.87	135308	418.34	0	0.00
36	Ujivan Small Finance Bank	512665	1611.49	116352	351.55	142466	448.37	18996	72.77	623271	1917.84	0	0.00
37	Utkarsh Small Finance Bank	13482	44.48	456	10.95	5375	10.26	913	2.03	13212	43.59	0	0.00
Total Small Finance		721222	2241.83	175657	553.22	170882	530.55	30235	108.66	816770	2500.67	0	0.00
38	BGVB (PNB)	552660	4484.95	146230	1037.72	64357	532.34	11391	84.85	84230	653.31	0	0.00
39	PBGB (UCO)	158176	2343.17	51281	791.18	38087	667.71	14958	301.98	98948	1932.82	0	0.00
40	UBKGB (CBI)	139566	2031.79	4591	66.12	24626	354.65	25461	366.67	31722	456.84	11	0.05
Total RRB		850402	8859.91	202102	1895.02	127070	1554.70	51810	753.50	214900	3042.97	11	0.05
41	WB State Co-Op Bank Ltd.	1402010	1937.67	35753	90.41	68382	254.39	27350	56.37	84165	233.74	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		1402010	1937.67	35753	90.41	68382	254.39	27350	56.37	84165	233.74	0	0.00
Grand Total		13345696	60955.03	3833192	38250.89	2349063	16442.28	2599372	16854.82	6985185	66452.08	12088	169.97

AGENDA – 4

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

CD Ratio of the State stood at 61.02% as on 30.09.2022 whereas it was 60.85% on 30.09.2021. For calculation of CD Ratio of the State as on 30.09.2022, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore) 30.09.2022
Total Deposit (A)	1046661.05
Total Advance utilized in the State (B=C+D)	634263.47
Out of which outstanding of credit sanctioned from the State (C)	556851.03
Credit sanctioned from outside State but utilized in West Bengal (D)	77412.45
RIDF Support (E)	4380.00
Total Advance to be reckoned (F=B+E)	638643.47
CD Ratio (F*100 / A)	61.02 %

Position of districts with less than 40 % CD Ratio

CD ratio of Hooghly has improved from 36.26 as on 30.06.2022 to 41.11 as on 30.09.2022. CD ratio of all the districts in the state is now above 40%.

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

District Wise CD Ratio of West Bengal as on 30.09.2022						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Sept,2021	CD Ratio as on September, 2022		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	46.10	6764.68	3542.80	52.37
2	Bankura	PNB	46.13	16047.00	8057.00	50.21
3	Birbhum	UCO	40.41	18662.56	8296.49	44.46
4	Coochbehar	CBI	72.01	10251.67	8138.39	79.39
5	Dakshin Dinajpur	PNB	61.02	5221.53	3348.70	64.13
6	Darjeeling	CBI	57.82	22392.90	13663.99	61.02
7	Hooghly	UCO	31.61	53958.89	22086.61	40.93
8	Howrah	UCO	42.12	49845.82	22722.35	45.59
9	Jalpaiguri	CBI	46.77	11508.29	7535.12	65.48
10	Jhargram	PNB	40.02	4526.03	1860.56	41.11
11	Kalimpong	SBI	40.09	1899.75	867.11	45.64
12	Kolkata	SBI	60.01	426846.43	266831.59	62.51
13	Malda	PNB	56.54	13284.44	7828.76	58.93
14	Murshidabad	PNB	42.83	23801.69	11291.19	47.44
15	Nadia	PNB	49.75	30621.50	15252.56	49.81
16	Paschim Burdwan	SBI	41.66	46906.70	21100.18	44.98
17	Paschim Medinipur	PNB	44.61	27217.17	12751.71	46.85
18	Purba Burdwan	UCO	47.82	28012.34	14836.44	52.96
19	Purba Medinipur	PNB	44.55	30278.26	14209.46	46.93
20	Purulia	PNB	47.67	8269.58	4033.84	48.78
21	Uttar Dinajpur	PNB	61.63	8544.69	5131.26	60.05
22	24 Pgs. (N)	Indian	39.70	163574.32	66141.23	40.43
23	24 Pgs. (S)	PNB	44.74	38224.83	17323.69	45.32
Grand Total			50.39	1046661.05	556851.03	53.20
Amount sanctioned from outside State but fund utilised in the State of					77412.45	
RIDF Support					4380.00	
Total Advances in the State					638643.47	
Credit Deposit Ratio			60.85			61.02

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.09.2022

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on Sept,2021	As on September, 2022				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Bank of Baroda	68.77	38087.45	25172.41	66.09	0.00	66.09
2	Bank of India	50.12	35951.29	22843.57	63.54	0.00	63.54
3	Bank of Maharashtra	100.11	2106.97	1362.61	64.67	0.00	64.67
4	Canara Bank	57.68	31994.44	18332.88	57.30	0.00	57.30
5	Central Bank of India	35.24	26235.57	9066.21	34.56	0.00	34.56
6	Indian Bank	37.13	84666.47	37445.88	44.23	0.00	44.23
7	Indian Overseas Bank	45.06	15194.31	6966.49	45.85	0.00	45.85
8	Punjab & Sind Bank	160.81	2569.95	2831.69	110.18	0.00	110.18
9	Punjab National Bank	44.35	124377.28	56484.00	45.41	0.00	45.41
10	State Bank of India	33.29	259178.91	92273.55	35.60	37798.00	50.19
11	UCO Bank	39.34	38703.91	15802.39	40.83	0.00	40.83
12	Union Bank of India	81.82	33447.85	28999.06	86.70	0.00	86.70
Total PSU		43.57	692514.40	317580.74	45.86	37798.00	51.32
13	Axis Bank	52.19	58885.00	29516.00	50.12	0.00	50.12
14	Bandhan Bank	71.30	44339.45	29216.62	65.89	0.00	65.89
15	Catholic Syrian Bank Ltd.	48.46	53.26	21.66	40.67	0.00	40.67
16	City Union Bank Ltd.	52.16	229.99	153.53	66.76	0.00	66.76
17	Dhanlaxmi Bank Ltd.	201.67	59.18	102.13	172.58	0.00	172.58
18	Federal Bank	76.44	4510.47	3697.66	81.98	0.00	81.98
19	HDFC Bank	58.47	68289.24	40570.78	59.41	0.00	59.41
20	ICICI Bank	71.88	51943.52	43545.07	83.83	0.00	83.83
21	IDBI Bank	52.05	15317.46	7757.15	50.64	0.00	50.64
22	IDFC First Bank	155.93	2621.48	4457.85	170.05	0.00	170.05
23	Indusind Bank	110.44	12459.82	14902.98	119.61	0.00	119.61
24	Karnataka Bank Ltd.	112.35	1322.80	1380.96	104.40	0.00	104.40
25	Karur Vysya Bank	59.08	1217.53	603.80	49.59	0.00	49.59
26	Kotak Mahindra Bank	79.53	9126.40	8038.05	88.07	0.00	88.07
27	Lakshmi Vilas Bank (DBS)	562.50	90.24	404.11	447.82	0.00	447.82
28	Ratnakar Bank Ltd	66.66	6322.08	5230.30	82.73	0.00	82.73
29	South Indian Bank Ltd.	86.99	1344.17	1248.77	92.90	0.00	92.90
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	22.53	602.87	153.33	25.43	0.00	25.43
32	YES Bank	69.60	9305.00	7282.00	78.26	0.00	78.26
Total PVT		66.52	288039.96	198372.00	68.87	0.00	68.87
33	Au Small finance Bank	0.20	410.37	30.32	7.39	0.00	7.39
34	ESAF SF Bank	183.89	42.75	150.05	350.96	0.00	350.96
35	Jana Small Finance Bank	65.27	1434.21	849.49	59.23	0.00	59.23
36	Ujjivan Small Finance Bank	173.74	1649.69	2476.71	150.13	0.00	150.13
37	Utkarsh Small Finance Bank	38.35	270.48	79.93	29.55	0.00	29.55
Total Small Finance		106.66	3807.50	3586.49	94.20	0.00	94.20
38	BGVB (PNB)	38.80	18178.72	7452.35	40.99	11074.12	101.91
39	PBGB (UCO)	53.75	6335.36	3502.66	55.29	2369.69	92.69
40	UBKGB (CBI)	66.46	4092.72	3005.49	73.44	908.63	95.64
Total RRB		45.89	28606.80	13960.50	48.80	14352.44	98.97
41	WB State Co-Op Bank Ltd.	58.88	33443.29	22042.28	65.91	23218.92	135.34
42	WBSCARD Bank Ltd.	508.34	249.10	1309.01	525.50	0.00	525.50
Total Co-Optv		62.37	33692.39	23351.29	69.31	23218.92	138.22
Grand Total		50.39	1046661.05	556851.03	53.20	75369.36	60.40
Amount sanctioned from outside State but fund utilised in the State of West Bengal				77412.45			
RIDF Support				4380.00			
Total Credit in the State				638643.47			
Credit Deposit Ratio		60.85			61.02		
Total Credit + Investment				714012.83			
Total Credit + Investment Deposit Ratio					68.22		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2022

(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	2539.54	4234.94	13036.62	18276.36	38087.45
2	Bank of India	143	83	82	68	376	8036.92	5883.58	11907.32	10123.47	35951.29
3	Bank of Maharashtra	3	5	18	15	41	132.10	107.57	452.16	1415.14	2106.97
4	Canara Bank	166	82	93	71	412	3114.53	2698.52	9803.35	16378.04	31994.44
5	Central Bank of India	135	65	69	47	316	6347.84	5116.65	8781.99	5989.09	26235.57
6	Indian Bank	265	95	133	105	598	18744.22	13485.22	24555.78	27881.25	84666.47
7	Indian Overseas Bank	31	21	47	53	152	1363.72	772.43	5563.24	7494.92	15194.31
8	Punjab & Sind Bank	4	4	15	17	40	49.02	45.26	678.55	1797.12	2569.95
9	Punjab National Bank	594	196	229	199	1218	34613.04	16181.71	42137.00	31445.53	124377.28
10	State Bank of India	554	235	261	204	1254	50202.79	39878.00	80720.54	88377.58	259178.91
11	UCO Bank	150	70	86	77	383	8294.09	7268.84	13095.00	10045.98	38703.91
12	Union Bank of India	68	53	89	74	284	3457.98	3017.52	12801.80	14170.55	33447.85
Total PSU		2163	967	1205	1036	5371	136895.78	98690.24	223533.35	233395.03	692514.40
13	Axis Bank	39	87	191	0	317	1928.00	7766.00	49191.00	0.00	58885.00
14	Bandhan Bank	913	404	245	104	1666	6669.93	5090.86	17569.97	15008.69	44339.45
15	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	53.26	53.26
16	City Union Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	229.99	229.99
17	Dhanlaxmi Bank Ltd.	0	0	2	1	3	0.00	0.00	33.35	25.83	59.18
18	Federal Bank	6	3	7	117	133	100.70	33.12	336.39	4040.26	4510.47
19	HDFC Bank	30	48	80	106	264	1359.91	3237.22	16954.57	46737.54	68289.24
20	ICICI Bank	25	49	90	82	246	1056.57	2570.22	15917.46	32399.28	51943.52
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	13	28	0.00	0.00	976.45	1645.03	2621.48
23	Indusind Bank	5	20	31	46	102	263.07	671.73	1669.72	9855.31	12459.82
24	Karnataka Bank Ltd.	1	2	9	8	20	19.67	49.64	390.52	862.97	1322.80
25	Karur Vysya Bank	1	1	3	9	14	70.56	42.67	114.59	989.71	1217.53
26	Kotak Mahindra Bank	1	1	6	36	44	68.39	64.63	677.13	8316.25	9126.40
27	Lakshmi Vilas Bank (DBS)	1	0	0	3	4	23.65	0.00	0.00	66.59	90.24
28	Ratnakar Bank Ltd	0	2	4	16	22	0.00	50.73	230.22	6041.13	6322.08
29	South Indian Bank Ltd.	1	0	6	12	19	21.08	0.00	307.51	1015.58	1344.17
30	SIDBI	0	0	0	1	1	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	602.87	602.87
32	YES Bank	0	2	12	15	29	0.00	99.00	932.00	8274.00	9305.00
Total PVT		1045	644	729	595	3013	12897.52	22717.82	110638.34	141786.28	288039.96
33	Au Small finance Bank	0	0	0	7	7	0.00	0.00	0.00	410.37	410.37
34	ESAF SF Bank	0	1	1	2	4	0.00	1.10	1.27	40.38	42.75
35	Jana Small Finance Bank	3	12	11	13	39	20.26	156.36	256.98	1000.61	1434.21
36	Ujjivan Small Finance Bank	37	15	22	10	84	183.40	288.63	672.57	505.09	1649.69
37	Utkarsh Small Finance Bank	0	0	7	7	14	0.00	0.00	178.47	92.01	270.48
Total Small Finance		40	28	41	39	148	203.66	446.09	1109.29	2048.46	3807.50
38	BGVB (PNB)	496	68	23	0	587	14502.98	2266.12	1409.62	0.00	18178.72
39	PBGB (UCO)	204	16	7	3	230	5242.44	710.07	264.78	118.07	6335.36
40	UBKGB (CBI)	88	47	7	0	142	1848.47	1868.24	376.01	0.00	4092.72
Total RRB		788	131	37	3	959	21593.89	4844.43	2050.41	118.07	28606.80
41	WB State Co-Op Bank Ltd.	227	54	69	16	366	15542.46	3849.83	6263.73	7787.27	33443.29
42	WBSCARD Bank Ltd.	10	0	0	1	11	249.10	0.00	0.00	0.00	249.10
Total Co-Optv		237	54	69	17	377	15791.56	3849.83	6263.73	7787.27	33692.39
43	India Post Payment Bank	1	9	15	0	25	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		1	9	15	2	27	0.00	0.00	0.00	0.00	0.00
Grand Total		4274	1833	2096	1692	9895	187382.41	130548.41	343595.12	385135.11	1046661.05

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.09.2022

(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	747.48	1243.29	3725.88	19455.75	25172.41	29.43	29.36	28.58	106.45	66.09
2	Bank of India	3289.62	2023.33	3299.83	14230.79	22843.57	40.93	34.39	27.71	140.57	63.54
3	Bank of Maharashtra	55.65	100.12	332.41	874.43	1362.61	42.13	93.07	73.52	61.79	64.67
4	Canara Bank	1827.31	1427.25	2514.13	12564.19	18332.88	58.67	52.89	25.65	76.71	57.30
5	Central Bank of India	1952.99	1140.09	1585.51	4387.62	9066.21	30.77	22.28	18.05	73.26	34.56
6	Indian Bank	3474.25	2300.55	4214.22	27456.86	37445.88	18.54	17.06	17.16	98.48	44.23
7	Indian Overseas Bank	298.43	201.77	1041.23	5425.06	6966.49	21.88	26.12	18.72	72.38	45.85
8	Punjab & Sind Bank	21.15	19.86	270.47	2520.21	2831.69	43.15	43.88	39.86	140.24	110.18
9	Punjab National Bank	11361.30	4845.25	9510.12	30767.33	56484.00	32.82	29.94	22.57	97.84	45.41
10	State Bank of India	14719.44	12147.96	23240.23	42165.92	92273.55	29.32	30.46	28.79	47.71	35.60
11	UCO Bank	2054.30	1592.32	3964.33	8191.44	15802.39	24.77	21.91	30.27	81.54	40.83
12	Union Bank of India	835.08	867.80	3310.48	23985.70	28999.06	24.15	28.76	25.86	169.26	86.70
Total PSU		40637.00	27909.60	57008.84	192025.30	317580.74	29.68	28.28	25.50	82.27	45.86
13	Axis Bank	820.00	3920.00	24776.00	0.00	29516.00	42.53	50.48	50.37	#DIV/0!	50.12
14	Bandhan Bank	13296.93	6699.91	7020.84	2198.94	29216.62	199.36	131.61	39.96	14.65	65.89
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	21.66	21.66	#DIV/0!	#DIV/0!	#DIV/0!	40.67	40.67
16	City Union Bank Ltd.	0.00	0.00	0.00	153.53	153.53	#DIV/0!	#DIV/0!	#DIV/0!	66.76	66.76
17	Dhanlaxmi Bank Ltd.	0.00	0.00	14.07	88.06	102.13	#DIV/0!	#DIV/0!	42.19	340.92	172.58
18	Federal Bank	111.39	104.58	180.96	3300.73	3697.66	110.62	315.76	53.79	81.70	81.98
19	HDFC Bank	1186.41	3045.99	8582.77	27755.61	40570.78	87.24	94.09	50.62	59.39	59.41
20	ICICI Bank	338.66	1791.61	13570.62	27844.19	43545.07	32.05	69.71	85.26	85.94	83.83
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	94.17	40.74	649.48	3673.46	4457.85	#DIV/0!	#DIV/0!	66.51	223.31	170.05
23	Indusind Bank	3666.75	576.58	2216.14	8443.50	14902.98	1393.81	85.84	132.73	85.67	119.61
24	Karnataka Bank Ltd.	26.58	45.81	359.52	949.05	1380.96	135.13	92.28	92.06	109.97	104.40
25	Karur Vysya Bank	18.13	16.34	34.36	534.97	603.80	25.69	38.29	29.99	54.05	49.59
26	Kotak Mahindra Bank	363.31	1.51	370.36	7302.87	8038.05	531.23	2.34	54.70	87.81	88.07
27	Lakshmi Vilas Bank (DBS)	3.56	0.00	0.00	400.55	404.11	15.05	#DIV/0!	#DIV/0!	601.52	447.82
28	Ratnakar Bank Ltd	0.00	40.57	35.24	5154.49	5230.30	#DIV/0!	79.96	15.31	85.32	82.73
29	South Indian Bank Ltd.	7.21	0.00	191.22	1050.34	1248.77	34.20	#DIV/0!	62.18	103.42	92.90
30	SIDBI	0.00	0.00	0.00	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	153.33	153.33	#DIV/0!	#DIV/0!	#DIV/0!	25.43	25.43
32	YES Bank	0.00	2.00	542.00	6738.00	7282.00	#DIV/0!	2.02	58.15	81.44	78.26
Total PVT		20337.90	16863.90	60648.13	100522.07	198372.00	157.69	74.23	54.82	70.90	68.87
33	Au Small finance Bank	0.00	0.00	0.00	30.32	30.32	#DIV/0!	#DIV/0!	#DIV/0!	7.39	7.39
34	ESAF SF Bank	0.00	28.96	9.70	111.39	150.05	#DIV/0!	2632.73	761.40	275.85	350.96
35	Jana Small Finance Bank	165.59	214.26	218.28	251.36	849.49	817.38	137.03	84.94	25.12	59.23
36	Ujjivan Small Finance Bank	418.32	654.36	1015.49	388.54	2476.71	228.10	226.71	150.99	76.92	150.13
37	Utkarsh Small Finance Bank	0.00	0.00	58.65	21.28	79.93	#DIV/0!	#DIV/0!	32.86	23.13	29.55
Total Small Finance		583.91	897.58	1302.12	802.88	3586.49	286.72	201.21	117.38	39.19	94.20
38	BGVB (PNB)	6202.03	794.07	456.25	0.00	7452.35	42.76	35.04	32.37	#DIV/0!	40.99
39	PBGB (UCO)	3051.25	318.26	107.13	26.02	3502.66	58.20	44.82	40.46	22.04	55.29
40	UBKGB (CBI)	1933.16	940.48	131.85	0.00	3005.49	104.58	50.34	35.07	#DIV/0!	73.44
Total RRB		11186.44	2052.81	695.23	26.02	13960.50	51.80	42.37	33.91	22.04	48.80
41	WB State Co-Op Bank Ltd.	9535.86	2593.46	3063.04	6849.92	22042.28	61.35	67.37	48.90	87.96	65.91
42	WBSCARD Bank Ltd.	1309.01	0.00	0.00	0.00	1309.01	525.50	#DIV/0!	#DIV/0!	#DIV/0!	525.50
Total Co-Optv		10844.87	2593.46	3063.04	6849.92	23351.29	68.68	67.37	48.90	87.96	69.31
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		83590.12	50317.35	122717.36	300226.20	556851.03	44.61	38.54	35.72	77.95	53.20

Position of ATMs & BC Outlets in West Bengal as on 30.09.2022

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	358	424	416	146	1344
2	Bank of India	116	89	96	110	411	389	118	93	10	610
3	Bank of Maharashtra	1	5	19	4	29	5	4	14	12	35
4	Canara Bank	109	70	93	91	363	231	75	7	3	316
5	Central Bank of India	25	27	27	16	95	710	259	108	5	1082
6	Indian Bank	32	61	75	84	252	1153	18	161	6	1338
7	Indian Overseas Bank	14	18	24	32	88	60	11	11	1	83
8	Punjab & Sind Bank	2	3	14	7	26	0	0	0	0	0
9	Punjab National Bank	546	302	338	344	1530	3115	401	112	11	3639
10	State Bank of India	755	854	1858	814	4281	4546	488	419	12	5465
11	UCO Bank	55	50	80	44	229	345	90	4	0	439
12	Union Bank of India	71	76	217	110	474	226	221	70	60	577
Total PSU		1770	1620	3000	1883	8273	11138	2109	1415	266	14928
13	Axis Bank	367	337	699	0	1403	2471	1	376	0	2848
14	Bandhan Bank	1	15	64	38	118	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	30	109	234	239	612	533	80	24	7	644
20	ICICI Bank	63	82	215	164	524	5	0	0	0	5
21	IDBI Bank	26	34	63	50	173	0	0	0	0	0
22	IDFC First Bank	0	0	7	11	18	683	136	30	3	852
23	Indusind Bank	8	31	35	100	174	0	0	0	0	0
24	Karnataka Bank Ltd.	1	0	7	8	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	69	77	0	0	0	0	0
27	Lakshmi Vilas Bank (DBS)	1	0	0	4	5	0	0	0	0	0
28	Ratnakar Bank Ltd	0	2	4	10	16	6819	4752	7606	5282	24459
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	2	13	21	36	105339	11889	17150	7600	141978
Total PVT		504	618	1365	756	3243	115850	16858	25186	12892	170786
33	Au Small finance Bank	0	0	0	6	6	0	0	0	0	0
34	ESAF SF Bank	0	1	1	2	4	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	10	62	0	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	6	7	13	0	0	0	0	0
Total Small Finance		14	18	31	27	90	10	1	0	1	12
38	BGVB (PNB)	0	0	0	0	0	1581	933	46	0	2560
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	2566	933	46	0	3545
41	WB State Co-Op Bank Ltd.	72	22	36	3	133	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		72	22	36	3	133	0	0	0	0	0
43	India Post Payment Bank	0	0	0	0	0	44	2291	4583	0	6918
44	Airtel Payment Bank	0	0	0	0	0	52513	0	0	0	52513
45	Fino Payment Bank	0	0	0	0	0	27166	0	0	0	27166
Total of Payment Banks		0	0	0	0	0	79723	2291	4583	0	59431
Grand Total		2360	2278	4432	2669	11739	209287	22192	31230	13159	248702

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

Negative trend is shown in only Uttar Dinajpur District as on September,2022 in comparison to September, 2021. The district must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 30.09.2021	As on 30.09.2022	Increase/Decrease (+) (-)
1.	Alipurduar	46.10	52.37	+
2.	Bankura	46.13	50.21	+
3.	Birbhum	40.41	44.46	+
4.	Coochbehar	72.01	79.39	+
5.	Dakshin Dinajpur	61.02	64.13	+
6.	Darjeeling	57.82	61.02	+
7.	Hooghly	31.61	40.93	+
8.	Howrah	42.12	45.59	+
9.	Jalpaiguri	46.77	65.48	+
10.	Jhargram	40.02	41.11	+
11.	Kalimpong	40.09	45.64	+
12.	Kolkata	60.01	62.51	+
13.	Malda	56.54	58.93	+
14.	Murshidabad	42.83	47.44	+
15.	Nadia	49.75	49.81	+
16.	Paschim Burdwan	41.66	44.98	+
17.	Paschim Medinipur	44.61	46.85	+
18.	Purba Burdwan	47.82	52.96	+
19.	Purba Medinipur	44.55	46.93	+
20.	Purulia	47.67	48.78	+
21.	24 Pgs. (N)	39.70	40.43	+
22.	24 Pgs. (S)	44.74	45.32	+
23.	Uttar Dinajpur	61.63	60.05	-

AGENDA-5

Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Animal Husbandry & Fishery including MJCC
- (iii) Review of credit deployment under Agriculture Infrastructure Fund
- (iv) 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
30.09.2020	77236	16640	22
31.03.2021	77236	57008	74
30.09.2021	87603	27952	32
31.03.2022	87603	74690	85
30.09.2022	97261	39196	40

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 Uttar Pradesh, Punjab and Andhra 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 September,2022 of the financial year 2022-23 is Rs.39195.64 crore, which was Rs. 27952 crore upto the September, 2021 of the financial year 2021-22. With Rs. 29345 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. There is huge scope for banks to enrich their agriculture credit portfolio by financing in Agriculture Infrastructure Fund scheme.

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 under the KCC Saturation Campaign as on 30.09.2022 (as per KCC-IMS portal):

During	Target	Sponsored	Sanctioned	Pending
FY 2020-21	2018100	2298634	1505228	51636
FY 2021-22	18000	111874	14619	89006
FY 2022-23	18000	20803	4297	16278

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 total no. of 7.77 lakh proposals has been rejected after according 15.24 lakh no. of cases sanctioned.

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 September 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
30.09.2021	35,00,000	13,87,026	40
31.03.2022	35,00,000	29,10,678	83
30.09.2022	35,00,000	15,33,242	44

Bank wise KCC position as on 30.09.2022

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2022 to 30.09.2022)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.09.2022	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	3174	31.20	7348	69.10	10522	100.30	42.09	23101	153.10
2	Bank of India	117000	5982	42.01	104700	123.21	110682	165.22	94.60	187198	844.93
3	Bank of Maharashtra	2200	48	0.88	312	3.15	360	4.03	16.36	2123	39.13
4	Canara Bank	28500	5256	40.23	4465	31.58	9721	71.81	34.11	46379	339.93
5	Central Bank of India	32500	668	3.00	12410	66.17	13078	69.17	40.24	77344	442.63
6	Indian Bank	148500	35250	625.36	15236	278.45	50486	903.81	34.00	492422	3814.45
7	Indian Overseas Bank	7000	225	3.01	849	9.39	1074	12.40	15.34	8803	63.42
8	Punjab & Sind Bank	50	1	0.21	6	0.07	7	0.28	14.00	46	0.85
9	Punjab National Bank	407000	32817	239.12	245637	879.00	278454	1118.12	68.42	679146	3819.43
10	State Bank of India	285000	9832	69.00	58163	552.50	67995	621.50	23.86	238251	1746.00
11	UCO Bank	40000	1025	8.75	8223	35.64	9248	44.39	23.12	69025	331.44
12	Union Bank of India	25000	2942	26.80	12928	213.52	15870	240.32	63.48	35329	454.39
Total PSU		1117750	97220	1089.57	470277	2261.78	567497	3351.35	50.77	1859167	12049.70
13	Axis Bank	2750	1112	8.48	417	2.78	1529	11.26	55.60	7886	68.65
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	884	17.19	0	0.00	884	17.19	58.93	2590	62.95
19	HDFC Bank	24500	39798	138.24	53	4.36	39851	142.60	162.66	126336	353.52
20	ICICI Bank	2500	1538	95.58	0	0.00	1538	95.58	61.52	3696	164.11
21	IDBI Bank	10000	0	0.00	0	0.00	0	0.00	0.00	10632	127.62
22	IDFC First Bank	0	1	0.002	0	0.00	1	0.002	#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	180	0.35	0	0.00	180	0.35	18.00	288	0.46
Total PVT		42250	43513	259.84	470	7.14	43983	266.98	104.10	151428	777.31
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	BGVB (PNB)	270000	5819	17.41	55407	154.81	61226	172.22	22.68	280671	719.05
39	PBGB (UCO)	60000	4797	34.69	21717	192.2	26514	226.89	44.19	78697	605.91
40	UBKGB (CBI)	25000	1819	14.86	18975	302.68	20794	317.54	83.18	77340	843.23
Total RRB		355000	12435	66.96	96099	649.69	108534	716.65	30.57	436708	2168.19
41	WB State Co-Op Bank Ltd.	1985000	19997	34.08	793231	2035.48	813228	2069.57	40.97	1863558	4930.73
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	19997	34.08	793231	2035.48	813228	2069.57	40.97	1863558	4930.73
Grand Total		3500000	173165	1450.45	1360077	4954.09	1533242	6404.55	43.81	4310861	19925.93

District wise KCC position as on 30.09.2022							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2022 to 30.09.2022(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.09.2022	
			No.	Amount		No.	Amount
1	Alipurduar	38500	4062	39.33	10.55	26625	180.85
2	Bankura	198000	92237	51.71	46.58	170312	827.2
3	Birbhum	240000	68829	249.19	28.68	241678	838.33
4	Coochbehar	190000	36380	194.52	19.15	200936	1462.72
5	Dakshin Dinajpur	115000	48384	219.95	42.07	106666	490.25
6	Darjeeling	18500	5825	45.75	31.49	23768	160.30
7	Hooghly	395000	130732	259.76	33.10	339963	1390.34
8	Howrah	95000	29314	171.55	30.86	71699	473.62
9	Jalpaiguri	40000	24420	579.03	61.05	101559	910.67
10	Jhargram	55000	17212	88.93	31.29	70948	298.98
11	Kalimpong	10000	850	5.27	8.50	9042	50.05
12	Kolkata	0	904	18.56	#DIV/0!	434	21.82
13	Malda	110000	53120	278.39	48.29	120484	508.27
14	Murshidabad	95000	53223	264.63	56.02	127015	647.95
15	Nadia	110000	47850	268.93	43.50	205124	1304.12
16	Paschim Burdwan	25000	11887	91.65	47.55	14476	236.84
17	Paschim Medinipur	245000	178514	888.92	72.86	436763	2181.67
18	Purba Burdwan	280000	137920	749.71	49.26	514852	2453.42
19	Purba Medinipur	750000	379179	985.90	50.56	496190	1598.91
20	Purulia	35000	21866	94.88	62.47	114832	295.16
21	Uttar Dinajpur	55000	19236	191.79	34.97	308615	1019.18
22	24 Pgs. (N)	230000	85256	307.59	37.07	307816	1378.01
23	24 Pgs. (S)	170000	86042	358.62	50.61	301064	1197.27
Grand Total		3500000	1533242	6404.55	43.81	4310861	19925.92

NB: All the banks operating in the State have disbursed 1533242 number of KCCs including renewal cases upto September quarter of FY 2022-23 registering 43.81 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs.6404.55 crore as on 30.09.2022. The Average ticket size of outstanding KCC loans is Rs. 46,223/- as on 30.09.2022 thus it has increased from Rs. 46,116/- on 30.06.2022.

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.

The enrolment position of KCC coverage under BSB as on 30.09.2022 is as follows:

As on	Total Enrolment
30.09.2021	46.85 Lakh
30.09.2022	61.20 Lakh

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.

With a view to improving the sanction process related to KCC-AH proposals lying pending with Bank branches and also for consideration of KCC-AH proposals sponsored henceforth, guidelines in this direction has been shared by Institutional Finance Department, Govt. of West Bengal on 23.11.2022. SLBC have been shared the same with member banks and LDMs for necessary action.

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 (for FY 2022-23) as on 30.09.2022:

As on	Dairy		Poultry		Goatery		Piggery	
	Spon	Sanc	Spon	Sanc	Spon	Sanc	Spon	Sanc
30.06.22	4970	2758	645	327	1417	506	114	25
30.09.22	6616	4423	883	535	1986	1085	246	172

As per report received from member banks, total 6215 no. of cases have been sanctioned against 9731 no. of applications received upto 30.09.2022 in current FY. Total 25255 cases are still pending with different bank branches against 92130 no. of sponsored cases 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 (01.04.2022-30.09.2022)																	
** Figures indicate actual received/ sponsored (Amount in Rs. Crore)																	
Sr. No.	Bank Name	DAIRY				POULTRY				GOATERY				PIGGERY			
		Sponsored during FY 2022-23		Rejected		Sponsored during FY 2022-23		Rejected		Sponsored during FY 2022-23		Rejected		Sponsored during FY 2022-23		Rejected	
		No.	No.	Amount	No.	No.	No.	Amount	No.	No.	No.	Amount	No.	No.	No.	Amount	No.
1	Bank of Baroda	50	28	0.15	21	14	5	0.01	8	14	5	0.03	8	0	0	0.00	0
2	Bank of India	189	65	0.52	25	23	9	0.14	8	42	22	0.19	15	4	2	0.02	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	7	0.03	85	15	2	0.03	4	28	1	0.01	19	11	0	0.00	11
6	Indian Bank	962	518	2.33	174	150	44	2.33	26	598	91	0.45	15	16	7	0.09	4
7	Indian Overseas Bank	13	10	0.08	0	5	3	0.03	0	5	2	0.03	1	1	0	0.00	0
8	Punjab National Bank	820	221	1.89	150	115	23	0.16	12	211	18	0.61	76	19	0	0.00	7
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	792	3.50	158	133	97	4.06	16	265	198	2.03	60	29	20	0.27	2
11	UCO Bank	213	148	1.71	65	34	30	0.41	4	40	36	0.23	4	11	6	0.04	3
12	Union Bank of India	42	31	0.19	10	10	5	0.05	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	494	2.98	0	57	51	0.62	6	84	82	0.62	2	128	122	0.85	0
22	PBGB (UCO)	479/ 329	346	2.47	73	72/ 43	38	0.57	19	64/ 45	39	0.08	18	1	0	0.00	1
23	UBKGB (CBI)	230/ 164	129	0.86	95	30/14	17	0.15	13	50/ 32	27	0.10	23	23/ 13	15	0.04	8
24	WB State Co-Op Bank	1526/ 96	1526	4.64	0	201/ 8	201	3.63	0	538/ 11	538	8.95	0	1	0	0.00	0
	Grand Total	6616/ 4970	4423	22.21	872	883/ 645	535	12.25	125	1986/ 1422	1085	13.46	256	246/ 236	172	1.31	37

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2022:

During	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
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	12625	113.54
30.09.22	40023	391.95	11308	227.07	39383	302.74	35257	308.52

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2022-2023 (01.04.2022 - 30.09.2022) (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	8874	86.00	574	8.20	625	8.25	154	3.45	78	2.50	345	9.50	8	1.00	4354	286.10	15012	405.00
2	Bank of India	192671	659.63	2605	18.28	289	2.86	311	5.92	652	4.21	1159	4.64	4942	46.21	3916	31.99	206545	773.74
3	Bank of Maharashtra	348	3.21	1	0.01	11	0.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	360	4.03
4	Canara Bank	11190	77.94	1059	6.16	268	7.00	168	13.98	68	0.70	7	0.07	2	0.01	53798	1718.64	66560	1824.50
5	Central Bank of India	13078	69.17	15	0.16	17	0.08	9	0.19	9	0.10	6	0.07	4	0.31	28559	780.33	41697	850.41
6	Indian Bank	197523	1259.98	2552	8.55	31	0.54	388	2.01	382	1.82	21	0.98	71472	1245.62	1852	55.45	274221	2574.95
7	Indian Overseas Bank	941	11.52	32	0.19	15	0.18	9	0.25	9	0.31	26	0.45	78	0.82	1122	115.43	2232	129.15
8	Punjab & Sind Bank	2	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.005
9	Punjab National Bank	312766	1782.16	615	4.27	258	3.87	121	3.08	385	2.94	26	1.26	629	9.12	180347	4565.43	495147	6372.13
10	State Bank of India	67995	621.50	984	4.63	87	1.94	117	4.59	226	2.43	12	0.13	26	2.00	295455	4968.12	364902	5605.34
11	UCO Bank	5831	787.46	172	19.01	214	8.45	60	2.13	29	1.30	2	0.07	31	12.46	5318	255.78	11657	1086.66
12	Union Bank of India	15566	341.35	724	16.04	119	1.97	282	18.97	302	2.88	0	0.00	0	0.00	2125	94.63	19118	475.84
Total PSU		826785	5699.92	9333	85.50	1934	35.95	1619	54.57	2140	19.19	1604	17.17	77192	1317.55	576846	12871.90	1497453	20101.75
13	Axis Bank	1112	8.48	0	0.00	8	3.50	0	0.00	0	0.00	0	0.00	0	0.00	1090	228.40	2210	240.38
14	Bandhan Bank	0	0.00	19926	131.26	5734	41.21	3752	27.32	7851	49.38	0	0.00	0	0.00	476	3.53	37739	252.70
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	4183	67.36	13	0.31	5	0.45	2	0.00	1	0.00	0	0.00	2	0.14	1	2.55	4207	70.81
19	HDFC Bank	71	5.70	0	0.00	0	0.00	2	0.01	0	0.00	82	0.24	31452	97.67	8373	48.30	39980	151.91
20	ICICI Bank	1173	66.75	0	0.00	10	6.00	0	0.00	0	0.00	0	0.00	24065	254.91	0	0.00	25248	327.66
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	1	0.00	1287	4.15	558	2.02	159	0.55	4214	13.66	0	0.00	5257	17.25	0	0.00	11476	37.63
23	Indusind Bank	0	0.00	0	0.00	25927	83.92	0	0.00	0	0.00	0	0.00	209961	629.98	357000	1174.75	592888	1888.65
24	Karnataka 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
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	102	1.84	102	1.84
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1893	89.16	0	0.00	1893	89.16
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	70	1.17	70	1.17
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	42713	166.64	42713	166.64
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	463	7.17	463	7.17
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	1960	5.96	1960	5.96
Total PVT		6540	148.29	21226	135.72	32242	137.10	3915	27.88	12066	63.04	82	0.24	272630	1089.11	453240	1917.11	801941	3518.49
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	943	3.64	419	1.63	399	1.57	0	0.00	0	0.00	0	0.00	11980	45.26	13741	52.10
35	Jana Small Finance Bank	0	0.00	363	1.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9554	44.41	9917	46.12
36	Ujjivan Small Finance Bank	0	0.00	483	6.22	0	0.00	1	0.00	0	0.00	0	0.00	35964	175.63	0	0.00	36448	181.85
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	1474	5.67	1474	5.67
Total Small Finance		0	0.00	1789	11.56	419	1.63	400	1.57	0	0.00	0	0.00	35964	175.63	23008	95.34	61580	285.74
38	BGVB (PNB)	161504	1376.43	2530	22.31	414	4.60	1119	14.62	6697	83.80	0	0.00	0	0.00	1305	11.37	173569	1513.13
39	PBGB (UCO)	26514	226.89	4759	134.45	3842	118.61	3992	123.66	3756	118.41	0	0.00	19	1.92	549	10.62	43431	734.56
40	UBKGB (CBI)	20620	316.00	73	0.64	52	0.48	10	0.13	31	0.16	8	0.13	0	0.00	31190	476.32	51984	793.86
Total RRB		208638	1919.32	7362	157.40	4308	123.69	5121	138.41	10484	202.37	8	0.13	19	1.92	33044	498.31	268984	3041.55
41	WB State Co-Op Bank Ltd.	810880	2055.38	286	1.64	480	4.37	201	3.63	10529	23.62	36	0.08	298	6.91	35614	270.72	858324	2366.35
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		810880	2055.38	313	1.76	480	4.37	253	4.64	10567	23.92	51	27.16	2360	9.21	35614	270.72	860518	2397.16
Grand Total		1852843	9822.92	40023	391.95	39383	302.74	11308	227.07	35257	308.52	1745	44.70	388165	2593.42	1121752	15653.37	3490476	29344.69

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 30.09.2022:

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
30.09.22	227603	1540.48	68068	783.58	113445	722.86	113445	752.86

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2022 (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	20101	153.10	1001	20.10	1041	15.10	274	7.50	781	10.54	479	9.20	348	8.00	10849	377.46	34874	601.00
2	Bank of India	270363	1639.88	4170	31.61	532	5.79	675	13.97	1220	9.55	1511	13.30	5170	52.19	6584	60.76	290225	1827.05
3	Bank of Maharashtra	2093	35.80	1	0.01	29	3.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2123	39.13
4	Canara Bank	45876	336.81	1370	26.80	902	35.80	205	26.20	162	2.00	21	0.99	81	5.45	89430	910.17	138047	1344.22
5	Central Bank of India	83416	442.63	487	3.88	205	1.64	186	2.44	319	1.72	543	7.18	913	9.37	60079	1209.69	146148	1678.55
6	Indian Bank	45821	524.52	2155	8.64	38	0.45	109	1.85	345	1.81	46	1.82	433481	3111.21	119	38.58	482114	3688.88
7	Indian Overseas Bank	9635	63.47	137	2.22	121	3.21	45	0.91	23	2.03	117	2.03	42	2.34	6332	198.72	16452	274.93
8	Punjab & Sind Bank	47	0.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	47	0.85
9	Punjab National Bank	645437	4816.06	13807	221.70	3963	65.00	6442	171.30	23404	369.72	6414	15.00	11341	202.51	3011	477.23	713819	6338.52
10	State Bank of India	238251	1746.00	3337	18.54	157	23.16	1163	43.13	873	5.13	97	0.17	449	17.35	338420	2968.52	582747	4822.00
11	UCO Bank	70653	743.51	1591	19.21	271	2.21	723	15.24	614	2.02	943	11.16	1254	8.45	28933	289.36	104982	1091.16
12	Union Bank of India	35329	454.39	1282	16.72	181	3.38	572	21.47	457	4.23	27	9.85	27	1.08	9434	172.14	47309	683.26
Total PSU		1467022	10957.02	29338	369.43	7440	159.06	10394	304.01	28198	408.75	10198	70.70	453106	3417.95	553191	6702.63	2558887	22389.55
13	Axis Bank	7886	68.65	0	0.00	16	9.43	0	0.00	0	0.00	0	0.00	0	0.00	6918	1434.89	14820	1512.97
14	Bandhan Bank	0	0.00	123964	591.50	48749	251.83	38132	200.09	23546	107.24	0	0.00	0	0.00	2300	10.86	236691	1161.52
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	13017	190.19	25	1.52	13	0.90	4	0.22	1	0.05	1	0.04	2	0.13	25	3.61	13088	196.65
19	HDFC Bank	151	6.75	65	0.04	3	0.17	145	0.21	0	0.00	5900	6.84	62008	237.30	58336	192.3795	126608	443.69
20	ICICI Bank	3867	255.90	0	0.00	115	56.00	0	0.00	0	0.00	0	0.00	56403	505.59	0	0.00	60385	817.49
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	1	0.00	4017	6.53	1013	2.46	400	0.87	15560	25.32	0	0.00	13389	26.57	0	0.00	34380	61.76
23	Indusind Bank	0	0.00	0	0.00	65292	132.97	0	0.00	0	0.00	0	0.00	521064	1005.58	768056	1841.28	1354412	2979.82
24	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.67	0	0.00	0	0.00	0	0.00	14	2.38	8	1.06	27	4.11
25	Karur Vysya Bank	0	0.00	102	1.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	102	1.87
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10769	338.46	0	0.00	10769	338.46
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	105	1.58	105	1.58
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	208123	379.66	208123	379.66
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	953	112.59	953	112.59
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	2689	7.00	2689	7.00
Total PVT		24922	521.49	128173	601.45	115206	454.42	38681	201.39	39107	132.61	5901	6.88	663649	2116.01	1111736	4332.23	2127375	8366.49
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	2047	5.18	867	2.09	929	2.33	0	0.00	0	0.00	2	0.00	19394	52.91	23239	62.51
35	Jana Small Finance Bank	0	0.00	5786	16.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	49990	159.97	55776	176.39
36	Ujjivan Small Finance Bank	0	0.00	3300	23.89	25	0.05	3	0.01	0	0.00	0	0.00	228236	655.71	0	0.00	231564	679.65
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	7232	13.11	7232	13.11
Total Small Finance		0	0.00	11133	45.50	892	2.14	932	2.34	0	0.00	0	0.00	228238	655.71	76616	225.99	317811	931.67
38	BGVV (PNB)	437576	3901.05	20030	108.79	18960	25.75	7390	19.50	17720	71.63	0	0.00	0	0.00	32612	176.25	534288	4302.97
39	PBGB (UCO)	78697	605.91	15982	336.10	8249	174.50	6806	150.48	4535	96.32	0	0.00	156	6.65	12683	256.05	127108	1626.01
40	UBKGB (CBI)	76639	836.28	193	1.10	155	0.63	32	0.35	77	0.59	209	2.28	35	2.00	69572	1295.50	146912	2138.73
Total RRB		592912	5343.24	36205	445.99	27364	200.88	14228	170.33	22332	168.54	209	2.28	191	8.65	114867	1727.80	808308	8067.71
41	WB State Co-Op Bank Ltd.	1863558	4930.73	1010	12.79	987	5.98	115	3.22	634	5.82	161	2.41	721	40.70	180285	858.24	2047471	5859.89
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		1863558	4930.73	22754	78.11	2050	12.27	3833	105.52	23808	42.96	32566	585.62	1248	69.98	312846	1059.91	2262663	6885.10
Grand Total		3948414	21752.48	227603	1540.48	152952	828.77	68068	783.58	113445	752.86	48874	665.48	1346432	6268.31	2169256	14048.55	8075044	46640.52

Term loan facility in Agriculture allied activities:

As per RBI Mater circular of “Kisan Credit Card (KCC) scheme” dated July 4,2018, the term loan for investment is to be made towards land development, minor irrigation, purchase of farm equipment and allied agricultural activities. The banks may fix the quantum of credit for term and working capital limit for agricultural and allied activities, etc. based on the unit cost of the assets proposed to be acquired by the farmer, the allied activities already being undertaken on the farm, the bank’s judgment on repayment capacity vis-a-vis total loan burden devolving on the farmer, including existing loan obligations.

The long term loan limit should be based on the proposed investment during the five year period and the bank’s perception on the repaying capacity of the farmer.

Tie Up with Milk Unions: -

The primary milk producers’ cooperative societies functioning at the village level, join to form a milk union in the district level for carrying out the activities of procuring, processing and marketing of milk and milk products. These milk unions provide various inputs to the primary societies for onward transmission to producer members. The district unions affiliate themselves into the West Bengal Milk Federation whose role is to guide and monitor the milk unions. These unions process milk at their own level and sale the same to the Government affiliated Dairies through the federation. Some major milk union details are provided below-

SL NO	NAME OF UNION	PLACE	DATE OF REGISTRATION
1.	Bhagirathi co-op Milk Union	Murshidabad	07.10.1974
2.	Kishan Co-op Milk Union	Nadia	25.09.1980
3.	Midnapore co-op Milk Union	Midnapore	10.08.1977
4.	Damodar co-op Milk Union	Hooghly	27.01.1983
5.	Bardhaman co-op Milk Union	Burdwan	10.06.1993
6.	Ichhamati co-op Milk Union	North 24 pgs	31.07.1997
7.	Mayurakhi co-op Milk Union	Birbhum	06.05.1997
8.	Sundarban co-op Milk Union	South 24 pgs	10.02.1997
9.	Kangsabati co-op Milk Union	Bankura	18.06.1999
10.	Manbhum co-op Milk Union	Purulia	11.03.2003
11.	Howrah co-op Milk Union	Howrah	19.11.2007
12.	Tamralipta co-op Milk Union	Purba Midnapore	21.02.2013

Member banks are requested to make a tie up arrangement with the milk unions available district wise so that a large number of beneficiary farmers working under the society may be covered to get financial assistance and more over this will also help to increase the agriculture portfolio of member banks and boost the socio economic development of our state.

Data Synchronization/Data Management/Data Authenticity:

In several meetings and discussions in different fora, it is observed that there are huge discrepancies in reporting figure of Actual, reports from several portals and reports from various Stakeholders. Therefore, it is becoming a matter of concern to ensure the genuineness of data and to consolidate the figures received from different sources. So there should be a clear procedural guideline to report the progress of different Financial Institutes by maintaining the data transparency.

In the last 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 is yet to take suitable measures for resolution of these issues.

Participation of Banks in Nationwide AHDF KCC Campaign:

A special saturation drive in the form of weekly “District-level Camp” was launched by DFS, GOI on 8th November, 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fishery under KCC. To further streamline the process of credit delivery through KCC to animal husbandry and fisheries farmer, a Standard Operating Procedure (SOP)/ Guidelines for issuing of separate KCC for animal husbandry, dairy and fisheries farmers had been finalized in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.09.2022 (cumulative):

District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative No of Applications having KCC with Some other Bank	Sum of Cumulative No of Applications already loan for same purpose from other Banks	Sum of Cumulative No of Applicants in default NPA	Sum of Cumulative No of Applications furnished/ TPA not Collection account is in other Bank	Sum of Cumulative No of Applications for purpose of cattle	Sum of Cumulative No of Applications -Milch animal in possession/ No space available for cattle shed	Sum of Cumulative No of Applicants (i) not tracable (ii) Unwilling to avail (iii)	Sum of Cumulative No of Members of the family applying for KCC against same milch	Sum of Cumulative No of member of Pacs	Sum of Cumulative No of Wrong/ incomplete information furnished	Sum of Cumulative No of Second application submitted for same/other reasons	Sum of Cumulative No of Other Reason	Sum of Pendency more than 15 days
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	675	675	522	4	0	133	0	0	16	0	0	0	0	0	0	0
Dakshin Dinajpur	1229	1229	395	0	14	193	0	3	520	81	0	0	0	0	13	10
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1328	1227	290	11	9	26	3	25	104	98	0	11	1	9	371	193
Hugli	9018	9018	4216	228	176	815	0	215	557	543	92	0	148	108	1884	36
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1077	1077	387	37	4	168	3	14	130	32	1	2	0	0	299	0
Kalimpong	933	933	524	97	48	221	0	0	9	6	0	28	0	0	0	0
Koch Bihar	1867	1867	649	425	52	522	0	0	79	0	0	0	0	0	140	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	0	4	503	3	0
Nadia	7423	7423	1841	486	10	984	0	798	1184	775	219	52	507	5	31	531
North Twenty Four Parganas	479	479	356	0	0	0	0	0	28	0	0	0	0	0	89	6
Paschim Bardhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	1495	1495	545	136	0	260	46	0	364	0	0	51	8	0	82	3
Purba Bardhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	524	162
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	401	401	127	9	0	35	0	11	129	80	10	0	0	0	0	0
South Twenty Four Parganas	1171	1170	342	50	3	88	5	4	546	69	0	0	63	0	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
Grand Total	37940	37838	15321	2163	597	4722	63	1456	4314	2153	324	629	778	711	3590	941

District-wise Summary of Weekly KCC-Fishery as on 30.09.2022 (cumulative):

District Name	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other	Sum of Cumulative - Already availed loan for same purpose	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/rese	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling	Sum of Cumulative - Wrong/incomplete information	Sum of Cumulative - Second application submitted for	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	1	0	0	0	0	0	0	0	0
Birbhum	476	476	295	5	0	176	0	0	0	0	0	0	0	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	0	3	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	124	124	44	12	0	22	0	46	0	0	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	7	5	0	0	6	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Barddhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1207	1207	366	13	8	47	0	467	6	157	139	1	0	3
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Grand Total	2070	2060	916	36	8	254	5	513	6	166	140	1	12	3

The subject Camp has been extended up to 15th March 2023, so all member banks are requested to proactively participate in the said campaign to make it successful by sanctioning the eligible applications received through camp.

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 raring, 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 September 2022, member banks have sanctioned 7013 nos of MJCC cases.

MJCC PROGRESS AS ON 30.09.2022

***Figures indicate actual/ portal report**

Bank Name	Sponsored	Sanctioned	Rejected	Pending
Airtel Payments Bank	1	0	0	1
Axis Bank	71	1	0	70
Bandhan Bank	184	0	80	104
Bank of Baroda	673	274	341	58
Bank of India	2093	252	540	1301
Bank of Maharastra	9	2	0	7
BGVB	5753/7412	1116	4150	487
Canara Bank	1831	476	1355	0
Central Bank Of India	1491/1517	199	1154	138
Federal Bank	7	0	4	3
HDFC	35	0	35	0
ICICI	8	0	8	0
IDBI	73	0	73	0
Indian Bank	4616	812	1588	2216
Indian Overseas Bank	332	45	1	286
Indian Post Payment Bank	2	0	0	2
Indus Ind Bank	4	0	0	4
Karnataka Bank	3	0	0	3
Karur vaisyabank	2	0	0	2
PBGB	1549	423	698	428
Punjab & Sind Bank	10	0	2	8
Punjab National Bank	10019/ 9896	1040	4156	4823
State Bank Of India	9375/ 12294	698	7908	769
UBKGB	1388/ 1356	856	532	0
UCO Bank	1476	235	785	456
Union Bank of India	555	190	268	97
WBSCARD	15	0	7	8
WBSCB	37154/ 24567	394	286	36474
Grand Total	78729/ 70591	7013	23971	47745

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 from NABARD and other such infrastructure financing agencies.
- Separate Feeder lines for agriculture has been added in the list of eligible activities to be financed under RIDF during the year. The State Govt. may avail financial assistance for the project under RIDF.
- PPP mode of infrastructure development/financing may be given thrust.

Progress under Agriculture Infrastructure Fund (AIF): -

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

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

Accordingly, Department of Agriculture and Farmers Welfare (DA&FW) has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to postharvest management Infrastructure and community farming assets through incentives and financial support.

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

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

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing facility may be fixed by the National Monitoring Committee. The Scheme will be operational from 2020-21 to 2032-33.

Project covered under AIF:

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

Recently, the MoA &FW, Govt. of India has approved the convergence of the AMI Sub-Scheme of "Integrated Scheme for Agricultural Marketing" (ISAM) with Agri Infrastructure Fund Scheme. As per convergence, the promoters can avail interest subvention and credit guarantee under AIF Scheme and Capital Subsidy under AMI Scheme. The implementation period of AMI scheme has been extended upto 31 March 2023.

Bank wise progress in the state under AIF during FY 2022-23 Upto 30.09.2022:

AIF Progress as on 30.09.2022									
(Amount in Rs. Crore)									
Sr. No.	Bank Name	Target of FY 2022-23	Total Applications	Sanctioned		Disbursed		Rejected	% of Achiv.
				No.	Amount	No.	Amount		
1	Bank Of Baroda	50	13	4	7.24	4	1.91	4	8.00%
2	Bank Of India	86	44	22	22.11	17	7.29	14	25.58%
3	Bank of Maharashtra	7	2	0	0.00	0	0.00	2	0.00%
4	Canara Bank	54	25	13	14.90	13	21.88	12	24.07%
5	Central Bank Of India	67	24	6	14.22	4	8.81	17	8.96%
6	Indian Bank	102	41	25	55.75	18	36.07	10	24.51%
7	Indian Overseas Bank	15	12	3	0.34	3	0.34	4	20.00%
8	Punjab and Sind Bank	1	1	0	0.00	0	0.00	1	0.00%
9	Punjab National Bank	408	172	85	70.34	69	59.30	61	20.83%
10	State Bank Of India	325	130	38	34.21	21	8.37	83	11.69%
11	UCO Bank	60	19	6	10.25	3	1.47	5	10.00%
12	Union Bank of India	40	17	5	2.34	2	1.24	9	12.50%
Total PSU		1215	500	207	231.70	154	146.68	222	17.04%
13	Axis Bank	11	4	1	2.00	1	1.07	1	9.09%
14	DCB Bank	1	0	0	0.00	0	0.00	0	0.00%
15	HDFC Bank	13	8	4	4.78	0	0.23	0	30.77%
16	ICICI Bank	2	1	0	0.00	0	0.00	0	0.00%
17	IDBI BANK LTD	8	1	1	0.15	1	0.03	0	12.50%
18	IndusInd Bank	0	0	0	0.00	0	0.00	0	#DIV/0!
19	NABKISAN Finance Ltd	5	1	0	0.00	0	0.00	0	0.00%
20	The Federal Bank Ltd	1	1	0	0.00	0	0.00	1	0.00%
21	YES Bank Ltd	1	1	0	0.00	0	0.00	0	0.00%
Total PVT		42	17	6	6.93	2	1.33	2	14.29%
22	BGVV (PNB)	0	8	1	0.20	0	0.00	5	#DIV/0!
23	PBGB (UCO)	0	1	0	0.00	0	0.00	1	#DIV/0!
24	UBKGB (CBI)	0	7	0	0.00	0	0.00	5	#DIV/0!
Total RRB		0	16	1	0.20	0	0.00	11	#DIV/0!
25	WB State Co-Op Bank Ltd	143	46	21	5.42	18	2.56	0	14.69%
Total Co-Optv		143	46	21	5.42	18	2.56	0	14.69%
GRAND TOTAL		1400	579	235	244.25	174	150.57	235	16.79%

Bank wise Cumulative progress in the state under AIF as on 30.09.2022

AIF Status_30.09.2022										
(Amount in Rs. Crore)										
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	No.	Amount	No.	Amount		
1	Bank Of Baroda	29	10	8.89	10	2.66	0	0.00	14	5
2	Bank Of India	88	53	38.62	46	22.70	7	5.60	27	8
3	Bank of Maharashtra	5	0	0.00	0	0.00	0	0.00	5	0
4	Canara Bank	45	20	49.86	19	39.50	1	1.50	25	0
5	Central Bank Of India	38	9	21.19	6	14.27	3	5.79	28	1
6	Indian Bank	53	31	60.80	23	33.91	8	13.57	16	6
7	Indian Overseas Bank	13	3	0.34	3	0.34	0	0.00	5	5
8	Punjab and Sind Bank	1	0	0.00	0	0.00	0	0.00	1	0
9	Punjab National Bank	383	213	157.79	194	118.85	19	11.76	141	29
10	State Bank Of India	244	98	54.13	79	20.57	19	19.92	129	17
11	UCO Bank	34	7	10.38	3	1.47	4	8.33	19	8
12	Union Bank of India	35	15	10.77	12	7.74	3	2.04	17	3
Total PSU		968	459	412.78	395	262.02	64	68.51	427	82
13	Axis Bank	12	1	2.00	1	1.07	0	0.00	9	2
14	DCB Bank	1	0	0.00	0	0.00	0	0.00	0	1
15	HDFC Bank	11	5	6.73	1	1.87	4	4.78	0	6
16	ICICI Bank	1	0	0.00	0	0.00	0	0.00	0	1
17	IDBI BANK LTD	7	2	2.04	1	0.03	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	1	0
21	YES BANK LTD	1	0	0.00	0	0.00	0	0.00	0	1
Total PVT		38	8	10.7733	3	2.97	5	6.6733	16	14
22	Bangiya Gramin Vikash Bank	18	1	0.20	0	0.00	1	0.20	15	2
23	Paschim Banga Gramin Bank	4	0	0.00	0	0.00	0	0.00	4	0
24	Uttarbanga Kshetriya Gramin Bank	9	0	0.00	0	0.00	0	0.00	7	2
Total RRBs		31	1	0.20	0	0.00	1	0.20	26	4
25	WB State Co-Op Bank.	107	60	27.34	41	6.07	19	13.84	4	43
Total Co-opvts		107	60	27.34	41	6.07	19	13.84	4	43
Grand Total		1144	528	451.09	439	271.06	89	89.23	473	143

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 30.09.2022: -

Bank wise progress of financing to FPOs/ FPCs				
Sr. No.	Bank Name	Achievement as on 31.03.2022	Achievement as on 30.06.2022	Achievement as on 30.09.2022
		(No.)	(No.)	(No.)
1	Bank of Baroda	6	9	9
2	Bank of India	0	0	0
3	Bank of Maharashtra	0	0	0
4	Canara Bank	4	4	4
5	Central Bank of India	0	2	3
6	Indian Overseas Bank	0	0	0
7	Indian Bank	0	0	0
8	Punjab & Sindh Bank	0	0	0
9	Punjab National Bank	10	11	12
10	State Bank of India	5	7	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	6	8	8
19	PBGB	0	3	3
20	UBKGB	0	0	1
21	WBSCB	37	40	40
	Total	68	84	87

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 01.04.2022-30.09.2022)							
							(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	2412.30	7456	451.00	32456	420.00	18.70
2	Bank of India	2122.69	203978	875.57	298602	1901.64	41.25
3	Bank of Maharashtra	300.85	305	3.83	2892	44.53	1.27
4	Canara Bank	1670.60	51117	381.32	117446	938.94	22.83
5	Central Bank of India	888.75	37527	336.97	131533	1066.08	37.92
6	Indian Bank	3035.26	928	857.85	415565	5271.51	28.26
7	Indian Overseas Bank	681.82	1321	19.32	10901	98.23	2.83
8	Punjab & Sind Bank	243.62	0	0.00	0	0.00	0.00
9	Punjab National Bank	5723.99	135083	987.66	882069	6703.97	17.25
10	State Bank of India	8780.01	170200	1364.00	511111	5073.00	15.54
11	UCO Bank	1565.20	35875	67.55	22164	127.03	4.32
12	Union Bank of India	2919.24	13404	213.88	44173	538.29	7.33
Total PSU		30344.31	657194	5558.95	2468912	22183.22	18.32
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	4053	21.66	216286	1015.80	0.73
15	Catholic Syrian Bank Ltd.	1.94	0	0.00	0	0.00	0.00
16	City Union Bank Ltd.	13.03	0	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	15.87	0	0.00	0	0.00	0.00
18	Federal Bank	354.47	6876	101.99	9960	137.34	28.77
19	HDFC Bank	3703.30	4629	38.44	9799	121.85	1.04
20	ICICI Bank	3777.63	16097	163.23	39836	1087.41	4.32
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	8657	28.57	25825	46.86	7.04
23	Indusind Bank	1569.03	338583	1063.49	1348083	2794.18	67.78
24	Karnataka Bank Ltd.	131.84	149	1.58	149.00	1.56	1.20
25	Karur Vysya Bank	66.23	102	1.84	102	1.87	2.78
26	Kotak Mahindra Bank	726.79	2708	76.94	10217	340.67	10.59
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	104	1.56	0.00
28	Ratnakar Bank Ltd	404.52	42713	166.64	207998	379.61	41.20
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	0	0.00	0	0.00	0.00
Total PVT		18575.45	424567	1664.38	1868359	5928.71	8.96
33	Au Small finance Bank	0.02	0	0.00	0	0.00	0.00
34	ESAF SF Bank	10.67	13741	52.10	23239	62.51	488.33
35	Jana Small Finance Bank	81.43	10077	42.15	33131	96.47	51.76
36	Ujjivan Small Finance Bank	224.28	36374	181.57	208013	676.97	80.96
37	Utkarsh Small Finance Bank	6.83	1474	5.67	7232	13.11	82.98
Total Small Finance		323.23	61666	281.49	271615	849.06	87.09
38	BGVB (PNB)	747.48	159270	1438.28	495793	4030.98	192.42
39	PBGB (UCO)	343.95	42611	728.08	124390	1611.16	211.68
40	UBKGB (CBI)	276.77	47305	722.41	133690	1946.24	261.02
Total RRB		1368.20	249186	2888.77	753873	7588.38	211.14
41	WB State Co-Op Bank Ltd.	2008.02	1628567	5394.39	1622998	5069.76	268.64
42	WBSCARD Bank Ltd.	127.37	561	28.35	561	28.35	22.26
Total Co-Optv		2135.40	1629128	5422.74	1623559	5098.11	253.95
Grand Total		52746.59	3021741	15816.33	6986318	41647.48	29.99

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

(Position from 01.04.2020-30.09.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	3800	27	0.25	890	9.24	0.71%
2	Bank of India	9900	202	0.77	17983	53.75	2.04%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	0	0.00	0	0.00	0.00%
5	Central Bank of India	4200	1251	11.23	4384	35.54	29.78%
6	Indian Bank	9200	1745	11.85	14852	72.85	18.97%
7	Indian Overseas Bank	3800	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	1500	0	0.00	0	0.00	0.00%
9	Punjab National Bank	17000	1809	8.31	47122	254.36	10.64%
10	State Bank of India	14500	1752	3.07	42305	104.00	12.08%
11	UCO Bank	7600	132	2.32	5058	6.47	1.74%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	6917.91	37.80	132594	536.21	7.92%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	108	1.29	108	1.26	0.71%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	208	3.18	1392	10.12	5.47%
Total RRB		26600	316	4.47	1500	11.38	1.19%
41	WB State Co-Op Bank Ltd.	24800	13025	14.77	23667	22.26	52.52%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	13025	14.77	23667	22.26	49.52%
Grand Total		152600	20258.9	57.04	157761.44	569.85	13.28%

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

(Position from 01.04.2022-30.09.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No.	Amt.	No.	Amt.	No.
1	Bank of Baroda	760	9	0.05	348	1.20	1.18%
2	Bank of India	6800	3357	23.07	35529	106.70	49.37%
3	Bank of Maharastra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	301	0.86	1020	2.75	33.44%
5	Central Bank of India	7600	3127	28.08	10961	88.84	41.15%
6	Indian Bank	8400	824	4.85	4285	13.85	9.81%
7	Indian Overseas Bank	760	0	0.00	0	0.00	0.00%
8	Punjab & Sind Bank	150	0	0.00	0	0.00	0.00%
9	Punjab National Bank	16000	2438	8.40	70191	149.15	15.24%
10	State Bank of India	18300	3996	12.00	78432	155.00	21.84%
11	UCO Bank	3000	515	0.89	10425	58.21	17.17%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	14567.28	78.20	211191	575.70	22.34%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		18500	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	389	0.74	389	0.74	2.56%
39	PBGB (UCO)	15200	6167	11.24	15748	27.36	40.57%
40	UBKGB (CBI)	7700	1871	12.70	11601	42.16	24.30%
Total RRB		38100	8427	24.68	27738	70.26	22.12%
41	WB State Co-Op Bank Ltd.	76000	13026	14.77	23667	22.26	17.14%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	13026	14.77	23667	22.26	12.17%
Grand Total		228820	36020.28	117.65	262596.1	668.22	15.74%

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

(Position from 01.04.2022-30.09.2022)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		Outstanding		% of Achievement
			No	Amt.	No.	Amt.	No.
1	Bank of Baroda	10000	1345	31.20	1345	31.20	13.45%
2	Bank of India	66500	5982	42.01	110682	165.22	9.00%
3	Bank of Maharashtra	15	48	0.88	48	0.74	320.00%
4	Canara Bank	27000	3983	90.16	3983	91.16	14.75%
5	Central Bank of India	48000	1530	18.83	6265	70.21	3.19%
6	Indian Bank	101000	8512	38.55	5142	53.58	8.43%
7	Indian Overseas Bank	3500	93	1.21	93	1.21	2.66%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	127306	1674.01	125793	1489.47	37.78%
10	State Bank of India	340000	182416	1868.00	180485	1788.00	53.65%
11	UCO Bank	87000	247	1.95	1035	7.45	0.28%
12	Union Bank of India	16000	2957	27.50	2957	27.50	18.48%
Total PSU		1036037	334419.4	3794.30	437828	3725.74	32.28%
13	Axis Bank	14000	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	120	1173	18.22	1055	16.16	977.50%
19	HDFC Bank	7200	22202	128.11	6680	25.71	308.36%
20	ICICI Bank	7100	0	0.00	0	0.00	0.00%
21	IDBI Bank	3300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	16	0	0.00	0	0.00	0.00%
24	Karnataka Bank Ltd.	0	232	2.84	232	2.79	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	42713	166.64	42700	165.40	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	66320	315.81	50667	210.06	208.97%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	11679	44.29	19753	53.13	#DIV/0!
35	Jana Small Finance Bank	0	17119	78.22	55776	176.39	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	1474	5.67	1474	5.67	#DIV/0!
Total Small Finance		0	30272	128.18	77003	235.19	#DIV/0!
38	BGVB (PNB)	214000	5819	17.41	5819	19.98	2.72%
39	PBGB (UCO)	35000	4797	34.69	4797	26.27	13.71%
40	UBKGB (CBI)	34100	1819	10.40	1819	9.91	5.33%
Total RRB		283100	12435	62.50	12435	56.16	4.39%
41	WB State Co-Op Bank Ltd.	180000	19997	34.08	10842	16.72	11.11%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	19997	34.08	10842	16.72	11.11%
Grand Total		1530873	463443.4	4334.87	588775	4243.87	30.27%

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. 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. India's sixth largest state in terms of economic size, has a projected Gross State Domestic Product (GSDP) of Rs. 17.13 trillion in 2022-23.

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.70657.32 Crore under MSME as against the said target of Rs.110178.52 Crore with achievement of 64.13 % of the total target upto September 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
30.09.2021	102036	45782	45
31.03.2022	102036	102379	100
30.09.2022	110179	70657	64

The disbursement during the period April to September of the financial year 2022-23 is Rs.70657.32 Crore with a Y-O-Y increase of 54.33% over the disbursement of Rs.45782 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.398 Crore under Export Credit as against the said target of Rs.1943 Crore with achievement of 21 % of the total target upto September quarter of FY 2022-23.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
31.03.2021	1610	1117	70
30.09.2021	1834	584	32
31.03.2022	1834	967	53
30.09.2022	1943	398	21

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 30.09.2022									
(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	1810	43.04	405	117.80	54	146.70	2269	307.54
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
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	1185	29.85	18	3.52	2	9.85	1205	43.22
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	605	27.30	551	150.10	0	0.00	1156	177.40
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2995	75.49	353	96.41	29	69.06	3377	240.96
11	UCO Bank	1842	29.43	123	29.13	7	10.76	1972	69.32
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
Total PSU		50322	1108.58	4279	967.76	248	1209.43	54849	3285.77
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	7361	299.50	134	37.79	54	253.12	7549	590.41
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.	1	0.07	1	0.05	0	0.00	2	0.12
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	3	1.47	5	108.17	8	109.64
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		130389	9001.20	1815	12998.37	404	5618.74	132608	27618.31
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	109	1.31	1	0.13	0	0.00	110	1.44
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		1114	3.56	1	0.13	0	0.00	1115	3.69
38	BGVB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
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		13156	250.04	141	27.50	7	16.47	13304	294.01
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		196031	10382.94	6236	13993.76	659	6844.64	202926	31221.34

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 30.09.2022:

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 30.09.2022		Disbursement from 01.04.2022 to 30.09.2022		Cumulative Achievement till 30.09.2022 (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	6	1.71	6	1.71	37.00	14.40%	
4	Canara Bank	473.00	18370	514.60	62	9.29	45	6.59	521.19	110.19%	
5	Central Bank of India	197.00	8406	201.02	67	13.82	66	13.70	214.72	108.99%	
6	Indian Bank	1075.00	35133	967.23	69	19.85	63	17.85	985.08	91.64%	
7	Indian Overseas Bank	153.00	1910	100.20	31	51.25	31	51.25	151.45	98.99%	
8	Punjab & Sind Bank	121.00	941	23.90	2	0.47	2	0.47	24.37	20.14%	
9	Punjab National Bank	1717.00	22270	1838.17	127	67.12	105	54.33	1892.50	110.22%	
10	State Bank of India	1149.00	36497	1187.00	113	68.04	113	64.32	1251.32	108.91%	
11	UCO Bank	522.00	15335	311.94	210	5.87	142	4.14	316.08	60.55%	
12	Union Bank of India	694.00	6906	461.24	56	25.61	56	24.75	485.99	70.03%	
Total PSU		8068.00	182193	6322.29	5780	424.30	5579	382.39	6704.68	83.10%	
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	14	12.44	14	11.66	2244.47	86.96%	
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	9550	907.23	2880	875.81	2728.58	227.95%	
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	696152	834.18	342793	652.93	1256.81	314.20%	
24	Karnataka Bank Ltd.	75.00	290	104.79	18	10.47	15	9.07	113.86	151.81%	
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	707141	2159.64	345841	1598.12	8667.40	112.36%	
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	0.00	13.51	#DIV/0!	
38	BGVB (PNB)	156.00	6486	70.65	56	1.03	56	1.03	71.68	45.95%	
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	60	1.08	60	1.08	100.27	28.41%	
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
42	WBCARD 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	712981	2585.02	351480	1981.59	15485.86	95.98%	

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 under Handloom Weavers Mudra as on 30.09.2022						
(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 30.09.2022 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	2870	497	425	2139	75	88	234
2	Bank of India	2240	1121	1109	1091	46	437	28
3	Bank of Maharashtra	44	31	28	11	1	7	2
4	Canara Bank	1432	968	967	462	55	429	2
5	Central Bank of India	1272	560	495	698	38	133	14
6	Indian Bank	3268	1916	1796	1237	134	674	115
7	Indian Overseas Bank	611	235	220	367	14	74	9
8	Punjab & Sind Bank	188	85	84	94	8	11	9
9	Punjab National Bank	5766	2821	2424	2775	200	363	170
10	State Bank of India	9328	6004	5202	3289	423	318	35
11	Union Bank of India	1360	869	738	451	23	340	40
12	UCO Bank	1500	511	419	970	62	102	19
	PSU Total	29879	15618	13907	13584	1079	2976	677
13	Axis Bank	84	1	0	4	17	0	79
14	Bandhan Bank	414	3	1	352	33	0	59
15	Federal Bank	8	0	0	3	1	0	5
16	HDFC Bank	465	363	39	99	41	4	3
17	ICICI Bank	24	0	0	0	15	0	24
18	IDBI Bank	312	43	41	263	9	4	6
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	2	0	0	3	0	0
25	RBL Bank	0	0	0	0	1	0	0
26	Ujjivan SF Bank	53	1	1	52	0	0	0
27	Yes Bank	1	0	0	1	0	0	0
	PVT Total	1389	415	84	788	121	8	186
28	BGVB (PNB)	319	253	191	58	17	3	8
29	PBGB (UCO)	62	42	38	16	1	1	4
30	UBKGB (CBI)	129	90	85	33	6	0	6
	RRBS Total	510	385	314	107	24	4	18
31	Arohan Fin Service	0	0	0	0	2	0	0
32	Annapurna Finance	1	0	0	0	1	0	0
33	Belghoria Janakalyan Samity	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	0
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	31790	16420	14307	14480	1229	2989	889

**Bank wise flow of credit to General Credit Card (GCC) under ACP 2022-23
(Position from 01.04.2022-30.09.2022)**

(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	0.00
5	Central Bank of India	12	0.02	41	0.04
6	Indian Bank	21	0.35	15741	78.51
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	36	0.51	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	24	0.91	5084	60.41
12	Union Bank of India	5	0.02	218	0.35
Total PSU		147	1.94	23910	198.55
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	58500	857.11	139975	2,525.08
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	2	0.00	47	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	617	125.26	3259	385.00
Total PVT		59119	982.37	143281	2910.08
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)	230	0.51	17011	34.02
39	PBGB (UCO)	4194	27.14	10977	51.45
40	UBKGB (CBI)	326	0.57	2467	5.34
Total RRB		4750	28.22	30455	90.81
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		64016	1012.53	197646	3199.44

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

(Position from 01.04.2022-30.09.2022)

(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	0	0.00	38	23.07
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	2	0.003	152	0.18
6	Indian Bank	27	0.91	574	2.11
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	5	0.02	44	0.07
12	Union Bank of India	0	0.00	0	0.00
Total PSU		52	1.10	860	27.25
13	Axis Bank	0	0.00	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		0	0.00	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)	272	1.19	14421	60.89
39	PBGB (UCO)	354	1.61	1177	4.45
40	UBKGB (CBI)	741	4.75	3036	12.11
Total RRB		1367	7.55	18634	77.45
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		1442	8.86	19800	111.90

Progress in MSME Clusters & Credit Linkage:

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

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

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

So far, list of 550 no of clusters from Department of MSME, GoWB have been received which includes 252 no of clusters adopted previously. LDMs have completed the process of branch mapping and necessary adoption of those clusters. All member banks are requested to explore each and every possibility of financing those adopted clusters.

As on	Sanctioned		Disbursed	
	No.	Amount	No.	Amount
31.03.2021	10840	310.11	9300	283.61
31.03.2022	11965	975.64	11124	958.58
30.09.2022	14420	1118.61	13209	1085.47

Particulars on Financing of MSME and Handloom cluster out of clusters adopted by SLBC as on 30.09.2022														
Sr No.	District	Proposals sponsored /generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sancti oned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sancti oned 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	159	98	2.25	75	1.57	129	1.51	75	0.89	149	1.89	89	1.27
2	Bankura	237	177	3.80	177	2.20	0	0.00	0	0.00	155	1.25	57	0.75
3	Birbhum	580	310	4.99	289	3.99	91	0.50	91	0.50	175	1.50	125	1.25
4	Coochbehar	1863	1847	19.73	1462	17.55	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	2092	2092	644.57	2092	644.57	0	0.00	0	0.00	12	0.42	12	0.42
7	Hooghly	9	9	0.20	9	0.20	98	0.09	98	0.09	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	14	14	0.07	14	0.07	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	46	0.72	40	0.27	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	74	20	2.15	20	2.05	62	0.16	62	0.16	0	0.00	0	0.00
14	Murshidabad	53	35	1.89	35	1.89	381	2.83	343	2.83	0	0.00	0	0.00
15	Nadia	1220	222	30.12	196	26.79	735	3.67	395	1.97	45	11.25	35	8.12
16	Paschim Medinipur	4578	3491	129.12	3491	128.97	18	0.65	18	0.65	63	2.47	63	2.47
17	Paschim Burdwan	24	24	11.69	24	11.69	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	124	89	2.43	78	1.79	0	0.00	0	0.00	111	2.38	101	2.04
21	Uttar Dinajpur	2077	2056	86.97	2045	81.21	0	0.00	0	0.00	13	0.40	13	0.40
22	24 Pgs. (N)	172	148	26.65	118	19.92	23	2.48	23	2.48	48	9.65	46	9.10
23	24 Pgs. (S)	83	69	3.79	56	2.37	0	0.00	0	0.00	38	1.32	32	1.01
	Total	15909	11995	1072.2	11469	1047.76	1564	12.10	1128	9.76	861	34.31	612	27.95

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 September 2022, all the Financial Institutions together have disbursed Rs.10712.62 Crore against sanction amount of Rs. 11272.68 Crore. Performance of the Banks in the State of West Bengal from 01.04.2022 to 30.09.2022 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2022-23 as on 30.09.2022:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	66503	114.95	97331	2402.22	37267	2877.61	201101	5394.78
PVT	792470	2203.46	94939	733.84	3958	291.39	891367	3228.69
RRB	3963	13.92	19243	490.6	2569	177.38	25775	681.90
NBFC MFI	326494	1127.80	25664	156.60	0	0.00	352158	1284.40
Small Fin.	89220	352.16	38819	330.60	2	0.15	128041	682.91
Total	1278650	3812.29	275996	4113.86	43796	3346.53	1598442	11272.68

Comparative study for last 2 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
30.09.21	1427523	3287.30	259661	3117.01	19908	1289.71	1707092	7694.02
31.03.22	3581911	9614.84	1227328	14352.1	61128	4049.64	4870367	28016.65
30.09.22	1278650	3774.28	275996	3862.38	43796	3075.96	1598442	10712.62

Bank wise & District wise performance of MUDRA loan from 01.04.2022 to 30.09.2022 is annexed below:

Bank wise performance in MUDRA loan as on 30.09.2022

(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	820	2.19	2.18	1639	44.93	44.76	730	62.82	62.81	3189	109.94	109.75
2	Bank of India	8206	15.12	14.06	7931	187.99	172.87	2344	187.60	153.67	18481	390.71	340.60
3	Bank of Maharashtra	49	0.20	0.16	250	6.33	4.83	136	11.65	8.26	435	18.18	13.25
4	Canara Bank	12440	8.04	7.49	6437	170.76	141.60	1839	154.30	126.87	20716	333.10	275.96
5	Central Bank of India	23235	3.99	1.87	2910	83.66	55.32	1238	102.89	80.85	27383	190.54	138.04
6	Indian Bank	1811	5.92	5.92	5928	163.41	163.41	3042	248.07	248.07	10781	417.40	417.40
7	Indian Overseas Bank	2175	7.02	7.01	2597	39.68	39.12	169	13.61	12.36	4941	60.31	58.49
8	Punjab & Sind Bank	120	1.62	1.60	202	5.38	5.29	79	5.79	5.65	401	12.79	12.54
9	Punjab National Bank	11082	35.04	18.80	45540	1056.58	909.10	19488	1314.61	1160.55	76110	2406.23	2088.45
10	State Bank of India	2399	22.07	7.05	13313	377.47	363.83	5575	560.39	542.57	21287	959.93	913.45
11	UCO Bank	2551	7.02	6.96	5132	133.37	132.70	1010	80.56	80.49	8693	220.95	220.15
12	Union Bank of India	1615	6.72	6.08	5452	132.66	118.51	1617	135.32	125.12	8684	274.70	249.71
	Public Sector Commercial Banks	66503	114.95	79.18	97331	2402.22	2151.34	37267	2877.61	2607.27	201101	5394.78	4837.79
13	Axis Bank	87044	286.84	286.84	4603	91.43	91.43	847	69.53	69.53	92494	447.80	447.80
14	Federal Bank	6	0.03	0.03	8	0.26	0.26	19	1.73	1.66	33	2.02	1.95
15	HDFC Bank	47450	130.92	130.92	2805	41.18	41.18	1031	74.71	74.71	51286	246.81	246.81
16	ICICI Bank	1	0.00	0.00	247	9.47	9.47	467	36.69	36.69	715	46.16	46.16
17	IDBI Bank Limited	4316	13.88	13.88	301	7.82	7.82	309	24.54	24.54	4926	46.24	46.24
18	IDFC Bank Limited	17613	49.86	49.86	4619	54.77	54.69	729	47.02	46.96	22961	151.65	151.51
19	IndusInd Bank	633731	1715.26	1715.26	82320	527.91	527.91	516	33.95	33.95	716567	2277.12	2277.12
20	Jammu & Kashmir Bank	0	0.00	0.00	5	0.16	0.16	3	0.23	0.23	8	0.39	0.39
21	Karnataka Bank	1	0.00	0.00	26	0.62	0.36	10	0.72	0.62	37	1.34	0.98
22	Kotak Mahindra Bank	0	0.00	0.00	1	0.05	0.05	7	0.55	0.55	8	0.60	0.60
23	Ratnakar Bank	346	0.70	0.70	0	0.00	0.00	0	0.00	0.00	346	0.70	0.70
24	South Indian Bank	0	0.00	0.00	2	0.10	0.10	2	0.18	0.18	4	0.28	0.28
25	Yes Bank	1962	5.97	5.97	2	0.07	0.07	18	1.54	1.54	1982	7.58	7.58
	Private Sector Commercial Banks	792470	2203.46	2203.46	94939	733.84	733.5	3958	291.39	291.16	891367	3228.69	3228.12
	NBFC-Micro Finance Institutions	326494	1127.80	1125.56	25664	156.60	156.35	0	0.00	0.00	352158	1284.40	1281.91
26	ESAF Small Finance Bank	6559	24.27	24.27	400	2.51	2.51	0	0.00		6959	26.78	26.78
27	Jana Small Finance Bank Limited	3	0.01	0.01	2	0.03	0.02	0	0.00	0.00	5	0.04	0.03
28	Ujjivan Small Finance Bank	82649	327.85	327.85	38415	327.99	327.99	0	0.00	0.00	121064	655.84	655.84
29	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	89220	352.16	352.16	38819	330.60	330.59	2	0.15	0.15	128041	682.91	682.90
30	Paschim Banga Gramin Bank (UCO)	3600	12.18	12.18	15491	433.49	433.49	1749	128.30	128.30	20840	573.97	573.97
31	Uttarbanga Kshetriya Gramin Bank (CBI)	363	1.74	1.74	3752	57.11	57.11	820	49.08	49.08	4935	107.93	107.93
	Regional Rural Banks	3963	13.92	13.92	19243	490.6	490.6	2569	177.38	177.38	25775	681.90	681.90
	Grand Total	1278650	3812.29	3774.28	275996	4113.86	3862.38	43796	3346.53	3075.96	1598442	11272.68	10712.62

District wise performance in MUDRA loan as on 30.09.2022

[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	46852	118.14	117.90	6093	59.56	58.79	604	41.15	38.19	53549	218.85	214.88
2	Bankura	29173	79.92	79.24	5110	106.74	99.39	1265	92.63	85.96	35548	279.29	264.59
3	Barddhaman	55596	186.46	184.99	12982	200.02	193.06	1708	131.25	122.94	70286	517.73	500.99
4	Birbhum	43397	124.80	122.61	12336	252.21	244.33	1236	94.37	91.20	56969	471.38	458.14
5	Cooch Behar	26025	58.64	57.93	5572	91.42	83.52	1374	91.25	83.20	32971	241.31	224.65
6	Dakshin Dinajpur	44186	117.85	117.55	8741	90.88	87.68	528	37.61	34.02	53455	246.34	239.25
7	Darjiling	44801	112.86	112.33	8448	130.38	119.84	1623	128.32	119.65	54872	371.56	351.82
8	Howrah	45500	144.24	144.02	13035	241.19	234.21	1649	130.42	122.49	60184	515.85	500.72
9	Hooghly	65386	197.34	196.21	15003	240.32	231.54	2454	187.00	171.83	82843	624.66	599.58
10	Jalpaiguri	81073	207.72	207.12	15674	180.22	167.22	1744	126.48	113.06	98491	514.42	487.40
11	Jhargram	7969	25.05	24.66	2622	39.98	35.22	462	31.52	28.42	11053	96.55	88.30
12	Kalimpong	233	0.66	0.66	81	1.96	1.84	29	2.24	2.20	343	4.86	4.70
13	Kolkata	62449	195.92	195.18	15508	263.50	252.70	4027	443.47	423.92	81984	902.89	871.80
14	Maldah	76566	236.17	235.67	13386	164.41	155.10	1192	84.53	76.83	91144	485.11	467.60
15	Murshidabad	149705	456.79	454.26	29205	323.12	294.96	2727	196.02	182.00	181637	975.93	931.22
16	Nadia	78806	239.05	232.69	13331	192.89	175.76	2211	164.93	155.63	94348	596.87	564.08
17	North 24 Parganas	103258	334.16	328.38	24258	349.04	325.95	3812	295.68	272.86	131328	978.88	927.19
18	Other	17613	49.85	49.90	4619	54.75	54.70	729	47.03	46.97	22961	151.63	151.57
19	Paschim Medinipur	64044	195.41	192.43	14202	244.32	224.76	3824	264.26	235.74	82070	703.99	652.93
20	Purba Barddhaman	45759	144.40	140.91	10597	192.89	187.20	2268	168.28	161.73	58624	505.57	489.84
21	Purba Medinipur	68195	225.45	222.76	17040	265.71	238.52	4015	277.84	220.92	89250	769.00	682.20
22	Puruliya	11465	29.93	28.68	3980	85.06	73.52	871	61.42	57.77	16316	176.41	159.97
23	South 24 Parganas	67672	212.49	210.93	17479	256.44	240.83	2475	178.15	163.45	87626	647.08	615.21
24	Uttar Dinajpur	42927	118.99	117.27	6694	86.85	81.74	969	70.68	64.98	50590	276.52	263.99
	Total	1278650	3812.29	3774.28	275996	4113.86	3862.38	43796	3346.53	3075.96	1598442	11272.68	10712.62

❖ **STAND-UP INDIA (SUI)**

SUI Loans have been extended to 11657 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1467.55 Crore as on 30.09.2022. **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
30.09.21	4265	7300	11565	461.37	944.57	1405.94
31.03.22	4295	7429	11912	469.40	1038.98	1508.39
30.09.22	4268	7389	11657	461.57	1005.98	1467.55

STAND UP INDIA PROGRESS REPORT AS ON 30.09.2022

(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	738	368	1106	73.65	35.20	108.85
2	Bank of India	376	285	1173	1493	2666	130.89	246.33	377.21
3	Bank of Maharashtra	41	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	67	92	3.38	11.88	15.26
6	Indian Bank	598	452	185	429	614	22.41	91.11	113.52
7	Indian Overseas Bank	152	59	33	86	119	2.98	10.09	13.07
8	Punjab & Sind Bank	40	12	3	15	18	0.22	1.10	1.32
9	Punjab National Bank	1218	914	1198	1201	2399	97.03	144.66	241.69
10	State Bank of India	1254	562	65	1179	1244	6.61	134.27	140.88
11	UCO Bank	383	146	94	420	514	9.76	68.06	77.82
12	Union Bank of India	284	66	79	227	306	9.69	29.61	39.30
Total PSU		5371	3005	4134	5889	10023	444.72	847.98	1292.69
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	0	0	0.00	0.00	0.00
18	Federal Bank	27	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	264	66	3	101	104	0.12	11.46	11.58
20	ICICI Bank	246	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	28	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	102	49	44	395	439	7.87	44.99	52.86
24	Karnataka Bank Ltd.	20	20	33	786	819	1.80	55.18	56.98
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	44	25	7	112	119	0.69	28.58	29.27
27	Lakshmi Vilas Bank (DBS)	4	0	0	0	0	0.00	0.00	0.00
28	Ratnakar Bank Ltd	22	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	1	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	29	0	0	0	0	0.00	0.00	0.00
Total PVT		3013	203	87	1440	1527	10.48	150.55	161.03
33	Au Small finance Bank	7	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
36	Ujjivan Small Finance Bank	84	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	14	0	0	0	0	0.00	0.00	0.00
Total Small Finance		148	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	54	23	50	73	2.26	5.86	8.12
39	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
40	UBKGB (CBI)	142	19	24	10	34	4.12	1.59	5.71
Total RRB		959	73	47	60	107	6.38	7.45	13.83
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		27	0	0	0	0	0.00	0.00	0.00
Grand Total		9895	3281	4268	7389	11657	461.57	1005.98	1467.55

SUI scheme facilitates bank loans between Rs. 10 lakh to Rs. 100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and women beneficiaries. Target of 2 loans per bank branch has been given for setting up Greenfield projects. With MSME being the thrust area of credit, it is logical that the banks would play a pivotal role in extension of need based credit to the target group. However new sanction of loans is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent. It is also observed that the banks are not updating the 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 2 (two) 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
30.09.21	4061	143.36	828	28.15	572	23.71
31.03.22	11127	388.20	2712	93.97	2301	85.27
30.09.22	6225	221.86	1511	50.30	779	27.08

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 30.09.2022 is annexed below:

DISTRICT WISE PERFORMANCE REPORT AS ON 30.09.2022													
(Amount in Lakh)													
Sl No	District	Target for 2022-23		Sponsored in FY 2022-23		Sanctioned		MM Claimed		MM Disbursed		Returned	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	ALIPURDUAR	145	420.12	160	549.63	55	230.26	38	186.64	36	181.67	80	210.33
2	BANKURA	138	400.05	121	398.45	31	126.08	20	75.46	18	58.03	67	198.61
3	BARDHAWAN	120	348.13	235	589.09	52	140.48	21	54.07	16	37.16	135	333.01
4	BIRBHUM	168	487.10	227	638.66	50	136.19	33	98.49	29	72.02	75	229.47
5	COOCHBEHAR	167	484.05	454	1276.82	89	286.56	47	111.51	45	107.22	214	630.78
6	DARJEELING	120	348.13	163	532.33	39	104.79	24	64.29	21	57.77	88	279.12
7	HOOGHLY	133	385.14	263	905.69	47	133.72	27	67.51	18	54.58	132	438.78
8	HOWRAH	120	348.13	381	1026.98	84	214.73	41	115.54	32	85.15	211	553.58
9	JALPAIGURI	125	362.06	213	779.05	57	222.73	27	90.03	24	63.45	99	339.43
10	JHARGAM	120	348.13	32	80.18	8	21.03	6	11.81	8	12.74	10	23.47
11	KALIMPONG	100	290.00	45	138.13	12	29.65	4	8.60	9	18.65	21	66.62
12	KOLKATA	105	304.11	80	156.28	5	13.53	6	7.73	13	13.19	51	100.47
13	MALDAH	112	328.12	246	825.02	49	196.01	34	107.03	20	70.70	111	326.62
14	MEDINIPUR EAST	530	1537.24	963	4316.42	247	918.98	164	697.66	163	720.11	172	534.06
15	MURSHIDABAD	289	838.10	453	1814.39	145	474.46	84	313.33	67	226.58	207	835.27
16	NADIA	134	388.13	172	751.48	56	259.64	27	144.42	27	149.26	62	241.62
17	NORTH DINAJPUR	132	382.15	91	223.99	27	63.85	7	29.57	11	37.07	32	65.58
18	NORTH TWENTY FOUR PARGANS	218	632.08	807	3103.74	198	616.28	104	365.86	84	263.57	486	1888.78
19	PASCHIM BURDWAN	121	350.45	20	72.19	9	34.35	9	47.05	7	37.16	6	22.77
20	PASCHIM MEDINIPUR	205	594.26	204	713.66	51	166.66	27	100.93	18	62.54	78	236.97
21	PURULIA	113	327.21	143	463.75	23	81.79	12	50.91	9	38.59	56	165.49
22	SOUTH DINAJPUR	137	397.09	72	257.07	17	56.03	11	41.18	17	66.10	32	125.71
23	SOUTH TWENTY FOUR PARGANS	339	983.02	680	2573.62	160	502.73	113	358.25	87	274.28	341	1204.01
Total		3891	11283.00	6225	22186.62	1511	5030.53	886	3147.87	779	2707.59	2766	9050.55

Bank wise performance in PMEGP loan from 01.04.2022 to 30.09.2022

(Amount in Lakh)

SI No	Bank	Target for 2022-23		Sponsored in FY 2022-23		Sanctioned		MM Claimed		MM Disbursed		% of Achievement (MM Disbursed)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	BANK OF BARODA	218	620.00	225	736.24	34	165.54	27	122.67	18	76.89	8.26	12.40
2	BANK OF INDIA	205	580.00	489	1681.06	196	587.38	127	388.75	98	285.33	47.80	49.19
3	BANK OF MAHARASHTRA	90	230.00	18	88.75	5	32.97	2	5.71	2	5.71	2.22	2.48
4	CANARA BANK	300	880.00	362	1435.52	116	449.36	90	340.47	62	207.67	20.67	23.60
5	CENTRAL BANK OF INDIA	240	690.00	284	1112.57	128	538.00	64	288.43	54	226.43	22.50	32.82
6	INDIAN BANK	405	1220.00	560	1853.93	154	492.98	82	288.94	83	286.92	20.49	23.52
7	INDIAN OVERSEAS BANK	166	460.00	93	341.39	23	70.20	15	54.84	16	70.76	9.64	15.38
8	PUNJAB AND SIND BANK	60	130.00	29	81.33	11	37.85	9	28.74	7	24.15	11.67	18.58
9	PUNJAB NATIONAL BANK	600	1850.00	1131	4067.63	267	875.75	157	564.41	135	482.46	22.50	26.08
10	STATE BANK OF INDIA	560	1700.00	1381	4478.76	229	671.95	50	175.94	65	174.30	11.61	10.25
11	UCO BANK	190	540.00	182	505.65	23	57.62	22	37.01	18	31.58	9.47	5.85
12	UNION BANK OF INDIA	220	630.00	237	712.28	51	132.37	32	78.38	28	77.40	12.73	12.29
Total PSU		3254	9530.00	4991	17095.11	1237	4111.97	677	2374.29	586	1949.60	18.01	20.46
13	AXIS BANK LTD	0	0.00	4	15.30	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	4	5.51	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
15	HDFC BANK	0	0.00	1	3.54	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
16	ICICI BANK LIMITED	0	0.00	2	11.37	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	IDBI BANK	0	0.00	218	1773.70	29	208.38	31	220.63	31	244.31	#DIV/0!	#DIV/0!
18	INDUSIND BANK	0	0.00	3	6.89	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
19	JANA SMALL FINANCE BANK LTD	0	0.00	2	1.14	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
20	NORTH EAST SMALL FINANCE BANK	0	0.00	2	6.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
Total PVT		0	0.00	236	1823.45	29	208.38	31	220.63	31	244.31	#DIV/0!	#DIV/0!
21	BGVB	162	440.00	355	1024.52	108	280.50	65	194.91	54	166.66	33.33	37.88
22	PBGB	150	415.00	45	101.77	10	27.63	8	14.83	5	8.84	3.33	2.13
23	UBKGB	150	415.00	183	478.15	41	106.30	38	93.68	39	95.69	26.00	23.06
Total RRB		462	1270.00	583	1604.44	159	414.43	111	303.42	98	271.19	21.21	21.35
24	THE WBSCB	175	483.00	415	1663.62	86	295.75	67	249.53	64	242.49	36.57	50.20
Total Co-Optv		175	483.00	415	1663.62	86	295.75	67	249.53	64	242.49	36.57	50.20
Grand Total		3891	11283.00	6225	22186.62	1511	5030.53	886	3147.87	779	2707.59	20.02	24.00

❖ **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	
31.03.2021	23	145	4.26	7986	73.29	12999	91.05	
31.03.2022	0	0	0.00	0	0.00	3848	26.51	
30.09.2022	0	0	0.00	0	0.00	3738	25.71	

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

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

Artisan Credit Card (ACC): -

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

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

Bank wise performance of ACC as on 30.09.2022 is annexed below:

SI No	Bank Name	Artisan Credit Card (ACC)			
		Sponsored	Sanctioned	Rejected	Pending
1	Bank of Baroda	1325	301	915	109
2	Bank of India	2461	541	1206	714
3	Bank of Maharashtra	6	0	4	2
4	Canara Bank	1585	657	566	362
5	Central Bank of India	2186	705	998	483
6	Indian Bank	5499	1005	2405	2089
7	Indian Overseas Bank	508	71	193	244
8	Punjab National Bank	11502	2698	6974	1830
9	Punjab & Sindh Bank	13	3	10	0
10	State Bank of India	11628	1026	9574	1028
11	UCO Bank	2139	518	785	836
12	Union Bank of India	1369	374	789	206
13	Axis Bank	75	0	6	69
14	Bandhan Bank	271	0	271	0
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	3	7	57
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	14	0	14	0
21	BGVB (PNB)	3955	981	2685	289
22	PBGB (UCO)	1999	485	1498	16
23	UBKGB (CBI)	749	349	400	0
24	WB State Co-Op Bank	644	7	355	282
	Total	48153	9724	29656	8773

Total 9724 no. of cases have been sanctioned Upto quarter ended September 2022 and 8773 no. of cases are lying pending in different bank branches. Member banks are requested to disposed of the cases in time bound manner.

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 30.09.2022, total 15298 no. of cases have been sponsored to member banks, out of that total 2781 no. of cases have been sanctioned.

Bank wise performance of WCC as on 30.09.2022 is annexed below:

SI No.	Bank Name	Weavers Credit Card (WCC)			
		Sponsored	Sanctioned	Rejected	Pending
1	Bank of Baroda	537	63	465	9
2	Bank of India	1167	118	705	344
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	184	62	117	5
5	Central Bank of India	285	121	143	21
6	Indian Bank	2308	334	778	1196
7	Indian Overseas Bank	81	0	33	48
8	Punjab National Bank	2391	450	1879	62
9	Punjab & Sindh Bank	0	0	0	0
10	State Bank of India	3221	178	2702	341
11	UCO Bank	456	63	167	226
12	Union Bank of India	893	109	724	60
13	Axis Bank	23	0	0	23
14	Bandhan Bank	63	0	63	0
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)	2454	1221	1224	9
22	PBGB (UCO)	904	31	859	14
23	UBKGB (CBI)	152	31	121	0
24	WB State Co-Op Bank	156	0	128	28
Total		15298	2781	10108	2409

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: -

(Amt. in Rs. Crore)

As on	Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
31.03.2021	613960	15006.94	921749	11913.62
30.09.2021	588203	15018.65	369998	5430.26
31.03.2022	588203	15018.65	727262	14455.31
30.09.2022	669638	17828.30	518030	8651.90

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 September, 2022, disbursed credit linkage of SHG stood at Rs. 8651.90 Crore (48.53 % of financial target) covering 518030 no of groups (77.36 % of physical target) as against Credit Linkage of Rs.5430.26 crore covering 369998 no of groups at the end of September, 2021.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.09.2022 stood at Rs.17713.65 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-September,2022 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.09.2022												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2022-23		Total Sanction		Total Disbursement as on 30.09.2022		Total Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	7480	193.64	3323	88.05	7000	95.62	9847	153.85	1.37	93.58%	49.38%
2	Bank of India	22071	614.07	10409	297.09	19104	360.74	29215	535.54	1.89	86.56%	58.75%
3	Bank of Maharashtra	0	0.00	0	0.00	113	1.63	131	2.46	1.44	0.00%	0.00%
4	Canara Bank	14576	388.02	7435	196.03	15241	186.74	23724	384.78	1.23	104.56%	48.13%
5	Central Bank of India	33203	916.91	19142	604.22	32889	568.40	54684	1093.09	1.73	99.05%	61.99%
6	Indian Bank	57264	1552.29	24628	680.59	44523	681.27	93360	1585.56	1.53	77.75%	43.89%
7	Indian Overseas Bank	2603	65.99	1049	26.97	1720	32.82	5792	50.62	1.91	66.08%	49.74%
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	169	1.27	#DIV/0!	0.00%	0.00%
9	Punjab National Bank	112508	3074.38	47977	1365.69	115236	2118.53	191635	3001.23	1.84	102.42%	68.91%
10	State Bank of India	96811	2729.34	44100	1244.06	61428	1146.22	124203	2141.48	1.87	63.45%	42.00%
11	UCO Bank	27648	777.74	10433	270.17	16140	147.97	36573	493.65	0.92	58.38%	19.03%
12	Union Bank of India	7649	195.62	2237	57.00	7876	130.35	11798	191.82	1.26	91.14%	45.82%
PSB total		381813	10507.99	170733	4829.87	321270	5470.29	581131	9635.35	1.70	84.14%	52.06%
13	Axis Bank	1050	15.75	0	0	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	1500	22.50	3	0.10	0	0.00	1	0.02	#DIV/0!	0.00%	0.00%
15	ICICI Bank	1200	18.00	0	0.00	0	0.00	1	0.01	#DIV/0!	0.00%	0.00%
16	IDBI Bank	360	9.30	95	2.62	194	3.13	1058	9.65	1.61	53.89%	33.64%
Pvt. Bank total		4110	65.55	98	2.72	194	3.13	1060	9.68	1.61	4.72%	4.77%
17	BGVB (PNB)	108753	3102.90	45135	1285.13	109975	1432.56	204156	3622.94	1.30	101.12%	46.17%
18	PBGB (UCO)	63086	1892.52	25083	773.96	26855	859.58	81453	1809.33	3.20	42.57%	45.42%
19	UBKGB (CBI)	27876	789.33	15353	492.56	27289	330.46	52979	1068.35	1.21	97.89%	41.87%
RRB Total		199715	5784.75	85571	2551.65	164119	2622.60	338588	6500.62	1.60	82.18%	45.34%
20	Co-Operative Bank	84000	1470.00	34290	559.93	32447	555.88	137020	1568.00	1.71	38.63%	37.81%
Co-Op Bank total		84000	1470.00	34290	559.93	32447	555.88	137020	1568.00	1.71	38.63%	37.81%
Grand Total		669638	17828.30	290692	7944.17	518030	8651.90	1057799	17713.65	1.67	77.36%	48.53%

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 30.09.2022												
(Amount in Crore)												
Sl No.	District	Target 2022-23		Sanctioned		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	12512	335.85	8323	245.77	10947	168.05	20744	390.08	1.54	87.49%	50.04%
2	Bankura	31562	866.41	14295	387.43	22111	383.32	50090	796.22	1.73	70.06%	44.24%
3	Birbhum	51497	1,366.60	17449	480.93	23395	517.16	61454	1100.69	2.21	45.43%	37.84%
4	Coochbehar	27961	794.41	16047	536.35	30604	414.34	50371	1058.75	1.35	109.45%	52.16%
5	Dakshin Dinajpur	15181	414.80	5701	144.28	13827	151.67	22388	345.35	1.10	91.08%	36.56%
6	Darjeeling	4713	122.85	1999	61.10	3898	72.82	6183	129.37	1.87	82.71%	59.28%
7	Hooghly	30623	765.46	11069	321.70	24562	427.95	41425	766.29	1.74	80.21%	55.91%
8	Howrah	25181	715.00	9373	289.49	17163	341.46	33550	663.04	1.99	68.16%	47.76%
9	Jalpaiguri	18941	536.31	10505	317.60	18486	309.71	34423	658.28	1.68	97.60%	57.75%
10	Jhargram	12029	330.50	8036	218.79	8398	147.97	16066	253.05	1.76	69.81%	44.77%
11	Kalimpong	2598	68.95	1129	40.24	1889	41.67	3028	69.92	2.21	72.71%	60.44%
12	Malda	30177	821.61	11311	306.69	29451	374.10	52316	847.18	1.27	97.59%	45.53%
13	Murshidabad	37750	913.30	18658	455.03	39890	505.05	76517	1073.19	1.27	105.67%	55.30%
14	Nadia	26962	775.25	10044	242.15	24530	308.86	47338	687.17	1.26	90.98%	39.84%
15	North 24 Parganas	38911	1,007.60	16519	445.48	36345	486.89	59815	971.34	1.34	93.41%	48.32%
16	Paschim Bardhaman	10699	222.27	3161	60.98	4195	89.46	9939	154.59	2.13	39.21%	40.25%
17	Paschim Medinipur	36679	1,001.41	18484	525.55	31037	621.46	56705	1045.53	2.00	84.62%	62.06%
18	Purba Bardhaman	42991	1,668.59	20145	643.36	19124	451.83	51550	996.13	2.36	44.48%	27.08%
19	Purba Medinipur	45183	1,422.17	20024	761.04	41149	1102.25	72413	1776.88	2.68	91.07%	77.50%
20	Purulia	22821	543.76	8562	192.30	13436	169.81	34487	419.11	1.26	58.88%	31.23%
21	Siliguri M.P.	8318	232.34	3764	116.87	6859	82.67	10511	215.32	1.21	82.46%	35.58%
22	South 24 Parganas	40136	1,027.52	14999	393.56	43609	684.47	73337	1149.35	1.57	108.65%	66.61%
23	Uttar Dinajpur	12213	405.34	6805	197.55	20091	236.53	34184	555.82	1.18	164.51%	58.35%
24	Kolkata	0	0.00	0	0.00	587	6.52	1945	22.99	1.11	100.00%	100.00%
Total		585638	16,358.30	256402	7384.24	485583	8096.02	920779	16145.64	1.67	82.92%	49.49%
Co-Operative Bank		84000	1,470.00	34290	559.93	32447	555.88	137020	1568.00	1.71	38.63%	37.81%
Grand Total		669638	17,828.30	290692	7944.17	518030	8651.90	1057799	17713.64	1.67	77.36%	48.53%

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, 9317 no. proposals were sponsored to banks, out of which 5896 cases have so far been sanctioned & 5750 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance upto the September quarter of 2 (two) Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2021	17700	15684	7487	98.52
30.09.2021	17790	9657	3449	49.18
31.03.2022	17790	14584	8786	138.17
30.09.2022	18722	9317	5750	95.43

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.

Bankwise performance report of SEP-G under DAY NULM as on September 2022 for FY 2022-23									
(Amount in Crore)									
SI 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	4	4	0.09	5	0.11	1
3	Bank of Maharashtra	4	0.10	11	11	0.25	11	0.25	0
4	Canara Bank	27	0.57	29	18	0.40	18	0.40	4
5	Central Bank of India	10	0.23	3	2	0.04	2	0.04	1
6	Indian Bank	6	0.12	15	15	0.34	15	0.34	0
7	Indian Overseas Bank	55	1.14	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	2	0.04	2	0.04	1
10	State Bank of India	39	0.76	5	5	0.11	5	0.11	0
11	UCO Bank	26	0.47	2	1	0.02	1	0.02	0
12	Union Bank of India	12	0.24	7	5	0.11	5	0.11	1
Total of PSUs		283	5.84	83	64	1.43	65	1.45	8
13	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
14	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
15	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
16	BGVB (UBI)	35	0.79	5	5	0.11	5	0.11	0
17	PBGB (UCO)	4	0.11	1	1	0.02	1	0.02	0
18	UBKGB (CBI)	6	0.13	6	5	0.11	5	0.11	0
Total of RRBs		45	1.03	12	11	0.25	11	0.25	0
19	W.B. St. Co-op.Bk	27	0.47	33	8	0.18	8	0.18	0
Total of Co-Optvs		27	0.47	33	8	0.18	8	0.18	0
Grand Total		360	7.43	128	83	1.86	84	1.88	8

Districtwise performance report of SEP-G under DAY NULM as on September -2022 for FY 2022-23

(Amount in Crore)

SI No	Name of the District	Target FY 22-23	Target -Amount of SEP-G Loan to be disbursed FY 22-24	No. of Sponsored Application in FY 22-23	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	6	0.09	1	1	0.02	1	0.02	0
2	Bankura	9	0.23	2	2	0.04	3	0.07	0
3	Birbhum	20	0.39	26	20	0.45	20	0.45	2
4	CoochBehar	13	0.25	4	3	0.07	3	0.07	1
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	0
7	Hooghly	28	0.57	11	5	0.11	5	0.11	0
8	Howrah	11	0.24	3	1	0.02	1	0.02	0
9	Jalpaiguri	9	0.17	4	3	0.07	3	0.07	1
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	1	0.02	1	0.02	0
14	Murshidabad	32	0.60	5	5	0.11	5	0.11	0
15	Nadia	26	0.45	4	4	0.09	4	0.09	2
16	North 24 Parganas	74	1.57	23	16	0.36	16	0.36	1
17	Paschim Burdwan	10	0.18	2	0	0.00	0	0.00	0
18	Paschim Medinipur	16	0.33	6	3	0.07	3	0.07	1
19	Purba Burdwan	14	0.32	2	3	0.07	3	0.07	0
20	Purba Medinipur	15	0.27	2	2	0.04	2	0.04	0
21	Purulia	8	0.14	2	1	0.02	1	0.02	0
22	South 24 Parganas	16	0.37	5	2	0.04	2	0.04	0
23	Uttar Dinajpur	15	0.36	15	11	0.25	11	0.25	0
Grand Total		360	7.43	128	83	1.86	84	1.88	8

Bankwise performance report of SEP-I under DAY NULM as on September 2022 for FY 2022-23

(Amount in Crore)

SI. No.	Name of the Bank	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
2	Bank of India	300	4.34	285	228	2.84	228	2.84	11
3	Bank of Maharashtra	25	0.42	15	5	0.06	5	0.06	10
4	Canara Bank	227	3.52	38	24	0.30	24	0.30	14
5	Central Bank of India	157	2.60	25	18	0.22	18	0.22	7
6	Indian Bank	496	7.06	94	52	0.65	52	0.65	12
7	Indian Overseas Bank	82	1.29	28	12	0.15	12	0.15	16
8	Punjab & Sind Bank	14	0.21	2	3	0.04	3	0.04	0
9	Punjab National Bank	696	10.97	146	98	1.50	93	1.16	10
10	State Bank of India	541	8.57	84	16	0.20	16	0.20	4
11	UCO Bank	280	4.55	54	22	0.27	22	0.27	9
12	Union Bank of India	197	2.87	78	42	0.52	38	0.47	14
Total of PSUs		3251	49.50	902	546	7.08	537	6.70	117
13	Bandhan Bank	118	1.44	211	139	1.73	134	1.67	10
14	Ujjivan Small Finance Bank	0	0.00	2	3	0.04	3	0.04	0
15	IDBI Bank	32	0.53	0	1	0.01	1	0.01	0
Total of PVTs		150	1.97	213	143	1.78	138	1.72	10
16	BGVB (UBI)	163	2.90	39	12	0.15	12	0.15	5
17	PBGB (UCO)	42	0.62	102	59	0.74	59	0.74	4
18	UBKGB (CBI)	61	0.64	29	18	0.22	17	0.21	2
Total of RRBs		266	4.15	170	89	1.11	88	1.10	170
19	W.B. St. Co-op.Bk	91	1.66	97	38	0.47	38	0.47	12
Total of Co-Optvs		91	1.66	97	38	0.47	38	0.47	12
Grand Total		3758	57.28	1382	816	10.45	801	9.99	309

Districtwise performance report of SEP-I under DAY NULM as on September 2022 for FY 2022-23

(Amount in Crore)

SI No	Name of the District	Target FY 22-23	Target - Amount of SEP-I Loan to be disbursed FY 22-24	No. of Sponsored Application in FY 22-23	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	25	0.50	3	2	0.02	2	0.02	3
2	Bankura	65	0.98	12	13	0.16	12	0.15	39
3	Birbhum	210	3.53	271	175	2.18	174	2.17	42
4	CoochBehar	135	2.01	52	19	0.24	20	0.25	14
5	Dakshin Dinajpur	82	1.35	33	2	0.02	2	0.02	9
6	Darjeeling	125	2.10	27	26	0.32	26	0.32	2
7	Hooghly	333	4.62	93	67	0.84	66	0.82	9
8	Howrah	110	1.32	3	9	0.11	9	0.11	3
9	Jalpaiguri	84	1.55	22	12	0.15	12	0.15	6
10	Jhargram	20	0.30	0	0	0.00	0	0.00	1
11	Kalimpong	20	0.32	0	0	0.00	0	0.00	1
12	Kolkata	100	2.00	18	3	0.04	3	0.04	8
13	Malda	60	0.94	3	3	0.04	3	0.04	6
14	Murshidabad	260	4.18	76	19	0.24	18	0.22	10
15	Nadia	266	3.89	83	66	0.82	61	0.76	7
16	North 24 Parganas	852	13.66	332	243	3.09	237	2.95	61
17	Paschim Burdwan	152	1.42	76	11	0.19	11	0.14	33
18	Paschim Medinipur	195	2.66	92	17	0.27	17	0.21	14
19	Purba Burdwan	153	2.43	56	40	0.60	40	0.50	18
20	Purba Medinipur	145	2.07	43	34	0.42	35	0.44	9
21	Purulia	70	1.15	20	15	0.19	15	0.19	4
22	South 24 Parganas	190	3.13	47	22	0.27	20	0.25	5
23	Uttar Dinajpur	106	1.21	20	18	0.22	18	0.22	5
Grand Total		3758	57.28	1382	816	10.45	801	9.99	309

Bankwise performance report of SHG Credit Linkage under DAY NULM as on September 2022 for FY 2022-23

(Amount in Crore)

Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 22-23		No. of Sponsored Application in FY 22-23	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3324	728	10.57	308	191	3.28	183	3.14	106
2	Bank of India	5212	1027	15.55	566	444	7.63	417	7.16	159
3	Bank of Maharashtra	35	42	0.63	70	68	1.17	68	1.17	1
4	Canara Bank	3612	760	9.81	493	340	5.84	357	6.13	151
5	Central Bank of India	2017	460	6.47	267	143	2.46	151	2.59	108
6	Indian Bank	10701	2384	34.02	1484	1060	18.21	1047	17.98	431
7	Indian Overseas Bank	1523	332	4.61	182	80	1.37	101	1.73	93
8	Punjab & Sind Bank	354	97	1.53	48	23	0.40	20	0.34	12
9	Punjab National Bank	16235	3018	43.08	1106	598	10.27	553	9.50	499
10	State Bank of India	8264	1699	24.36	773	461	7.92	449	7.71	248
11	UCO Bank	5186	1061	15.43	598	325	5.58	334	5.74	217
12	Union Bank of India	2900	670	9.56	394	182	3.13	186	3.19	172
Total of PSUs		59363	12278	175.60	6289	3915	67.25	3866	66.41	2197
13	Bandhan Bank	0	1	0.02	0	0	0.00	0	0.00	0
14	Ujivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
15	IDBI Bank	1291	176	2.64	17	1	0.02	12	0.21	16
Total of PVTs		1291	177	2.66	17	1	0.02	12	0.21	16
16	BGVB (UBI)	4105	672	9.94	430	333	5.72	299	5.14	105
17	PBGB (UCO)	1015	306	4.44	130	109	1.87	112	1.92	17
18	UBKGB (CBI)	1453	276	4.00	183	124	2.13	125	2.15	48
Total of RRBs		6573	1254	18.38	743	566	9.72	536	9.21	170
19	W.B. St. Co-op.Bk	4232	895	13.12	758	515	8.85	451	7.75	264
Total of Co-Optvs		4232	895	13.12	758	515	8.85	451	7.75	264
Grand Total		71459	14604	209.75	7807	4997	85.84	4865	83.57	2647

Districtwise performance report of SHG Credit Linkage under DAY NULM as on September -2022 for FY 2022-23

(Amount in Crore)

		No. of Active SHGs	Target FY 22-23	Target - Amount of SHG Loan to be disbursed FY 22-24	No. of Sponsored Application in FY FY 22-23	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	552	150	2.25	68	54	0.93	44	0.76	25
2	Bankura	2425	289	4.32	95	171	2.94	72	1.24	0
3	Birbhum	3612	978	14.84	746	316	5.43	360	6.18	310
4	CoochBehar	1641	446	4.35	172	157	2.70	163	2.80	5
5	Dakshin Dinajpur	1832	263	4.86	92	181	3.11	118	2.03	5
6	Darjeeling	2306	498	7.48	244	164	2.82	162	2.78	79
7	Hooghly	6041	1272	18.89	798	381	6.54	455	7.82	341
8	Howrah	1449	586	8.64	138	67	1.15	68	1.17	46
9	Jalpaiguri	1575	266	3.99	170	41	0.70	40	0.69	80
10	Jhargram	486	80	1.20	13	18	0.31	17	0.29	0
11	Kalimpong	178	70	1.04	13	10	0.17	9	0.15	0
12	Kolkata	968	250	3.00	269	80	1.37	69	1.19	202
13	Malda	818	193	2.90	119	39	0.67	38	0.65	82
14	Murshidabad	5547	1185	16.86	630	358	6.15	364	6.25	120
15	Nadia	5842	1094	16.44	577	413	7.09	393	6.75	133
16	North 24 Parganas	15663	3169	45.97	1525	1078	18.52	1074	18.45	434
17	Paschim Burdwan	2720	835	12.53	434	270	4.64	271	4.66	186
18	Paschim Medinipur	3988	650	9.76	362	239	4.11	228	3.92	142
19	Purba Burdwan	3487	543	7.11	301	282	4.84	317	5.45	15
20	Purba Medinipur	3468	420	6.18	381	251	4.31	198	3.40	191
21	Purulia	1154	175	2.63	70	48	0.82	46	0.79	9
22	South 24 Parganas	3582	741	10.17	395	247	4.24	226	3.88	154
23	Uttar Dinajpur	2125	451	4.38	195	132	2.27	133	2.28	88
	Grand Total	71459	14604	209.75	7807	4997	85.84	4865	83.57	2647

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 30.09.2022:

(Amt. in Rs. Crore)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2021	61000	521121	4615.20	518661	4602.00
30.09.2021	61000	18300	1494.38	201158	1534.22
31.03.2022	61000	557682	5041.38	586636	6240.77
30.09.2022	61000	159700	1203.42	159670	1203.61

Bank wise progress of JLGs as on 30.09.2022 is annexed.

Progress of JLG in FY 2022-23 as on 30.09.2022								(Amount in Crore)	
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.22 to 30.09.2022)		JLGs Credit Linked (Disbursed) during the FY (01.04.22 to 30.09.2022)		Outstanding position of JLGs as on 30.09.2022		
			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	31	1.23	31	1.23	67	1.11	
3	Bank of Maharashtra	100	2	0.08	2	0.08	2	0.04	
4	Canara Bank	3000	1115	5.56	1111	5.52	1500	18.50	
5	Central Bank of India	2400	240	0.23	221	0.20	306	2.34	
6	Indian Bank	4300	318	3.10	301	2.39	498	4.58	
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	272	1.50	272	1.50	3735	304.73	
10	State Bank of India	9000	1994	8.93	1994	8.93	2035	9.56	
11	UCO Bank	2700	0	0.00	71	1.29	225	2.51	
12	Union Bank of India	900	1229	52.12	1229	50.60	1237	50.82	
Total PSU		36200	5201	72.74	5232	71.74	9605	394.19	
13	Axis Bank	1000	0	0.00	0	0.00	256024	474.02	
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	16936	236.34	16936	236.34	68563	557.10	
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	18932	59.88	18932	59.88	72516	114.24	
23	Indusind Bank	500	0	0.00	0	0.00	183701	3449.05	
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	479	0.42	
28	Ratnakar Bank Ltd	2000	9347	181.74	9347	181.74	65007	448.99	
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	45215	477.95	45215	477.95	646290	5043.81	
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	
34	ESAF SF Bank	500	5555	34.47	5555	34.47	22077	117.80	
35	Jana Small Finance Bank	500	2393	57.64	2361	56.94	18637	163.60	
36	Ujjivan Small Finance Bank	3000	98158	536.29	98158	536.29	566928	1934.49	
37	Utkarsh Small Finance Bank	1000	1474	5.67	1474	5.67	7232	13.11	
Total Small Finance		5000	107580	634.07	107548	633.37	614874	2229.00	
38	BGVB (PNB)	6000	32	0.43	32	0.43	6718	20.15	
39	PBGB (UCO)	500	199	3.97	199	3.97	1376	20.53	
40	UBKGB (CBI)	1600	0	0.00	59	1.89	2398	8.40	
Total RRB		8100	231	4.40	290	6.29	10492	49.08	
41	WB State Co-Op Bank Ltd.	3000	1473	14.25	1385	14.25	5794	47.42	
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
Total Co-Optv		3000	1473	14.25	1385	14.25	5794	47.42	
Grand Total		61000	159700	1203.42	159670	1203.61	1287055	7763.51	

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.

Bank wise progress of WBSCC as on 30.09.2022 is annexed.

Bank wise Progress Report of WBSCC Scheme as on 30.09.2022						
SI No.	Bank Name	Pending Application	Provisionally Approved	Actual Pending	Sanctioned	Returned A
1	All Co-Operative Banks	6156	488	5668	9956	172
2	Axis Bank	3246	1497	1749	435	4
3	BGVB	609	174	435	1949	147
4	Bank of Baroda	1004	153	851	178	130
5	Bank of India	1915	87	1828	599	74
6	Canara Bank	597	72	525	656	217
7	Central Bank of India	863	167	696	54	469
8	Federal Bank	11	0	11	0	0
9	HDFC Bank	4001	2323	1678	981	17
10	ICICI Bank	2174	1077	1097	784	168
11	IDBI Bank	111	0	111	0	0
12	Indian Bank	2345	700	1645	1225	94
13	Indian Overseas Bank	1418	3	1415	14	13
14	PBGB	452	48	404	484	24
15	Punjab National Bank	10191	1959	8232	11386	285
16	State Bank of India	8671	1092	7579	3041	558
17	UCO Bank	3896	398	3498	2680	121
18	Union Bank of India	869	94	775	928	237
19	UBKGB	149	49	100	19	92
TOTAL		48678	10381	38297	35369	2822

AGENDA-11

Progress in other Education Loan & Housing Loan:

Education Loan

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

Outstanding Position:

(Amount Rs in crore)

31.03.2020	30.09.2020	31.03.2021	30.09.2021	31.03.2022	30.09.2022
2525.20	2675.22	2709.73	2675.20	2807.13	3146.09

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

(Amount Rs in crore)

Sept, 2019		Sept, 2020		Sept, 2021		Sept, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
16953	662.45	10661	210.81	14397	469.53	40230	805.93

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

Target	Achievement	% of Achievement
5028.36	805.93	16.02%

With disbursement of Rs.805.93 Crore against annual target of Rs.5028.36 crore for FY 2022-23, the achievement is 16.02 % which is very low. Banks are to scout for quality education loan proposals aggressively.

Progress of Education Loan as on 30.09.2022

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	2074	53.54	3340	186.87
2	Bank of India	928	11.27	4173	128.08
3	Bank of Maharashtra	168	2.48	363	17.89
4	Canara Bank	1575	28.04	4646	193.58
5	Central Bank of India	737	15.06	2364	101.05
6	Indian Bank	2615	114.06	4553	203.99
7	Indian Overseas Bank	88	1.28	920	25.17
9	Punjab & Sind Bank	7	0.08	182	7.90
8	Punjab National Bank	7495	94.20	21834	504.55
10	State Bank of India	8605	221.20	22890	1178.34
11	UCO Bank	2264	20.46	4599	85.32
12	Union Bank of India	1103	20.92	3370	164.51
Total PSU		27659	582.59	73234	2797.25
13	Axis Bank	325	28.00	1246	86.00
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	10	0.68	38	2.68
19	HDFC Bank	1633	23.06	3199	71.10
20	ICICI Bank	496	31.06	1080	73.47
21	IDBI Bank	183	4.22	553	19.23
22	IDFC First Bank	97	20.13	106	21.75
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.08	12	0.50
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	15	1.05
30	SIDBI	7365	83.99	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00
Total PVT		10110	191.22	6249	275.77
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)	841	6.16	1293	13.54
39	PBGB (UCO)	251	2.27	649	10.42
40	UBKGB (CBI)	19	0.16	73	1.28
Total RRB		1111	8.59	2015	25.24
41	WB State Co-Op Bank Ltd.	1350	23.53	3844	47.82
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1350	23.53	3844	47.82
Grand Total		40230	805.93	85342	3146.09

Housing Loan

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

Outstanding Position:

(Amount Rs. in crore)

31.03.2020	30.09.2020	31.03.2021	30.09.2021	31.03.2022	30.09.2022
51079.89	61708.36	57991.19	67370.08	69063.87	74712.44

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

(Amount Rs in crore)

Sept, 2019		Sept, 2020		Sept, 2021		Sept, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
65701	5896.98	46329	4035.99	95754	7486.55	114360	11601.15

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	11601.15	49.46 %

With disbursement of Rs.11601.15 Crore against annual target of Rs. 23456.87 crore for FY 22-23, the achievement is 49.46%.

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 30.09.2022

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	3257	507.00	23560	4102.00
2	Bank of India	3201	465.54	27573	3214.74
3	Bank of Maharashtra	644	43.49	2000	340.77
4	Canara Bank	2226	271.32	12304	1732.58
5	Central Bank of India	2454	196.72	10885	1433.22
6	Indian Bank	10732	1221.56	27294	4226.03
7	Indian Overseas Bank	498	67.27	5016	668.57
8	Punjab & Sind Bank	61	12.68	2434	281.59
9	Punjab National Bank	6193	792.08	67534	6891.54
10	State Bank of India	50161	4017.19	304970	28106.00
11	UCO Bank	2829	292.98	18683	2066.44
12	Union Bank of India	1091	192.56	11767	1632.17
Total PSU		83347	8080.39	514020	54695.65
13	Axis Bank	2543	306.00	11174	2506.00
14	Bandhan Bank	3526	362.82	14896	1199.89
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	3	1.30
18	Federal Bank	74	22.15	1422	296.88
19	HDFC Bank	6289	51.28	22545	2038.32
20	ICICI Bank	2893	1503.89	23847	7807.28
21	IDBI Bank	4137	622.47	23523	3146.89
22	IDFC First Bank	52	15.68	559	115.55
23	Indusind Bank	0	0.00	4	0.04
24	Karnataka Bank Ltd.	50	7.64	825	161.49
25	Karur Vysya Bank	35	6.25	35	6.30
26	Kotak Mahindra Bank	41	7.65	139	28.41
27	Lakshmi Vilas Bank (DBS)	0	0.00	14	1.00
28	Ratnakar Bank Ltd	0	0.00	60	2.21
29	South Indian Bank Ltd.	0	0.00	150	29.55
30	SIDBI	3248	270.60	0	0.00
31	Tamilnad Mercantile Bank	4	0.38	4	0.38
32	YES Bank	92	59.06	346	125.00
Total PVT		22984	3235.87	99546	17466.50
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	22	0.03
35	Jana Small Finance Bank	349	6.37	1693	32.47
36	Ujjivan Small Finance Bank	5124	82.76	26318	407.26
37	Utkarsh Small Finance Bank	22	2.11	41	6.93
Total Small Finance		5495	91.24	28074	446.69
38	BGVB (PNB)	265	25.36	7917	387.50
39	PBGB (UCO)	593	53.18	3608	238.96
40	UBKGB (CBI)	243	24.14	2363	176.42
Total RRB		1101	102.68	13888	802.88
41	WB State Co-Op Bank Ltd.	1341	90.63	9424	1114.40
42	WBSCARD Bank Ltd.	92	0.34	5098	186.32
Total Co-Optv		1433	90.97	14522	1300.72
Grand Total		114360	11601.15	670050	74712.44

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 30.09.2022

(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	0	0.00	0	0.00	2685	59.28	0	0.00	1769	38.24	722	16.56
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	1828	388.08	388	89.24	388	9.20	1828	46.61	388	9.20	1291	28.29	382	9.07
5	Central Bank of India	1474	261.62	0	0.00	0	0.00	1562	100.08	80	29.79	411	7.36	32	0.78
6	Indian Bank	3019	384.64	0	0.00	3	0.33	4911	108.46	0	0.00	4873	92.84	0	0.00
7	Indian Overseas Bank	678	132.34	0	0.00	0	0.00	642	104.41	0	0.00	249	6.78	0	0.00
8	Punjab & Sind Bank	612	14.99	160	4.00	160	4.00	612	14.99	160	4.00	176	3.86	75	1.42
9	Punjab National Bank	5814	926.02	0	0.00	0	0.00	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	28088	653.00	993	21.00
11	UCO Bank	1698	258.45	23	3.74	23	3.42	1475	42.78	289	8.23	486	10.23	84	3.14
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		45135	8593.11	571	96.98	574	16.95	59160	1568.70	2765	90.52	45720	1035.41	2325	52.91
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	184	23.52	0	0.00	0	0.00	77	10.42	0	0.00	13	0.29	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.	106	14.95	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		5434	1142.07	0	0.00	0	0.00	4209	292.89	0	0.00	3934	86.72	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	0	0.00	0	0.00	0	0.00	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		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	45	8.87	0	0.00	0	0.00	45	0.91	0	0.00	45	0.88	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	85	2.22	0	0.00
Total RRB		249	41.35	22	2.23	22	2.23	244	5.46	0	0.00	183	4.05	1	0.03
41	WB State Co-Op Bank Ltd.	2	29.50	0	0.00	0	0.00	2	5.35	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		2	29.50	0	0.00	0	0.00	2	5.35	0	0.00	0	0.00	0	0.00
Grand Total		50820	9806.03	593	99.21	596	19.18	63615	1872.40	2765	90.52	49837	1126.18	2326	52.94

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 13.87 % as of September, 2022 in the State of West Bengal. Amount Rs.77246.17 Crore as on September,2022 in comparison to Rs. 68702.26 Crore as on September, 2021.

NPA Position for last 3 (three) years of West Bengal is furnished here under:

(Rs. In crore)			
Year	Gross Advance	Gross NPA	% to Gross NPA
March,2020	465133.58	57301.61	12.32
Sept, 2020	469644.42	61858.43	13.17
March,2021	480724.18	65074.00	13.54
Sept, 2021	487363.51	68702.26	14.10
March,2022	527465.88	68821.30	13.05
Sept, 2022	556851.03	77246.17	13.87

NPA level has been decreased from 14.10% as on September, 2021 to 13.87 % as on September, 2022. 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 30.09.2022 stood at 65%,59% and 62% respectively.

Sector wise recovery Status as on 30.09.2022:

Sector	September, 2021			September, 2022		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	17362	10575	61	18673	12074	65
MSME	17422	9616	55	19838	11653	59
OPS	7937	3716	47	9900	6141	62
Total Prisec	42721	23907	56	48411	29868	62
NPS	41973	24420	58	73116	40607	56
Total	84694	48327	57	121528	70475	58

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 30.09.2022

(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	1518.00	175.00	4568.00	898.00	5110.54	100.00	11196.54	1173.00	13975.87	2451.00	25172.41	3624.00
2	Bank of India	3094.47	388.33	4331.55	846.86	2047.71	61.77	9473.73	1296.96	13369.84	3142.03	22843.57	4438.99
3	Bank of Maharashtra	61.74	3.53	610.91	8.55	322.62	6.87	995.27	18.95	367.34	5.47	1362.61	24.42
4	Canara Bank	1895.35	96.71	4436.42	922.71	1125.48	70.49	7457.25	1089.91	10875.63	3295.98	18332.88	4385.89
5	Central Bank of India	1826.53	136.24	1776.02	375.21	1678.84	87.19	5281.39	598.64	3784.82	2792.67	9066.21	3391.31
6	Indian Bank	5092.32	585.62	11069.04	1045.85	3125.30	208.85	19286.66	1840.32	18159.22	2872.81	37445.88	4713.13
7	Indian Overseas Bank	779.37	251.93	1648.34	498.19	729.81	37.35	3157.52	787.47	3808.97	2698.82	6966.49	3486.29
8	Punjab & Sind Bank	109.61	0.00	669.90	0.00	252.23	0.00	1031.74	0.00	1799.95	0.00	2831.69	0.00
9	Punjab National Bank	10366.21	2489.04	13419.47	4111.45	4052.14	223.46	27837.82	6823.95	28646.19	9622.64	56484.00	16446.59
10	State Bank of India	6490.00	447.09	9190.64	201.63	12953.77	8.67	28634.41	657.39	63639.14	5977.08	92273.55	6634.47
11	UCO Bank	1262.38	353.65	3017.24	815.00	2673.62	402.74	6953.24	1571.39	8849.15	5109.87	15802.39	6681.26
12	Union Bank of India	1546.85	211.49	4975.94	1257.56	1567.14	47.18	8089.93	1516.23	20909.13	7649.77	28999.06	9166.00
Total PSU		34042.83	5138.63	59713.47	10981.01	35639.20	1254.57	129395.50	17374.21	188185.25	45618.14	317580.74	62992.35
13	Axis Bank	3213.97	121.00	8970.00	130.00	1015.00	37.20	13198.97	288.20	16317.03	1815.24	29516.00	2103.44
14	Bandhan Bank	2403.20	655.08	584.32	11.02	9117.68	875.98	12105.20	1542.07	17111.41	3171.25	29216.62	4713.32
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	0.00	21.66	0.00	21.66	0.00	0.00	0.00	21.66	0.00
16	City Union Bank Ltd.	0.00	0.00	153.53	0.00	0.00	0.00	153.53	0.00	0.00	0.00	153.53	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	3.49	0.00	98.64	0.00	102.13	0.00	0.00	0.00	102.13	0.00
18	Federal Bank	336.42	0.00	906.14	0.00	70.79	0.00	1313.35	0.00	2384.31	0.00	3697.66	0.00
19	HDFC Bank	936.79	69.04	11725.78	202.76	946.91	115.03	13609.49	386.83	26961.29	754.64	40570.78	1141.46
20	ICICI Bank	1682.93	130.71	10137.63	96.44	1260.46	21.92	13081.02	249.07	30464.05	1219.58	43545.07	1468.65
21	IDBI Bank	429.91	0.00	1272.00	0.00	2008.51	0.00	3710.42	0.00	4046.73	0.00	7757.15	0.00
22	IDFC First Bank	61.75	1.41	704.57	30.02	34.76	3.48	801.08	34.91	3656.77	67.08	4457.85	101.99
23	Indusind Bank	2979.82	115.16	3524.75	41.12	23.33	1.83	6527.90	158.11	8375.08	1.14	14902.98	159.24
24	Karnataka Bank Ltd.	140.91	18.19	664.60	221.3	66.25	2.72	871.76	242.21	509.20	60.96	1380.96	303.17
25	Karur Vysya Bank	1.87	0.15	23.01	0.00	1.81	0.00	26.69	0.15	577.11	0.00	603.80	0.15
26	Kotak Mahindra Bank	618.32	16.39	3892.54	27.12	28.41	0.00	4539.27	43.51	3498.78	132.11	8038.05	175.62
27	Lakshmi Vilas Bank (DBS)	1.58	0.00	0.36	0.00	1.78	0.42	3.72	0.42	400.39	0.00	404.11	0.42
28	Ratnakar Bank Ltd	388.75	78.7071	95.20	0.24442	105.42	17.7102	589.37	96.66	4640.93	470.945	5230.30	567.61
29	South Indian Bank Ltd.	112.59	0.00	377.61	0.00	12.38	0.00	502.58	0.00	746.19	0.00	1248.77	0.00
30	SIDBI	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00	0.00	0.00	89.25	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	42.01	0.00	0.41	0.00	42.42	0.00	110.91	0.00	153.33	0.00
32	YES Bank	503.00	0.00	2841.00	0.00	21.00	0.00	3365.00	0.00	3917.00	0.00	7282.00	0.00
Total PVT		13811.81	1205.84	46007.79	760.02	14835.20	1076.29	74654.81	3042.14	123717.19	7692.93	198372.00	10735.07
33	Au Small finance Bank	0.00	0.00	27.30	0.00	0.00	0.00	27.30	0.00	3.01	0.00	30.32	0.00
34	ESAF SF Bank	62.51	0.86	57.83	2.36	7.24	2.34	127.58	5.56	22.47	0.01	150.05	5.57
35	Jana Small Finance Bank	176.39	18.75	95.93	1.33	392.32	72.73	664.64	92.81	184.84	8.78	849.49	101.59
36	Ujjivan SF Bank	679.65	32.18	137.23	0.18	1124.02	59.73	1940.90	92.08	535.81	21.64	2476.70	113.72
37	Utkarsh SF Bank	13.11	0.73	24.82	1.46	39.96	2.43	77.89	4.62	2.04	0.09	79.93	4.71
Total Small Finance		931.67	52.51	343.11	5.33	1563.54	137.23	2838.32	195.08	748.17	30.51	3586.49	225.59
38	BGVB (PNB)	4287.09	304.77	2117.66	793.12	354.06	96.40	6758.81	1194.29	693.54	51.14	7452.35	1245.43
39	PBGB (UCO)	1649.47	155.54	1393.94	192.17	245.41	14.59	3288.82	362.30	213.84	20.26	3502.66	382.56
40	UBKGB (CBI)	2140.35	87.72	240.16	59.69	161.83	2.29	2542.34	149.70	463.16	12.88	3005.49	162.58
Total RRB		8076.91	548.03	3751.76	1044.98	761.30	113.28	12589.97	1706.29	1370.54	84.28	13960.50	1790.57
41	WB State Co-Op Bank Ltd.	5974.64	831.50	347.08	99.51	2630.02	147.38	8951.74	1078.38	13090.53	424.21	22042.28	1502.59
42	WBSCARD Bank Ltd.	1025.21	0.00	92.12	0.00	186.32	0.00	1303.65	0.00	5.36	0.00	1309.01	0.00
Total Co-Optv		6999.85	831.50	439.20	99.51	2816.34	147.38	10255.39	1078.38	13095.89	424.21	23351.29	1502.59
Grand Total		63863.07	7776.51	110255.34	12890.84	55615.58	2728.74	229733.99	23396.09	327117.04	53850.08	556851.03	77246.17

Sector wise NPA Position as on 30.09.2022

(Amount in Crore)

Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	186.87	6.39	4102.00	104.74	56.00	3.14	24.10	9.34	151.00	0.28	8.10	0.44	153.10	15.20	108.85	22.70
2	Bank of India	128.08	5.64	3214.74	84.68	56.69	9.32	64.97	8.01	520.40	2.29	28.65	1.78	844.93	137.44	377.21	17.11
3	Bank of Maharashtra	17.89	0.54	340.77	2.54	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	39.13	1.78	0.00	0.00
4	Canara Bank	193.58	6.07	1732.58	87.71	0.00	0.00	0.00	0.00	0.00	0.38	0.00	0.00	339.93	31.62	163.77	4.59
5	Central Bank of India	101.05	7.64	1433.22	47.25	35.12	8.70	145.69	20.20	576.27	2.44	10.18	0.16	442.63	77.92	15.26	4.19
6	Indian Bank	203.99	22.98	4226.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3814.45	63.42	113.52	0.00
7	Indian Overseas Bank	25.17	0.66	668.57	0.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63.42	63.42	13.07	0.00
8	Punjab & Sind Bank	7.90	0.00	281.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.85	0.00	1.32	0.00
9	Punjab National Bank	504.55	43.28	6891.54	281.96	108.77	51.43	0.00	0.00	2582.61	57.80	155.41	15.14	3819.43	617.00	241.69	107.80
10	State Bank of India	1178.34	8.85	28106.00	65.11	36.06	3.43	0.00	0.00	1380.41	20.21	0.61	0.00	1746.00	286.44	140.88	4.70
11	UCO Bank	85.32	7.83	2066.44	68.71	18.55	8.21	39.01	15.00	353.54	11.74	28.12	0.23	331.44	92.04	77.82	12.56
12	Union Bank of India	164.51	9.93	1632.17	60.51	7.77	0.89	0.00	0.00	206.40	3.99	204.58	3.88	454.39	0.00	39.30	0.00
Total PSU		2797.25	119.81	54695.65	804.03	318.96	85.12	273.77	52.55	5770.63	99.13	435.68	21.63	12049.70	1386.28	1292.69	173.65
13	Axis Bank	86.00	0.59	2506.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.65	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1199.89	52.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	City Union Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	1.30	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	2.68	0.00	296.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.95	0.00	0.00	0.00
19	HDFC Bank	71.10	0.89	2038.32	10.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353.52	66.67	11.58	0.00
20	ICICI Bank	73.47	0.05	7807.28	90.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164.11	21.07	10.34	0.00
21	IDBI Bank	19.23	0.00	3146.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127.62	0.00	0.00	0.00
22	IDFC First Bank	21.75	0.00	115.55	3.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Indusind Bank	0.00	0.00	0.04	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.86	0.00
24	Karnataka Bank Ltd.	0.50	0.07	161.49	9.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.98	4.26
25	Karur Vysya Bank	0.00	0.00	6.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	28.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.27	0.73
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Ratnakar Bank Ltd	0.00	0.00	2.21	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	South Indian Bank Ltd.	1.05	0.00	29.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	0.00	0.00	125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	0.00	0.00	0.00
Total PVT		275.77	1.59	17466.50	176.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	777.31	87.74	161.03	4.99
33	Au Small finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	ESAF SF Bank	0.00	0.00	0.03	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	32.47	0.9307	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	407.26	8.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	6.93	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Small Finance		0.00	0.00	446.69	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	BGVB (PNB)	13.54	0.72	387.50	24.09	40.20	23.21	134.52	110.50	3608.70	104.91	39.80	0.02	719.05	132.59	8.12	0.52
39	PBGB (UCO)	10.42	1.21	238.96	13.39	0.31	0.00	62.07	20.60	1801.40	79.90	11.52	1.03	605.91	85.91	0.00	0.00
40	UBKGB (CBI)	1.28	0.47	176.42	1.77	13.93	2.27	32.42	12.01	0.00	0.00	0.00	0.00	843.23	64.80	5.71	0.00
Total RRB		25.24	2.40	802.88	39.25	54.44	25.48	229.01	143.11	5410.10	184.81	51.32	1.05	2168.19	283.30	13.83	0.52
41	WB State Co-Op Bank Ltd.	47.82	0.00	1114.40	12.38	0.00	0.00	0.00	7.25	1568.00	46.34	0.00	0.00	0.00	368.32	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	186.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		47.82	0.00	1300.72	12.38	0.00	0.00	0.00	7.25	1568.00	46.34	0.00	0.00	0.00	368.32	0.00	0.00
Grand Total		3146.09	123.80	74712.44	1042.20	373.40	110.60	502.78	202.91	12748.73	330.28	487.00	22.68	14995.20	2125.65	1467.55	179.16

Sector wise Recovery performance as on 30.09.2022

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prasec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	78.00	3.01	3.86	168.00	77.31	46.02	39.00	18.54	47.54	285.00	98.86	34.69	169.00	10.33	6.11	454.00	109.19	24.05
2	Bank of India	388.33	144.50	37.21	846.86	206.34	24.36	61.77	50.39	81.57	1296.96	401.22	30.94	3142.03	279.01	8.88	4438.99	680.24	15.32
3	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Canara Bank	2274.73	1783.62	78.41	5830.00	4420.89	75.83	1321.47	898.60	68.00	9426.20	7103.11	75.35	15001.45	11851.16	79.00	24427.65	18954.27	77.59
5	Central Bank of India	247.29	11.51	4.65	584.92	15.98	2.73	0.00	0.00	#DIV/0!	832.21	27.49	3.30	2801.12	34.55	1.23	3633.33	62.04	1.71
6	Indian Bank	2384.85	1841.84	77.23	2846.41	1742.99	61.23	987.85	701.85	71.05	6219.11	4286.68	68.93	8254.85	5821.52	70.52	14473.96	10108.20	69.84
7	Indian Overseas Bank	251.93	0.38	0.15	498.19	1.02	0.20	37.35	2.15	5.76	787.47	3.55	0.45	2698.82	45.01	1.67	3486.29	48.56	1.39
8	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
9	Punjab National Bank	2270.17	1310.43	57.72	2406.00	1779.01	73.94	1160.22	579.00	49.90	5836.39	3668.44	62.85	8829.07	6807.36	77.10	14665.46	10475.80	71.43
10	State Bank of India	1427.80	1115.40	78.12	2361.08	1820.86	77.12	2765.63	2123.45	76.78	6554.51	5059.71	77.19	14363.40	11507.96	80.12	20917.91	16567.67	79.20
11	UCO Bank	353.65	5.21	1.47	815.00	13.21	1.62	402.74	10.05	2.50	1571.39	28.47	1.81	5109.87	13.54	0.26	6681.26	42.01	0.63
12	Union Bank of India	211.49	13.94	6.59	1257.60	105.85	8.42	47.18	8.17	17.32	1516.27	127.96	8.44	7649.77	61.00	0.80	9166.04	188.96	2.06
	Total PSU	9888.24	6229.84	63.00	17614.06	10183.46	57.81	6823.21	4392.20	64.37	34325.51	20805.49	60.61	68019.38	36431.44	53.56	102344.89	57236.94	55.93
13	Axis Bank	1952.00	1487.00	76.18	73.00	62.00	84.93	11.00	11.00	100.00	2036.00	1560.00	76.62	11.00	11.00	100.00	2047.00	1571.00	76.75
14	Bandhan Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	City Union Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
18	Federal Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
19	HDFC Bank	136.64	108.25	79.22	520.92	500.56	96.09	88.46	23.76	26.86	746.02	632.57	84.79	801.96	780.91	97.37	1547.98	1413.47	91.31
20	ICICI Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
21	IDBI Bank	248.74	185.49	74.57	372.44	334.13	89.71	389.06	374.60	96.28	1010.24	894.22	88.52	2412.69	2076.26	86.06	3422.93	2970.48	86.78
22	IDFC First Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Indusind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	Karnataka Bank Ltd.	18.19	1.91	10.50	221.30	2.18	0.99	3.72	3.29	88.44	243.21	7.38	3.03	60.96	4.13	6.77	304.17	11.51	3.78
25	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
	Total PVT	2355.57	1782.65	75.68	1187.66	898.87	75.68	492.24	412.65	83.83	4035.47	3094.17	76.67	3286.61	2872.30	87.39	7322.08	5966.46	81.49
33	Au Small finance Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
34	ESAF SF Bank	7.81	7.71	98.72	7.23	6.93	95.85	0.91	0.61	67.03	15.95	15.25	95.61	2.81	2.81	100.00	18.76	18.06	96.27
35	Jana Small Finance Bank	47.48	50.97	107.37	6.48	7.78	120.01	118.91	111.79	94.01	172.87	170.54	98.65	19.48	20.90	107.27	192.35	191.44	99.52
36	Ujjivan Small Finance Bank	1108.94	429.45	38.73	32.92	26.75	81.25	1722.30	669.45	38.87	2864.16	1125.65	39.30	488.92	260.03	53.18	3353.08	1385.68	41.33
37	Utkarsh Small Finance Bank	2.75	2.57	93.45	5.33	5.02	94.18	6.77	6.35	93.80	14.85	13.94	93.87	0.39	0.36	92.31	15.24	14.30	93.83
	Total Small Finance	1166.98	490.70	42.05	51.96	46.48	89.44	1848.89	788.20	42.63	3067.83	1325.38	43.20	511.60	284.10	55.53	3579.44	1609.48	44.96
38	BGVB (PNB)	238.21	175.79	73.80	587.92	241.55	41.09	149.74	119.44	79.76	975.87	536.78	55.01	351.24	309.64	88.16	1327.11	846.43	63.78
39	PBGB (UCO)	90.25	80.31	88.99	82.51	70.28	85.18	55.97	40.22	71.86	228.73	190.81	83.42	73.06	58.45	80.00	301.79	249.26	82.59
40	UBKGB (CBI)	396.99	306.64	77.24	47.56	32.40	68.12	5.33	4.33	81.24	449.88	343.37	76.32	37.05	28.32	76.44	486.93	371.69	76.33
	Total RRB	725.45	562.74	77.57	717.99	344.23	47.94	211.04	163.99	77.71	1654.48	1070.96	64.73	461.35	396.41	85.92	2115.83	1467.38	69.35
41	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
42	WBSCARD Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
	Total Co-Optv	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
	Grand Total	18673.22	12073.77	64.66	19838.21	11653.47	58.74	9900.24	6140.61	62.02	48411.67	29867.84	61.70	73116.27	40607.17	55.54	121527.94	70475.02	57.99

STATUS OF PDR CASES AS ON 30.09.2022:

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 30.09.2022 there are 6375 PDR cases pending amounting Rs. 513.96 Crore and the Certificate Officers may be advised to dispose of the cases.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.09.2022									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2022		Cases filed from 01.04.2022 to 30.09.2022		Cases Settled from 01.04.2022 to 30.09.2022		Pending cases as on 30.09.2022	
		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	315	2.20	0	0.00	0	0.00	315	2.20
11	UCO Bank	2324	328.21	39	0.57	0	0.00	2363	328.78
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		4989	453.04	39	0.57	0	0.00	5028	453.61
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	16	7.99	3	2.58	1	0.32	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		16	7.99	3	2.58	1	0.32	18	10.25
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	190	3.08	190	3.08	1089	15.74
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1023	14.35	190	3.08	190	3.08	1023	14.35
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		6316	509.83	250	7.53	191	3.40	6375	513.96

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 2575 loan accounts as reported as on September 2022. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.09.2022						
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	2	0	0	0	2
2	Bankura	5	5	10	23	43
3	Birbhum	3	10	19	49	81
4	Coochbehar	8	1	5	19	33
5	Dakshin Dinajpur	6	6	3	52	67
6	Darjeeling	12	6	4	23	45
7	Hooghly	12	72	72	135	289
8	Howrah	22	52	60	140	273
9	Jalpaiguri	17	2	4	16	39
10	Jhargram	0	0	0	1	1
11	Kalimpong	0	0	0	0	0
12	Kolkata	38	40	16	100	194
13	Malda	7	1	9	60	77
14	Murshidabad	11	1	8	67	86
15	Nadia	2	22	7	70	101
16	Paschim Burdwan	13	10	17	88	123
17	Purba Burdwan	15	24	22	90	144
18	Paschim Medinipur	4	5	14	96	102
19	Purba Medinipur	6	0	16	46	68
20	Purulia	2	3	6	7	18
21	Uttar Dinajpur	4	1	1	55	61
22	24 Pgs. (N)	19	49	44	184	311
23	24 Pgs. (S)	17	32	31	360	437
Total		230	373	392	1580	2575

AGENDA – 13

Expanding & Deepening of 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 30.09.2022.

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
30.09.2021	5599808	5242899	93.63	89260	83996	94.10
31.03.2022	5657791	5584767	98.71	90039	81176	94.45
30.09.2022	5970106	5913613	99.05	92451	88082	95.27

Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)																				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies		
		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 Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage		Out of total no. of women accounts covered (G6), no of women accounts covered	% coverage for women accounts
1	Bank of Baroda	86104	33256	85322	99.09	30247	90.95	61247	71.13	19547	58.78	65876	76.51	22347	67.20	55136	64.03	21024	63.22	85322	99.09	30247	90.95	296
2	Bank of India	438710	151675	429838	98.00	149732	98.72	119254	27.18	53201	35.08	143689	32.75	49782	32.82	435112	99.18	142392	93.88	438018	99.84	145247	95.76	0
3	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
4	Central Bank of India	52978	19456	52941	99.93	14976	76.97	21796	41.14	8423	43.29	10998	20.76	3756	19.31	47646	89.94	18656	95.89	52931	99.91	18734	96.29	56
5	Indian Overseas Bank	30110	12815	13975	46.41	5962	46.52	2090	6.94	485	3.78	8099	26.90	2843	22.18	28026	93.08	11800	92.08	29965	99.52	12341	96.30	32189
6	Indian Bank	291584	171367	118151	40.52	33971	19.82	36390	12.48	10025	5.85	61466	21.08	23093	13.48	288146	98.82	160083	93.42	289222	99.19	119760	69.89	12657
7	Punjab National Bank	1379645	686313	699856	50.73	224872	32.77	69925	5.07	14518	2.12	283206	20.53	23398	3.41	1294343	93.82	432962	63.09	1376227	99.75	492480	71.76	5740
8	State Bank of India	1142489	546577	1012260	88.60	473732	86.67	293365	25.68	71130	13.01	1106704	96.87	245339	44.89	1044975	91.46	500247	91.52	1136157	99.45	543272	99.40	17831
9	UCO Bank	87295	43477	34746	39.80	14514	33.38	3678	4.21	1174	2.70	28341	32.47	11891	27.35	79710	91.31	40946	94.18	81902	93.82	41631	95.75	19435
10	Union Bank of India	109514	48103	89889	82.08	29340	60.99	16877	15.50	7492	15.57	16030	14.64	7840	16.30	95577	87.27	36583	76.05	107612	98.26	36512	75.90	941
11	Axis Bank	61461	16412	58189	94.68	15189	92.55	14587	23.73	2847	17.35	37325	60.73	7716	47.01	21736	35.37	5162	31.45	60075	97.74	15743	95.92	9119
12	Banbhakar Bank	589600	448051	433097	73.46	271228	60.54	28664	4.86	7503	1.67	518461	87.93	403987	90.17	0	0.00	0	0.00	576535	97.78	442255	98.71	390
13	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	2480	98.61	659	94.82	63
14	HDFC Bank Ltd.	31015	11518	30118	97.11	11297	98.08	27031	87.15	7663	66.53	27153	87.55	7764	67.41	13651	44.01	6698	58.15	31008	99.98	11516	99.98	7965
15	ICICI Bank Ltd.	21348	5088	19090	89.42	4471	87.87	17194	80.54	3416	67.14	18210	85.30	3762	73.94	15292	71.63	3870	76.06	21248	99.53	4788	94.10	148
16	IDBI Bank	23257	8467	17733	76.25	5985	70.69	9154	39.36	2919	34.48	18538	79.71	3080	36.38	19470	83.72	7263	85.78	22197	95.44	8115	95.84	0
17	IDFC First Bank	11524	7861	4082	35.42	1906	24.25	11524	100.00	7861	100.00	1490	12.93	498	6.34	8883	77.08	6503	82.72	11524	100.00	7861	100.00	0
18	Ratnakar Bank Ltd.	19501	18484	1122	5.75	302	1.63	374	1.92	127	0.69	1074	5.51	314	1.70	18040	92.51	18040	97.60	19496	99.97	18447	99.80	1224
19	Ujjivan SF Bank	32221	25486	31358	97.32	24913	97.75	20047	62.22	16042	62.94	19026	59.05	12750	50.03	32052	99.48	25399	99.66	32052	99.48	25399	99.66	0
20	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
21	BCVIB	782612	426036	656778	83.92	349662	82.12	0	0.00	0	0.00	0	0.00	0	0.00	774167	98.92	421985	99.05	772967	98.77	421485	98.93	68900
22	Nadia DCCB Ltd.	332325	50258	121038	36.42	29664	59.02	0	0.00	0	0.00	0	0.00	0	0.00	285911	86.03	50258	100.00	332325	100.00	50258	100.00	30049
23	IPPB	115330	60428	86832	75.29	42437	70.23	36102	31.30	13714	22.69	41302	35.81	15471	25.60	115330	100.00	60428	100.00	115330	100.00	60428	100.00	0
24	Airtel Payment Bank	203780	60324	18390	9.02	2918	4.84	203780	100.00	60324	100.00	203780	100.00	60324	100.00	203780	100.00	60324	100.00	203780	100.00	60324	100.00	0
25	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
	Total	5970106	2914007	4059609	68.00	1756054	60.26	1020426	17.09	318537	10.93	2635842	44.15	912105	31.30	4992316	83.62	2088734	71.68	5913613	99.05	2625587	90.10	207003

Sr. No.	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		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	
1	Bank of Baroda	1512	1344	88.89	1450	95.90	1326	87.70	1450	95.90	5
2	Bank of India	16202	13788	85.10	11598	71.58	12958	79.98	14987	92.50	0
3	Canara Bank	3462	1805	52.14	1625	46.94	1964	56.73	3054	88.21	133
4	Central Bank of India	2796	1466	52.43	938	33.55	2576	92.13	2792	99.86	0
5	Indian Overseas Bank	885	229	25.88	221	24.97	756	85.42	867	97.97	63
6	Indian Bank	5991	4005	66.85	5314	88.70	2962	49.44	5882	98.18	134
7	Punjab National Bank	9975	7778	77.97	9382	94.06	1134	11.37	9869	98.94	2879
8	State Bank of India	10600	7900	74.53	3660	34.53	1875	17.69	10296	97.13	8321
9	UCO Bank	711	149	20.96	544	76.51	322	45.29	701	98.59	10
10	Union Bank of India	6984	4473	64.05	3669	52.53	4550	65.15	6630	94.93	195
11	Axis Bank	6852	2377	34.69	533	7.78	3676	53.65	6595	96.25	1001
12	Bandhan Bank	17,925	3007	16.78	65	0.36	13,227	73.79	16,745	93.42	20
13	Federal Bank	82	15	18.29	27	32.93	8	9.76	77	93.90	10
14	HDFC Bank Ltd.	2969	2923	98.45	413	13.91	2923	98.45	2960	99.70	689
15	ICICI Bank Ltd.	2,710	2,675	98.71	2,673	98.63	2,349	86.68	2,675	98.71	0
16	IDBI Bank	1810	1195	66.02	67	3.70	928	51.27	1570	86.74	0
17	IDFC First Bank	11	11	100.00	0	0.00	0	0.00	11	100.00	0
18	Ratnakar Bank Ltd.	356	118	33.15	79	22.19	274	76.97	354	99.44	0
19	Ujjivan SF Bank	371	273	73.58	5	1.35	344	92.72	344	92.72	0
20	Yes Bank	10	10	100.00	1	10.00	10	100.00	10	100.00	0
21	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7400
22	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2403
23	IPPB	237	213	89.87	2	0.84	213	89.87	213	89.87	0
24	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
25	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0
Total		92451	55754	60.31	42266	45.72	54375	58.81	88082	95.27	23263

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 30.09.2022:

Targets and achievement											
A. Rural branches of all banks			B. Semi urban branches of all banks			C. Urban/ Metropolitan branches of all banks			Total (A+B+C)		
Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement
28350	34536	121.82%	31600	55895	176.88%	114250	113930	99.72%	174200	204361	117.31%

Performance of Digital as on 30.09.2022:

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 eligible Operative CA A/c covered with at least one Digital mode	% of Achievement
31.12.2021	7296035	5759802	78.94	196478	126296	64.28
31.03.2022	9343067	7966628	85.27	789083	634835	80.45
30.09.2022	9466526	8299399	87.67	796108	644980	81.02
30.09.2022	9569780	8454417	88.34	799625	650151	81.31

Sr. No.	Nodal Bank	Digital coverage for individuals (Savings Accounts)																				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies		
		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 Accounts	Of which, no. of women accounts	Total No. of Accounts	% coverage	Out of total no. of women accounts (G), no. of women	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G), no. of women	% coverage for women accounts	Total No. of Accounts covered	% coverage		Out of total no. of women accounts (G), no. of women	% coverage for women accounts
1	Bank of Baroda	327146	75214	219044	66.96	45854	60.96	103247	31.56	22147	29.45	116572	35.63	24568	32.65	96147	29.39	32781	43.58	219044	66.96	45854	60.96	93
2	Bank of India	1879399	843326	1225982	65.42	551896	65.42	182657	9.75	82937	9.77	487239	26.00	232162	27.53	1833111	97.82	826567	97.66	1833111	97.82	812769	96.38	164894
3	Bank of Maharashtra	5762	2536	5699	98.73	2398	94.56	1692	29.36	945	37.26	1428	24.78	1045	41.21	163	2.83	92	3.63	5699	98.73	2398	94.56	225
4	Canara Bank	78205	36854	49885	63.79	21536	58.44	25556	32.68	11955	32.44	16201	20.72	5498	14.89	75225	96.19	35996	97.67	76558	97.89	36105	97.97	11213
5	Central Bank of India	113,806	45,317	93,325	82.00	37,216	82.12	51,105	44.91	19,882	43.87	46,125	40.53	19,457	42.94	25,515	22.42	9,315	20.56	93,325	82.00	37,205	82.10	0
6	Indian Overseas Bank	58231	17230	31732	54.49	9723	56.43	460	0.79	100	0.58	3231	5.55	1266	7.29	17000	29.19	2489	14.45	31732	54.49	9723	56.43	2932
7	Indian Bank	2319865	1458419	1963758	58.79	303897	20.84	688122	29.66	274379	18.81	1824659	78.65	799465	54.41	1913621	82.49	848589	58.19	1891652	85.85	772289	52.95	0.00
8	Punjab and Sindh Bank	26784	11487	20549	76.72	10087	87.81	1978	7.39	587	5.11	9178	34.27	4157	36.19	15841	58.40	7045	61.33	19784	73.86	9910	86.27	8745
9	Punjab National Bank	663145	333705	404997	61.07	153214	45.91	159342	24.03	63960	19.17	142132	21.43	53620	16.07	419737	63.29	207051	62.05	578725	86.97	251803	75.46	7940
10	State Bank of India	1728025	820252	1483252	86.05	732865	89.31	536842	31.04	285365	34.79	371854	21.54	171855	20.95	1597482	92.55	714525	87.11	1625485	94.18	715445	87.22	39311
11	UCO Bank	588133	282922	185909	52.71	74538	26.40	17588	3.10	5166	1.83	154023	27.11	68379	24.22	519376	91.42	268882	94.54	532381	93.71	270804	95.93	128822
12	Union Bank of India	145327	62134	73503	50.51	11035	17.76	7532	5.18	1739	2.83	16234	11.16	5123	8.25	10895	7.49	2856	4.80	127336	87.50	8963	14.43	0
13	Axis Bank	108266	36746	99465	91.87	32745	89.11	23289	21.51	5988	16.30	59904	55.33	14910	40.58	36918	33.18	9736	26.50	103665	95.94	94517	93.93	10566
14	Bandhan Bank	473529	38576	329486	69.58	227601	61.75	22823	4.82	6139	1.67	369007	77.93	33695	91.43	0	0.00	0	0.00	463122	97.80	363331	98.58	510
15	Federal Bank	11000	660	10500	95.45	580	86.15	10800	98.18	580	86.15	9500	86.36	580	89.23	950	8.64	350	53.85	10800	98.18	585	90.00	0
16	HDFC Bank Ltd.	66301	23391	61818	93.24	21636	92.50	61225	92.34	19798	84.64	61638	92.97	10967	85.36	29851	45.02	11383	48.66	66225	99.89	23369	99.91	4488
17	(CICI) Bank Ltd.	32375	10703	28468	87.93	9109	85.11	24910	76.94	7066	66.02	25656	79.25	7327	68.46	22469	69.40	8132	75.98	31263	96.57	9303	86.92	30
18	IDBI Bank	14500	7200	14000	96.55	6500	90.28	8500	58.62	1600	22.22	8300	57.24	2000	27.78	6000	41.38	3000	41.67	14000	96.55	6500	90.28	850
19	IndusInd Bank	15993	3220	15993	100.00	3220	100.00	10689	66.84	1993	61.89	8569	53.58	1441	44.75	7761	48.53	1430	44.41	15993	100.00	3220	100.00	0
20	Karur Vysya Bank	24207	9045	23321	96.34	8604	95.12	1327	5.48	379	4.19	3619	14.95	1165	12.88	3070	12.68	1081	11.95	23355	96.48	8808	95.17	0
21	Kotak Mahindra Bank	8772	2672	8002	91.22	2371	88.74	8212	93.62	2425	90.76	7216	82.28	2019	75.56	8390	95.65	2511	93.97	8491	96.80	2524	94.46	0
22	South Indian Bank	15200	5770	6403	42.13	2555	44.28	1680	11.05	660	11.44	4350	28.62	1635	28.34	2735	17.99	1095	18.98	8441	55.53	3300	57.19	0
23	Ujjain SF Bank	82892	62778	79980	96.49	65444	97.27	54834	66.27	47312	70.32	59524	71.81	45013	66.91	81189	97.95	66667	99.09	81189	97.95	66667	99.09	0
24	Jana SF Bank	17647	11596	17647	100.00	11596	100.00	720	4.08	273	2.35	2443	13.84	927	7.99	0	0.00	0	0.00	17647	100.00	11596	100.00	0
25	PBGB	404304	362478	27571	6.82	15094	4.16	0	0.00	0	0.00	13217	3.27	4635	1.28	378818	93.65	325034	89.67	378818	93.65	325034	89.67	49011
26	WBSCB (HDCB)	292225	81101	2645	0.91	790	0.97	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0.00	2645	0.91	790	0.97	0
27	IPPB	926	726	926	100.00	726	100.00	0	0.00	0	0.00	926	100	726	100.00	926	100.00	726	100.00	926	100.00	726	100.00	0
28	Airtel Payment Bank	94533	21429	7547	7.98	955	4.64	94533	100.00	21429	100.00	94533	100	21429	100.00	94533	100.00	21429	100.00	94533	100.00	21429	100.00	0
29	Fino Payment Bank	282	84	257	91.13	76	90.48	282	100.00	84	100.00	257	91.13	76	90.48	282	100.00	84	100.00	282	100.00	76	90.48	0
		9569780	501431	3893553	61.59	2363401	47.25	2099045	21.93	884348	17.68	3917535	40.94	1841400	36.82	7196805	75.2	3403656	68.06	8454417	88.34	3854043	77.07	749630

Sr. No.	Nodal Bank	Digital coverage for Businesses (Current Accounts)										No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
		Total No. of Eligible Operative Current/ Business Accounts	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 accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
1	Bank of Baroda	11495	7622	66.31	6124	53.28	4927	42.86	7622	66.31	3	
2	Bank of India	16285	8945	54.93	7584	46.57	10126	62.18	15325	94.11	0	
3	Bank of Maharashtra	364	114	31.32	96	26.37	125	34.34	125	34.34	150	
4	Canara Bank	3845	1255	32.64	1498	38.96	888	23.09	2266	58.93	190	
5	Central Bank of India	3909	3306	84.57	2,215	56.66	3,209	82.09	3,375	86.34	0	
6	Indian Overseas Bank	8942	7053	78.87	145	1.62	1054	11.79	8362	93.51	520	
7	Indian Bank	636047	303986	47.79	391960	61.62	355784	55.94	526563	82.79	0	
8	Punjab and Sind Bank	725	267	36.83	48	6.62	287	39.59	408	56.28	725	
9	Punjab National Bank	10823	4256	39.32	1917	17.71	3729	34.45	6736	62.24	3072	
10	State Bank of India	32982	15947	48.35	21748	65.94	2819	8.55	22945	69.57	8892	
11	UCO Bank	6545	1063	16.24	404	6.17	2000	30.56	2714	41.47	6132	
12	Union Bank of India	5896	2378	40.33	435	7.38	1485	25.19	4235	71.83	0	
13	Axis Bank	13552	4657	34.36	1111	8.20	5157	38.05	10505	77.52	490	
14	Bandhan Bank	11990	1761	14.69	71	0.59	10312	86.01	10415	86.86	65	
15	Federal Bank	2090	1950	93.30	1750	83.73	1885	90.19	1980	94.74	0	
16	HDFC Bank Ltd.	8328	8270	99.30	776	9.32	8270	99.30	8309	99.77	213	
17	ICICI Bank Ltd.	6124	5753	93.94	4183	68.31	4666	76.19	5753	93.94	0	
18	IDBI Bank	3200	2850	89.06	1540	48.13	2050	64.06	2000	62.50	200	
19	Indusind Bank	9457	6119	64.70	257	2.72	5696	60.23	6119	64.70	0	
20	Karur Vysya Bank	1364	317	23.24	15	1.10	344	25.22	1037	76.03	0	
21	Kotak Mahindra Bank	620	530	85.48	17	2.74	39	6.29	550	88.71	0	
22	South Indian Bank	1630	430	26.38	145	8.90	458	28.10	665	40.80	0	
23	Ujjivan SF Bank	1225	879	71.76	58	4.73	1103	90.04	1103	90.04	0	
24	Jana SF Bank	773	30	3.88	0	0.00	155	20.05	440	56.92	0	
25	PBGB	1414	0	0.00	0	0.00	599	42.36	599	42.36	397	
26	WBSCB (HDCCB)	0	0	0.00	0	0.00	0	0.00	0	0.00	432	
27	IPPB	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
28	Airtel Payment Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
29	Fino Payment Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
		799625	389738	48.74	444097	55.54	427167	53.42	650151	81.31	21481	

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 25 branches with 6918 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through these outlets.

Airtel Payment Bank under its business model has 52513 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 27166 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 30.09.2022:

(Amount in Crore)

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	Mar, 2022	407640	8.02	3581	0.27
IPPB	June, 2022	2130472	107.24	8136	0.85
IPPB	Sept, 2022	2174983	114.24	8136	0.85
Airtel Payment Bank	Mar, 2022	3290000	100.24	0	0.00
Airtel Payment Bank	June, 2022	3463000	117.09	0	0.00
Airtel Payment Bank	Sept, 2022	3679942	134.30	0	0
Fino Payment Bank	Mar, 2022	14574	0.71	38	0.002
Fino Payment Bank	June, 2022	14393	0.07	25	0.002
Fino Payment Bank	Sept, 2022	18278	0.09	34	0.0024

DBT Transactions and Bills & Utility Payment: -

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	Sept, 2021	212581	24.79	224637	6.22
IPPB	Sept, 2022	365904	17.05	190501	3.94
Airtel Payment Bank	Sept, 2021	8100	8.02	796420	91.35
Airtel Payment Bank	Sept, 2022	146928	11.72	7010	0.03
Fino Payment Bank	Sept, 2022	143340	15.42	50552	0.0087

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
Sept, 21	186	10816	225	14972	411	25788
Mar, 22	211	7607	369	15671	580	23278
Sept,22	144	7177	238	10824	382	18001

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

During the Quarter	March,2021	Sept,2021	March,2022	Sept,2022
Total Camps	561	1103	1555	5723

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

District wise camp conducted by FLCs and rural branches during the September, 2022 quarter							
State	West Bengal						
During the Quarter	September						
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 Total rural branches	No. of camps
1	24 Pgs (N)	13	706	20	914	313	745
2	24 Pgs (S)	7	191	5	184	304	384
3	Alipurduar	0	0	0	0	51	134
4	Bankura	8	237	22	647	168	246
5	Birbhum	6	163	24	819	212	270
6	Coochbehar	7	282	7	282	136	297
7	Darjeeling	6	171	20	1102	76	173
8	Dakhin Dinajpur	1	78	11	645	79	101
9	Hooghly	41	1461	0	0	237	342
10	Howrah	2	90	28	1023	115	242
11	Jalpaiguri	1	100	2	85	79	225
12	Jhargram	4	720	4	720	82	83
13	Kalimpong	0	0	0	0	14	54
14	Kolkata	3	104	10	203	6	18
15	Malda	2	210	2	210	189	195
16	Murshidabad	6	265	6	344	339	497
17	Nadia	14	1305	14	1305	230	234
18	Paschim Bardhaman	0	0	8	264	91	183
19	Paschim Medinipur	9	435	9	435	248	259
20	Purba Bardhaman	1	150	13	546	203	437
21	Purba Medinipur	0	0	0	0	177	286
22	Purulia	7	231	13	405	158	182
23	Uttar Dinajpur	6	278	20	691	78	136
Total		144	7177	238	10824	3585	5723

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

Financial Literacy camp in Animal Husbandry intensive area:

As per Financial Literacy policy of Reserve Bank of India, financial literacy centres have been setup in districts for literacy of different types of groups i.e. Farmers, SHGs, Micro and small entrepreneurs, Senior citizens, School children, rural areas etc.

Evaluation of Financial Literacy amongst farmers is scanty in the literature in developed nations and especially in the context of emerging economies, like India. Financial Literacy can empower the farmers to arrive at the true cost of production and thereby determining the correct selling price and profit, adopting appropriate crop insurance products, exploiting the available marketing opportunities, access to formal credit, efficiently managing the finances and solving the problems.

It has been decided in the SLBC forum that Financial Literacy Camp is to be organized in Animal Husbandry intensive area to bring the farmers engaged in animal husbandry to make them aware of the above mentioned opportunities and access to formal credit as well as building efficiency in managing their activity.

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. During current financial year upto quarter ended September,2022, Member banks have achieved 78% by enrolling 459443 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. Department of Financial Services (DFS), GoI has revised timeline from 30.09.2022 to 30.09.2024 vide letter dated-20.04.2022. 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 producers and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.

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 30.09.2022 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2021	40397438	13247.08	2332637
30.09.2021	42964828	14005.35	2889062
31.03.2022	44598971	15607.19	2790676
30.09.2022	46319785	17017.52	2912176

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2021	25287761	32255660
30.09.2021	27128499	35234659
31.03.2022	27927972	36851270
30.09.2022	28637312	38527238

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2021	13598596	3837712	2751682	20187990
30.09.2021	15432064	4395511	2633232	22460807
31.03.2022	17334966	5321223	2997677	25653866
30.09.2022	18705753	6011623	3458726	28176102

Bank wise cumulative report of PMJDY accounts as on 30.09.2022 (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	1939209	1088300	1257900	1769609	3027509	961.57	98559	2733734	2903623
2	Bank of India	1412339	315505	718635	1009209	1727844	683.61	153684	1356065	1618844
3	Bank of Maharashtra	14951	47357	28987	33321	62308	15.90	19924	56843	58032
4	Canara Bank	673579	158895	348857	483617	832474	305.62	41420	212934	684646
5	Central Bank of India	1072357	90658	457299	705716	1163015	363.98	77880	713325	1026379
6	Indian Bank	2840169	554539	1411866	1982842	3394708	1505.26	107120	1506504	2882004
7	Indian Overseas Bank	129271	194614	142199	181686	323885	146.84	25009	278627	242055
8	Punjab & Sind Bank	4792	17604	10087	12309	22396	3.79	904	13089	17391
9	Punjab National Bank	8288335	876605	3818819	5346121	9164940	3135.25	807693	4451934	8027671
10	State Bank of India	9298919	7137476	7340848	9095547	16436395	6747.67	282888	15330291	12899397
11	UCO Bank	1081602	539866	638023	983445	1621468	564.05	103567	539616	1302991
12	Union Bank of India	753360	311805	449628	615537	1065165	265.91	192339	322921	955846
	PSUs Total	27508883	11333224	16623148	22218959	38842107	14699.44	1910987	27515883	32618879
13	Axis Bank Ltd	5132	60404	32023	33513	65536	23.48	17488	23082	38300
14	City Union Bank Ltd	0	80	57	23	80	0.03	6	76	35
15	Federal Bank Ltd	1065	3147	2850	1362	4212	1.50	904	1715	2864
16	HDFC Bank Ltd	7591	118911	18141	108361	126502	20.92	11386	126490	48053
17	ICICI Bank Ltd	25651	14003	19311	20343	39654	5.97	23065	39654	32399
18	IDBI Bank Ltd.	5986	24894	17757	13123	30880	10.60	2751	22169	22336
19	IndusInd Bank Ltd	212	9721	6859	3074	9933	1.76	883	3711	8222
20	Jammu & Kashmir Bank Ltd	0	245	161	84	245	0.06	32	238	144
21	Karur Vysya Bank	614	1011	934	691	1625	0.36	265	1614	1194
22	Kotak Mahindra Bank Ltd	130	712	622	220	842	0.21	282	838	281
23	Lakshmi Vilas Bank Ltd	40	47	48	39	87	0.02	19	67	20
24	South Indian Bank Ltd	10	333	149	194	343	0.15	50	219	272
25	Yes Bank Ltd	1	66	56	11	67	0.01	8	64	44
	PBVTs Total	46432	233574	98968	181038	280006	65.08	57139	219937	154164
26	BGVB (PNB)	5288330	60261	2217843	3130748	5348591	1634.36	730537	431918	4243343
27	PBGB (UCO)	1181618	175619	474028	883209	1357237	426.86	163659	52306	1080748
28	UBKGB (CBI)	343394	148450	208764	283080	491844	191.78	49854	417268	430104
	RRBS Total	6813342	384330	2900635	4297037	7197672	2253.00	944050	901492	5754195
	Grand Total	34368657	11951128	19622751	26697034	46319785	17017.52	2912176	28637312	38527238

District wise cumulative report of PMJDY accounts as on 30.09.2022 (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	165053	74405	103998	135460	239458	79.72	25446	188408	208509
2	Bankura	1846039	262419	934799	1173659	2108458	979.03	115556	1180601	1742025
3	Bardhaman	2382079	1061165	1300957	2142287	3443244	1117.85	170369	2161829	2818836
4	Birbhum	1755210	426992	926887	1255315	2182202	752.08	142608	1310251	1785745
5	Dakshin Dinajpur	919602	192599	476387	635814	1112201	312.78	71884	626733	910657
6	Darjiling	292432	334083	260856	365659	626515	336.76	40902	501033	524640
7	Howrah	1254102	647555	780025	1121632	1901657	790.36	91727	1247596	1612119
8	Hooghly	1516262	703246	906622	1312886	2219508	974.26	102472	1371479	1910677
9	Jalpaiguri	1117998	596964	728695	986267	1714962	643.60	102639	1302015	1450544
10	Coochbehar	1056633	434826	653838	837621	1491459	344.82	88597	1155956	1254505
11	Kolkata	6429	790456	356922	439963	796885	320.21	75999	579327	629049
12	Maldah	2608627	427330	1282799	1753158	3035957	916.35	270029	1532243	2586108
13	Murshidabad	2981945	1125621	1759044	2348522	4107566	1179.99	269282	2703068	3431255
14	Nadia	1934790	934773	1217148	1652415	2869563	1019.79	196339	1818928	2317110
15	North 24 Parganas	2363998	1694906	1692423	2366481	4058904	1687.41	208142	2688644	3401860
16	Paschim Medinipur	2417192	431600	1210036	1638756	2848792	1263.99	134311	1621078	2380297
17	Purba Medinipur	2300567	208698	1103308	1405957	2509265	1179.95	106943	1482314	2101454
18	Purulia	1585628	296742	849823	1032547	1882370	847.67	142042	1084961	1570716
19	South 24 Parganas	3908462	780229	1992610	2696081	4688691	1733.44	326268	2838412	3912009
20	Uttar Dinajpur	1955609	526519	1085574	1396554	2482128	537.48	230621	1242436	1979123
	Grand Total	34368657	11951128	19622751	26697034	46319785	17017.52	2912176	28637312	38527238

Bank wise cumulative enrolment position under social security schemes as on 30.09.2022 (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	3027509	208672	1094457	137243	1440372
2	Bank of India	1727844	347622	1049164	198769	1595555
3	Bank of Maharashtra	62308	7688	22357	8775	38820
4	Canara Bank	832474	128621	442126	129867	700614
5	Central Bank of India	1163015	188022	482945	174715	845682
6	Indian Bank	3394708	329802	496047	391732	1217581
7	Indian Overseas Bank	323885	74078	172258	61582	307918
8	Punjab & Sind Bank	22396	6636	34257	8551	49444
9	Punjab National Bank	9164940	632056	3424348	388366	4444770
10	State Bank of India	16436395	3276638	9071893	1328124	13676655
11	UCO Bank	1621468	141547	362431	80080	584058
12	Union Bank of India	1065165	99980	417410	107655	625045
PSU Banks		38842107	5441362	17069693	3015459	25526514
13	Axis Bank Ltd	65536	11149	40043	67243	118435
14	Bandhan Bank	0	0	0	13819	13819
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	80	154	380	0	534
17	Dhanlaxmi Bank Ltd.	0	0	0	202	202
18	ESAF SF Bank	0	0	0	0	0
19	Federal Bank Ltd	4212	1899	4714	500	7113
20	HDFC Bank Ltd	126502	38415	74504	26484	139403
21	ICICI Bank Ltd	39654	14254	33708	4436	52398
22	IDBI Bank Ltd.	30880	24593	89248	25652	139493
23	IDFC Bank Ltd.	0	371	1625	0	1996
24	Indusind Bank Ltd	9933	382	8320	0	8702
25	Jammu & Kashmir Bank Ltd	245	23	44	0	67
26	Jana Small Finance Bank	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	2141	2141
28	Karur Vysya Bank Ltd	1625	1585	2425	420	4430
29	Kotak Mahindra Bank Ltd	842	4297	6543	1241	12081
30	Lakshmi Vilas Bank Ltd	87	39	109	46	194
31	Ratnakar Bank Ltd	0	86	119	26	231
32	South Indian Bank Ltd	343	984	1856	1282	4122
33	Tamilnad Mercantile Bank Ltd	0	284	819	566	1669
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	0	515
PVT Banks		280006	98739	264748	144087	507574
37	BGVB (PNB)	5348591	169991	795362	141441	1106794
38	PBGB (UCO)	1357237	189320	348123	78041	615484
39	UBKGB (CBI)	491844	112211	227827	79698	419736
RRBs		7197672	471522	1371312	299180	2142014
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		46319785	6011623	18705753	3458726	28176102

District wise cumulative enrolment position under social security schemes as on 30.09.2022 (as per PMJDY portal)						
Sr. No.	District 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	Alipurduar	239458	103010	271060	44959	419029
2	Bankura	2108458	211866	785489	111960	1109315
3	Bardhaman	3443244	503344	1395267	246849	2145460
4	Birbhum	2182202	368730	854810	166949	1390489
5	Dakshin Dinajpur	1112201	127290	394325	63554	585169
6	Darjiling + Kalimpong	626515	233014	524362	85612	842988
7	Howrah	1901657	299848	825244	165616	1290708
8	Hooghly	2219508	359161	1060070	206078	1625309
9	Jalpaiguri	1714962	248098	591005	127865	966968
10	Coochbehar	1491459	219663	597139	135435	952237
11	Kolkata	796885	382415	1290161	153981	1826557
12	Maldah	3035957	304568	932025	197966	1434559
13	Murshidabad	4107566	453812	1662972	329621	2446405
14	Nadia	2869563	288641	1103278	200156	1592075
15	North 24 Parganas	4058904	537709	1845229	314623	2697561
16	Paschim Medinipur + Jhargram	2848792	343250	1220824	214534	1778608
17	Purba Medinipur	2509265	280997	1009803	250047	1540847
18	Purulia	1882370	165163	488439	84924	738526
19	South 24 Parganas	4688691	394835	1284270	242775	1921880
20	Uttar Dinajpur	2482128	186209	569981	115222	871412
Grand Total		46319785	6011623	18705753	3458726	28176102

Bank wise enrolment position uner APY during FY 2022-23 (01.04.2022 to 30.09.2022)							
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	18826	64	80%
2	Bank of India	366	80	29280	35547	97	121%
3	Bank of Maharashtra	42	80	3360	1833	44	55%
4	Canara Bank	383	80	30640	18840	49	61%
5	Central Bank of India	314	80	25,120	17532	56	70%
6	Indian Bank	592	80	47360	41266	70	87%
7	Indian Overseas Bank	152	80	12160	12392	82	102%
8	Punjab & Sind Bank	41	80	3,280	1037	25	32%
9	Punjab National Bank	1231	80	98480	66758	54	68%
10	State Bank of India	1220	80	97600	173841	142	178%
11	UCO Bank	388	80	31040	10354	27	33%
12	Union Bank of India	285	80	22800	14156	50	62%
	PSU Banks	5307	960	424560	412382	78	97%
13	Axis Bank Ltd	299	80	23,920	2,544	9	11%
14	Bandhan Bank	474	30	14220	1058	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	8	3	9%
20	Federal Bank Ltd	30	30	900	59	2	7%
21	HDFC Bank Ltd	235	80	18800	1946	8	10%
22	ICICI Bank Ltd	198	80	15,840	245	1	2%
23	IDBI Bank Ltd.	96	80	7680	1660	17	22%
24	IDFC Bank Ltd.	3	30	90	0	0	0%
25	Indusind Bank Ltd	34	30	1020	22	1	2%
26	Jammu & Kashmir Bank Ltd	2	30	60	1	1	2%
28	Karnataka Bank Ltd.	20	30	600	225	11	38%
29	Karur Vysya Bank Ltd	16	30	480	37	2	8%
30	Kotak Mahindra Bank Ltd	47	30	1410	381	8	27%
31	Lakshmi Vilas Bank Ltd	4	30	120	0	0	0%
32	Ratnakar Bank Ltd	8	30	240	4	1	2%
33	South Indian Bank Ltd	19	30	570	40	2	7%
34	Standard Chatered Bank	17	30	510	0	0	0%
35	Tamilnad Mercantile Bank Ltd	1	30	30	68	68	227%
38	Yes Bank Ltd	16	30	480	2	0	0%
	PVT Banks	1531	860	87330	8300	5	10%
39	BGVB (PNB)	587	80	46960	13697	23	29%
40	PBGB (UCO)	231	80	18480	14035	61	76%
41	UBKGB (CBI)	142	80	11360	11029	78	97%
	RRBs	960	240	76800	38761	40	50%
	Grand Total	7798	2060	588690	459443	59	78%

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 30.09.2022 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
30.09.2021	4980	129174	95185	73.69	60.26
31.03.2022	5207	137232	100751	73.42	61.04
30.09.2022	5427	143241	103201	72.05	61.18

- 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 achievement % under AAP 2022-23 (01.04.2022 to 30.09.2022)								
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	8	248	44.44%	39.37%
2	West Midnapore (Debra)	Indian Bank	20	590	9	255	45.00%	43.22%
3	North 24 Parganas	Bank of India	28	600	15	460	53.57%	76.67%
4	Coochbehar	Central Bank of India	16	400	10	251	62.50%	62.75%
5	Darjeeling	Central Bank of India	14	350	4	124	28.57%	35.43%
6	Jalpaiguri	Central Bank of India	18	400	7	190	38.89%	47.50%
7	Purba Midnapore	Punjab National Bank	25	760	16	426	64.00%	56.05%
8	Berhampore	Canara Bank	25	750	13	347	52.00%	46.27%
9	Malda	State Bank of India	24	500	12	276	50.00%	55.20%
10	Nadia (Haringhata)	State Bank of India	25	500	12	303	48.00%	60.60%
11	Burdwan	UCO Bank	26	795	15	444	57.69%	55.85%
12	Hooghly	UCO Bank	24	720	14	347	58.33%	48.19%
13	Howrah	UCO Bank	25	805	16	416	64.00%	51.68%
14	Bankura (Ranbahal)	Punjab National Bank	26	780	11	318	42.31%	40.77%
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	20	575	9	265	45.00%	46.09%
16	Howrah	Punjab National Bank	29	810	17	486	58.62%	60.00%
17	Purulia	Punjab National Bank	21	610	7	207	33.33%	33.93%
18	South 24 Parganas	Punjab National Bank	25	625	14	341	56.00%	54.56%
19	Uttar Dinajpur	Punjab National Bank	27	620	11	305	40.74%	49.19%
	Total		436	11820	220	6009	50.46%	50.84%

RSETI wise settlement & credit linkage % upto 30.09.2022 since inception (Cummulative)										
Sr. No.	RSETI Name	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
				Bank	Own	Total				
1	Birbhum (Bolpur)	255	7551	3686	1432	5118	8	5126	67.89	72.02
2	West Midnapore (Debra)	230	7154	4502	860	5362	251	5613	78.46	83.96
3	North 24 Parganas	311	8100	4093	2326	6419	124	6543	80.78	63.76
4	Coochbehar	163	3926	1404	1235	2639	34	2673	68.08	53.20
5	Darjeeling	127	3365	1617	830	2447	44	2491	74.03	66.08
6	Jalpaiguri	289	6063	3407	1063	4470	264	4734	78.08	76.22
7	Purba Midnapore	274	7908	3092	2381	5473	49	5522	69.83	56.50
8	Berhampore	345	9928	3999	3055	7054	0	7054	71.05	56.69
9	Malda	261	7522	2849	2193	5042	594	5636	74.93	56.51
10	Nadia (Haringhata)	249	6252	1955	2224	4179	74	4253	68.03	46.78
11	Burdwan	289	7445	3164	1877	5041	0	5041	67.71	62.77
12	Hooghly	306	7705	4688	701	5389	0	5389	69.94	86.99
13	Howrah	254	7240	4828	79	4907	4	4911	67.83	98.39
14	Bankura (Ranbahal)	348	8305	2735	2325	5060	607	5667	68.24	54.05
15	Dakshin Dinajpur(Balurghat)	237	6592	3022	1673	4695	206	4901	74.35	64.37
16	Howrah	682	17393	3702	10130	13832	657	14489	83.30	26.76
17	Purulia	212	5434	1747	1000	2747	0	2747	50.55	63.60
18	South 24 Parganas	348	9114	4353	1427	5780	128	5908	64.82	75.31
19	Uttar Dinajpur	247	6244	2382	2041	4423	80	4503	72.12	53.85
	Total	5427	143241	61225	38852	100077	3124	103201	72.05	61.18

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 December,2022. Some member banks are under process for on boarding on the portal.

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

Bank of Baroda, Bank of India, Bank of Maharashtra, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, Axis Bank, Bandhan Bank, Catholic Syrian Bank Ltd., Dhanlaxmi Bank Ltd., ESAF SF Bank, Federal Bank, HDFC Bank., ICICI Bank, IDBI Bank, IDFC First Bank, Indusind Bank, Karnataka Bank Ltd., Karur Vysya Bank, Ratnakar Bank Ltd, South Indian Bank Ltd, Ujjivan Small Finance Bank, Utkarsh Small Finance Bank, YES Bank and BGVB.

SPECIAL AGENDA- 17

Non-Conventional Renewable Energy as Sustainable Alternative for Affordable Transportation:

The need to shift to Electric Vehicle of all types emerged around the world and have been accepted with the fact that conventional source of fuel for cars that have been used since the dawn of time are running out and also causing immense pollution in the environment.

With the advancement of technology, the invention of vehicles that runs on renewable energy has opened a new market. The environment friendly electric vehicle market is advancing in India. New car companies are creating innovative new models. Interest in the electric vehicle market is growing rapidly with new pricing models the growth is predicted to get bigger.

The new trend in society has emerged, to enable the complete shift from conventional source of energy to EV run motors. The method of harnessing electricity as the source of fuel isn't a cheap task. It takes all out of technology and infrastructure to support it as the primary source, the very infrastructure that is not available even in developed nations, something what centuries of complete dependence on conventional fuel does to a nation and its economy. Nations have to accept it is not a cheap and easy, but if they put out the herculean feat, it enables the future generations to enjoy a self-sustaining society, for a nation like India, complete shift to EV motor is more of luxury it certainly affords at the present, however, if it initiates the process now, it may certainly see itself among a membership of nations running a clearer source of fuel and electricity.

The transition from conventional energy run vehicle to electric vehicles will take time. Indian automakers sold more than 16 million cars, buses, mopeds, rickshaws and other vehicles in the 12 months that ended in March, and only 2.6% were electric. But some parts of the market are changing fast: More than 45% of three-wheeled vehicles were electric. However, keeping in pace with the other economies over the world, Ministry of Petroleum and Natural Gas is keen on promoting Electric Vehicle in our country.

Department of Power, GoWB arranged for a special meeting on Non-Conventional Renewable Energy for implementation of the same in the state. All the member banks are hereby requested to keep focused attention in financing in this sector.

AGENDA- 18

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

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

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

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

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

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

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

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

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

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

Govt of West Bengal portal for BLBC meetings:

The portal developed by GoWB and demonstrated in 145th SLBC meeting has become fully functional and user credentials have been created for all the LDMs. The LDMs are to incorporate all BLBC meeting related information and developments in the portal without fail for taking necessary remedial measures, if any, by the authorities.

AGENDA- 19

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 September, 2022			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	01.11.2022
2	Bank of India	Submitted	10.11.2022
3	Bank of Maharashtra	Submitted	03.11.2022
4	Canara Bank	Submitted	03.11.2022
5	Central Bank of India	Submitted	03.11.2022
6	Indian Bank	Submitted	05.11.2022
7	Indian Overseas Bank	Submitted	29.10.2022
8	Punjab National Bank	Submitted	15.10.2022
9	Punjab & Sind Bank	Submitted	02.11.2022
10	State Bank of India	Submitted	07.11.2022
11	UCO Bank	Submitted	25.10.2022
12	Union Bank of India	Submitted	20.10.2022
13	Axis Bank	Submitted	26.10.2022
14	Au Small finance Bank	Submitted	15.10.2022
15	Bandhan Bank	Submitted	25.10.2022
16	Catholic Syrian Bank Ltd.	Submitted	21.10.2022
17	City Union Bank Ltd.	Submitted	21.10.2022
18	Dhanlaxmi Bank Ltd.	Submitted	29.10.2022
19	ESAF SF Bank	Submitted	10.10.2022
20	Federal Bank	Submitted	03.11.2022
21	HDFC Bank	Submitted	17.10.2022
22	ICICI Bank	Submitted	20.10.2022
23	IDBI Bank	Submitted	14.11.2022
24	IDFC First Bank	Submitted	31.10.2022
25	Indusind Bank	Submitted	27.10.2022
26	Jana Small Finance Bank	Submitted	21.10.2022
27	Karnataka Bank Ltd.	Submitted	19.10.2022
28	Karur Vysya Bank	Submitted	31.10.2022
29	Kotak Mahindra Bank	Submitted	07.10.2022
30	Lakshmi Vilas Bank (DBS)	Submitted	31.10.2022
31	Ratnakar Bank Ltd	Submitted	17.10.2022
32	South Indian Bank Ltd.	Submitted	21.10.2022
33	Tamilnad Mercantile Bank	Submitted	18.10.2022
34	Ujjivan Small Finance Bank	Submitted	15.10.2022
35	Utkarsh Small Finance Bank	Submitted	14.10.2022
36	YES Bank	Submitted	11.11.2022
37	BGVB (PNB)	Submitted	14.10.2022
38	PBGB (UCO)	Submitted	15.10.2022
39	UBKGB (CBI)	Submitted	15.10.2022
40	WB State Co-Op Bank Ltd.	Submitted	03.11.2022

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

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Kolkata- 700 001

Ref. No: SLBC/WB/157th SLBC Meeting/269 /2022

Date: 12.10. 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 157th SLBC, West Bengal meeting held on 29.09.2022

The 157th SLBC meeting for the state of West Bengal was held on 29.09.2022 at Nabanna Sabhaghar to review the progress made in various banking parameters till quarter ending June 2022. After the inaugural remarks by Sri Nabin Kumar Dash, CGM-PNB and Convener, SLBC West Bengal followed by welcome address by Sri Atul Kumar Goel, MD & CEO, Punjab National Bank, the agenda-wise discussion commenced.

The meeting was graced by kind presence of Dr. Amit Mitra - Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB; Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Shri.Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, GoWB; Dr. H.K. Dwivedi, Hon'ble Chief Secretary, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB and Sri Atul Kumar Goel, MD & CEO, Punjab National Bank. List of other notable dignitaries and all other participants is enclosed herewith.

In his welcome address, Sri Atul Kumar Goel, MD & CEO, Punjab National Bank highlighted Banks' performance during the first quarter of FY 2022-23 on various parameters with special mention on disbursement of fresh credit of Rs.1.47 Lakh Crore during the 1st quarter of June' 22, thereby achieving 43% of the annual target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 20% and 34% respectively of the annual target, achievement under Priority Sector at 25% and Non-Priority Sector at 88%, increase in CD ratio to 60.83% as on 30.06.2022 from 60.58% as on 30.06.2021, disbursement of more than 9.21 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of more than 30,000 loans under WB Student Credit Card scheme. He thanked all member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance, Govt. of West Bengal commenced point 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,

1. MSME:

At the outset, Dr. Amit Mitra praised the bankers for exerting special focus in MSME sector and congratulated bankers for good performance in disbursement of fresh credit of Rs.37052 Crore during the 1st quarter of FY 2022-23 thereby achieving 34% of the ACP target under MSME. He highlighted that GoWB had recently come out with Integrated Textile policy covering the full value chain of the textile industry starting from Power Loom, Spinning Mills, Fabric making, Dyeing Industry etc. He requested member banks to focus on financing Power-loom sector. Citing huge potential in this sector, Dr. H.K. Dwivedi, Chief Secretary, GoWB also opined

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for the same and suggested collaborative action between Department of MSME & Textile and banks in this matter.

Dr. A. Mitra stressed upon the need for more focused attention from Bankers for sanctioning of Weavers Credit Card (WCC) and Artisan Credit Card (ACC) proposals. Sri R Pandey, Principal Secretary-MSME&T also requested the Bankers to provide needful finance under WCC and ACC. Acknowledging the ground reality of difficulties in sponsoring quality proposals, Sri R. Pandey requested member banks for not rejecting proposals summarily on trivial grounds, which could be rectified. The proposals should be checked further and any rectification, if needed, would be completed by the Department. He requested banks to take the benefit of additional 4% interest subvention for Weaver loans. Dr. H.K. Dwivedi suggested bankers for quick disposal of all pending WCC & ACC proposals preferably in next round of Duare Sarkar camps.

Sri R. Pandey highlighted that MSME disbursement in some of the districts namely Birbhum, Kalimpong, Jalpaiguri, North 24 Parganas is below par. He requested bankers, LDMs and DMs to look into the matter and to make good the shortfall in coming quarters. He also mentioned that rate of sponsoring PMEGP proposals by agency and sanction by Banks thereon is very poor. He suggested the agency for conducting preliminary screening committee meeting involving bankers in each district, so that only quality proposals are being sponsored to Banks.

Sri R. Pandey also apprised the house that MSME department had already made MSME portal live where banks are required to upload progress made in deployment of loan under MSME. He requested all banks to upload the same in the portal. As the portal would help the State Govt to get the real time progress under MSME, Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance department, Govt of West Bengal requested all member banks to strictly follow the directions in this regard. Sri S.G. Saha, General Manager, SLBC West Bengal requested the department to share the SOP, login credentials etc. of the portal so that the same could be conveyed to the member banks.

(Action: Member banks, LDMs, MSME & Textile department)

2. Agriculture & KCC:

Dr. A. Mitra praised Banks for achievements in incremental disbursements over the last three FYs in Agriculture. Sri S.G. Saha, GM-SLBC stated that the disbursement under agriculture up to June 2022 quarter had posted Y- O -Y growth of 51.48% over the disbursement made during the corresponding period in the last financial year 2021-22.

Dr. A. Mitra praised the banks for their remarkable performance under AIF highlighting sanction of more than 59% of the AIF proposals. He specially praised SBI & PNB for their performance and requested other Banks to emulate them. However, he also expressed his concern over higher rejection rate while considering AIF loan proposals. Sri Onkar Singh Meena, Principal Secretary, Agriculture Department, GoWB praised for overall performance of banks on this score. However, expressing his concern over Turnaround Time (TAT), he suggested that banks can flag any problems related to AIF at district levels, so that shortcomings could be eliminated at the shortest possible time. He also requested banks to ensure disbursement in all sanctioned cases promptly after completing all formalities.

Sri O.S. Meena requested banks and LDMs for renewal of KCCs along with simultaneous disbursement, preferably in camp mode. Banks have been advised to share the list of "Dormant KCCs" to respective ADA offices. Line department would help banks for activation of these Dormant KCC.

Shri. Pradip Kumar Majumdar, Hon'ble Minister-in-charge, Department of P&RD, GoWB requested member banks to extend KCC to small & marginal farmers, cover maximum loanee farmers under BSBS, increase KCC ticket size and to utilise the BLBC/DCC forums properly. Dr. H.K. Dwivedi requested all banks to attend all DCC and BLBC meetings invariably to sort out the problems that are being faced by bankers and to solve them with assistance of BDOs/ DMs. Mentioning the persistent issues of limited manpower in most of the

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brick & mortar bank branches, he advised DMs & BDOs for conducting BLBC /DCC meetings after obtaining prior confirmation from the Banks about their availability on the scheduled dates. Dr. H.K. Dwivedi suggested for discussing the status of holding DCC & BLBC as an agenda in SLBCs and insisted that the existing portal of **Bankers Committee Meeting Monitoring System** under Finance Department to be regularly updated by all the LDMs.

Dr. A. Mitra stressed upon for larger ticket size investment credit with particular focus on Optimal Farm Mechanization, financing Food Processing Units, FPO/FPC etc. to boost up credit deployment in agriculture and requested member banks to sensitize their ground level functionaries accordingly.

(Action: Member banks, LDMs, DMs, BDOs and Agriculture Department)

3. Self Help Group:

A total of 10.04 lakh of SHGs have been formed in the state, thus achieving first position among all the states in India in the formation of SHGs under NRLM. Dr. A. Mitra congratulated the line department, banks and all other stake holders for their contribution towards reaching this milestone. He advised member banks to open SHG SB accounts in a timely manner, to disburse loan to SHG borrowers fearlessly since delinquency rate was very low and to increase the average ticket size of SHG loan in terms of RBI directive. He also requested member banks to exert equal importance in SHG-NULM loans also.

Sri P. K. Majumdar requested all member banks to sensitize their branch people specially putting thrust on minimum documents required for opening of SB account.

(Action: Member banks)

4. West Bengal Student Credit Card (WBSCC):

Dr. A. Mitra praised the banks for their performance under the scheme with special mention of PNB and WBSCB. He stressed upon quick disposal of pending 11000 provisionally sanctioned cases. Sri Manish Jain, Principal Secretary-HED informed that the Department would organize mobilization camps from November' 2022 onwards so that necessary documents could be submitted to bank branches for easing the process of final sanction. He requested all member banks to deal with WBSCC loan proposals carefully so that no student is deprived of availing higher education facilities for want of credit requirement.

Sri Manas Dhar, Special Secretary & Director, Institutional Finance apprised the house that Higher Education Department had modified its Interest Subvention module to bring uniformity in claiming interest subvention by all member banks. The same would be conveyed to SLBC to ensure necessary implementation of the same by all member banks. Responding to the comments of the Bankers regarding availability of Check List for considering WBSCC loan applications, Sri Dhar stated that a comprehensive Check List in this regard has been prepared in consultation with SLBC and already in use by all member Banks for considering loan applications under WBSCC.

(Action: Member banks & Line department)

5. Animal Husbandry & Fishery:

While commenting on performance in Animal Husbandry (AH) and Fishery sectors, Dr. A. Mitra pointed out striking imbalance between the performances of Banks in crop loan vis-à-vis AH & Fishery segments. Sri Vivek Kumar, ACS, ARD Deptt., GoWB highlighted that a large number of working capital loan proposals under Animal husbandry are lying pending at different bank branches since long. He also expressed his concern over requirement of land record/ lease agreement concerning shed, collateral securities, insurance of milch animals etc by different bank branches for sanctioning of loans, instead of providing one certificate issued by BLDO regarding Shed, health of animal etc. with each sponsored application. He requested all

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banks to instruct their bank branches suitably in line with RBI circular and to dispose of all pending proposals at the earliest and latest by November'2022.

Sri Avanindra Singh, Secretary, Fishery Department also highlighted that the performance under fishery continued to be very poor and high level of pendency in disposal of fishery loan proposals at bank branches could be witnessed. He highlighted that bank branches are seeking ownership/ lease agreement documents for the concerned pond for fishery loans, which sometimes farmers could not provide to banks although RBI direction clearly specified that loans to fish farmers could be allowed based on "Oral Lease".


Dr. A. Mitra advised Banks to exert special focus in these two sectors and to make the performance better in coming quarters.

(Action: Member banks)

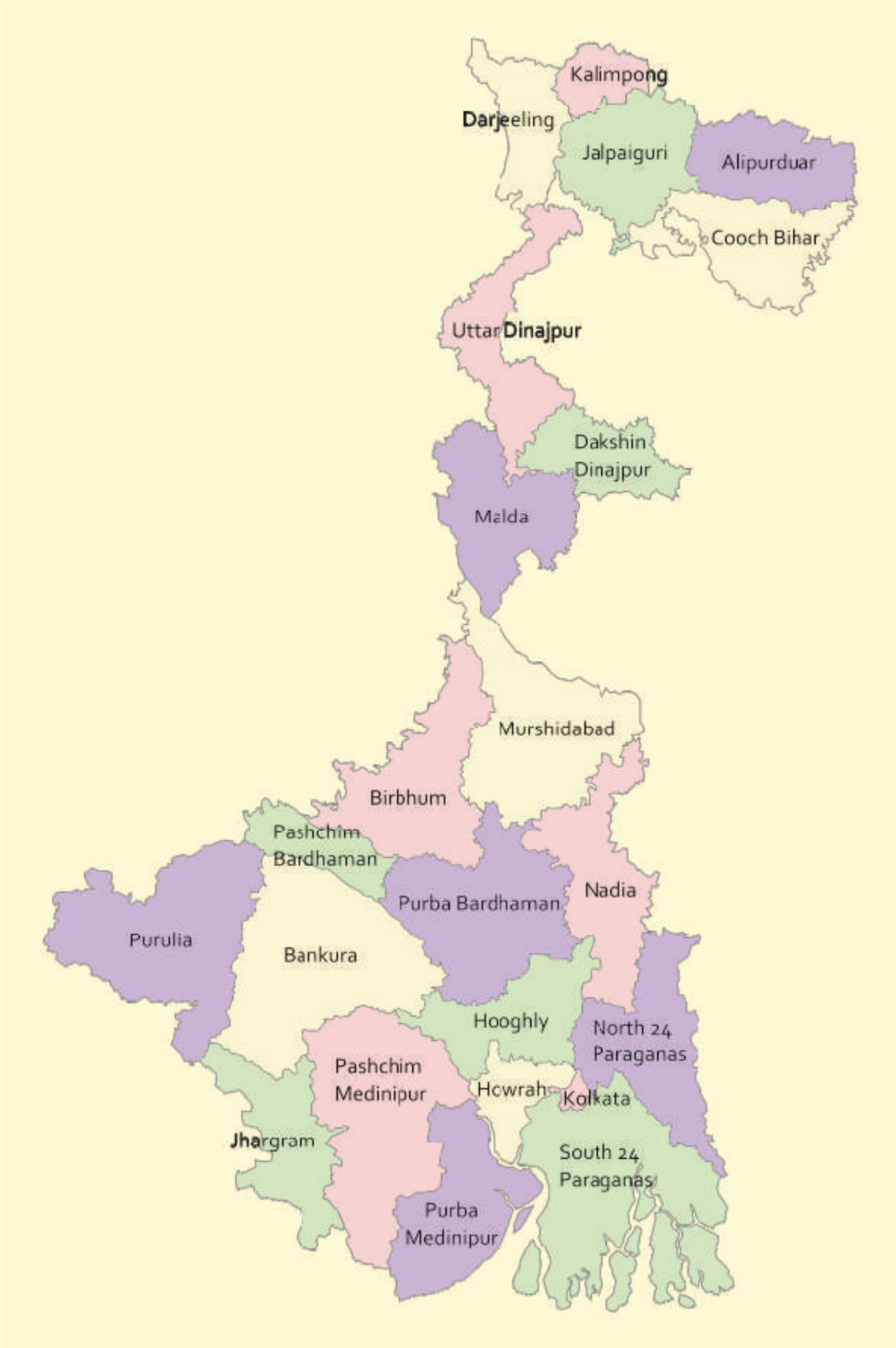
6. Miscellaneous:

Dr. A. Mitra requested the house for discussion on Brick & Mortar branches in the next SLBC Meeting. He requested Sri A.K. Goel, MD & CEO, Punjab National Bank to take up the issue of setting up of more Brick & Mortar branches in underserved areas of the state with MD & CEOs of all member banks and urged PNB to take lead in this regard. Sri A.K.Goel stated that the list of such underserved areas be shared to SLBC for having fruitful discussion in this regard in the next SLBC Meeting.

The meeting ended with vote of thanks by Sri Shio Shankar Singh, General Manager, SLBC to the chair & other participants.


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





CONVENOR BANK

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